As you know, I am your primary contact on general Capital Purchase Program (CPP) matters at the U.S. Treasury Department (Treasury). We are sending this message to you because you are listed as the primary and secondary contacts in our CPP database.

Our records indicate that we did not receive: (1) a scheduled CPP dividend payment from your institution on August 17, 2009; and (2) the notification of such non-payment as required under Section 3(c) of the Standard Provisions of the CPP preferred shares issued to the Treasury.

Please by return e-mail acknowledge that you have received this e-mail and understand and will in the future adhere to the missed-dividend notice provisions mentioned above. I addition, please let us know if our records are inaccurate on these points.

Do not hesitate to contact me should you have any questions regarding the CPP.

With kind regards,

Karl

Karl W. Christensen

U.S. Department of Treasury

Office of Financial Stability

Head of Capital Purchase Program Relationship Management

Tel: 202-622-6199

This message contains information that may be confidential and proprietary to OneUnited Bank. Unless you are the intended recipient (or authorized to receive this message for the intended recipient), you may not use, copy, disseminate or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail and delete the message and all files transmitted with it from your system immediately. Thank you very much.

From:

Gustafson, Lindy Tuesday, April 07, 2009 6:08 PM Bettinger, Lori CDFIs Sent:

To:

Subject:

			Disburse								
	UST	Institution Name	Date	Disburse Amount	City	State					
	Not Responsive.										
				\$							
	97	One United Bank	12/19/2008	12,063,000	Boston	MA					
		Not Responsiv		, ,							
Not responsive.											

## **Lindy Gustafson**

Capital Purchase Program Office of Financial Stability 202-622-6245

From:

Gustafson, Lindy Wednesday, March 18, 2009 1:26 PM Bettinger, Lori 13 CDFIs!! Sent:

To: Subject:

UST Seq Number	Institution Name	Ownership Structure	Disburse Date	Disburse Amount
	Not Responsive.			
97	One United Bank	CDFI	12/19/2008	\$12,063,000
	Not Responsive.			

# **Lindy Gustafson**

Capital Purchase Program Office of Financial Stability 202-622-6245

From: Abdelrazek, Rawan

**Sent:** Thursday, March 12, 2009 5:22 PM

To: Kashkari, NeelDisabled; Schaffer, Laurie; Schaffner, Ted; Bettinger, Lori; Lambright,

JamesDisabled; Lerner, Brad

Cc: Williams, Andrew

**Subject:** lipton article on One United

#### March 13, 2009

# Congresswoman With Ties to Bank Helped Seek Funds

#### By ERIC LIPTON and JIM RUTENBERG

WASHINGTON — Top banking regulators were taken aback late last year when a California congresswoman helped set up a meeting in which the chief executive of a bank with financial ties to her family asked them for up to \$50 million in special bailout funds, <a href="https://example.com/Treasury">Treasury</a> officials said.

Representative <u>Maxine Waters</u>, Democrat of California, requested the September meeting on behalf of executives at OneUnited, one of the nation's largest black-owned banks. Ms. Water's husband, Sidney Williams, had served on the bank's board of directors until early last year and has owned at least \$250,000 in stock in the institution. Treasury officials said the session with nearly a dozen senior banking regulators had been intended to allow minority-owned banks and their trade association to discuss the losses they had incurred from the federal takeover of Fannie Mae and Freddie Mac. But Kevin Cohee, OneUnited's chief executive, instead seized the opportunity to plead for special assistance for his bank, federal officials said.

"Here you had a tiny community bank that comes in and they are not proposing a broader policy — they were asking for help for themselves," said Steve Lineberry, a former Treasury aide who attended the meeting. "I don't remember that ever happening before." Ms. Waters declined on Tuesday to comment on the meeting, or to say if her husband still owns OneUnited shares. Her staff released two letters that showed the meeting was initially called to discuss industry concerns broadly, not matters related just to OneUnited. The congresswoman, a member of the House Financial Services Committee, did not disclose her ties to OneUnited to Treasury officials, who said they learned of them only later.

"It angers me," said one former Treasury official, asking that his name not be used because he had not been authorized while at Treasury to speak about the gathering. "You got to know you have to be careful when you are dealing with people who you have personal relations with."

While OneUnited did not get the \$50 million it requested, the bank did become among the first minority-owned institutions to receive a cash infusion — \$12 million — in December through the Treasury's bank bailout effort, called the Troubled Asset Relief Program. The aid surprised some bank analysts because the bailout was intended for healthy banks, and OneUnited was then considered to be in precarious condition. In addition, it had been harshly criticized by regulators in 2007 for failing to give a sufficient number of loans to lower income residents in Miami, while favoring wealthier customers there. And the F.D.I.C. sanctioned the institution in October 2008 for "unsafe or unsound banking practices," including excessive compensation for Mr. Cohee. The bank had provided him with a 2008 Porsche SUV and maintained his \$6.4 million beachfront compound in Santa Monica. Calif., with views of the Pacific and a spa and pool.

Critics of OneUnited, which is based in Boston and has branches in poor neighborhoods of Los Angeles and Miami, say the episode shows how special access arranged through a lawmaker with financial ties to the bank had compromised the integrity of the federal bailout effort.

"A member of Congress should not be helping out a family friend, especially one they share business ties with" said Kenneth H. Thomas, a Florida banking consultant who has filed complaints with federal regulators about OneUnited's lending practices. "The folks who really need help here is the community served by OneUnited — a community that is starving for credit."

Mr. Cohee and Treasury officials said the TARP money had nothing to do with the intervention by Ms. Waters. Mr. Cohee also suggested that criticism of his operations by federal banking regulators was racially motivated.

"This is where the race issue comes in," he said.

Ms. Waters and Mr. Cohee have been outspoken advocates for fair treatment of African-Americans and other minorities by the nation's banks — "silver rights," Mr. Cohee called it during an interview in his Los Angeles office, where he prominently displays a photograph of him with the congresswoman. Indeed, in Los Angeles the bank has won praise for its record of helping minority businesses and lower-income residents.

Their interests first intersected in 2002, when Mr. Cohee was involved in a bidding war for Family Savings, a small, black-owned bank in Ms. Waters' South Los Angeles District. As a white-owned Illinois bank initially emerged as the winner, Ms. Waters made clear through the local news media that she opposed any deal in which Family would fall out of African-American hands. She was credited when the bank abruptly changed course and gave Mr. Cohee another chance to submit a winning bid.

"It's very helpful if you have a community-based transaction to have the real or implied support of Maxine," said Wayne-Kent A. Bradshaw, the former president of Family Savings, who preferred the initial deal. "She's a star in the community."

The acquisition nearly doubled the size of Mr. Cohee's bank, making it among the nation's largest African-American-owned banks.

Less than two years later, Mr. Cohee named Mr. Williams, Ms. Waters' husband, to the bank's board. A former professional football player and ambassador to the Bahamas, Mr. Williams was working as a business consultant, pulling in hundreds of thousands of dollars over a several-year period working with some of Ms. Waters's political allies, according to disclosure forms.

Mr. Williams accepted no compensation from the bank, to avoid any appearance of a conflict, Mr. Cohee said. But as a director, Mr. Williams was required to hold stock. Accordingly, he acquired between \$250,000 and \$500,000 worth, records show. Mr. Cohee said that Mr. Williams paid for the stock himself, although Ms. Waters and Mr. Cohee would not say how much he paid for the stock. He would not say whether Mr. Williams sold the shares after leaving the board last April. Attempts to reach Mr. Williams through his wife's office were unsuccessful. He did not return a call left at his Los Angeles office.

The federal takeover of Fannie and Freddie last fall was a near-fatal blow to One United. The bank, like many others around the United States, had invested some of its capital in preferred stock of the two mortgage companies.

After the federal intervention, the stock became nearly worthless and OneUnited lost almost \$50 million. That left the bank dangerously under capitalized.

Ms. Waters had been in regular contact with <u>Henry M. Paulson Jr.</u>, then the Treasury secretary, urging him to hire minority contractors to advise the federal government on investments and to move more aggressively to head-off a rash of forced evictions of people defaulting on their mortgages, Treasury officials said.

It was in one of those conversations that she asked Mr. Paulson to host a gathering at Treasury of representatives from minority-owned banks to discuss their losses related to Fannie Mae and Freddie Mac, the officials said.

OneUnited officials, including Mr. Cohee, had separately been pressing for such a meeting, requesting it on behalf of the National Bankers Association, a Washington-based group that represents minority-owned banks. Its incoming chairman was a OneUnited executive, Robert Cooper. But it was only after Ms. Waters intervened that the session was approved, Treasury officials said.

At the meeting were representatives from the offices of Representative <u>Barney Frank</u> and Senator <u>John Kerry</u>, both Democrats of Massachusetts, the home state of OneUnited, along with Ms. Waters's chief of staff. As the hour-long meeting got underway, Treasury officials were surprised as Mr. Cohee and Mr. Cooper focused the discussion on their bank,

not broader industry problems, participants said. Mr. Cohee made it clear that he wanted the federal government to somehow make up for their \$50 million loss.

"They wanted money — cash," said a former Treasury Department official who attended the meeting but asked not to be named, because he was not authorized to speak to reporters. "That is why they were there. It was very, very explicit."

No commitment was made at the meeting, federal officials said.

But Ms. Waters intervened again, in early December, calling Treasury to request a second meeting to ensure that minority-owned banks received a chunk of the \$700 billion worth of bailout funds recently approved by Congress, according to Michael Grant, president of the National Bankers Association. At a Dec. 4 meeting, he and Mr. Cooper of OneUnited urged Treasury to release some of the bailout funds to their members.

Two weeks later, OneUnited received its \$12 million TARP allocation. That money was approved by a five-member committee that included Anthony Ryan, then the Treasury department's Undersecretary for Domestic Finance, who had been present at the September meeting.

The Wall Street Journal has previously reported that Mr. Frank had urged Treasury to act on the application, although in an interview last week he noted that he had no financial connection to the institution. On Thursday, The Journal reported the financial connections between Ms. Waters's husband and OneUnited, as well as her role in requesting the Treasury meeting.

Treasury Department officials said neither political influence nor the appeals by OneUnited executives played a role in their decision to award the funds to the bank. They noted that the bank had met its requirement to raise roughly \$20 million in private funds before receiving the aid. Officials from the F.D.I.C., which recommended that OneUnited get the money, said that based on the "entire spectrum of financial and other supervisory information," about OneUnited, it felt that allocating the bailout funds to the bank was appropriate.

Mr. Cohee said he resents any suggestion that Ms. Waters played a direct role in this aid — or that she did anything out of the ordinary for the bank simply because her husband had been on its board.

"Ms. Waters is an important advocate for minorities and minority issues and an indispensable part of Los Angeles communities," he said. "But we derived no benefit whatsoever from any activity related to her. And she did not really do anything. There is nothing that she did that impacted the process."

Barclay Walsh contributed research for this article.

Rawan Abdelrazek

Senior Advisor to the Assistant Secretary for Financial Stability and International Economics

U.S. Department of the Treasury

Phone: 202-622-0240

Email: rawan.abdelrazek@do.treas.gov

JW 323

Room: 3015 MT

From:

McLaughlin, BrooklyDisabled Tuesday, January 13, 2009 4:06 PM Sent:

Bettinger, Lori; McIellan, DonDisabled; Lambright, JamesDisabled To:

Kashkari, NeelDisabled; Abdelrazek, Rawan Cc:

One United Subject:

High Importance:

The WSJ was told by a federal regulator, a state regulator, and Barney Frank that One United qualified for the December investment under section 103.6.

(b) (5)

Do we actually classify each transaction under one of those subsections? Or are they there more as guidance?

#### **Brookly McLaughlin**

Deputy Assistant Secretary for Public Affairs U.S. Treasury Department 1500 Pennsylvania Avenue, NW Washington, D.C. (202) 622-2920-office

From: Bettinger, Lori

Sent: Tuesday, January 13, 2009 1:10 PM

To: Lerner, Brad; McIellan, DonDisabled; Schaffner, Ted

Subject: FW: One United

#### (b) (5)

-----Original Message-----From: McLaughlin, Brookly

Sent: Tuesday, January 13, 2009 1:03 PM

To: Bettinger, Lori; Mueller, King; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted

Cc: Davis, Michele; Fromer, Kevin

Subject: RE: One United

Are there other banks we've approved under section 103-6?

-----Original Message-----From: Bettinger, Lori

Sent: Tuesday, January 13, 2009 12:13 PM

To: McLaughlin, Brookly; Mueller, King; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted

Cc: Davis, Michele; Fromer, Kevin

Subject: RE: One United

Brookly,

One United is a CDFI, which permits them to participate in CPP without issuing warrants to Treasury. They are by no means an exception in this regard - there are two other CDFIs that have already been funded under this arrangement.

#### Thanks

Lori

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Sent: Tuesday, January 13, 2009 12:10 PM

To: Mueller, King; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele; Fromer, Kevin

Subject: RE: One United

#### (b) (5)

Holler if you disagree - otherwise I'll proceed on that path.

-----Original Message-----From: Mueller, King

Sent: Tuesday, January 13, 2009 11:57 AM

To: McLaughlin, Brookly; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele; Fromer, Kevin

Subject: Re: One United

I seem to remember Waters' husband stepping down from the Brd shortly after a meeting she had w/ treas officials asking for us to intervene b/c of its exposure to f/f preferred.

---- Original Message -----From: McLaughlin, Brookly

To: Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele; Fromer, Kevin; Mueller, King

Sent: Tue Jan 13 11:47:23 2009

Subject: RE: One United

Further to email below, WSJ tells me:

Apparently this bank is the only one that has gotten money through section 103-6 of the EESA law. And Maxine Waters' husband is on the board of the bank.

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-----Original Message-----From: Lambright, James

Sent: Tuesday, January 13, 2009 10:09 AM

To: McLaughlin, Brookly; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele Subject: Re: One United

Looping in Ted and Lori in CPP

---- Original Message -----From: McLaughlin, Brookly

To: Mclellan, Don; Kashkari, Neel; Lambright, James

Cc: Davis, Michele

Sent: Tue Jan 13 10:05:32 2009

Subject: One United

From: McLaughlin, BrooklyDisabled

Sent: Tuesday, January 13, 2009 1:03 PM

**To:** Bettinger, Lori; Mueller, KingDisabled; Lambright, JamesDisabled; Mclellan, DonDisabled;

Kashkari, NeelDisabled; Schaffner, Ted

Cc: Davis, MicheleDisabled; Fromer, KevinDisabled

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To: Mclellan, Don; Kashkari, Neel; Lambright, James

Cc: Davis, Michele

Sent: Tue Jan 13 10:05:32 2009

Subject: One United

From: Bettinger, Lori

Sent: Tuesday, January 13, 2009 12:18 PM

To: McLaughlin, BrooklyDisabled

Subject: RE: One United

Brookly - I think that Neel sent something about this to your yahoo account (not sure what you are using right now)

-----Original Message-----From: McLaughlin, Brookly

Sent: Tuesday, January 13, 2009 12:16 PM

To: Bettinger, Lori Subject: RE: One United

thanks

----Original Message-----From: Bettinger, Lori

Sent: Tuesday, January 13, 2009 12:13 PM

To: McLaughlin, Brookly; Mueller, King; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted

Cc: Davis, Michele; Fromer, Kevin

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To: Mueller, King; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele; Fromer, Kevin

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Sent: Tuesday, January 13, 2009 11:57 AM

To: McLaughlin, Brookly; Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele; Fromer, Kevin

Subject: Re: One United

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Cc: Davis, Michele; Fromer, Kevin; Mueller, King

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Subject: One United

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Cc: Davis, Michele

Sent: Tue Jan 13 10:05:32 2009

Subject: One United

From: Bettinger, Lori

**Sent:** Tuesday, January 13, 2009 12:13 PM

To: McLaughlin, BrooklyDisabled; Mueller, KingDisabled; Lambright, JamesDisabled; Mclellan,

DonDisabled; Kashkari, NeelDisabled; Schaffner, Ted

Cc: Davis, MicheleDisabled; Fromer, KevinDisabled

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Sent: Tue Jan 13 10:05:32 2009

Subject: One United

Cc:

From: McLaughlin, BrooklyDisabled

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To: Mueller, KingDisabled; Lambright, JamesDisabled; Mclellan, DonDisabled; Kashkari,

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To: Lambright, JamesDisabled; Mclellan, DonDisabled; Kashkari, NeelDisabled; Schaffner, Ted;

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Cc: Davis, MicheleDisabled; Fromer, KevinDisabled; Mueller, KingDisabled

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To: Mclellan, Don; Kashkari, Neel; Lambright, James

Cc: Davis, Michele

Sent: Tue Jan 13 10:05:32 2009

Subject: One United

From: Bettinger, Lori

**Sent:** Tuesday, January 13, 2009 10:19 AM

To: Lambright, JamesDisabled

Cc: Schaffner, Ted; Mclellan, DonDisabled

Subject: RE: One United

Hi Jim,

Ted and I can catch up with you about this at the 11:00 meeting today.

Thanks Lori

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Sent: Tuesday, January 13, 2009 10:09 AM

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Sent: Tue Jan 13 10:05:32 2009

Subject: One United

From: Brown, Abby E. [AEBrown@ssd.com]
Sent: Thursday, December 18, 2008 3:53 PM

To: Mclellan, DonDisabled; samuelso@HughesHubbard.COM; Lerner, Brad; Bettinger, Lori

Cc: chattawa@hugheshubbard.com; graham@HughesHubbard.COM

**Subject:** RE: CDFIs -- Side Letters?

Will do; thank you.

Regards, Abby

From: Don.Mclellan@do.treas.gov [mailto:Don.Mclellan@do.treas.gov]

Sent: Thursday, December 18, 2008 3:49 PM

To: Brown, Abby E.; samuelso@HughesHubbard.COM; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

**Cc:** chattawa@hugheshubbard.com; graham@HughesHubbard.COM

**Subject:** RE: CDFIs -- Side Letters?

Here is a revised version with a few changes from Brad and me. Please send us the sig pages for these immediately ... thanks.

From: Brown, Abby E. [mailto:AEBrown@ssd.com] Sent: Thursday, December 18, 2008 2:40 PM

To: Samuelson, Chuck; Mclellan, Don; Lerner, Brad; Bettinger, Lori

**Cc:** Chattaway, Kristy; Graham, Jennifer **Subject:** RE: CDFIs -- Side Letters?

I had circulated a side letter to Chuck last night that we may be able to tweak for this purpose, which is attached.

Regards, Abby

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

Sent: Thursday, December 18, 2008 2:24 PM

To: Don.Mclellan@do.treas.gov; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

Cc: Brown, Abby E.; Chattaway, Kristy; Graham, Jennifer; Samuelson, Chuck

Subject: RE: CDFIs -- Side Letters?

(b) (5)

**From:** Don.Mclellan@do.treas.gov [mailto:Don.Mclellan@do.treas.gov]

Sent: Thursday, December 18, 2008 2:03 PM

To: Samuelson, Chuck; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

Cc: AEBrown@ssd.com; Chattaway, Kristy; Graham, Jennifer

Subject: RE: CDFIs -- Side Letters?

(b) (5)

#### **Don McLellan**

Interim Capital Purchase Program Manager U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, DC 20220

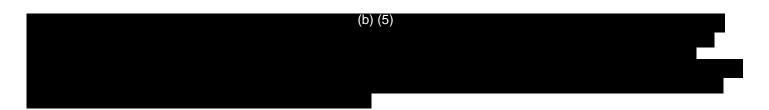
Tel: 202-622-6872

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 18, 2008 12:00 PM **To:** Mclellan, Don; Lerner, Brad; Bettinger, Lori

Cc: Brown, Abby E.; Samuelson, Chuck; Chattaway, Kristy; Graham, Jennifer

Subject: CDFIs -- Side Letters?



Charles A. Samuelson
Hughes Hubbard & Reed LLP
One Battery Park Plaza
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Telephone No.: (212) 837-6454
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e-mail: samuelso@hugheshubbard.com

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From: Brown, Abby E. [AEBrown@ssd.com]
Sent: Thursday, December 18, 2008 3:01 PM

To: Samuelson, Chuck; Mclellan, DonDisabled; Lerner, Brad; Bettinger, Lori

Cc: Chattaway, Kristy; Graham, Jennifer

**Subject:** RE: CDFIs -- Side Letters?

(b) (5)

Thank you very much!

Regards, Abby

From: Brown, Abby E.

Sent: Thursday, December 18, 2008 2:40 PM

To: Samuelson, Chuck; Don.Mclellan@do.treas.gov; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

**Cc:** Chattaway, Kristy; Graham, Jennifer **Subject:** RE: CDFIs -- Side Letters?

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Sent: Thursday, December 18, 2008 2:24 PM

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Cc: Brown, Abby E.; Chattaway, Kristy; Graham, Jennifer; Samuelson, Chuck

Subject: RE: CDFIs -- Side Letters?

(b) (5)

From: Don.Mclellan@do.treas.gov [mailto:Don.Mclellan@do.treas.gov]

Sent: Thursday, December 18, 2008 2:03 PM

To: Samuelson, Chuck; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

Cc: AEBrown@ssd.com; Chattaway, Kristy; Graham, Jennifer

Subject: RE: CDFIs -- Side Letters?

(b) (5)

#### Don McLellan

Interim Capital Purchase Program Manager U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW

Washington, DC 20220 Tel: 202-622-6872

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 18, 2008 12:00 PM **To:** Mclellan, Don; Lerner, Brad; Bettinger, Lori

Cc: Brown, Abby E.; Samuelson, Chuck; Chattaway, Kristy; Graham, Jennifer

Subject: CDFIs -- Side Letters?



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Sent: Thursday, December 18, 2008 2:24 PM

To: Mclellan, DonDisabled; Lerner, Brad; Bettinger, Lori

Cc: AEBrown@ssd.com; Chattaway, Kristy; Graham, Jennifer; Samuelson, Chuck

**Subject:** RE: CDFIs -- Side Letters?

(b) (5)

From: Don.Mclellan@do.treas.gov [mailto:Don.Mclellan@do.treas.gov]

Sent: Thursday, December 18, 2008 2:03 PM

To: Samuelson, Chuck; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

Cc: AEBrown@ssd.com; Chattaway, Kristy; Graham, Jennifer

Subject: RE: CDFIs -- Side Letters?

(b) (5)

#### **Don McLellan**

Interim Capital Purchase Program Manager U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, DC 20220

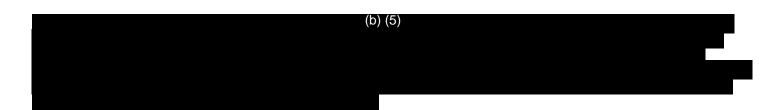
Tel: 202-622-6872

**From:** Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 18, 2008 12:00 PM **To:** Mclellan, Don; Lerner, Brad; Bettinger, Lori

Cc: Brown, Abby E.; Samuelson, Chuck; Chattaway, Kristy; Graham, Jennifer

Subject: CDFIs -- Side Letters?



Charles A. Samuelson Hughes Hubbard & Reed LLP One Battery Park Plaza New York, New York 10004

Telephone No.: (212) 837-6454
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From: Bettinger, Lori

Sent: Thursday, December 18, 2008 12:03 PM

To: 'Samuelson, Chuck'; McIellan, DonDisabled; Lerner, Brad Cc: 'Brown, Abby E.'; 'Chattaway, Kristy'; 'Graham, Jennifer'

**Subject:** RE: CDFIs -- Side Letters?

(b) (5)

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 18, 2008 12:00 PM **To:** Mclellan, Don; Lerner, Brad; Bettinger, Lori

Cc: Brown, Abby E.; Samuelson, Chuck; Chattaway, Kristy; Graham, Jennifer

Subject: CDFIs -- Side Letters?



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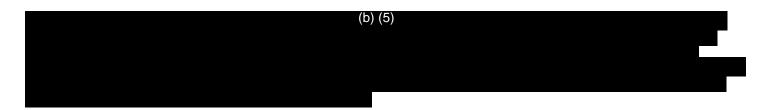
From: Samuelson, Chuck [samuelso@HughesHubbard.COM]

Sent: Thursday, December 18, 2008 12:00 PM

To: Mclellan, DonDisabled; Lerner, Brad; Bettinger, Lori

Cc: Brown, Abby E.; Samuelson, Chuck; Chattaway, Kristy; Graham, Jennifer

Subject: CDFIs -- Side Letters?



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From: Mclellan, DonDisabled

Sent: Wednesday, December 17, 2008 7:03 PM

To: 'Graham, Jennifer'

Cc: 'Samuelson, Chuck'; CPP Management; Lerner, Brad; Bettinger, Lori

Subject: RE: OneUnited Bank -- UST No. 97

Thank you. Our team reviewed the disclosure and were aware of the matter.

#### **Don McLellan**

Interim Capital Purchase Program Manager U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, DC 20220

Tel: 202-622-6872

From: Graham, Jennifer [mailto:graham@HughesHubbard.COM]

**Sent:** Tuesday, December 16, 2008 3:26 PM **To:** Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck

Subject: OneUnited Bank -- UST No. 97

The above-referenced institution

(b) (4)

to a Cease and Desist order by

the FDIC as of October 2008 (copy attached). Please let us know if you have any questions in this regard.

Best regards,

Jenny

Jennifer E. Graham Hughes Hubbard & Reed LLP One Battery Park Plaza New York, NY 10004 Telephone: (212) 837-6488

Fax: (212) 422-4726

Email: graham@hugheshubbard.com

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Clark, Melissa From:

Wednesday, December 17, 2008 4:17 PM Sent:

Lerner, Brad To:

Mclellan, DonDisabled; Bettinger, Lori; Clark, Melissa; CPP Management OneUnited Bank (UST #97) Cc:

Subject:

The Cease and Desist Order dated October 27, 2008, is

(b) (5)

From: Lerner, Brad

Sent: Tuesday, December 16, 2008 5:40 PM

To: Mclellan, DonDisabled; 'graham@HughesHubbard.COM'; Bettinger, Lori

Cc: 'samuelso@HughesHubbard.COM'
Subject: RE: OneUnited Bank -- UST No. 97

(b) (5)

From: Mclellan, Don

Sent: Tuesday, December 16, 2008 5:37 PM

To: 'graham@HughesHubbard.COM'; Lerner, Brad; Bettinger, Lori

Cc: 'samuelso@HughesHubbard.COM'
Subject: Re: OneUnited Bank -- UST No. 97

(b) (5)

From: Graham, Jennifer

To: Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck

**Sent**: Tue Dec 16 16:55:08 2008

Subject: OneUnited Bank -- UST No. 97

The above-referenced institution is a trust company organized in Massachusetts. We have been told by Massachusetts counsel that the concept of "good standing" does not exist in Massachusetts for trust companies. As a result, in its legal opinion, they intend to state the following:

"The Company has been duly organized and is validly existing as a Massachusetts-chartered trust company under the provisions of Chapter 172 of the General Laws of the Commonwealth of Massachusetts."

Please let us know if you have any questions in this regard.

Best regards,

Jenny

Jennifer E. Graham Hughes Hubbard & Reed LLP One Battery Park Plaza New York, NY 10004 Telephone: (212) 837-6488

Fax: (212) 422-4726

Email: graham@hugheshubbard.com

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From: Graham, Jennifer [graham@HughesHubbard.COM]

Sent: Tuesday, December 16, 2008 4:55 PM

To: Lerner, Brad; Mclellan, DonDisabled; Bettinger, Lori

Cc: Samuelson, Chuck

Subject: OneUnited Bank -- UST No. 97

The above-referenced institution is a trust company organized in Massachusetts. We have been told by Massachusetts counsel that the concept of "good standing" does not exist in Massachusetts for trust companies. As a result, in its legal opinion, they intend to state the following:

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Jenny

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From: Samuelson, Chuck [samuelso@HughesHubbard.COM]

Sent: Thursday, December 11, 2008 1:58 PM

**To:** Bettinger, Lori; Lerner, Brad; McIellan, DonDisabled **Cc:** Graham, Jennifer; Taylor, Kathryn; Samuelson, Chuck

Subject: RE: UST No. 0097 - One United Bank

Thanks. Brad/Don --

(b) (5)

**From:** Lori.Bettinger@do.treas.gov [mailto:Lori.Bettinger@do.treas.gov]

Sent: Thursday, December 11, 2008 1:52 PM

To: Samuelson, Chuck; Brad.Lerner@do.treas.gov; Don.Mclellan@do.treas.gov

Cc: Graham, Jennifer; Taylor, Kathryn

Subject: RE: UST No. 0097 - One United Bank

Hi Chuck,

One United Bank is a CDFI, and can therefore proceed as such (no warrants). We'll send them a letter acknowledging that, but feel free to move forward with scheduling.

Thanks, Lori

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 11, 2008 12:46 PM **To:** Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck; Graham, Jennifer; Taylor, Kathryn

Subject: UST No. 0097 - One United Bank

The above institution wants to participate in the private program as a CDFI. I do not see anything in the preliminary approval letter indicating that it was approved as such. Please confirm it is ok to proceed on that basis. (b) (5)

Charles A. Samuelson Hughes Hubbard & Reed LLP One Battery Park Plaza New York, New York 10004

Telephone No.: (212) 837-6454
Telecopier No.: (212) 299-6454
e-mail: samuelso@hugheshubbard.com

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From: Bettinger, Lori

Sent: Thursday, December 11, 2008 1:53 PM

**To:** Gustafson, Lindy

Subject: FW: UST No. 0097 - One United Bank

Hey Lindy,

Don suggested doing a quick letter to the effect of

(b) (5)

Does that make sense?

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 11, 2008 12:46 PM **To:** Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck; Graham, Jennifer; Taylor, Kathryn

Subject: UST No. 0097 - One United Bank

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From: Bettinger, Lori

Sent: Thursday, December 11, 2008 1:52 PM

To: 'Samuelson, Chuck'; Lerner, Brad; McIellan, DonDisabled

Cc: 'Graham, Jennifer'; 'Taylor, Kathryn' Subject: RE: UST No. 0097 - One United Bank

Hi Chuck,

One United Bank is a CDFI, and can therefore proceed as such (no warrants). We'll send them a letter acknowledging that, but feel free to move forward with scheduling.

Thanks, Lori

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 11, 2008 12:46 PM **To:** Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck; Graham, Jennifer; Taylor, Kathryn

Subject: UST No. 0097 - One United Bank

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From: Bettinger, Lori

Sent: Thursday, December 11, 2008 12:50 PM

To: 'Samuelson, Chuck'; Lerner, Brad; McIellan, DonDisabled Cc: 'Graham, Jennifer'; 'Taylor, Kathryn'; Gustafson, Lindy

Subject: RE: UST No. 0097 - One United Bank

Hi Chuck,

We'll look into this and get back to you.

#### Lori

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 11, 2008 12:46 PM **To:** Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck; Graham, Jennifer; Taylor, Kathryn

Subject: UST No. 0097 - One United Bank

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From: Samuelson, Chuck [samuelso@HughesHubbard.COM]

Sent: Thursday, December 11, 2008 12:46 PM

To: Lerner, Brad; McIellan, DonDisabled; Bettinger, Lori Cc: Samuelson, Chuck; Graham, Jennifer; Taylor, Kathryn

Subject: UST No. 0097 - One United Bank

Follow Up Flag: Follow up Completed

The above institution wants to participate in the private program as a CDFI. I do not see anything in the preliminary approval letter indicating that it was approved as such. Please confirm it is ok to proceed on that basis. (b) (5)

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From: Christensen, Karl

Sent: Monday, December 01, 2008 1:48 PM

To: Mclellan, DonDisabled

Cc: Clark, Melissa; Wood, RyanDisabled; Gustafson, Lindy; Vance, John H; Christensen, Karl

Subject: Notification Calls, 11/25/2008 IC Meeting

#### Don,

In addition to the e-mail John sent around this AM, here is a comprehensive status list of "preliminary approval" calls made to banks approved at the 11/25/2008 IC meeting.

UST Seq		Called
No.	Name of Institution	Successfully
	Name of Institution Not Responsive.	,
97	One United Bank	11/25/08
	Not Responsive.	

Best, Karl

From: Christensen, Karl

Sent: Monday, December 01, 2008 12:29 PM

To: Gustafson, Lindy Cc: Wood, RyanDisabled

Subject: FW: Phone calls last Wednesday

Lindy, FYI Karl

From: Vance, John H

Sent: Monday, December 01, 2008 12:04 PM

To: Christensen, Karl

Subject: FW: Phone calls last Wednesday

From: Vance, John H

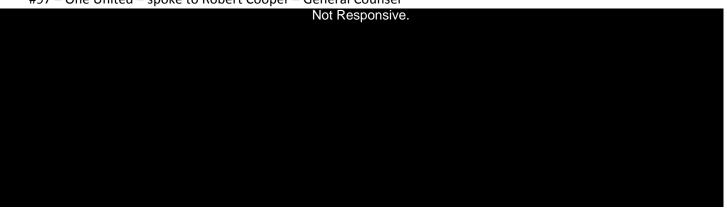
Sent: Monday, December 01, 2008 9:21 AM

To: Wood, Ryan

**Cc:** Clark, Melissa; Mclellan, Don **Subject:** Phone calls last Wednesday

I made the following phone calls on 11/26/08 notifying the following applicants of their CPP approvals:

#97 - One United - spoke to Robert Cooper - General Counsel



From:

Sent:

Mueller, KingDisabled Tuesday, October 21, 2008 5:04 PM Nason, DavidDisabled; Norton, JeremiahDisabled To:

Fromer, KevinDisabled Cc:

One Unted Bank Subject:

I got another call from BF's office about this. They continue to express concerns about the Oct. 30<sup>th</sup> date when their most recent call report is made public. Not really sure what we can do- but can we discuss in the morning?

From: Norton, JeremiahDisabled
Sent: Friday, October 17, 2008 9:35 AM

To: Nason, DavidDisabled Subject: FW: One Unted Bank

\_\_\_\_\_\_

From: Mueller, King

Sent: Friday, October 17, 2008 9:32 AM

To: Kashkari, Neel; Dugas, Peter; McDonnell, Tara; Fromer, Kevin; Norton, Jeremiah

Cc: Abdelrazek, Rawan Subject: One Unted Bank

Just spoke w/ Jim in BF's office. This is about One United Bank (a minority owned bank in BF's district). Maxine Waters is interested in the bank as well, Treas and others met w/ them (minority bankers assoc) last month per the Water's request. They were a big holder in f/f preferred. BF is interested and may call HMP again about this. FDIC is their

primary federal regulator- (b) (5)

\_\_\_\_\_

From: Kashkari, Neel

**Sent:** Thursday, October 16, 2008 6:40 PM **To:** Dugas, Peter; Mueller, King; McDonnell, Tara

Cc: Abdelrazek, Rawan

Subject: RE: Rep. Frank Letter

#### Peter

Jim Seigel from Frank's office called a few times- can one of you follow-up with him? He's at (b) (6)

Thx

From: Mueller, KingDisabled

**Sent:** Tuesday, January 13, 2009 11:57 AM

To: McLaughlin, BrooklyDisabled; Lambright, JamesDisabled; Mclellan, DonDisabled; Kashkari,

NeelDisabled; Schaffner, Ted; Bettinger, Lori

Cc: Davis, MicheleDisabled; Fromer, KevinDisabled

Subject: Re: One United

I seem to remember Waters' husband stepping down from the Brd shortly after a meeting she had w/ treas officials asking for us to intervene b/c of its exposure to f/f preferred.

----- Original Message -----From: McLaughlin, Brookly

To: Lambright, James; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele; Fromer, Kevin; Mueller, King

Sent: Tue Jan 13 11:47:23 2009 Subject: RE: One United

Further to email below, WSJ tells me:

Apparently this bank is the only one that has gotten money through section 103-6 of the EESA law. And Maxine Waters' husband is on the board of the bank.

222222

-----Original Message-----From: Lambright, James

Sent: Tuesday, January 13, 2009 10:09 AM

To: McLaughlin, Brookly; Mclellan, Don; Kashkari, Neel; Schaffner, Ted; Bettinger, Lori

Cc: Davis, Michele Subject: Re: One United

Looping in Ted and Lori in CPP

---- Original Message -----From: McLaughlin, Brookly

To: Mclellan, Don; Kashkari, Neel; Lambright, James

Cc: Davis, Michele

Sent: Tue Jan 13 10:05:32 2009

Subject: One United

Wsj is asking me about the One United CPP decision - says we met over a weekend about it...? What's up?

From: Lambright, JamesDisabled

**Sent:** Tuesday, January 13, 2009 10:09 AM

To: McLaughlin, BrooklyDisabled; Mclellan, DonDisabled; Kashkari, NeelDisabled; Schaffner,

Ted; Bettinger, Lori

Cc: Davis, MicheleDisabled

Subject: Re: One United

Looping in Ted and Lori in CPP

---- Original Message -----From: McLaughlin, Brookly

To: Mclellan, Don; Kashkari, Neel; Lambright, James

Cc: Davis, Michele

Sent: Tue Jan 13 10:05:32 2009

Subject: One United

Wsj is asking me about the One United CPP decision - says we met over a weekend about it...? What's up?

From:

Sent:

McLaughlin, BrooklyDisabled Tuesday, January 13, 2009 10:06 AM Mclellan, DonDisabled; Kashkari, NeelDisabled; Lambright, JamesDisabled To:

Davis, MicheleDisabled Cc:

One United Subject:

Wsj is asking me about the One United CPP decision - says we met over a weekend about it...? What's up?

From:

McIellan, DonDisabled Wednesday, December 17, 2008 4:24 PM Sent:

Clark, Melissa To:

Subject: Re: OneUnited Bank (UST #97)

#### **Thanks**

From: Clark, Melissa To: Lerner, Brad

Cc: Mclellan, Don; Bettinger, Lori; Clark, Melissa; CPP Management

Sent: Wed Dec 17 16:17:12 2008 Subject: OneUnited Bank (UST #97)

The Cease and Desist Order dated October 27, 2008, is

(b) (5)

From: Mclellan, DonDisabled

Sent: Tuesday, December 16, 2008 5:37 PM

To: 'graham@HughesHubbard.COM'; Lerner, Brad; Bettinger, Lori

Cc: 'samuelso@HughesHubbard.COM'
Subject: Re: OneUnited Bank -- UST No. 97

(b) (5)

From: Graham, Jennifer

To: Lerner, Brad; Mclellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck

Sent: Tue Dec 16 16:55:08 2008 Subject: OneUnited Bank -- UST No. 97

The above-referenced institution is a trust company organized in Massachusetts. We have been told by Massachusetts counsel that the concept of "good standing" does not exist in Massachusetts for trust companies. As a result, in its legal opinion, they intend to state the following:

"The Company has been duly organized and is validly existing as a Massachusetts-chartered trust company under the provisions of Chapter 172 of the General Laws of the Commonwealth of Massachusetts."

Please let us know if you have any questions in this regard.

Best regards,

Jenny

Jennifer E. Graham Hughes Hubbard & Reed LLP One Battery Park Plaza New York, NY 10004 Telephone: (212) 837-6488

Fax: (212) 422-4726

Email: graham@hugheshubbard.com

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From:

Bettinger, Lori Monday, December 15, 2008 12:09 PM Sent:

Gustafson, Lindy; Lerner, Brad; Mclellan, DonDisabled To:

CDFI letter Subject:

I think this is still in the works, right? (We're approving one right now, and closing one Friday). I can work on it this afternoon and we can get it out to OneUnited and the others

From: Mclellan, DonDisabled

Sent: Thursday, December 11, 2008 2:13 PM

To: 'samuelso@HughesHubbard.COM'; Bettinger, Lori; Lerner, Brad
Cc: 'graham@HughesHubbard.COM'; 'taylor@HughesHubbard.COM'

Subject: Re: UST No. 0097 - One United Bank

#### Lori is drafting something

From: Samuelson, Chuck

To: Bettinger, Lori; Lerner, Brad; Mclellan, Don

Cc: Graham, Jennifer; Taylor, Kathryn; Samuelson, Chuck

Sent: Thu Dec 11 13:57:36 2008

Subject: RE: UST No. 0097 - One United Bank

Thanks. Brad/Don --

(b) (5)

**From:** Lori.Bettinger@do.treas.gov [mailto:Lori.Bettinger@do.treas.gov]

Sent: Thursday, December 11, 2008 1:52 PM

**To:** Samuelson, Chuck; Brad.Lerner@do.treas.gov; Don.Mclellan@do.treas.gov

Cc: Graham, Jennifer; Taylor, Kathryn

Subject: RE: UST No. 0097 - One United Bank

Hi Chuck,

One United Bank is a CDFI, and can therefore proceed as such (no warrants). We'll send them a letter acknowledging that, but feel free to move forward with scheduling.

Thanks, Lori

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 11, 2008 12:46 PM **To:** Lerner, Brad; McIellan, Don; Bettinger, Lori

Cc: Samuelson, Chuck; Graham, Jennifer; Taylor, Kathryn

Subject: UST No. 0097 - One United Bank

The above institution wants to participate in the private program as a CDFI. I do not see anything in the preliminary approval letter indicating that it was approved as such. Please confirm it is ok to proceed on that basis. (b) (5)

Charles A. Samuelson
Hughes Hubbard & Reed LLP
One Battery Park Plaza
New York, New York 10004
Telephone No.: (212) 837-6454

Telecopier No.: (212) 299-6454 e-mail: samuelso@hugheshubbard.com

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From: Bettinger, Lori

**Sent:** Sunday, November 23, 2008 12:15 PM

**To:** Fiechter, JonathanDisabled **Subject:** Re: Friday's meeting

Great.

---- Original Message ----From: Fiechter, Jonathan To: Bettinger, Lori

Sent: Sun Nov 23 10:33:04 2008 Subject: Re: Friday's meeting

Will certainly come to Mon mtg. Am sitting in on a 7-9 pm call to China so will have lots of time.

Jonathan Fiechter 202-622-8722

----- Original Message -----From: Bettinger, Lori To: Fiechter, Jonathan

Sent: Sat Nov 22 20:16:50 2008 Subject: Friday's meeting

Hi Jonathan-

I just wanted to give you a quick update -

(b)(5), (b)(6), and Not Responsive

From: Fiechter, Jonathan Disabled

Sent: Sunday, November 23, 2008 10:33 AM

To: Bettinger, Lori Subject: Re: Friday's meeting

Will certainly come to Mon mtg. Am sitting in on a 7-9 pm call to China so will have lots of time.

Jonathan Fiechter 202-622-8722

----- Original Message -----From: Bettinger, Lori To: Fiechter, Jonathan

Sent: Sat Nov 22 20:16:50 2008 Subject: Friday's meeting

Hi Jonathan-

I just wanted to give you a quick update -

(b)(5), (b)(6), and Not Responsive

From:

Bettinger, Lori Saturday, November 22, 2008 8:17 PM Fiechter, JonathanDisabled Friday's meeting Sent:

To:

Subject:

Hi Jonathan-

I just wanted to give you a quick update -

(b)(5), (b)(6), and Not Responsive

Schaffer, Laurie From:

Sent:

Friday, November 21, 2008 12:13 AM Mclellan, DonDisabled; Morse, DuaneDisabled; Sundberg, LindaDisabled To:

Subject: One United Bank

Attorney-client/predecisional

	(b) (5)		
	1		

#### Howard, Frank

From: Brown, Abby E. [AEBrown@ssd.com]
Sent: Thursday, December 18, 2008 2:40 PM

To: Samuelson, Chuck; Mclellan, DonDisabled; Lerner, Brad; Bettinger, Lori

**Cc:** Chattaway, Kristy; Graham, Jennifer

**Subject:** RE: CDFIs -- Side Letters?

Attachments: TYSONS\_CORNER-#258730-v2-CDFI\_Side\_Letter.DOC

I had circulated a side letter to Chuck last night that we may be able to tweak for this purpose, which is attached.

Regards, Abby

**From:** Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

Sent: Thursday, December 18, 2008 2:24 PM

To: Don.Mclellan@do.treas.gov; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

Cc: Brown, Abby E.; Chattaway, Kristy; Graham, Jennifer; Samuelson, Chuck

Subject: RE: CDFIs -- Side Letters?

(b) (5)

From: Don.Mclellan@do.treas.gov [mailto:Don.Mclellan@do.treas.gov]

Sent: Thursday, December 18, 2008 2:03 PM

To: Samuelson, Chuck; Brad.Lerner@do.treas.gov; Lori.Bettinger@do.treas.gov

Cc: AEBrown@ssd.com; Chattaway, Kristy; Graham, Jennifer

Subject: RE: CDFIs -- Side Letters?

(b) (5)

#### **Don McLellan**

Interim Capital Purchase Program Manager U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, DC 20220

Tel: 202-622-6872

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Thursday, December 18, 2008 12:00 PM **To:** Mclellan, Don; Lerner, Brad; Bettinger, Lori

Cc: Brown, Abby E.; Samuelson, Chuck; Chattaway, Kristy; Graham, Jennifer

Subject: CDFIs -- Side Letters?

(b) (5)

(b) (5)

Charles A. Samuelson
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e-mail: samuelso@hugheshubbard.com

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# DOCUMENT UST JW 000481 – UST JW 000482 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(5)

# Howard, Frank

From: Gustafson, Lindy

**Sent:** Wednesday, December 17, 2008 8:18 PM **To:** Mclellan, DonDisabled; Bettinger, Lori

**Subject:** FW: #97 One United Bank **Attachments:** 97 One United Bank - CDFI.pdf

Sorry, forgot to CC you

# **Lindy Gustafson**

From: Gustafson, Lindy

Sent: Tuesday, December 16, 2008 6:00 PM

To: Charles Samuelson; Courtney Bartholomew; Ronald Abramson; TARP Closing BNY

Cc: Bettinger, Lori

Subject: #97 One United Bank

Attached is a letter to One United Bank notifying them of their CDFI status and the fact that they do not have to issue warrants. It was faxed this afternoon.

# **Lindy Gustafson**

Capital Purchase Program Office of Financial Stability 202-622-6245



#### DEPARTMENT OF THE TREASURY WASHINGTON, D.C. 20220

December 16, 2008

VIA FACSIMILE: (617) 457-4417

Mr. Kevin Cohee One United Bank 100 Franklin Street, Suite 600 Boston, MA 02110

Re: Application for Participation in the Troubled Asset Relief Program Capital
Purchase Program Under the Emergency Economic Stabilization Act of 2008

UST Sequence Number: 97

Dear Mr. Kevin Cohee:

We refer to our letter (the "Original Letter") dated December 3, 2008 regarding the application of One United Bank (the "Applicant") for participation in the Department of the Treasury Troubled Asset Relief Program Capital Purchase Program (the "CPP"). The Original Letter referred to procedures for Applicant to participate in the CPP under terms applicable to privately traded companies.

On December 11, 2008, we received an email notifying us of your CDFI certification. Per our policy to encourage CDFI participation, we are pleased to inform you that as a CDFI One United Bank is not required to issue warrants under CPP.

Accordingly, please disregard any instructions in the Original Letter regarding warrants. All other terms and conditions of the Original Letter remain in full force and effect.

Sincerely.

Don McLellan

United States Department of Treasury Interim Capital Purchase Program Director

# Howard, Frank

From: Graham, Jennifer [graham@HughesHubbard.COM]

Sent: Tuesday, December 16, 2008 3:26 PM

To: Lerner, Brad; Mclellan, DonDisabled; Bettinger, Lori

Cc: Samuelson, Chuck

**Subject:** OneUnited Bank -- UST No. 97 **Attachments:** OUB Cease and Desist Letter.PDF

The above-referenced institution (b) (4) to a Cease and Desist order by the FDIC as of October 2008 (copy attached). Please let us know if you have any questions in this regard.

Best regards,

Jenny

Jennifer E. Graham Hughes Hubbard & Reed LLP One Battery Park Plaza New York, NY 10004 Telephone: (212) 837-6488

Fax: (212) 422-4726

Email: graham@hugheshubbard.com

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# FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

and

# THE COMMONWEALTH OF MASSACHUSETTS DIVISION OF BANKS

	)
In the Matter of:	)
	)
ONEUNITED BANK	) ORDER TO CEASE AND DESIST
BOSTON, MASSACHUSETTS	)
	) FDIC-08-294b
(INSURED STATE NONMEMBER BANK)	)
	)

OneUnited Bank, Boston, Massachusetts ("Bank") and its institution-affiliated parties, as that term is defined in section 3(u) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1813(u), and its successors and assignees having been advised of its right to a Notice of Charges and of Hearing detailing the unsafe or unsound banking practices and violations of law alleged to have been committed by the Bank and of its right to a hearing on such alleged charges under section 8(b)(1) of the Act, and having waived those rights, entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO CEASE AND DESIST ("CONSENT AGREEMENT") with counsel for the Federal Deposit Insurance Corporation ("FDIC") and the Commonwealth of

Massachusetts Division of Banks ("Division"), dated October 2008, whereby solely for the purpose of this proceeding and without admitting or denying any unsafe or unsound banking practices or violations of law, the Bank consented to the issuance of an ORDER TO CEASE AND DESIST ("ORDER") by the FDIC and the Division.

The FDIC and the Division considered the matter and determined that it had reason to believe that the Bank had engaged in unsafe or unsound banking practices and violations of law. The FDIC and the Division, therefore, accepted the CONSENT AGREEMENT and issued the following:

#### ORDER TO CEASE AND DESIST

IT IS HEREBY ORDERED that the Bank and its institutionaffiliated parties, and its successors and assigns, cease and
desist from the following unsafe or unsound banking practices
and violations of law:

- a. Operating with an inadequate level of capital for the kind and quality of assets held;
- b. Failing to provide adequate supervision and direction over the officers of the Bank;
- c. Operating without an appropriate risk management program that establishes acceptable risk exposure and ensures appropriate policies and practices are in place;
- d. Allowing the payment of excessive compensation, fees and benefits to its senior executive officers;

- e. Operating with an excessive level of criticized assets;
- f. Operating without effective underwriting standards and practices;
- g. Operating without an effective loan documentation program;
- h. Failing to provide for an effective system to identify problem assets and prevent deterioration;
- i. Engaging in speculative investment practices and failing to prudently diversify its equities portfolio;
- j. Operating without a system to monitor and evaluate earnings and ensure maintenance of adequate capital and reserves;
- k. Operating with deficient earnings;
- 1. Operating without sufficient liquidity, in light of the asset and liability mix and overall financial condition of the Bank; and
- m. Committing violations of law and regulation.

IT IS FURTHER ORDERED that the Bank take affirmative action as follows:

- 1. (a) The Bank shall achieve and maintain the following minimum capital levels after establishing an adequate Allowance:
- (i) Tier 1 capital at least equal to five
  percent (5.0%) of total assets;
  - (ii) Tier 1 risk-based capital at least equal to

six percent (6.0%) of total risk-weighted assets; and

(iii) Total risk-based capital at least equal to

ten percent (10%) of total risk-weighted assets.

- (b) In the event any of the foregoing ratios falls below the established minimum, the Bank shall notify the Area Director of the Boston Area Office of the FDIC ("Area Director") and the Commissioner of Banks of the Commonwealth of Massachusetts ("Commissioner") and shall increase capital in an amount sufficient to comply with this provision within ninety (90) days.
- (c) The Bank shall not initiate a plan to increase total assets by more than two and one-half percent (2.5%) during any consecutive three-month period, or more than eight percent (8.0%) during any twelve-month period during the life of the Order.
- 2. (a) Within thirty (30) days of the effective date of this ORDER, the Bank's Board of Directors ("Board") shall develop a capital plan ("Capital Plan") that shall be submitted to the Area Director and the Commissioner for review and comment. Within fifteen (15) days of receipt of all such comments from the Area Director and the Commissioner, and after incorporation and adoption of all such comments, the Bank shall approve the revised Capital Plan, which approval shall be recorded in the minutes of the meetings of the Board.

Thereafter, the Bank shall implement and fully comply with the Capital Plan. The Board shall review the Bank's adherence to the Capital Plan on a semi-annual basis, or more frequently if necessary. Copies of the reviews and updates shall be submitted to the Area Director and the Commissioner. At a minimum, the Capital Plan shall include:

- (i) specific plans to achieve the capital
  levels required under the plan and this ORDER;
- (ii) specific plans for the maintenance of adequate capital that may in no event be less than the requirements of the provisions of this ORDER;
- (iii) projections for asset growth and capital requirements, and such projections shall be based upon a detailed analysis of the Bank's current and projected assets, liabilities, earnings, fixed assets, and off-balance sheet activities, each of which shall be consistent with the Bank's strategic business plan;
- (iv) projections for the amount and timing of the capital necessary to meet the Bank's current and future needs;
- (v) the primary source(s) from which the Bank
  will strengthen its capital to meet the Bank's needs;
- (vi) contingency plans that identify alternative sources of capital should the primary source(s) under (v) above not be available; and

- (vii) a dividend policy that permits the
  declaration of a dividend only on capital raised subsequent to
  September 30, 2008 and only:
- A) when the Bank is in compliance with its approved capital program;
- B) when the Bank is in compliance with applicable State and Federal laws and regulations;
- C) when, after payment of such dividends, the Bank remains in compliance with the above minimum capital ratios;
- D) when such declaration and payment of dividends has been approved in advance by the Board of Directors of the Bank; and
- E) when such declaration and payment of dividends has been approved in advance, in writing, by the Area Director and the Commissioner.
- (b) The Board shall ensure that the Bank has processes, personnel, and control systems to ensure implementation of and adherence to the program developed pursuant to this provision.
- (c) Any increase in capital necessary to meet the requirements of the provisions of this paragraph may be accomplished by the following:
  - (i) the sale of new securities in the form of

common stock;

- (ii) the sale of noncumulative perpetual
  preferred stock;
- (iii) the direct contribution of cash by the directors or shareholders of the Bank; or
- (iv) any other method acceptable to the FDIC and the Commissioner approved in advance in writing by the Area Director and the Commissioner.
- (d) To achieve the capital levels set forth in this Order, the Bank shall commit to raise capital in the form of common stock so that common stock becomes the dominant form of capital (over 50%). Within forty-eight (48) months the Bank shall achieve the foregoing.
- (e) No increase in Tier 1 capital necessary to meet the requirements of this ORDER may be accomplished through a deduction from the Bank's allowance for loan and lease losses ("Allowance") or other reserve accounts. Further, the Bank shall not lend funds directly or indirectly, whether secured or unsecured, to any purchaser of Bank or affiliate stock or other securities, or to any investor by any other means for any portion of any increase in Tier 1 capital required herein.
- 3. (a) If all or part of the increase in capital required by the provisions of this paragraph is accomplished by the sale of new securities, the Bank's Board shall adopt and

implement a plan for the sale of such additional securities, including the voting of any shares owned or proxies held or controlled by them in favor of the plan. Should the implementation of the plan involve a public distribution of the Bank's securities (including a distribution limited only to the Bank's existing shareholders), the Bank shall prepare offering materials fully describing the securities being offered, including an accurate description of the financial condition of the Bank and the circumstances giving rise to the offering, and any other material disclosures necessary to comply with the Federal securities laws. Prior to the implementation of the plan and, in any event, not less than twenty (20) days prior to the dissemination of such materials, the plan and any materials used in the sale of the securities shall be submitted to the Area Director, the FDIC's Registration, Disclosure, and Securities Unit, 550 17th Street, N.W., Room F-6053, Washington, D.C. 20429 and the Commissioner for review. Any changes requested by the FDIC or the Division to be made in the plan or materials shall be made prior to their dissemination. If any part of the increase in Tier 1 capital is to be provided by the sale of noncumulative perpetual preferred stock, then all terms and conditions of the issue, including but not limited to those terms and conditions relative to the interest rate and any convertibility factor, shall be subject to the Area Director's

and the Commissioner's prior written approval.

- (b) In complying with the provisions of this paragraph, the Bank shall provide to any subscriber and/or purchaser of the Bank's securities written notice of any planned or existing development or other changes which are materially different from the information reflected in any offering materials used in connection with the sale of Bank securities. The written notice required by this paragraph shall be furnished within fifteen (15) days from the date such material development or change was planned or occurred, whichever is earlier, and shall be furnished to every subscriber and/or purchaser of the Bank's securities who received or was tendered the information contained in the Bank's original offering materials.
- 4. (a) Within sixty (60) days from the effective date of this ORDER, the Board shall engage an independent third party acceptable to the Area Director and the Commissioner who/which possesses appropriate expertise and qualifications to analyze and assess the Bank's management, including the Board of Directors, and staffing performance and needs. The engagement shall require that the analysis and assessment be summarized in a written report to the Board ("Management Report"). Within sixty (60) days of receipt of the Management Report, the Board will conduct a full and complete review of the Management Report, which review shall be recorded in the minutes of the

meeting of the Board.

- (b) The Bank shall provide the Area Director and the Commissioner with a copy of the proposed engagement letter or contract with the third party for review and approval before it is executed. The contract or engagement letter, at a minimum, shall include:
- (i) a description of the work to be performed under the contract or engagement letter, the fees for each significant element of the engagement, and the aggregate fee;
- (ii) the responsibilities of the firm or
  individual;
- (iii) an identification of the professional
  standards covering the work to be performed;
- (iv) identification of the specific procedures
  to be used when carrying out the work to be performed;
- $(v) \quad \text{the qualifications of the employee(s) who} \\$  are to perform the work;
  - (vi) the time frame for completion of the work;
- (vii) any restrictions on the use of the reported
  findings;
- (viii) a provision for unrestricted examiner
  access to workpapers; and
- (ix) a certification that the firm or individual is not affiliated in any manner with the Bank.

(c) Within sixty (60) days of receipt of the Management Report, the Board will develop a written Management Plan ("Management Plan") that incorporates the findings of the Management Report, a plan of action in response to each recommendation contained in the Management Report, and a time frame for completing each action. A copy of the Management Report and Management Plan and any subsequent modification thereto shall be submitted to the Area Director and the Commissioner for review and comment. Within thirty (30) days from receipt of any comment, and after incorporation and adoption of any such comments, the Board shall approve the Management Plan which approval shall be recorded in the minutes of the meeting of the Board. Thereafter, the Bank and its directors, officers and employees shall implement and follow the Management Plan and any modifications thereto. It shall remain the responsibility of the Board to fully implement the Management Plan within the specified time frames. In the event the Management Plan, or any portion thereof, is not implemented, the Board shall immediately advise the Area Director and the Commissioner, in writing, of specific reasons for deviating from the Management Plan. At a minimum, the Management Plan shall:

(i) contain a recitation of the recommendations included in the Management Report or otherwise communicated to the Bank, along with a copy of any report(s) prepared by the

outside consultant(s);

- (ii) identify the type and number of officer positions needed to manage and supervise the affairs of the Bank, detailing any vacancies or additional needs and giving appropriate consideration to the size and complexity of the Bank;
- (iii) identify the type and number of staff positions needed to carry out the Bank's strategic plan, detailing any vacancies or additional needs;
- (iv) identify the authorities, responsibilities, and accountabilities attributable to each position, as well as the appropriateness of the authorities, responsibilities, and accountabilities, giving due consideration to the relevant knowledge, skills, abilities, and experience of the incumbent (if any) and the existing or proposed compensation;
- (v) present a clear and concise description of the relevant knowledge, skills, abilities, and experience necessary for each position, including delegations of authority and performance objectives;
- (vi) identify the appropriate level of current and deferred compensation to each officer and staff position, including executive officer positions;
- (vii) evaluate the current and past performance of all existing members of the Board of Directors, indicating

whether the individuals are qualified to fulfill present and anticipated fiduciary duties, provide for adequate policies and procedures to guide the Bank's management team, and to effectively and prudently oversee the management team.

(viii) identify and establish Bank committees
needed to provide guidance and oversight to management;

- (ix) identify Bank officers, including executive officers and staff members, indicating whether the individuals are competent and qualified to perform present and anticipated duties, adhere to the Bank's established policies and practices, and operate the Bank in a safe and sound manner;
- (x) establish requirements and methodologies to
  periodically evaluate each individual's job performance;
- (xi) establish a plan to terminate, rotate, or reassign officers and staff as necessary, as well as recruit and retain qualified personnel consistent with the Board's analysis and assessment of the Bank's staffing needs;
- (xii) identify training and development needs, and incorporate a plan to provide such training and development;
- (xiii) establish procedures to periodically review and update the Management Plan, as well as periodically review and assess the performance of each officer, director, and staff member;
  - (xiv) contain a current organizational chart that

identifies all existing and proposed staff and officer positions, delineates related lines of authority and accountability, and establish a written plan for addressing any identified needs; and

(xv) contain a current management succession plan.

- During the life of this ORDER, the Bank shall notify 5. the Area Director and the Commissioner in writing of any resignations and/or terminations of any members of its Board of directors and/or any of its senior officer(s) within fifteen (15) days of the event. The Bank shall also establish procedures to ensure compliance with section 32 of the Act, 12 U.S.C. § 1831i and Subpart F of Part 303 of the FDIC's Rules and Regulations, 12 C.F.R. §§ 303.100 through 303.103. In addition, the Bank shall notify the Area Director and Commissioner in writing when it proposes to add any individual to the Bank's Board or employ any individual as a senior executive officer. The notification must be received at least fifteen (15) days before such addition or employment is intended to become effective and should include a description of the background and experience of the individual(s) to be added or employed.
- 6. (a) Within ninety (90) days from the effective date of this ORDER, the Bank shall rescind any and all lease agreements, contracts or arrangements with, and shall cease

paying for any expenses related to, 703 Pacific Palisades Beach Road, LLC, its principals, successors or assigns.

- (b) Within ninety (90) days from the effective date of this ORDER, the Bank shall sell all Bank-owned automobiles and other vehicles provided to or for the use of the Bank's executive officers; and shall require all executive officers to reimburse the Bank for the fair market value of any automobiles or vehicles purchased by the Bank in the names of such executive officers or their related interests.
- (c) Within ninety (90) days from the effective date of this ORDER, the Bank shall amend the supplemental health benefits for the Chairman of the Board, Chief Executive Officer and President, so that such benefits are comparable to those currently available to other executive officers of the Bank.
- (d) Within sixty (60) days from the effective date of this ORDER, the Board shall engage a qualified independent consultant, acceptable to the Area Director and the Commissioner, to assess the appropriateness of all current and deferred compensation paid to the Chairman and Chief Executive Officer and the President, in light of each individual's competence, responsibilities, and performance. The analysis will include a comparison of such compensation to that of Banks of comparable size and complexity, and, based on the forgoing analyses and comparisons, will identify an appropriate level of

compensation for each individual. The analysis will also include a determination of the reasonableness of all perquisites, including, but not limited to items such as housing and automobile allowances and/or benefits. Within thirty (30) days of receipt of the consultant's analysis, the Bank will provide a copy to the Area Director and the Commissioner for review and comment. Within sixty (60) days of receipt of the report, the Board will determine an appropriate level of compensation which determination will be submitted to the Area Director and the Commissioner for review and comment. Within fifteen (15) days of receipt of all such comments from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank will implement the compensation levels. During the life of this ORDER, such compensation will not increase without the prior written approval of the Area Director and the Commissioner. For the purpose of this paragraph, "compensate" and "compensation" refers to any and all salaries, bonuses, and other benefits of every kind and nature whatsoever, whether paid directly or indirectly.

7. (a) Within ninety (90) days after the effective date of this ORDER, the Bank shall formulate a written policy covering reimbursement to its directors, officers, and employees for expenses. At a minimum, the policy shall include provisions

which:

- (i) identify the type and nature of fees and expenses for which the Bank will provide reimbursement, including, but not limited to, expenses for customer entertainment and business development, and including dollar limitations based on the nature of each individual's position and duties, as well as the appropriateness of incurring such expenses;
- (ii) identify the directors, officers, and
  employees authorized to incur expenses for which the Bank will
  provide reimbursement;
- (iii) establish thresholds which, when exceeded,
  require the prior approval of designated Bank officials
  (including senior officers, the Bank's Board, or a designated
  committee thereof) along with procedures by which such approvals
  may be sought and considered;
- (iv) require complete documentation of all expenses prior to Bank reimbursement, including the submission of original receipt(s), identification of the person(s) who incurred the expense and the person(s) for whom the funds were expended, and the business purpose of the expense; and
- (v) prohibit reimbursement of personal expenses of the Bank's directors, officers, and employees.
  - (b) Within one hundred and twenty (120) days of the

effective date of this Order, the Bank shall submit the policy to the Area Director and the Commissioner for review and comment. Within thirty (30) days from the receipt of any comment from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank shall approve the policy, which approval shall be recorded in the minutes of the Board meeting. Thereafter, the Bank shall implement and fully comply with the policy.

- (c) While this ORDER is in effect, the Bank's Board will perform monthly reviews of all expenses submitted for reimbursement by the Bank's directors, officers, and employees, with the results noted in the minutes of the meeting of the Board. The Bank will immediately seek reimbursement for any reimbursed expenses which are not in conformance with the policy established pursuant to this provision, or state in the Board minutes the justification for deviation from the policy.
- 8. As long as this ORDER remains in effect, within thirty (30) days after the receipt of any future Report of Examination of the Bank from the FDIC and/or the Commissioner, the Bank shall eliminate from its books, by charge-off or collection, all assets or portions of assets classified "Loss" in any Report of Examination that have not been previously collected or charged off.
  - 9. (a) Within sixty (60) days from the effective date of

this ORDER, the Bank shall formulate a written plan to reduce the Bank's risk exposure in each asset relationship in excess of \$1,000,000 classified as "Substandard" in the 2007 Report of Examination. For purposes of this provision, "reduce" means to collect, charge off, or improve the quality of an asset so as to warrant its removal from adverse classification by the FDIC and/or the Commissioner. In developing the plan mandated by this paragraph, the Bank shall, at a minimum, and with respect to each adversely classified loan or lease, review, analyze, and document the financial position of the borrower, including source of repayment, repayment ability, and alternative repayment sources, as well as the value and accessibility of any pledged or assigned collateral, and any possible actions to improve the Bank's collateral position.

- (b) In addition, the plan mandated by this provision shall also include, but not be limited to, the following:
- (i) a schedule for reducing the outstanding dollar amount of each adversely classified asset, including timeframes for achieving the reduced dollar amounts (at a minimum, the schedule for each adversely classified asset must show its expected dollar balance on a quarterly basis);

basis, the expected consolidated balance of all adversely classified assets, and the ratio of the consolidated balance to the Bank's projected Tier 1 capital plus the Allowance;

(iv) a provision for the Bank's submission of monthly written progress reports to its Board; and

- (v) a provision mandating Board review of the progress reports, with a notation of the review recorded in the minutes of the meeting of the Board.
- (c) The Bank shall immediately submit the plan to the Area Director and the Commissioner for review and comment. Within thirty (30) days from receipt of any comment from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank shall approve the plan, which approval shall be recorded in the minutes of the meeting of the Board. Thereafter, the Bank shall implement and fully comply with the plan.
- 10. Within sixty (60) days from the effective date of this ORDER, the Bank shall develop a plan to correct all deficiencies in the assets listed for "Special Mention." The Bank shall immediately submit the plan to the Area Director and the Commissioner for review and comment. Within thirty (30) days from receipt of any comment from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank shall approve the plan, which

approval shall be recorded in the minutes of the Board of directors meeting. Thereafter, the Bank shall implement and fully comply with the plan.

- 11. (a) Within sixty (60) days of the effective date of this ORDER, the Board shall develop a program of independent loan review ("Loan Review Program") that will provide for a periodic review of the Bank's loan portfolio and the identification and categorization of problem credits. At a minimum, the Loan Review Program shall provide for:
- (i) prompt identification of loans with credit weaknesses that warrant the special attention of management, including the name of the borrower, amount of the loan, reason why the loan warrants special attention, and assessment of the degree of risk that the loan will not be fully repaid according to its terms;
- (ii) action plans to reduce the Bank's risk
  exposure from each identified relationship;
- (iii) prompt identification of all outstanding balances and commitments attributable to each obligor identified under the requirements of subparagraph (i), including outstanding balances and commitments attributable to related interests of such obligors, including the obligor of record, relationship to the primary obligor identified under subparagraph (i), and an assessment of the risk exposure from

the aggregate relationship;

- (iv) identification of trends affecting the quality of the loan portfolio, potential problem areas, and action plans to reduce the Bank's risk exposure;
- (v) assessment of the overall quality of the loan portfolio;
- (vi) identification of credit and collateral documentation exceptions and an action plan to address the identified deficiencies;
- (vii) identification and status of violations of laws, rules, or regulations with respect to the lending function and an action plan to address the identified violations;
- (viii) identification of loans that are not in conformance with the Bank's lending policy and an action plan to address the identified deficiencies;
- (ix) identification of loans to directors,
  officers, principal shareholders, and their related interests;
- (x) an assessment of the ability of individual members of the lending staff to operate within the framework of the Bank's loan policy and applicable laws, rules, and regulations; and an action plan to address the identified deficiencies; and
- (xi) a mechanism for reporting periodically, but in no event less than quarterly, the information developed in

paragraphs (i) through (x) above to the Board. The report should also describe the action(s) taken by management with respect to problem credits.

- (b) The Bank shall submit the Loan Review Program to the Area Director and the Commissioner for review and comment. Within thirty (30) days from receipt of any comment from the Area Director or the Commissioner, and after due consideration of any required changes, the Bank shall approve the program, which approval shall be recorded in the minutes of the Board meeting. Thereafter, the Bank shall implement and fully comply with the program.
- (c) Upon implementation, a copy of each periodic report required in paragraph 11 (a) shall be submitted to the Board, as well as documentation of the actions taken by the Bank or recommendations to the Board that address identified deficiencies in specific loan relationships or the Bank's policies, procedures, strategies, or other elements of the Bank's lending activities. Such reports and recommendations, as well as any resulting determinations, shall be recorded and retained in the minutes of the meeting of the Board.
- 12. (a) Within sixty (60) days from the effective date of this ORDER, the Board shall establish a comprehensive policy and methodology for determining the adequacy of the Allowance. The policy shall provide for a review of the Allowance at least once

each calendar quarter and be completed at least fifteen (15) days prior to the end of each quarter in order that the results of the review conducted by the Board may be properly reported in the quarterly Consolidated Reports of Condition and Income.

Such reviews shall, at a minimum, include the following:

- (i) the Federal Financial Institutions

  Examination Council's Instructions for the Consolidated Reports

  of Condition and Income, the Interagency Statement of Policy on

  the Allowance, other applicable regulatory guidance that

  addresses the adequacy of the Bank's Allowance, and any analysis

  of the Bank's Allowance provided by the FDIC and the

  Commissioner;
- (ii) the volume and mix of the overall loan portfolio, including trends in the portfolio mix by loan type and geography, trends in the severity of nonperforming or delinquent loans, trends in the severity of weaknesses in extensions of credit identified as "Special Mention" and adversely classified in the latest Report of Examination;
- (iii) previous loan loss experience by loan type, including the level, trends, and severity of overdrafts, trend of net charge-offs as a percent of average loans over the past several years, as well as an analysis of net charge-offs experienced on previously adversely classified loans;
  - (iv) the degree of risk associated with renewed

and extended loans;

- (v) the volume, trend, rate and duration of loan growth;
  - (vi) the results of internal loan reviews;
- (vii) concentrations of credit and significant
  individual credits;
- (viii) present and prospective economic
  conditions, generally and locally;
  - (ix) off-balance sheet credit risks; and
- (x) any other factors appropriate in determining future Allowances, including changes in the Bank's strategic plan, and loan products and markets.
- (c) A deficiency in the Allowance shall be remedied in the calendar quarter in which it is discovered by a charge to current operating earnings prior to any Tier 1 capital determinations required by this ORDER and prior to the Bank's submission of its Consolidated Report of Condition and Income. The Board shall thereafter maintain an appropriate Allowance.
- (d) The Bank shall submit the policy to the Area Director and the Commissioner for review and comment. Within thirty (30) days from receipt of any comment from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank shall approve the policy, which approval shall be recorded in the minutes of the

Board meeting. Thereafter, the Bank shall implement and fully comply with the policy.

- (e) While this ORDER is in effect, the Bank shall submit to the Area Director and the Commissioner the analysis supporting the determination of the adequacy of the Allowance. These submissions may be made at such times as the Bank files the quarter-end progress reports otherwise required by this ORDER. The Bank's policy and methodology for determining the adequacy of the Bank's Allowance and its implementation shall be subject to the approval of the Area Director and the Commissioner. In the event that the Area Director or the Commissioner determines that the Bank's Allowance is inadequate, the Bank shall increase the Allowance and amend its Consolidated Reports of Condition and Income accordingly.
- 13. (a) Within ninety (90) days from the effective date of this ORDER, the Bank shall revise its written investment policy. At a minimum, the policy shall address:
  - (i) the Board's investment goals;
  - (ii) authorized activities and instruments;
- (iii) permissible securities, including the types
  of investments permitted for purchase and retention,
  diversification of investments, the desired mix among those
  investments and their maturity distribution;
  - (iv) securities pledging;

- (v) risk limits, including credit, market, and
  other applicable risks;
  - (vi) risk and performance measurement;
  - (vii) maturity guidelines;
  - (viii) pre-purchase analysis guidelines;
  - (ix) internal controls and independent review;
  - (x) selection of broker/dealers;
  - (xii) reporting; and
  - (xiii) accounting and taxation.
- (b) The Bank shall submit the investment policy to the Area Director and the Commissioner for review and comment. Within thirty (30) days of receipt of all such comments from the Area Director or the Commissioner, and after incorporation and adoption of all such required comments, the Bank shall approve the revised plan, which approval shall be recorded in the minutes of the meeting of the Board. Thereafter, the Bank shall implement and fully comply with the investment policy.
- 14. Within ninety (90) days from the date of this ORDER, the Bank shall develop and fully implement a written profit plan ("Profit Plan") consisting of goals and strategies, consistent with sound banking practices, and taking into account the Bank's other written plans, policies, or other actions as required by this Order. The Profit Plan and any subsequent modification thereto shall be submitted to the Area Director and the

Commissioner for review and comment. Within thirty (30) days of receipt of all such comments from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank shall approve the revised plan, which approval shall be recorded in the minutes of the meetings of the Board. Thereafter, the Bank shall implement and fully comply with the Profit Plan. The written Profit Plan shall include, at a minimum:

- (a) identification of the major areas in and means by which the Bank will seek to improve operating performance;
- (b) specific goals to improve the net interest margin, increase interest income, reduce discretionary expenses, and improve and sustain earnings, as well as maintain appropriate provisions to the Allowance;
- (c) realistic and comprehensive budgets for all categories of income and expense items;
- (d) a description of the operating assumptions that form the basis for, and adequately support, material projected revenue and expense components;
- (e) coordination of the Bank's loan, investment, funds management, and operating policies; strategic plan; and Allowance methodology with the profit and budget planning;

- (f) a budget review process to monitor the revenue and expenses of the Bank whereby actual performance is compared against budgetary projections not less than quarterly; recording the results of the evaluation and any actions taken by the Bank in the minutes of the Board meeting at which such evaluation is undertaken; and,
- (g) identification of personnel responsible for implementing each of the goals and strategies of the Profit Plan.
- of this ORDER, the Bank shall review its written funds
  management policies and plans, and amend each as recommended in
  the 2007 Report of Examination. The Bank shall submit the
  policies and plans, and any future modifications, to the Area
  Director and the Commissioner for review and comment. Within
  thirty (30) days of receipt of all such comments from the Area
  Director or the Commissioner, and after incorporation and
  adoption of any required changes, the Bank shall approve the
  revised policies and plans, which approval shall be recorded in
  the minutes of the meeting of the Board. Thereafter, the Bank
  shall implement and fully comply with the policies and plans.
  Annually or more frequently thereafter, while this ORDER is in
  effect, the Bank shall review this policy for adequacy and,

based upon the above criteria, shall make necessary revisions to the policy. At a minimum, the policies and plan shall:

- (i) Provide for the establishment of an asset/liability committee and define its membership, responsibilities and authorities, minimum frequency of meetings, reporting from management, and reporting to the Board;
- (ii) Identify personnel responsible for the funds management functions within the Bank;
- (iii) Provide a statement of the Bank's long-term
  and short-term liquidity needs and plans for ensuring that such
  needs are met;
- (iv) Provide for a periodic review of the Bank's deposit structure. Include the volume and trend of total deposits and the volume and trend of the various types of deposits offered, the maturity distribution of time deposits, rates being paid on each type of deposit, rates being paid by trade area competition, caps on large time deposits, public funds, out-of-area deposits, and any other information needed;
- (v) Establish target liquidity and dependency
  ratios and/or parameters;
- (vi) Provide for a periodic calculation to measure the liquidity posture. Review performance with established liquidity ratio targets. Review compliance with required legal reserves;

- (vii) Provide for a periodic calculation to
  determine the extent to which the Bank is funding long-term
  assets with short-term liabilities;
- (viii) Establish parameters for use, volume, and maturities of brokered deposits, deposits obtained through solicitation services, and borrowings;
- (ix) Address coordination among the Bank's loan,
  investment, operating, and budget and profit planning policies
  with the written funds management policy;
- (x) Provide a method of computing the Bank's
  cost of funds;
- (xi) Provide a method of loan pricing that considers cost of funds, overhead and administrative costs, and desired profits. Determine when to use fixed rates and when to use floating rates;
- (xii) In conjunction with the Bank's lending activities, determine which types of loans are permitted and desirable, the desired mix among different types of loans, the volume of loans compared to total deposits and total loans, upcoming loan maturities, and loan commitments outstanding;
- (xiii) Review possible alternative sources of funds and address their use. Establish lines of credit and test accessibility on a periodic basis, but no less frequently than annually;

- (xiv) Provide for tax planning; and
- (xv) Establish contingency plans by identifying alternative courses of action designed to meet the Bank's liquidity needs.
- 16. (a) Further, within one hundred and twenty (120) days after the effective date of the ORDER, the Bank shall review, and amend as recommended in the 2007 Report of Examination, the Bank's written interest rate risk policy. At a minimum, the policy shall include guidelines for the following:
- (i) Measures designed to control the nature and amount of interest rate risk the Bank takes, including those that specify risk limits and define lines of responsibilities and authority for managing risk;
- (ii) A system for identifying and measuring interest rate risk, including a periodic calculation to measure interest rate risk exposure at various time horizons, and establish target ratios;
- (iii) Establish goals and strategies for reducing
  and managing the Bank's interest rate risk exposure;
- (iv) A system for monitoring and reporting risk
  exposures; and
- (v) A system of internal controls, review, and audit to ensure the integrity of the overall risk management process.

- (b) The Bank shall submit the policy and any future modifications to the Area Director and the Commissioner for review and comment. Within thirty (30) days of receipt of all such comments from the Area Director or the Commissioner and after incorporation and adoption of any required changes, the Bank shall approve the revised policy, which approval shall be recorded in the minutes of the meeting of the Board.

  Thereafter, the Bank shall implement and fully comply with the policy. Annually or more frequently thereafter, while this ORDER is in effect, the Bank shall review this plan for adequacy and, based upon the above criteria, shall make necessary revisions to the plan.
- 17. During the life of this ORDER, the Bank shall file with the FDIC Consolidated Reports of Condition and Income that accurately reflect the financial condition of the Institution as of the reporting period. In particular, such Reports shall incorporate any adjustment in the Bank's books made necessary or appropriate as a consequence of any FDIC or Division examination of the Bank during that reporting period, to include:
- (i) Provision for loan losses and an Allowance which are adequate considering the condition of the Bank's loan portfolio;
- (ii) Other restatements as detailed in the FDIC or Division examination of the Bank, or as required under this

ORDER.

- (c) Further, and during the life of this ORDER, the accuracy of the Bank's Consolidated Reports of Condition and Income shall be reviewed by the Board and attested to by at least two Directors of the Bank, other than the officer signing the declaration on the cover (signature) page.
- 18. Within ninety (90) days after the effective date of this ORDER, the Bank shall take steps necessary, consistent with sound banking practices, to eliminate and/or correct all violations of laws, rules and regulations cited by the FDIC in the 2007 Report of Examination. In addition, the Bank shall adopt and implement appropriate procedures to ensure future compliance with all applicable laws, rules and regulations.
- 19. (a) Within thirty (30) days from the effective date of this ORDER, the Bank's Board shall adopt and implement a program that will provide for monitoring of the Bank's compliance with this ORDER. The Bank shall submit the program, and any future modifications, to the Area Director and the Commissioner for review and comment. Within thirty (30) days of receipt of all such comments from the Area Director or the Commissioner, and after incorporation and adoption of any required changes, the Bank shall approve the revised program, which approval shall be recorded in the minutes of the meeting of the Board. Thereafter, the Bank shall implement and fully

comply with the program. Following the adoption of the program, the Bank's Board shall review the Bank's compliance with this ORDER and record its review in the minutes of the meeting of the Board. At a minimum, the program will incorporate the following:

- Within thirty (30) days from the effective of this ORDER, the Board shall establish a Board committee, consisting of at least six (6) members, responsible for ensuring compliance with the ORDER, overseeing corrective measures with respect to the ORDER, and reporting to the Board. More than fifty percent (50%) of the members of the committee shall be independent directors as defined herein. The committee shall monitor compliance with this ORDER and, within thirty (30) days from the effective date of this ORDER, and every thirty (30) days thereafter, shall submit a written report detailing the Bank's compliance with this ORDER to the Board, for review and consideration during its regularly scheduled meeting. The compliance report and any discussion related to the report or ORDER shall be incorporated into the minutes of the meeting of the Board. Nothing contained herein shall diminish the responsibility of the entire Board to ensure compliance with the provisions of this ORDER. For the purposes of this ORDER, an "independent director" shall be an individual who:
  - (i) is not employed in any capacity by the Bank,

any of its subsidiaries, or affiliated organizations, other than as a director;

- (ii) does not own or control more than ten
  percent (10%) of the outstanding shares of the Bank;
- (iii) is not related by blood or marriage to an officer or director of the Bank or its affiliates, or to any shareholder owning more than ten percent (10%) of the outstanding shares of the Bank, and who does not otherwise share a common financial interest with such officer, director or shareholder;
- (iv) is not indebted, directly or indirectly, to the Bank or any of its affiliates, including the indebtedness of any entity in which the individual has a substantial financial interest, in an amount exceeding two percent (2%) of the Bank's total Tier 1 capital and Allowance; and
- (v) is a resident of, or engaged in business in, the Bank's trade area; or is otherwise deemed to be an independent director for purposes of this ORDER by the Area Director and the Commissioner.
- (c) Within thirty (30) days of the end of the first quarter following the effective date of this ORDER, and within thirty (30) days of the end of each quarter thereafter, the Bank shall furnish written progress reports to the Area Director and the Commissioner detailing the form, manner, and results of any

actions taken to secure compliance with this ORDER. In addition, the Bank shall furnish such other reports as requested by the Area Director or the Commissioner. All progress reports and other written responses to this ORDER shall be reviewed by the Board of the Bank and made a part of the minutes of the Board meeting.

(d) As long as this Order remains in effect, within ninety (90) days of receipt of any future Report of Examination of the Bank from the FDIC and/or the Commissioner, the Bank shall initiate or accomplish corrective action in response to recommendations made in said Report.

This ORDER shall become effective ten (10) days from the date of its issuance and shall be binding upon the Bank and its institution-affiliated parties. The provisions of this ORDER

JW 417

shall remain effective and enforceable except to the extent that, and until such time as, any provisions of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC and the Commissioner.

Dated at Braintree, Massachusetts, this  $27^{\rm th}$  day of October, 2008.

\_\_\_\_\_

Gregory P. Bottone Acting Area Director

Honorable Steven L. Antonakes

Commissioner of Banks

## Howard, Frank

From: Dugas, PeterDisabled

Sent: Thursday, October 16, 2008 4:55 PM

To: Kashkari, NeelDisabled; Mueller, KingDisabled; McDonnell, TaraDisabled

Subject: Rep. Frank Letter

FYI, attached is a letter from Chairman Frank requesting that we include NCUA in our consultations for TARP.

Peter



NCUA Letter.pdf

Peter Dugas

Deputy Assistant Secretary for Appropriations and Management Office of Legislative Affairs
U.S. Department of the Treasury
(202) 622-0585 Phone

BARNEY FRANK 4TH DISTRICT, MASSACHUSETTS

2252 RAYBURN HOUSE OFFICE BUILDING WASHINGTON, DC 20515-2104 (202) 225-5931

29 CRAFTS STREET SUITE 375 NEWTON, MA 02458 (617) 332–3920

# Congress of the United States House of Representatives Washington, DC

ceasington, 194

October 2, 2008

558 PLEASANT STREET ROOM 309 New BEDFORD, MA 02740 (508) 999-6482 THE JONES BUILDING 29 BROADWAY SUITE 310 TAUNTON, MA 02780 (508) 822-4796

The Honorable Henry M. Paulson Secretary of the Treasury Department of the Treasury 15th and Pennsylvania Ave., NW. Room 3330 Washington, D.C. 20220

Dear Mr. Secretary,

Leaders in the Credit Union movement called to my attention an oversight in the bill that we just passed. It should have included the NCUA as one of the agencies with which you should consult. While I regret that we were not able to catch this in time, obviously nothing prevents you from going forward with full consultation with them, and in fact I assume that you had planned to do that anyway. But I did want to write to underline the importance of fully including the NCUA in all the consultations.

BARNET FRANK

THIS STATIONERY PRINTED ON PAPER MADE OF RECYCLED FIBERS

DAGGET Y SPANNEL



### DEPARTMENT OF THE TREASURY WASHINGTON, D.C. 20220

Mr. Kevin Cohee
One United Bank
100 Franklin Street Suite 600
Boston, MA 02110
a mail: (b) (6) @ angunited con

e-mail: (b) (6) @oneunited.com

March 31, 2009

Re: Capital Purchase Program ("CPP") – Relationship Management Function

Dear Mr. Kevin Cohee,

Thank you for your institution's participation in the CPP. To date, the Department of Treasury ("Treasury") has invested in 532 financial institutions under this important program. As a CPP participant, your institution will likely communicate with Treasury on a number of different types of issues, including:

- Financial
  - o Payment of periodic dividends (or interest)
  - o Redemption of investment amounts
- Program reporting, e.g. monthly lending reports
- Treasury asset management and investment monitoring
- Queries from the independent Office of the Special Inspector General for the Troubled Asset Relief Program, and
- Legal and documentation.

In order to facilitate communication with Treasury, the CPP has established a relationship management function, headed up by Karl Christensen. Karl will do his best to (1) clearly communicate with your institution the Treasury's position on any particular issue; and (2) work with you and the relevant parties at Treasury as particular issues arise during the tenure of the CPP investment in your institution.

Karl may be reached at karl.christensen@do.treas.gov and at (202) 622-6199. Please feel free to contact him at any time should you have any questions or concerns regarding the CPP.

With kind regards,

Ted Schaffner

Director, Capital Purchase Program

Cc: John Trotter at (b) (6) @oneunited.com

Note: Institution UST Sequence Number 97; Funded Amount: \$12,063,000



### DEPARTMENT OF THE TREASURY WASHINGTON, D.C. 20220

Mr. Kevin Cohee One United Bank 100 Franklin Street Suite 600 Boston, MA 02110 Sent to e-mail: (b) (6) @ oneunited.com

April 22, 2009

# Re: Capital Purchase Program ("CPP") – Private Institution Quarterly Financial Reporting

Dear Mr. Kevin Cohee,

As we at the CPP move into the investment monitoring phase of the U.S. Department of the Treasury ("Treasury") investment in your institution, we are seeking to make communications between the Treasury and you more automated and reliable. This letter is intended for CPP participant institutions that are *non*-public Qualifying Financial Institutions. Please let us know if this letter is sent to you in error.

In accordance with Sections 3.5(b) of the CPP Securities Purchase Agreement – Standard Terms (the "SPA"), your institution is required to send certain quarterly and annual financial reporting ("Quarterly Reporting") to the Treasury.

The Quarterly Reporting should be sent in hard copy to the Treasury at the street address indicated in Section 5.6 of the SPA. For ease of tracking, we request that you also send such Quarterly Reporting to the Treasury via e-mail to the following inbox established for this purpose: CPPFinancials@do.treas.gov. Please remember to quote your UST Sequence Number noted at the bottom of this letter.

In order that we have a complete electronic record, please submit all Quarterly Reporting for each fiscal quarter since the Signing Date (as defined in the SPA) to the e-mail address indicated above as soon as practicable. We are hoping to have our records on this matter updated by May 30, 2009.

Please do not hesitate to contact me should you have any questions regarding the CPP.

With kind regards,

Karl W. Christensen

Office of Financial Stability

Capital Purchase Program Relationship Management karl.christensen@do.treas.gov; tel: 1-202-622-6199

Cc: John Trotter at (b) (6) @ oneunited.com

Note: Institution UST Sequence Number 97; Funded Amount: \$12,063,000

## Howard, Frank

From: Gustafson, Lindy

Sent: Tuesday, December 16, 2008 6:00 PM

To: 'Charles Samuelson'; 'Courtney Bartholomew'; 'Ronald Abramson'; 'TARP Closing BNY'

**Cc:** Bettinger, Lori

**Subject:** #97 One United Bank

Attachments: 97 One United Bank - CDFI.pdf

Attached is a letter to One United Bank notifying them of their CDFI status and the fact that they do not have to issue warrants. It was faxed this afternoon.

# **Lindy Gustafson**

Capital Purchase Program
Office of Financial Stability
202-622-6245



#### DEPARTMENT OF THE TREASURY WASHINGTON, D.C. 20220

December 16, 2008

VIA FACSIMILE: (617) 457-4417

Mr. Kevin Cohee One United Bank 100 Franklin Street, Suite 600 Boston, MA 02110

Re: Application for Participation in the Troubled Asset Relief Program Capital
Purchase Program Under the Emergency Economic Stabilization Act of 2008

UST Sequence Number: 97

Dear Mr. Kevin Cohee:

We refer to our letter (the "Original Letter") dated December 3, 2008 regarding the application of One United Bank (the "Applicant") for participation in the Department of the Treasury Troubled Asset Relief Program Capital Purchase Program (the "CPP"). The Original Letter referred to procedures for Applicant to participate in the CPP under terms applicable to privately traded companies.

On December 11, 2008, we received an email notifying us of your CDFI certification. Per our policy to encourage CDFI participation, we are pleased to inform you that as a CDFI One United Bank is not required to issue warrants under CPP.

Accordingly, please disregard any instructions in the Original Letter regarding warrants. All other terms and conditions of the Original Letter remain in full force and effect.

Sincerely,

Don McLellan

United States Department of Treasury Interim Capital Purchase Program Director

# Howard, Frank

From: Williams, Andrew

**Sent:** Thursday, March 12, 2009 5:55 PM

To: \_DL\_Communications

Cc: Kashkari, NeelDisabled; Abdelrazek, Rawan

Subject: RE: OneUnited and Waters

Neel, anything you can provide would be useful.

1) (b) (5) 2) (b) (5)

3) (b) (5)

From: Williams, Andrew

Sent: Thursday, March 12, 2009 4:45 PM

**To:** \_DL\_Communications

Subject: OneUnited and Waters

I recommend this – please add more:

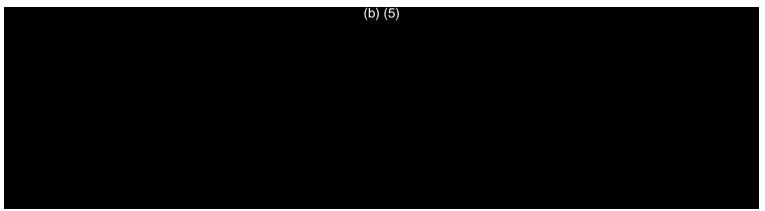
(b) (5)

From: Kashkari, Neel

**Sent:** Thursday, March 12, 2009 4:40 PM **To:** Williams, Andrew; Abdelrazek, Rawan

Subject: RE: NYT Request

i assume you want answers to 1 and 2:





From: Williams, Andrew

**Sent:** Thursday, March 12, 2009 4:33 PM **To:** Kashkari, Neel; Abdelrazek, Rawan

Subject: FW: NYT Request

Help needed, see below

From: Williams, Andrew

Sent: Thursday, March 12, 2009 4:27 PM

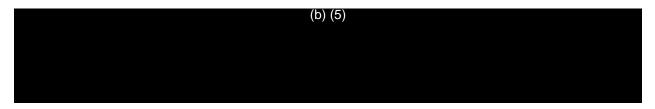
**To:** \_DL\_Communications **Subject:** FW: NYT Request

Just heard from the AP on OneUnited and Waters – So far, I have pointed out that:

- 1) This happened in the previous administration
- 2) TARP provides funds under two conditions
  - a. The institution meets the qualifications defined in statute
  - b. Bank regulators declare the bank viable.
- 3) TARP is insulated from outside influence.

Below are Neel's initial responses to Eric Lipton's questions, we did deep background with him

Neel, can you give us something we can use on:



Thanks, Andrew

From: Abdelrazek, Rawan

Sent: Thursday, February 26, 2009 11:57 AM

**To:** Kashkari, Neel; Schaffer, Laurie **Cc:** Baker, Isaac; Williams, Andrew

Subject: RE: NYT Request

Laurie- (b) (5)

thanks

From: Kashkari, Neel

Sent: Thursday, February 26, 2009 11:53 AM

To: Schaffer, Laurie

Cc: Baker, Isaac; Abdelrazek, Rawan

Subject: RE: NYT Request

id like to speak with the reporter on background. here are my answers

a) Do you know the date of this meeting and who actually attended other than Tony Ryan, Stafford Via and Steve Lineberry from Treasury. If you had a list of attendees that would be helpful. Others there were from OTS, FDIC, OCC and the Fed. But I do not have their names.

i never knew this meeting took place until now

b) Did the meeting in September related to GSE related losses play any role in the decision by Treasury to provide OneUnited \$12 million in CPP funds on Dec. 19?

not at all. we didn't even know about it and Tony wasn't involved in the decision

- c) Did that meeting or the appeal by OneUnited contribute to the fact that it was the first Community Development Financial Instituion to receive CPP funds and one of only three in the country? not at all. we didn't even know about it and Tony wasn't involved in the decision
- d) Did requests by any member of Congress related to OneUnited's CPP application accelerate its consideration or play any role in the decision? not at all at Treasury
- e) Is there anyone that wants to talk to me about this meeting and any impact it might have had on the CPP decision? I understand that most of the Treasury folks involved are now gone.

## me

f) Can I get a copy of any correspondence (without having to go through a formal FOIA process) related to OneUnited and its CPP application--any letters from any members of Congress related to this bank? g) For my story, I am describing this September 2008 meeting, which I was told took place in conference room known as the Management Conference room, next to the assistant secretary's office, on the second floor. But I have never been in this room. Could I come over Thursday and just look at the empty room to describe it accurately?

From: Schaffer, Laurie

Sent: Thursday, February 26, 2009 11:49 AM

To: Kashkari, Neel

**Subject:** FW: NYT Request

See below.

### Laurie Schaffer

From: Shaw, Aloma

Sent: Thursday, February 26, 2009 11:28 AM

To: Schaffer, Laurie; Bieger, Peter

Cc: Williams, Andrew Subject: RE: NYT Request

Laurie or Peter:

Can you assist Andrew with this request?

# Aloma

From: Williams, Andrew

Sent: Thursday, February 26, 2009 11:22 AM

To: Shaw, Aloma Subject: NYT Request

Aloma, I need your help in finding who best can address this question. What should I do?

Thanks, Andrew From: (b) (6) On Behalf Of Eric Lipton

Sent: Wednesday, February 25, 2009 6:24 PM

To: Baker, Isaac; Williams, Andrew

Subject: Re: Following up to my earlier request to speak...

Thanks.

FYI, the story is slated to run this weekend, so need what I can get by Friday.

From: (b) (6) On Behalf Of Eric Lipton

Sent: Wednesday, February 25, 2009 6:14 PM

To: Baker, Isaac

**Subject:** Following up to my earlier request to speak...

Hello Isaac

I have continued my reporting since I sent that email on Friday. The piece, in its current form, is now focused on OneUnited Bank, which I know and you know the WSJ has already written about. Given how busy you are, I am being very specific here in my request for additional information.

In September 2008, just before the CPP process started, the CEO from OneUnited was at Treasury for a meeting with then Acting Under Secretary Tony Ryan to discuss how the federal takeover of Fannie and Freddie had hurt his institution, and other minority institutions, because of the loss in the value of preferred shares at the GSEs. The meeting was organized at the request of Representative Maxine Waters. A group called the National Bankers Association --which represents African American owned banks--was the invited party. The Association's chairman, Robert Cooper, is an executive from OneUnited bank and OneUnited's CEO, Kevin Cohee also attended the gathering. At the meeting, the Mr. Cohee of OneUnited--according to former treasury officials who attended it that I have interviewed--asked Treasury to find a way make up for a \$50 million loss that had occured at OneUnited, because of the decline in GSE preferred stock.

# Questions on this point:

- a) Do you know the date of this meeting and who actually attended other than Tony Ryan, Stafford Via and Steve Lineberry from Treasury. If you had a list of attendees that would be helpful. Others there were from OTS, FDIC, OCC and the Fed. But I do not have their names.
- b) Did the meeting in September related to GSE related losses play any role in the decision by Treasury to provide OneUnited \$12 million in CPP funds on Dec. 19?
- c) Did that meeting or the appeal by OneUnited contribute to the fact that it was the first Community Development Financial Instituion to receive CPP funds and one of only three in the country?
- d) Did requests by any member of Congress related to OneUnited's CPP application accelerate its consideration or play any role in the decision?
- e) Is there anyone that wants to talk to me about this meeting and any impact it might have had on the CPP decision? I understand that most of the Treasury folks involved are now gone.
- f) Can I get a copy of any correspondence (without having to go through a formal FOIA process) related to OneUnited and its CPP application--any letters from any members of Congress related to this bank?
- g) For my story, I am describing this September 2008 meeting, which I was told took place in conference room known as the Management Conference room, next to the assistant secretary's office, on the second floor. But I have never been in this room. Could I come over Thursday and just look at the empty room to describe it accurately?

Regarding all of the above, even if you only want to address these questions on background, I welcome that.

I am being so explicit in	my questions her	re because l	I recognize	how busy	y you all aı	re, but do	want to tr	y to get
your input on this piece.								

Obviously, we are separately in touch with OneUnited, Rep. Waters and the FDIC, which is the lead regulator for OneUnited.

But I ask that you please not forward this email to outside parties.

Thanks for your help

Eric

--

Eric Lipton	The New	York Time	es   Was	shington Bure	eau
(b) (6)	work	(1 ) (0)	1 cell	(b) (6)	fax

--

Eric Lipton | The New York Times | Washington Bureau | (b) (6) work | (b) (6) cell | (b) (6) fax

# DOCUMENT UST JW 000537 – UST JW 000538 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(5)

# DOCUMENT UST JW 000539 – UST JW 000540 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(5)

# DOCUMENT UST JW 000541 – UST JW 000542 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(5)

From: Via, Stafford

Sent: Monday, September 08, 2008 2:08 PM

To: Scott.Alvarez@frb.gov

Subject: Minority Bankers Event tomorrow

Scott,

I am following up on the minority bankers meeting tomorrow.

Can you send me the name of the person who is leading from the Fed so I can touch base with her about inviting the task force to the event?

Thanks, Stafford

Stafford Via Senior Advisor Office of Domestic Finance U.S. Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, D.C. 20220 202-622-2143 (office) 202-378-3825 (cell) 202-622-4774 (fax)

From:

Via. Stafford

Sent:

Monday, September 08, 2008 12:04 PM

To:

West, Christal; Mueller, King; Matera, Cheryl; Ryan, Tony; Fromer, Kevin; Wilkinson, Jim;

Norton, Jeremiah

Cc:

Stokes, Veronica; Taylor, Andrea; Mayo, Courtney; Mason, Jeb

Subject:

RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Thanks. Just spoke with Jeb and King and we are fine.

From: West, Christal

Sent: Monday, September 08, 2008 12:01 PM

To: Mueller, King; Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah

Cc: Stokes, Veronica; Taylor, Andrea; Mayo, Courtney; Mason, Jeb

Subject: RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Ok, I just spoke with Stafford, so please connect with him before you call Waters office

From: Sent:

Mueller, King

Monday, September 08, 2008 12:00 PM

To:

West, Christal; Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah

Cc: Subject:

Stokes, Veronica; Taylor, Andrea; Mayo, Courtney; Mason, Jeb RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

I will call the POC right now, and then turn over to TEAM PL.

From: West, Christal

Sent: Monday, September 08, 2008 11:52 AM

To: Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah

Cc: Stokes, Veronica; Mueller, King; Taylor, Andrea; Mayo, Courtney; Mason, Jeb Subject: RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Waters staffer who is the best POC is Jonathan Harwitz at 226-3503. Please let me know who is going to work with them to handle this? I told him someone would be touch shortly.

From:

Matera, Cheryl

Sent: To:

Monday, September 08, 2008 11:47 AM

Cc:

West, Christal; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah

Subject:

Stokes, Veronica; Mueller, King; Taylor, Andrea; Mayo, Courtney RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

We can use Management's conference room 2428 -- room can accommodate 50 people -- I've put a hold on that room for tomorrow.

From:

West, Christal

Sent:

Monday, September 08, 2008 11:46 AM

To: Cc:

Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject:

Congresswoman Maxine Waters // Minority Bankers Assn Meeting

LCR is not available. We're trying to find another option.

From:

West, Christal

Sent:

Monday, September 08, 2008 11:42 AM

To: Cc: Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject:

Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Importance:

She called HMP this morning. They just spoke and he agreed to have the Minority Bankers Assn come to Treasury tomorrow for a 10:00 am Meeting with Tony (and someone from the Fed?). I'll follow-up with her office and find out who the best person will be for y'all to work with on this. I'm not sure how many people are in the group.

HMP did not commit to meet with them, but said that the top members of his team would.

Cheryl - will you hold the LCR? I'm assuming it will need to be in that room.

Let me know if you have any questions/concerns.

Thanks!

CW

From: West, Christal

Monday, September 08, 2008 12:01 PM Sent:

Mueller, King; Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; To:

Norton, Jeremiah

Cc: Stokes, Veronica; Taylor, Andrea; Mayo, Courtney; Mason, Jeb RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting Subject:

Ok, I just spoke with Stafford, so please connect with him before you call Waters office

Mueller, King From:

Sent: Monday, September 08, 2008 12:00 PM

West, Christal; Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah To:

Stokes, Veronica; Taylor, Andrea; Mayo, Courtney; Mason, Jeb Subject: RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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From: Matera, Cheryl

Monday, September 08, 2008 11:47 AM Sent:

West, Christal; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah To:

Stokes, Veronica; Mueller, King; Taylor, Andrea; Mayo, Courtney Cc: RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting Subject:

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Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah To: Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

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Subject: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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Let me know if you have any questions/concerns. Thanks!

cw

From: Mason, Jeb

Sent: Monday, September 08, 2008 12:00 PM

West, Christal; Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; To:

Norton, Jeremiah

Cc: Stokes, Veronica; Mueller, King; Taylor, Andrea; Mayo, Courtney; Lineberry, Stephen M.;

Kane, Lauren

Subject: RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

King - per our disucsion, please have Harwitz send Minority Bankers to us (Lauren Kane). We may have to aim for 11am. I just talked to Stafford. Thx.

From: West, Christal

Monday, September 08, 2008 11:52 AM Sent:

Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah To:

Stokes, Veronica; Mueller, King; Taylor, Andrea; Mayo, Courtney; Mason, Jeb RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting Subject:

Waters staffer who is the best POC is Jonathan Harwitz at 226-3503. Please let me know who is going to work with them to handle this? I told him someone would be touch shortly.

From: Matera, Cheryl

Monday, September 08, 2008 11:47 AM Sent:

To: West, Christal; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah

Cc: Stokes, Veronica; Mueller, King; Taylor, Andrea; Mayo, Courtney RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting Subject:

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Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah To: Cc: Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Importance:

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5

cw

From:

Mueller, King

Sent:

Monday, September 08, 2008 12:00 PM

To:

West, Christal; Matera, Cheryl; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim;

Norton, Jeremiah

Cc: Subject: Stokes, Veronica; Taylor, Andrea; Mayo, Courtney; Mason, Jeb

RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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Sent:

Monday, September 08, 2008 11:47 AM

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Subject: Importance:

High

She called HMP this morning. They just spoke and he agreed to have the Minority Bankers Assn come to Treasury tomorrow for a 10:00 am Meeting with Tony (and someone from the Fed?). I'll follow-up with her office and find out who the best person will be for y'all to work with on this. I'm not sure how many people are in the group.

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Subject:

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Cc: Subject:

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To: Cc: Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject:

Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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Let me know if you have any questions/concerns.

Thanks!

cw

From: Matera, Cheryl

Sent: Monday, September 08, 2008 11:47 AM

To: West, Christal; Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah

Cc: Stokes, Veronica, Mueller, King, Taylor, Andrea; Mayo, Courtney
Subject: RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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Thanks!

CW

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Sent: Monday, September 08, 2008 11:46 AM

To: Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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To: Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah
Cc: Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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Thanks!

CW

From:

Fromer, Kevin

Sent:

Monday, September 08, 2008 11:42 AM

To: Cc: West, Christal; Ryan, Tony; Via, Stafford; Wilkinson, Jim; Norton, Jeremiah Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject:

RE: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Shouldn't this involve the other reg's as well?

Kevin I. Fromer
Assistant Secretary for Legislative Affairs
U.S. Department of the Treasury
202.622.1900/202.622.0534 FAX

kevin.fromer@do.treas.gov

From: West, Christal

Sent: Monday, September 08, 2008 11:42 AM

**To:** Ryan, Tony; Via, Stafford; Fromer, Kevin; Wilkinson, Jim; Norton, Jeremiah **Cc:** Stokes, Veronica; Mueller, King; Matera, Cheryl; Taylor, Andrea; Mayo, Courtney

Subject: Congresswoman Maxine Waters // Minority Bankers Assn Meeting

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Let me know if you have any questions/concerns.

Thanks!

cw

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West, Christal

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To:

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Cc: Subject:

Congresswoman Maxine Waters // Minority Bankers Assn Meeting

Importance:

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Let me know if you have any questions/concerns.

Thanks!

cw

# DOCUMENT UST JW 000557 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(5), (B)(4)

From: Kane, Lauren

Sent: Monday, September 08, 2008 4:41 PM

To: Lineberry, Stephen M.

Subject: FW: Minority Bankers Event tomorrow

-----Original Message-----From: Via, Stafford

Sent: Monday, September 08, 2008 3:28 PM

To: 'Deborah.P.Bailey@frb.gov' Cc: Kane, Lauren; Mason, Jeb

Subject: FW: Minority Bankers Event tomorrow

Deborah,

I am connecting you with Jeb Mason and Lauren Kane re: the Minority Bankers Meeting tomorrow at Treasury.

Thanks, Stafford

----Original Message-----

From: Scott.Alvarez@frb.gov [mailto:Scott.Alvarez@frb.gov]

Sent: Monday, September 08, 2008 2:40 PM

To: Via, Stafford

Cc: Deborah.P.Bailey@frb.gov

Subject: Re: Minority Bankers Event tomorrow

Stafford,

Our contact is Deborah Bailey. I've copied her on this e-mail.

Thanks! Scott

Stafford.Via@do.t

reas.gov

To

09/08/2008 02:07 <u>Scott.Alvarez@frb.gov</u>

PM cc

Subject

Minority Bankers Event tomorrow

Scott,

I am following up on the minority bankers meeting tomorrow.

Can you send me the name of the person who is leading from the Fed so I can touch base with her about inviting the task force to the event?

Thanks, Stafford

Stafford Via
Senior Advisor
Office of Domestic Finance
U.S. Department of the Treasury
1500 Pennsylvania Avenue, NW
Washington, D.C. 20220
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# Howard, Frank

From: Graham, Jennifer [graham@HughesHubbard.COM]

Sent: Wednesday, December 17, 2008 9:11 PM

To: Lerner, Brad; Mclellan, DonDisabled; Bettinger, Lori

Cc: Samuelson, Chuck

Subject: UST0097 - OneUnited Bank

Attachments: OneUnited Bank 2007 FS.pdf; 2006 Financial Statements.pdf; SchedulesReport CR041

9-30-08.pdf; SchedulesReport\_CR041 March 08.pdf; SchedulesReport\_CR041 June

2008.pdf

Attached are the financial statements I received from the above-referenced institution which is participating in the private program.

Best regards,

Jenny

Jennifer E. Graham Hughes Hubbard & Reed LLP One Battery Park Plaza New York, NY 10004 Telephone: (212) 837-6488

Fax: (212) 422-4726

Email: graham@hugheshubbard.com

\*

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# DOCUMENT UST JW 000561 – UST JW 000590 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(4)

# DOCUMENT UST JW 000591 – UST JW 000621 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(4)

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 Federal Deposit Insurance Corporation OMB Number: 3064-0052 Office of the Comptroller of the Currency OMB Number: 1557-0081

This report form is to be filed by banks with domestic offices

We, the undersigned directors (trustees), attest to the correctness of

Income have been examined by us and to the best of our knowledge

and belief have been prepared in conformance with the instructions

issued by the appropriate Federal regulatory authority and are true

for this report date and declare that the Reports of Condition and

the Reports of Condition and Income (including the supporting schedules)

only. Banks with foreign offices (as defined in the

instructions) must file FFIEC 031.

and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

## **Federal Financial Institutions Examination Council**

Expires March 31, 2010

Please refer to page i,	11	
Table of Contents, for the required disclosure of estimated burden.		

# **Consolidated Reports of Condition and Income for**

A Bank With Domestic Offices Onl	y—FFIEC 041
Report at the close of Business March 31, 2008	(20080331)
•	(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

### **Submission of Reports**

Date of Signature

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number

23966 (RSSD 9050) To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

OneUnited Bank	
Legal Title of Bank (RSSD 9017)	
Boston	
City (RSSD 9130)	
MA	02110
State Abbrev. (RSSD 9200)	Zip Code (RSSD 9220)

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

# **Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only**

FFIEC 041

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### **Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary

Board of Governors of the Federal Reserve System Washington, D.C. 20551

Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, D.C. 20219

Assistant Executive Secretary Federal Deposit Insurance Corporation Washington, D.C. 20429

Schedule RC-C - Loans and Lease Financing Receivables: Part I. Loans and Leases \_\_\_\_ \_\_\_\_\_ RC-7, 8, 9, 10 Part II. Loans to Small Businesses and Small Farms (to be completed for the June report only) \_\_\_ Schedule RC-D - Trading Assets and Liabilities \_\_\_\_\_ RC-11, 12, 13 (to be completed only by selected banks) \_\_\_\_ Schedule RC-E - Deposit Liabilities Schedule RC-F - Other Assets \_\_\_\_\_ Schedule RC-G - Other Liabilities \_\_\_\_\_ Schedule RC-K - Quarterly Averages Schedule RC-L - Derivatives and Off-Balance Sheet Items \_\_\_\_\_\_ RC-18, 19 Schedule RC-M - Memoranda \_\_\_\_\_\_ RC-20, 21 Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets \_\_\_\_\_\_ RC-22, 23, 24, 25 Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments \_\_\_\_\_\_\_ RC-26 Schedule RC-P- 1-4 Family Residential Mortgage Banking Activities (to be completed only by selected banks) \_\_\_\_\_ RC-27 Schedule RC-Q-Financial Assets and Liabilities Measured at Fair Value (to be completed only by selected banks) \_\_\_\_\_ RC-29, 30, 31, 32 Schedule RC-R - Regulatory Capital \_\_\_\_ Schedule RC-S - Servicing, Securitization, \_\_\_\_\_ RC-33, 34, 35 and Asset Sale Activities Schedule RC-T - Fiduciary and Related Services Optional Narrative Statement Concerning the Amounts Reported in the Reports \_\_ RC-39

of Condition and Income \_\_\_\_\_\_

Schedule RC-B - Securities \_\_\_\_

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

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## **Contact Information for the Reports of Condition and Income**

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed				
John Trotter	Kenneth Tse				
Name (TEXT C490)	Name (TEXT C495)				
SVP/CFO	Controller				
Title (TEXT C491)	Title (TEXT C496)				
(b) (6) @oneunited.com	(b)(6)@oneunited.com				
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)				
(b) (6)	(b) (6)				
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)				
(323) 296-6801	(323) 296-6801				
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)				

## **Emergency Contact Information**

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact	Secondary Contact				
John Trotter	Kenneth Tse				
Name (TEXT C366)	Name (TEXT C371)				
SVP\CFO	Controller				
Title (TEXT C367)	Title (TEXT C372)				
(b) (6) @oneunited.com	(b) (d) @oneunited.com				
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)				
(b) (6)	(b) (6)				
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)				
(323) 296-6801	(323) 296-6801				
FAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)				

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## USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

**Primary Contact** 

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

**Secondary Contact** 

-	Jestinal, Contact				
Teri Williams	James Slocum				
Name (TEXT C437)	Name (TEXT C442)				
President	VP Information Technology				
Title (TEXT C438)	Title (TEXT C443)				
(b) (6) @oneunited.com	(b) (6) @oneunited.com				
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)				
(b) (6)	(b) (6)				
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)				
(617) 457-4430	(617) 457-4430				
FAX: Area code/phone number (TEXT C441)	FAX: Area code/phone number (TEXT C446)				
Third Contact	Fourth Contact				
	Sharri Brower				
	Sherri Brewer Name (TEXT C875)				
Name (TEXT C870)	Sherri Brewer  Name (TEXT C875)  SVP retail Banking				
Name (TEXT C870)	Name (TEXT C875)				
Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)	Name (TEXT C875) SVP retail Banking Title (TEXT C876)				
Name (TEXT C870) VP Retail Compliance Manager Title (TEXT C871)	Name (TEXT C875) SVP retail Banking				
Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)  (b) (6) @oneunited.com	Name (TEXT C875) SVP retail Banking Title (TEXT C876) (b) (6) @oneunited.com				
Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)  (b) (6) @oneunited.com  E-mail Address (TEXT C872)	Name (TEXT C875) SVP retail Banking Title (TEXT C876) (b) (6) @oneunited.com E-mail Address (TEXT C877)				
VP Retail Compliance Manager Title (TEXT C871) (b) (6) @oneunited.com E-mail Address (TEXT C872) (b) (6)	Name (TEXT C875) SVP retail Banking Title (TEXT C876) (b) (6) @oneunited.com E-mail Address (TEXT C877) (b) (6)				

OneUnited Bank	
Legal Title of Bank	
Boston	
City	
MA	02110
State	Zip Code
FDIC Certificate Number:	23966
Submitted to CDR on 10/30/	2008 at 6:43 PM

FFIEC 041 Page RI-1

# **Consolidated Report of Income**

# for the period January 1, 2008 - March 31, 2008

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

# **Schedule RI—Income Statement**

Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
		2.5	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:		4	•
(a) Loans secured by 1-4 family residential properties	4435	1,251	1.a.1.a
(b) All other loans secured by real estate	4436	5,723	1.a.1.b
(2) Commercial and industrial loans	4012	199	1.a.2
(3) Loans to individuals for household, family, and other personal			
expenditures:			
(a) Credit cards	B485	23	1.a.3.a
(b) Other (includes single payment, installment, all student			
loans, and revolving credit plans other than credit cards)	B486	1	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	7,197	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	8	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations		J. J. B.	
(excluding mortgage-backed securities)	B488	2,179	1.d.1
(2) Mortgage-backed securities	B489	1,591	1.d.2
(3) All other securities (includes securities issued by states and			
political subdivisions in the U.S.)	4060	189	1.d.3
e. Interest income from trading assets	4069	0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	107	1.f
g. Other interest income	4518	197	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	11,468	1.h
2. Interest expense:		A A	
a. Interest on deposits:			
(1) Transaction accounts (NOW accounts, ATS accounts, and		( ) ( ) ( ) ( ) ( )	
telephone and preauthorized transfer accounts)	4508	92	2.a.1
(2) Nontransaction accounts:		1 28 1	
(a) Savings deposits (includes MMDAs)	0093	1,520	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	693	2.a.2.b
(c) Time deposits of less than \$100,000	A518	841	2.a.2.c
b. Expense of federal funds purchased and securities sold		\$61.45 S	
under agreements to repurchase	4180	9	2.b
c. Interest on trading liabilities and other borrowed money	4185	2,520	2.c

<sup>(1)</sup> Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

<sup>(2)</sup> Includes interest income on time certificates of deposit not held for trading.

# **OneUnited Bank**

Legal Title of Bank

FDIC Certificate Number:

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**Schedule RI—Continued** 

			)		
		Year-to-date			
Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou			
2. Interest expense (continued):		1 1			
d. Interest on subordinated notes and debentures	4200	0	2.d		
e. Total interest expense (sum of items 2.a through 2.d)	4073	5,675	2.e		
3. Net interest income (item 1.h minus 2.e)		1 10	4074	5,793	3
4. Provision for loan and lease losses	1.54		4230	0	4
5. Noninterest income:		A Parish			
a. Income from fiduciary activities (1)	4070	0	5.a		
b. Service charges on deposit accounts	4080	357	5 <b>.</b> b		
c. Trading revenue (2)	A220	0	5 <b>.</b> c		
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1		
(2) Investment banking, advisory, and underwriting fees and	1.5	1			
commissions	C888	0	5.d.2		
(3) Fees and commissions from annuity sales	C887	0	5.d.3		
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4		
(5) Income from other insurance activities	C387	0	5.d.5		
e. Venture capital revenue	B491	0	5.e		
f. Net servicing fees	B492	1	5.f		
q. Net securitization income	B493	D	5.g		
h. Not applicable		B. B. B. B.			
i. Net gains (losses) on sales of loans and leases	5416	0	5.i		
i. Net gains (losses) on sales of other real estate owned	5415	0	5.j		
k. Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k		
I. Other noninterest income*	B497	67	5.1		
m. Total noninterest income (sum of items 5.a through 5.l)			4079	425	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities	100		3196	180	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135	1,958	7.a		
b. Expenses of premises and fixed assets (net of rental income)		170			
(excluding salaries and employee benefits and mortgage interest)	4217	772	7.b		
c. (1) Goodwill impairment losses	C216	0	7.c.1		
(2) Amortization expense and impairment losses for		4.5			
other intangible assets	C232	12	7.c.2		
d. Other noninterest expense*	4092	996	7.d		
e. Total noninterest expense (sum of items 7.a through 7.d)	11.5		4093	3,738	7.e
Income (loss) before income taxes and extraordinary items and other		100			
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	2,660	8
9. Applicable income taxes (on item 8)	18.19	Fig. 1	4302	851	9
Applicable income (loss) before extraordinary items and other adjustments	1	11			
(item 8 minus item 9)		44.76	4300	1,809	10
11. Extraordinary items and other adjustments, net of income taxes*			4320	0	11
12. Net income (loss) (sum of items 10 and 11)	1	Land Control	4340	1,809	12
12. Net income (1055) (Sum of items 10 and 11)				1,000	

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>(1)</sup> For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

<sup>(2)</sup> For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

Legal Title of Bank

FDIC Certificate Number:

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Submitted to CDR on 10/30/2008 at 6:43 PM Schedule RI—Continued

23966

Memoranda		Г	Year-to-date	
	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired	after		F 10	
August 7, 1986, that is not deductible for federal income tax purposes		4513	0	M.1
2. Income from the sale and servicing of mutual funds and annuities (included in				
Schedule RI, item 8)		8431	0	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S	5.		420	
(included in Schedule RI, items 1.a and 1.b)		4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S	5.	100	4	
(included in Schedule RI, item 1.d.(3))		4507	0	M.4
5. Number of full-time equivalent employees at end of current period (round to			Number	
nearest whole number)		4150	104	M.5
Memorandum item 6 is to be completed by: (1)		5	14	
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			-22	
<ul> <li>banks with less than \$300 million in total assets that have loans</li> </ul>		11	144	
to finance agricultural production and other loans to farmers		42	1.00	
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
6. Interest and fee income on loans to finance agricultural production and other			114	
loans to farmers (included in Schedule RI, item 1.a.(5))		4024	0	M.6
7. If the reporting bank has restated its balance sheet as a result of applying push		4	CCYY/MM/DD	
down accounting this calendar year, report the date of the bank's acquisition (2)		9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum				
of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)				
(To be completed by banks that reported average trading				
assets (Schedule RC-K, item 7) of \$2 million or more for any				
quarter of the preceding calendar year.):		RIAD	Bil   Mil   Thou	
a. Interestrate exposures		8757	N/A	M.8.a
b. Foreign exchange exposures		8758	N/A	M.8.b
c. Equity security and index exposures		8759	N/A	M.8.c
d. Commodity and other exposures		8760	N/A	M.8.d
e. Credit exposures		F186	N/A	M.8.e
Net gains (losses) recognized in earnings on credit derivatives that economically hedge.	ne .		_	
credit exposures held outside the trading account:	5-	₹3		
a. Net gains (losses) on credit derivatives held for trading		C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890	0	M.9.b
10. To be completed by banks with \$300 million or more in total assets: (1)			ASSET BY	
Credit losses on derivatives (see instructions)		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for		RIAD	YES / NO	
		A530	NO	M.11
federal income tax purposes for the current tax year?				
Memorandum item 12 is to be completed by banks that are required to complete Scheo	dule	DYAD	Year-to-date	
RC-C, part I, Memorandum items 8.b and 8.c.		RIAD	Bil   Mil   Thou	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 far	nily		13.9	M 10
residential properties (included in Schedule RI, item 1.a.(1)(a))		F228	N/A	M.12
Memorandum item 13 is to be completed by banks that have elected to acco	unt for			
assets and liabilities under a fair value option.		100	46	
13. Net gains (losses) recognized in earnings on assets and liabilities that are	reported		18.4	
at fair value under a fair value option:		5554	2//8	M 10 -
a. Net gains (losses) on assets		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in		FFFD		M 12 1
instrument-specific credit risk		F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities		F553	N/ <u>A</u>	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in	1	5554		M 457 4
instrument-specific credit risk		F554	N/A	M.13.b.1

<sup>(1)</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

<sup>(2)</sup> For example, a bank acquired on March 1, 2008, would report 2008/03/01

Legal Title of Bank

23966

FDIC Certificate Number: Submitted to CDR on 10/30/2008 at 6:43 PM FFIEC 041 Page RI-4

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## Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dolla	r Amounts in Thousands R	DAL	Bil   Mil   Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition				
and Income (i.e., after adjustments from amended Reports of Income)	3	3217	40,708	1
2. Restatements due to corrections of material accounting errors and			Per j	
changes in accounting principles*	B	3507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B.	508	40,708	3
4. Net income (loss) (must equal Schedule RI, item 12)	4	340	1,809	4
5. Sale, conversion, acquisition, or retirement of capital stock, net			1 11 11	
(excluding treasury stock transactions)	B	509	18	5
6. Treasury stock transactions, net	B.	510	0	6
7. Changes incident to business combinations, net	4	1356	0	7
8. LESS: Cash dividends declared on preferred stock	4	1470	367	8
9. LESS: Cash dividends declared on common stock	. 4	1460	370	9
10. Other comprehensive income (1)	B:	511	(1,544)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above	)4	1415	0	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedul	e RC, item 28)3	3210	40,254	12

<sup>\*</sup> Describe on Schedule RI-E - Explanations.

## Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Dart	т	Charge-offe a	nd Recoveries	on Loans and	Leaces
Parc	ı.	Charge-ons a	na kecovenies	OII LOANS ANU	Leases

Part I includes charge-offs and recoveries through the	1	(Column A) arge-offs (1)		(Column B) Recoveries	
allocated transfer risk reserve.		Calend	ar year	-to-date	
Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:		2.27		100.5	
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1
(2) Other construction loans and all land development	344	A in the second		<b>经</b> 债金额	
and other land loans	C893		C894	0	1.a.2
b. Secured by farmland	3584	0	3585	0	1.b
c. Secured by 1-4 family residential properties:	9-			13 6 113	
(1) Revolving, open-end loans secured by 1-4 family residential				4 7 14	
properties and extended under lines of credit	5411	0	5412	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:		3.565.	r a	4.4	
(a) Secured by first liens	C234	0	C217	0	1.c.2.a
(b) Secured by junior liens	C235	0	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	0	1.d
e. Secured by nonfarm nonresidential properties:	1	3.46		FI - 198	
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.2
2. Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2
3. Not applicable		1.0		12 (4) (4)	
4. Commercial and industrial loans	4638	0	4608	1	4
5. Loans to individuals for household, family, and other personal expenditures:		100		10.00	
a. Credit cards	B514	1	B515	5	5.a
b. Other (includes single payment, installment, all student loans,				4.4	
and revolving credit plans other than credit cards)	B516	0	B517	14	5.b
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans (2)	4644	0	4628	0	7
8. Lease financing receivables	4266	0	4267	0	8
9. Total (sum of items 1 through 8)	4635	1	4605	20	9

<sup>(1)</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

<sup>(1)</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Legal Title of Bank

FDIC Certificate Number:

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## **Schedule RI-B Continued**

Part I. Continued		(Column A)		(Column B)	
M. Committee	Ch	arge-offs (1)		Recoveries	
Memoranda	Dollar Amounts in Thousands RIAD Bil   Mil   Thou RIAD B				
	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
1. Loans to finance commercial real estate, construction, and land	1	11.4			
development activities (not secured by real estate) included in		7.4			
Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1
2. Memorandum items 2.a through 2.d are to be completed				t for the fo	
by banks with \$300 million or more in total assets: (2)					
<ul> <li>a. Loans secured by real estate to non-U.S. addressees (domicile)</li> </ul>		100		1	
(included in Schedule RI-B, part I, item 1, above)	4652	0	4662	0	M.2.a
b. Loans to and acceptances of foreign banks		<u> </u>	ja - 2	1.00	
(included in Schedule RI-B, part I, item 2, above)	4654	0	4664	0	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile)		346			
(included in Schedule RI-B, part I, item 4, above)	4646	0	4618	0	M.2.c
d. Leases to individuals for household, family, and other personal	4, 1				
expenditures (included in Schedule RI-B, part I, item 8, above)	F185	0	F187	0	M.2.d
3. Memorandum item 3 is to be completed by: (2)					
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>					
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>					
finance agricultural production and other loans to farmers			16	100	
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:		1277		4.0	
Loans to finance agricultural production and other loans to			12	942	
farmers (included in Schedule RI-B, part I, item 7, above)	4655	0	4665	0	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated					
institutions, have outstanding credit card receivables (as defined in the instructions)					
that exceed \$500 million as of the report date or (2) are credit card specialty banks					
as defined for Uniform Bank Performance Report purposes.			Calen	dar year-to-date	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not incl	uded		RIAD	Bil   Mil   Thou	
in charge-offs against the allowance for loan and lease losses)			C388	N/A	M.4

<sup>(1)</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

<sup>(2)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

OneUnited Bank		
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## **Schedule RI-B Continued**

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## Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Balance most recently reported for the December 31, 2007, Reports of Condition			100	
and Income (i.e., after adjustments from amended Reports of Income)		B522	3,342	1
2. Recoveries (must equal part I, item 9, column B, above)		4605	20	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above		. 7	# F - 1	
less Schedule RI-B, part II, item 4)		C079	1	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account		5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)		4230	0	5
6. Adjustments* (see instructions for this schedule)		C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)		1.15	131	
(must equal Schedule RC, item 4.c)	VI. 1	3123	3,361	7

Memoranda	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above		C435	0	M.1
Memorandum items 2 and 3 are to be completed by banks that (1) together with af	filiated	la e	111	
institutions, have outstanding credit card receivables (as defined in the instructions)	•	77	144	
that exceed \$500 million as of the report date or (2) are credit card specialty banks				
as defined for Uniform Bank Performance Report purposes.				
2. Separate valuation allowance for uncollectible retail credit card fees and finance ch	arges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees	;		7 . 17 6 .	
and finance charges		C390	N/A	M.3
Memorandum item 4 is to be completed by all banks.				
4. Amount:of allowance for post-acquisition losses on purchased impaired loans according	ınted		1.00	
for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-	B, part II,		1.57	
item 7, above)		C781	0	M.4

<sup>\*</sup> Describe on Schedule RI-E—Explanations.

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## Schedule RI-E—Explanations

#### Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands	(300	i ii iSa u	ctions for details.)				ear-to-date	
Name			Dollar Ar	mounts i	n Thousands			
Name	1. Ot	her non	interest income (from Schedule RI, item 5.I)					
a. Income and fees from the printing and sale of checks b. Earnings on/increase in value of tash surrender value of life insurance c. Income and fees from automated teller machines (ATMS) d. Rent and other income from other real estate owned d. Rent and other income from other real estate owned e. Safe deposit box rent f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values of financial instruments accounted for under a fair value option f. Net change in the fair values option f. Net change in the fair value option f. Pair value option f. Net change in the fair value option f. Net change in the fair value option f. Pair				I, item	5.l:			
Earnings on/increase in value of cash surrender value of life insurance			TEXT	•				
Common and fees from automated teller machines (ATMs)   Colid   Common and fees from automated teller machines (ATMs)   Colid   Common and fees from automated teller machines (ATMs)   Colid   Coli		a.	Income and fees from the printing and sale of checks			C013	21	1.a
Rent and other income from other real estate owned   4042   6   1.d		b.	Earnings on/increase in value of cash surrender value of life insurance			C014	0	1.b
Safe deposit box rent		c.	Income and fees from automated teller machines (ATMs)	come and fees from automated teller machines (ATMs)				1.c
F.   Net change in the fair values of financial instruments accounted for under a fair value option   F229   0   1.5     Sank card and credit card interchange fees   F555   1   1.5     Ad461		d.	Rent and other income from other real estate owned			4042	6	1.d
March   Mar		e.	Safe deposit box rent			C015	1	1.e
h.		f.	Net change in the fair values of financial instruments accounted for under a fair value	ie option		F229	0	1.f
		g.	Bank card and credit card interchange fees			F555	1	1.g
j.       4463       4463       0       1.j         2. Other noninterest expense (from Schedule RI, item 7.d)         TEXT       C017       331       2.a         a.       Data processing expenses       C017       331       2.a         b.       Advertising and marketing expenses       0497       102       2.b         c.       Directors' fees       4136       18       2.c         d.       Printing, stationery, and supplies       C018       20       2.d         e.       Postage       8403       29       2.e         f.       Legal fees and expenses       4141       75       2.f         g.       FDIC deposit insurance assessments       4146       10       2.g         h.       Accounting and auditing expenses       F555       72       2.h         i.       Consulting and auditing expenses       F555       72       2.h         j.       Automated teller machine (ATM) and interchange expenses       F559       76       2.k         l.       4464       Courier sepenses       F559       76       2.k         m.       4467       Travel & Auto expenses       4467       69       2.m <t< td=""><td>h.</td><td>4461</td><td></td><td></td><td></td><td>4461</td><td>0</td><td>1.h</td></t<>	h.	4461				4461	0	1.h
2. Other noninterest expense (from Schedule RI, item 7.d)	i.	4462				4462	0	1.i
Name	j.	4463				4463	0	1.j
TEXT	2. Otl	her non	interest expense (from Schedule RI, item 7.d)					
a.   Data processing expenses   C017   331   2.a   b.   Advertising and marketing expenses   C0497   102   2.b   c.   Directors' fees   4136   18   2.c   d.   Printing, stationery, and supplies   C018   20   2.d   e.   Postage   8403   29   2.e   f.   Legal fees and expenses   4141   75   2.f   g.   FDIC deposit insurance assessments   4146   10   2.g   h.   Accounting and auditing expenses   F556   72   2.h   i.   Consulting and advisory expenses   F557   19   2.i   k.   Telecommunications expenses   F558   39   2.j   k.   Telecommunications expenses   F559   76   2.k   m.   4467   Trave & Auto expenses   4464   2.1   2.l   m.   4467   Trave & Auto expenses   4467   69   2.m   n.   4468   D   2.n   3.   Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (Itemize and describe all extraordinary items and other adjustments):  **TEXT** a.(1)   4469   D   4469   D   3.a.1   (2)   Applicable income tax effect   4486   D   3.a.2   (2)   Applicable income tax effect   4486   D   3.a.1   (2)   Applicable income tax effect   4488   D   3.b.2   (3)   Applicable income tax effect   4488   D   3.b.2   (4)   Advisor   4489   D   3.c.1   (5)   Applicable income tax effect   4488   D   3.b.2   (6)   Advisor   4489   D   3.c.1   (7)   Advisor   4489   D   3.c.1   (8)   Applicable income tax effect   4488   D   3.c.1   (8)   Applicable income tax effect   4489   D   3.c.	It	emize	and describe amounts greater than \$25,000 that exceed 3% of Schedule R	I, item	7.d:		5 6 6 6	
b. Advertising and marketing expenses 0497 102 2.b c. Directors' fees 4136 18 2.c d. Printing, stationery, and supplies 018 20 2.d e. Postage 8403 29 2.e f. Legal fees and expenses 4146 100 2.g FDIC deposit insurance assessments 4146 100 2.g FDIC deposit insurance assessments 7556 72 2.h i. Consulting and additing expenses 7556 72 2.h Accounting and additing expenses 7558 39 2.j Legal fees and expenses 7556 72 2.h i. Consulting and additing expenses 7557 19 2.i j. Automated teller machine (ATM) and interchange expenses 7558 39 2.j Telecommunications expenses 7559 76 2.k l. 4464 Courier sepenses 4464 21 2.l m. 4467 Travel & Auto expenses 4466 21 2.l m. 4468 0 2.m 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments): TEXT  a.(1) 4469 0 4469 0 3.a.1 (2) Applicable income tax effect 4488 0 3.a.2 (3) Applicable income tax effect 4488 0 3.a.2 (4) Applicable income tax effect 4488 0 3.a.2 (5) Applicable income tax effect 4488 0 3.a.2 (6) Applicable income tax effect 4488 0 3.a.2 (7) Applicable income tax effect 4488 0 3.a.2 (8) Applicable income tax effect 4488 0 3.a.2 (9) Applicable income tax effect 4488 0 3.a.2			TEXT					
C.   Directors' fees   4136   18   2.c     d.   Printing, stationery, and supplies   C018   20   2.d     e.   Postage   8403   29   2.e     f.   Legal fees and expenses   4141   75   2.f     g.   FDIC deposit insurance assessments   4146   10   2.g     h.   Accounting and auditing expenses   F556   72   2.h     i.   Consulting and advisory expenses   F557   19   2.i     j.   Automated teller machine (ATM) and interchange expenses   F558   39   2.j     k.   Telecommunications expenses   F559   76   2.k     l.   4464   Courier sepenses   F559   76   2.k     m.   4467   Travel & Auto expenses   4467   689   2.m     n.   4468   Auto expenses   4468   0   2.n     3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):  **TEXT**  a.(1)   4469   Applicable income tax effect   4486   0   3.a.1     (2)   Applicable income tax effect   4488   0   3.b.2     c.(1)   4489   Applicable income tax effect   4488   0   3.b.2     c.(1)   4489   Applicable income tax effect   4488   0   3.b.2     c.(1)   4489   Applicable income tax effect   4488   0   3.b.2     c.(1)   4489   Applicable income tax effect   4488   0   3.c.1     c.   Applicable income tax effect   4488   0   3.c.1		a.	Data processing expenses			C017	331	2.a
d.   Printing, stationery, and supplies   C018   20   2.d     e.   Postage   8403   29   2.e     f.   Legal fees and expenses   4141   75   2.f     g.   FDIC deposit insurance assessments   4146   10   2.g     h.   Accounting and auditing expenses   F556   72   2.h     i.   Consulting and advisory expenses   F557   19   2.i     j.   Automated teller machine (ATM) and interchange expenses   F558   39   2.j     m.   4464   Courier sepenses   F559   76   2.k     m.   4465   Travel & Auto expenses   4467   689   2.m     n.   4468   Auto expenses   4468   0   2.m     3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):    TEXT		b.	Advertising and marketing expenses			0497	102	2.b
Postage		c.	Directors' fees			4136	18	2.c
f. Legal fees and expenses 4141 75 2.f g. FDIC deposit insurance assessments 4146 10 2.g h. Accounting and auditing expenses F556 72 2.h i. Consulting and advisory expenses F557 19 2.i j. Automated teller machine (ATM) and interchange expenses F558 39 2.j k. Telecommunications expenses F559 76 2.k l. 4464 Courier sepenses 4464 21 2.l m. 4467 Travel & Auto expenses 4467 69 2.m n. 4468 4468 0 2.n 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):  **TEXT** a.(1) 4469 D 4469 0 3.a.1 (2) Applicable income tax effect 4486 0 3.a.2 b.(1) 4487 4487 0 3.b.1 (2) Applicable income tax effect 4488 0 3.a.2 c.(1) 4489 0 3.c.1		d.	Printing, stationery, and supplies			C018	20	2.d
FDIC deposit insurance assessments		e.	Postage			8403	29	2.e
h. Accounting and auditing expenses		f.	Legal fees and expenses			4141	75	2.f
1.   Consulting and advisory expenses   F557   19   2.i     j.   Automated teller machine (ATM) and interchange expenses   F558   39   2.j     k.   Telecommunications expenses   F559   76   2.k     l.   4464   Courier sepenses   4464   21   2.l     m.   4467   Travel & Auto expenses   4467   69   2.m     n.   4468   0   2.m     3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):    TEXT		g.	FDIC deposit insurance assessments			4146	10	2.g
j. Automated teller machine (ATM) and interchange expenses       F558       39       2.j         k. Telecommunications expenses       F559       76       2.k         !. 4464 Courier sepenses       4464       21       2.l         m. 4467 Travel & Auto expenses       4467       69       2.m         n. 4468 Travel & Auto expenses       4468       0       2.m         3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):       4469       0       3.a.1         a.(1) 4469 Dricable income tax effect       4486       0       3.a.2         b.(1) 4487 Applicable income tax effect       4488       0       3.b.1         (2) Applicable income tax effect       4488       0       3.b.2         c.(1) 4489 Applicable income tax effect       4489       0       3.c.1		h.				F556	72	2.h
K.   Telecommunications expenses   F559   76   2.k     I.		i.	Consulting and advisory expenses			F557	19	2.i
I. 4464 Courier sepenses       4464 21       2.I         m. 4467 Travel & Auto expenses       4467 69       2.m         n. 4468 Auto expenses       4468 0       0       2.m         3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):       4469 0       0       3.a.1         a.(1) 4469 Deplicable income tax effect       4486 0       0       3.a.2         b.(1) 4487 Applicable income tax effect       4488 0       0       3.b.1         (2) Applicable income tax effect       4488 0       3.c.1         (2) Applicable income tax effect       4488 0       3.c.1		j.	Automated teller machine (ATM) and interchange expenses			F558	39	2.j
m. 4467 Travel & Auto expenses 4467 69 2.m n. 4468 0 2.n 3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):  TEXT  a.(1) 4469 0 4469 0 4469 0 3.a.1  (2) Applicable income tax effect 4486 0 3.a.2  b.(1) 4487 4487 0 3.b.1  (2) Applicable income tax effect 4488 0 3.b.2  c.(1) 4489 4489 0 3.c.1		k.	Telecommunications expenses			F559	76	2.k
n. 4468	ı.	4464	Courier sepenses			4464	21	2.1
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):  TEXT  a.(1)   4469   D	m.	4467	Travel & Auto expenses			4467	69	2.m
item 11) (itemize and describe all extraordinary items and other adjustments):  TEXT  a.(1) 4469 p  Applicable income tax effect  b.(1) 4487    Applicable income tax effect  4486    4487    Applicable income tax effect  4488    Applicable income tax effect  4489    Applicable income tax effect	n.	4468				4468	0	2 <b>.</b> n
TEXT       a.(1) 4469 0     4469 0     3.a.1       (2) Applicable income tax effect     4486 0     3.a.2       b.(1) 4487 0     3.b.1       (2) Applicable income tax effect     4488 0     3.b.1       (2) Applicable income tax effect     4488 0     3.b.2       c.(1) 4489 0     3.c.1	3. Ext	traordin	ary items and other adjustments and applicable income tax effect (from Schedule RI,	,			1.15 11	
a.(1)     4469     0     3.a.1       (2)     Applicable income tax effect     4486     0     3.a.2       b.(1)     4487     0     3.b.1       (2)     Applicable income tax effect     4488     0     3.b.2       c.(1)     4489     0     3.c.1	ite	m 11) (	itemize and describe all extraordinary items and other adjustments):					
(2)       Applicable income tax effect       4486       0       3.a.2         b.(1)       4487       4487       0       3.b.1         (2)       Applicable income tax effect       4488       0       3.b.2         c.(1)       4489       0       3.c.1			TEXT					
b.(1) 4487	a.(1)	4469	0			4469	0	3.a.1
(2) Applicable income tax effect       4488       0       3.b.2         c.(1) 4489       4489       0       3.c.1	(2)		Applicable income tax effect	4486			4.46	3.a.2
c.(1) 4489 0 3.c.1	b.(1)	4487				4487	0	3.b.1
	(2)		Applicable income tax effect	4488	C		33.00 P F	3.b.2
	c.(1)	4489				4489	0	3.c.1
	(2)		Applicable income tax effect	4491	C		1000	3.c.2

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		Y	/ear-to-date
	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou
4. Restatements due to corrections of material accounting errors and			14.5
changes in accounting principles			
(from Schedule RI-A, item 2) (itemize and describe all restatements):			
TEXT			
a. Cumulative-effect adjustment resulting from the initial			
adoption of FAS 159, Fair Value Option		F465	0
b. B527		B527	0
5. Other transactions with parent holding company (from Schedule RI-A, item 11)			
(itemize and describe all such transactions):			
TEXT			7. 4
a. 4498		4498	0
b. 4499		4499	0
6. Adjustments to allowance for loan and lease losses		5	
(from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):		715	
TEXT		10.00	
a. 4521		4521	0
b. 4522		4522	. 0
7. Other explanations (the space below is provided for the bank to briefly describe, a	t its option, any other		
significant items affecting the Report of Income):			
		RIAD	YES / NO
		4769	NO I

OneUnited Bank		
Legal Title of Bank		
Boston		
City		
MA	02110	
State	Zip Code	
FDIC Certificate Number:	23966	
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# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for March 31, 2008

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

#### Schedule RC—Balance Sheet

	Dollar Amount	in Thousands	RCON	Bil   Mil   Thou	1
ASSETS				1 1 1	
1. Cash and balances due from depository institutions (from Schedule RC-A):				9-7-1	
a. Noninterest-bearing balances and currency and coin (1)			0081	26,918	1.a
b. Interest-bearing balances (2)			0071	990	1.b
2. Securities:				10	
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	271,140	2.b
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	0	3.a
b. Securities purchased under agreements to resell (3)			B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):				47.77	1
a. Loans and leases held for sale			5369	0	4.a
b. Loans and leases, net of unearned income	B528	415,913		4.	4.b
c, LESS: Allowance for loan and lease losses	3123	3,361			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	412,552	4.d
5. Trading assets (from Schedule RC-D)			3545	0	5
6. Premises and fixed assets (including capitalized leases)			2145	7,882	6
7. Other real estate owned (from Schedule RC-M)			2150	1,310	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule	RC-M)		2130	0	8
9. Not Applicable					ĺ
10. Intangible assets:				12	
a. Goodwill			3163	327	10.a
b. Other intangible assets (from Schedule RC-M)			0426	93	10.b
11. Other assets (from Schedule RC-F)			2160	18,677	11
12. Total assets (sum of items 1 through 11)			2170	739,889	12

<sup>(1)</sup> Includes cash items in process of collection and unposted debits.

<sup>(2)</sup> Includes time certificates of deposit not held for trading.

<sup>(3)</sup> Includes all securities resale agreements, regardless of maturity.

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#### Schedule RC - Continued

	Dollar Amounts	in Thousands	RCON	Bil   Mil   Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	481,753	13.a
(1) Noninterest-bearing (1)		30,310		194	13.a.1
(2) Interest-bearing	6636	451,443		1000	13.a.2
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:				, <u>1</u>	
a. Federal funds purchased (2)		***************************************	B993	0	14.a
b. Securities sold under agreements to repurchase (3)			B995	0	14.b
15. Trading liabilities (from Schedule RC-D)			3548	0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under					
capitalized leases) (from Schedule RC-M)			3190	215,080	16
17. and 18. Not applicable				33	
19. Subordinated notes and debentures (4)			3200	0	19
20. Other liabilities (from Schedule RC-G)			2930	2,802	20
21. Total liabilities (sum of items 13 through 20)			2948	699,635	21
22. Minority interest in consolidated subsidiaries			3000	0	22
EQUITY CAPITAL		•	147		
23. Perpetual preferred stock and related surplus			3838	24,145	23
24. Common stock			3230	37	24
25. Surplus (exclude all surplus related to preferred stock)			3839	5,645	25
26. a. Retained earnings			3632	11,482	26.a
b. Accumulated other comprehensive income (5)			B530	(1,055)	26.b
27. Other equity capital components (6)			A130	0	27
28. Total equity capital (sum of items 23 through 27)			3210	40,254	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)_			3300	739,889	29

#### Memorandum

#### To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007\_

RCON	Number
6724	1

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work
- (1) Includes total demand deposits and noninterest-bearing time and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- (3) Includes all securities repurchase agreements, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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#### Schedule RC-A—Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.

EXCLUDE assets held for trading.				
	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	]
Cash items in process of collection, unposted debits, and currency and coin:				
a. Cash items in process of collection and unposted debits		0020	0	1.a
b. Currency and coin		0080	1,772	1.b
2. Balances due from depository institutions in the U.S.:			20.25	
a. U.S. branches and agencies of foreign banks		0083	0	2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S.		0085	1,290	2.b
3. Balances due from banks in foreign countries and foreign central banks:			1.0	
a. Foreign branches of other U.S. banks		0073	0	3.a
b. Other banks in foreign countries and foreign central banks		0074	0	3.b
4. Balances due from Federal Reserve Banks		0090	24,846	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b	)	0010	27,908	5

#### **Schedule RC-B—Securities**

Exclude assets held for trading.

		Held-to	-matur	ity	Available-for-sale				ĺ
		(Column A)		(Column B)	(	(Column C)	(Column D)		ĺ
	An	nortized Cost		Fair Value	An	nortized Cost	<u> </u>	Fair Value	1
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	ı
U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
U.S. Government agency obligations     (exclude mortgage-backed securities):     a. Issued by U.S. Government-									
agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-	100	181 1 1738	1					#	
sponsored agencies (2)	1294	0	1295	0	1297	63,382	1298	64,097	2.b
3. Securities issued by states and	1 . 3 /	4.484	1.0	1 (4.6)	1110		6	(A) 4	İ
political subdivisions in the U.S	8496	0	8497	0	8498	0	8499	0	3

<sup>(1)</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>(2)</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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## Schedule RC-B—Continued

	Held-to-maturity			Available-for-sale					
		(Column A)		(Column B)	(Column C)		(Column D)		
	An	nortized Cost		Fair Value	An	nortized Cost	<u> </u>	Fair Value	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<ol><li>Mortgage-backed securities (MBS):</li></ol>	1	1.66	4 to 4	14.	100	10.7			
a. Pass-through securities:		11.11.11		A	1111				
(1) Guaranteed by GNMA	1698	0		. 0	1701	3,085	1702	3,112	4.a.1
(2) Issued by FNMA and FHLMC	1703		1705	0		130,855		132,090	4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	0	1713	0	<b>4.</b> a.3
<ul> <li>b. Other mortgage-backed securities</li> </ul>	W.J.	4 1 2 1	1	Mr. Jan					
(include CMOs, REMICs, and		No. of the						A STATE OF S	
stripped MBS):				\$66.00					
<ol><li>(1) Issued or guaranteed by FNMA,</li></ol>	798				-				
FHLMC, or GNMA	1714	0	1715	0	1716	4,947	1717	4,857	4.b.1
(2) Collaterized by MBS issued or		100		1.0					
guaranteed by FNMA, FHLMC,						4457 8			
or GNMA	1718	0	1719	0	1731	0	1732	0	4.b.2
(3) All other mortgage-backed							, <u>, , , , , , , , , , , , , , , , , , </u>	4	
securities	1733	0	1734	0	1735	0	1736	0)	4.b.3
5. Asset-backed									_
securities (ABS)	C026	0	C988	0	C989	0	C027	0	5
6. Other debt securities:				13.44		3		7	_
a. Other domestic debt securities	1737		1738		1739	19,840		18,846	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6 <b>.</b> b
<ol><li>Investments in mutual funds and</li></ol>	3	774							
other equity securities with readily	10.4							7	_
determinable fair values (1)					A510	50,829	A511	48,138	7
8. Total (sum of items 1 through 7)	1.16			3431 (1					
(total of column A must equal	44								
Schedule RC, item 2.a) (total of	1	128				100			
column D must equal Schedule RC,	4754	100	4 7 7 4		4			\$100 100	
item 2.b)	1754	0	1771	0	1772	272,938	1773	271,140	8

<sup>(1)</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

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#### Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
Pledged securities (1)		0416	185,059	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual s	tatus):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states		e 1		
and political subdivisions in the U.S.; other non-mortgage debt securities; and				
mortgage pass-through securities other than those backed by closed-end		1		
first lien 1-4 family residential mortgages with a remaining maturity or			11 W F	
next repricing date of: (3, 4)		100	1. 5	
(1) Three months or less		A549	0	M.2.a.1
(2) Over three months through 12 months		A550	0	M.2.a.2
(3) Over one year through three years		A551	0	M.2.a.3
(4) Over three years through five years		A552	3,325	M.2.a.4
(5) Over five years through 15 years		A553	42,382	M.2.a.5
(6) Over 15 years		A554	37,237	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien			100	
1-4 family residential mortgages with a remaining maturity or		. 7	E and the second	
next repricing date of: (3, 5)		8 / 1/2	A 40 (	
(1) Three months or less	· · · · · · · · · · · · · · · · · · ·	A555	2,496	M.2.b.1
(2) Over three months through 12 months		A556	1,734	M.2.b.2
(3) Over one year through three years		A557	781	M.2.b.3
(4) Over three years through five years		A558	0	M.2.b.4
(5) Over five years through 15 years		A559	896	
(6) Over 15 years		A560	129,292	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS;		4.4		
exclude mortgage pass-through securities) with an expected average life of: (6)		3 4	4.7	
(1) Three years or less		A561	0	M.2.c.1
(2) Over three years		A562	4,857	M.2,c.2
d. Debt securities with a REMAINING MATURITY of one year or less		100	Just V	
(included in Memorandum items 2.a through 2.c above)		A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale	or	100		
trading securities during the calendar year-to-date (report the amortized cost at date		4	1.1	
of sale or transfer)		1778	<u>                                     </u>	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale			100	
accounts in Schedule RC-B, items 2, 3, 5, and 6):			Alle Marie Control	
a. Amortized cost		8782	0	M.4.a
b. Fair value		8783	0	M.4.b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

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## Schedule RC-B—Continued

Memoranda (continued)									
		Held-to	-matur	ity	Available-for-sale				
•	} (	(Column A)		(Column B)	(	(Column C)		(Column D)	
	An	nortized Cost	L	Fair Value	An	nortized Cost	Fair Value		
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Memorandum items 5.a		## V			4.7	7.16	13.13		
through 5.f are to be						50		100	
completed by banks with				100		44		4-1-1	
\$1 billion or more in total								to the same	
assets. (1)	6			1.5		1 A			
	4.4.			100			(A) A)	4.7	
<ol><li>Asset-backed securities</li></ol>		18 to 18 to	g i i	4. 78		1.79		4	
(ABS)(for each column,								4	
sum of Memorandum		100						100	
items 5.a through 5.f									
must equal Schedule				100	4.1		the state	1 m	
RC-B, item 5):		10.00		1		The same		* 1	
a. Credit card receivables	B838		B839		B840	N/A		N/A	M.5.a
b. Home equity lines	B842		B843	N/A	B844	N/A	$\overline{}$	N/A	M.5.b
c. Automobile loans	B846			N/A	B848	N/A	B849	N/A	M.5.c
d. Other consumer loans	B850			N/A		N/A	B853	N/A	M.5.d
e. Commercial and industrial loans	B854		B855		B856		B857	N/A	M.5.e
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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## Schedule RC-C—Loans and Lease Financing Receivables

#### Part I. Loans and Leases

On the district the allowers of the best and beautiful and a substitution of the subst			
Do not deduct the allowance for loan and lease losses or the allocated transfer risk	(Column A)	(Column B)	
risk reserve from amounts reported in this schedule. Report	To Be Completed	To Be Completed	
(1) loans and leases held for sale at the lower of cost or fair value,	by Banks with	by All Banks	
(2) loans and leases held for investment, net of unearned income, and	\$300 Million or More	5) / II 20/110	
(3) loans and leases accounted for at fair value under a fair value option.	in Total Assets (1)		
Exclude assets held for trading and commercial paper.  Dollar Amounts in Thousands	RCON Bil   Mil   Thou	RCON Bil   Mil   Thou	
Loans secured by real estate:	24 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	146611   211   111   111	
a. Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans		F158 12,854	1.a.1
(2) Other construction loans and all land development and other		, , , , , , , , , , , , , , , , , , , ,	
land loans	400	F159 0	1.a.2
b. Secured by farmland (including farm residential and other improvements)		1420 0	1.b
c. Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and	**		
extended under lines of credit		1797 53	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:		4	
(a) Secured by first liens		5367 80,640	1.c.2.a
(b) Secured by junior liens		5368 125	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		1460 279,892	1.d
e, Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential			
properties		F160 31,857	1.e.1
(2) Loans secured by other nonfarm nonresidential properties		F161 0	1.e.2
2, Loans to depository institutions and acceptances of other banks		1288 0	2
a. To commercial banks in the U.S.:			
(1) To U.S. branches and agencies of foreign banks	B532 (		2.a.1
(2) To other commercial banks in the U.S	B533 (		2.a.2
b. To other depository institutions in the U.S	B534 (	)	2,b
c. To banks in foreign countries:			
(1) To foreign branches of other U.S. banks	B536 (	)	2.c.1
(2) To other banks in foreign countries	B537 (		2.c.2
Loans to finance agricultural production and other loans to farmers		1590 0	3
4. Commercial and industrial loans	4,000	1766 9,340	4
a. To U.S. addressees (domicile)	1763 9,340		4.a
b. To non-U.S. addressees (domicile)	1764		4.b
5. Not applicable			
6. Loans to individuals for household, family, and other personal expenditures			
(i.e., consumer loans) (includes purchased paper):			
a. Credit cards		B538 504	6 <b>.</b> a
b. Other revolving credit plans	4.0	8539 10	6.b
c. Other consumer loans (includes single payment, installment, and			
all student loans)		2011 50	6.c
7. Loans to foreign governments and official institutions			
(including foreign central banks)	a seed of	2081 0	7
8. Obligations (other than securities and leases) of states and political subdivisions	(04.0		_
in the U.S		2107 0	8
9. Other Loans		1563 588	9
a. Loans for purchasing or carrying securities (secured and unsecured)		민	9.a
b. All other loans (exclude consumer loans)	1564 588	8] ∦ ∦ #	9.b

<sup>(1)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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#### **Schedule RC-C—Continued**

Part I. Continued	(Column A)	7	Column B)	
	To Be Completed		Be Completed	
	by Banks with		by All Banks	
	\$300 Million or More		,	
	in Total Assets (1)	1		
	RCON Bil Mil Thou	RCON	Bil   Mil   Thou	
10. Lease financing receivables (net of unearned income)		2165	0	10
a. Leases to individuals for household, family, and other personal	1			
expenditures (i.e., consumer leases)	F162	o l	4	10.a
b. All other leases	F163	5		10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above		2123	l 0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10				
minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)		2122	415,913	12
minus term 11) (must equal screeds to roy sum or terms no una mo)		1000		
Memoranda Dollar /	Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule R	C-C, part I,		5.5	
and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Loans secured by 1-4 family residential properties		F576	0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, a	nd	Table 1	A PARTIE	
other personal expenditures		1616	0	M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):		3		
a. Closed-end loans secured by first liens on 1-4 family residential properties				
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining ma	turity			
or next repricing date of: (1, 2)			344	
(1) Three months or less		A564	5,032	M.2.a.1
(2) Over three months through 12 months		A565	5,243	M.2.a.2
(3) Over one year through three years		A566	1,125	M.2.a.3
(4) Over three years through five years		A567	641	M.2.a.4
(5) Over five years through 15 years		A568	2,157	M.2.a.5
(6) Over 15 years		A569	66,442	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, abo	ve)			
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties				
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining material	aturity			
or next repricing date of: (1, 3)			8 6	
(1) Three months or less		A570	75,108	M.2.b.1
(2) Over three months through 12 months		A571	106,094	M.2.b.2
(3) Over one year through three years	<del></del>	A572	111,885	M.2.b.3
(4) Over three years through five years		A573	_31,682	M.2.b.4
(5) Over five years through 15 years		A574	2,669	M.2.b.5
(6) Over 15 years		A575	2,777	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above	)			
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)_		A247	19,434	M.2.c

- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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#### **Schedule RC-C—Continued**

#### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
3. Loans to finance commercial real estate, construction, and land development activiti	es			
(not secured by real estate)			au di	
included in Schedule RC-C, part I, items 4 and 9, column B (4)		2746	. 0	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential propi	erties	7.5	100	
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370	11,829	M.4
5. To be completed by banks with \$300 million or more in total assets: (5)			4.0	
Loans secured by real estate to non-U.S. addressees (domicile)				
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)		B837	0	M.5
Memorandum item 6 is to be completed by banks that (1) together with affiliated insti-	tutions, have outstanding			
credit card receivables (as defined in the instructions) that exceed \$500 million as of to	he report date or (2)		M. July	
are credit card specialty banks as defined for Uniform Bank Performance Report purpo	ses.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C,		<u> </u>	44	
part I, item 6.a		C391	N/A	M.6
Memorandum item 7 is to be completed by all banks.		4	100	
7. Purchased impaired loans held for investment accounted for in accordance with AICI	PA			
Statement of Position 03-3 (exclude loans held for sale):	,		1 7116	
a. Outstanding balance		C779	0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family resident	tial properties:			
a. Total carrying amount of closed-end loans with negative amortization features se	ecured			
by 1–4 family residential properties (included in Schedule RC-C, part I, items 1.	c.(2)(a) and (b))	F230	0	M.8.a
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end	l loans			
with negative amortization features secured by 1–4 family residential properties (as	s reported			
in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2007, that e				
the lesser of \$100 million or 5 percent of total loans and leases, net of unearned in	icome			
(as reported in Schedule RC-C, part I, item 12, column B).				
b. Total maximum remaining amount of negative amortization contractually permitt		Т	9 90	** 0.1
closed-end loans secured by 1–4 family residential properties		F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 family	1		95 FM/I	МО.:
properties included in the carrying amount reported in Memorandum item 8.a ab	*	F232	N/A	M.8.c
9. Loans secured by 1-4 family residential properties in process of foreclosur	1			M.9
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		F577	0	м.9
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1	through 9):			
a. Loans secured by real estate:			0	M,10.a.1
(1) Construction, land development, and other land loans		F578	0	M.10.a.1
(2) Secured by farmland (including farm residential and other improve	ements)	F579		14.10.8.2
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential pro	•	F580	0	M.10.a.3.a
and extended under lines of credit		1360	- 0	111111111111111111111111111111111111111
(b) Closed-end loans secured by 1-4 family residential properties:		EE 01	0	M.10.a.3.b.1
(1) Secured by first liens		F581 F582	0	M.10.a.3.b.2
(2) Secured by junior liens		F583	0	M.10.a.4
(4) Secured by multifamily (5 or more) residential properties		F584		M.10.a.5
(5) Secured by nonfarm nonresidential properties		F585	0	M.10.b
b. Commercial and industrial loans	- <u>-</u>	100		

<sup>(4)</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>(5)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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#### **Schedule RC-C—Continued**

#### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
10. c. Loans to individuals for household, family, and other personal		- 4	100	
expenditures (i.e., consumer loans) (includes purchased paper):		3	t t	
(1) Credit cards		F586	0	M.10.c.1
(2) Other revolving credit plans		F587	0	M.10.c.2
(3) Other consumer loans (includes single payment, installment, an	d all student loans)	F588	0	M.10.c.3
d. Other loans		F589	0	M.10.d
11. Unpaid principal balance of loans measured at fair value (reported in S	chedule RC-C,			
part I, Memorandum item 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F590	0	M.11.a.1
(2) Secured by farmland (including farm residential and other impro	ovements)	F591	0	M.11.a.2
(3) Secured by 1-4 family residential properties:		1	1.5	
(a) Revolving, open-end loans secured by 1-4 family residential	properties			
and extended under lines of credit		F592	0	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential propertie	s:	. *	- 2	
(1) Secured by first liens		F593	0	M.11.a.3.b.1
(2) Secured by junior liens		F594	0	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F595	0	
(5) Secured by nonfarm nonresidential properties		F596	0	
b. Commercial and industrial loans		F597	0	M.11.b
c. Loans to individuals for household, family, and other personal			44.7	
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F598	0	M.11.c.1
(2) Other revolving credit plans		F599	0	M.11.c.2
(3) Other consumer loans (includes single payment, installment, an	d all student loans)	F600	0	M.11.c.3
d. Other loans		F601	0	M.11.d

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## Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
ASSETS			3.65	
1. U.S. Treasury securities		3531	N/A	1
U.S. Government agency obligations (exclude mortgage-backed securities)		3532	N/A	2
3. Securities issued by states and political subdivisions in the U.S		3533	N/A	3
4. Mortgage-backed securities (MBS):		11111		
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534	N/A	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNM	IA	45.1		
(include CMOs, REMICs, and stripped MBS)		3535	N/A	4.b
c. All other mortgage-backed securities		3536	N/A	4.c
5. Other debt securities		3537	N/A	5
6. Loans:			15.48	
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improvem	nents)	F605	N/A	6.a.2
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential prop	erties		4 4	
and extended under lines of credit		F606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			14 at 15 at 17	
(1) Secured by first liens		F607	N/A	6.a.3.b.1
(2) Secured by junior liens		F611	N/A	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F612	N/A	6.a.4
(5) Secured by nonfarm nonresidential properties		F613	N/A	6.a.5
b. Commercial and industrial loans		F614	N/A	6.b
c. Loans to individuals for household, family, and other personal			40	
expenditures (i.e., consumer loans) (includes purchased paper):		188	1.4	
(1) Credit cards	•	F615	N/A	6.c.1
(2) Other revolving credit plans		F616	N/A	6.c.2
(3) Other consumer loans (includes single payment, installment, and all	student loans)	F617	N/A	6.c.3
d. Other loans		F618	N/A	6.d
7. and 8. Not applicable		<u> </u>	130	
9. Other trading assets		3541	N/A	9
10. Not applicable			4.00	
11. Derivatives with a positive fair value		3543	N/A	11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)_		3545	N/A	12
		[ <del></del> ]		
LIABILITIES		RCON	Bil   Mil   Thou	40
13. a. Liability for short positions		3546	N/A	13.a
b. Other trading liabilities		F624	N/A	13.b
14. Derivatives with a negative fair value		3547	N/A	14
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item	n 15)	3548	N/A	15

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#### Schedule RC-D - Continued

a. Readily determinable fair values\_

8. Loans pending securitization\_

Memoranda			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,		100	
items 6.a.(1) through 6.d):		100	
a. Loans secured by real estate:		die.	
(1) Construction, land development, and other land loans	F625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A	M.1.a.2
(3) Secured by 1-4 family residential properties:	4.4		
(a) Revolving, open-end loans secured by 1-4 family residential properties			
and extended under lines of credit	F627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:	1(0)	100	
(1) Secured by first liens	F628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A	M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A	M.1.a.5
b. Commercial and industrial loans	F632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal			
expenditures (i.e., consumer loans) (includes purchased paper):		15	
(1) Credit cards	F633	N/A	M.1.c.1
(2) Other revolving credit plans	F634	N/A	M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635	N/A	M.1.c.3
d. Other loans	F636	N/A	M.1.d
2. Not applicable			
3. Loans measured at fair value that are past due 90 days or more:(1)	- 273	1 1 1 17	
(a) Fair value	F639	N/A	M.3.a
(b) Unpaid principal balance	F640	N/A	M.3.b
Memorandum items 4 through 10 are to be completed by banks that reported average			
trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding			
calendar quarters.(1)		1.5	
4. Asset-backed securities:		196	
a. Residential mortgage-backed securities	F641		M.4.a
b. Commercial mortgage-backed securities	F642	N/A	M.4.b
c. Credit card receivables	F643	N/A	M.4.c
d. Home equity lines	F644	N/A	M.4.d
e. Automobile Ioans	F645	N/A	M.4.e
f. Other consumer loans	F646	N/A	M.4.f
g. Commercial and industrial loans	F647	N/A	M.4.g
h. Other	F648	N/A	M.4.h
5. Collateralized debt obligations:			
a. Synthetic	F649	N/A	M.5.a
b. Other	F650	N/A	M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A	M.6
7. Equity securities:	ı ı		

<sup>(1)</sup> NOTE: Completion of Memorandum items 3.a and 3.b and Memorandum items 4 through 10 of Schedule RC-D is optional for the March 31, 2008, report date only. Memorandum items 3.a and 3.b must be completed by all banks and Memorandum items 4 through 10 must be completed by all banks that meet the \$1 billion reporting threshold beginning June 30, 2008.

M.7.a

M.7.b

M.8

N/A

N/A

N/A

F652

F653 F654

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## **Schedule RC-D - Continued**

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#### Memoranda - Continued

	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou		
		ading assets (itemize and describe amounts included in Schedule RC-D, item 9, e greater than \$25,000 and exceed 25% of the item): TEXT				
a.	F655			F655	N/A	M.9.a
b.	F656			F656	N/A	M.9.b
c.	F657			F657	N/A	M.9.c
	13.b, tl	trading liabilities (itemize and describe amounts included in Schedule RC-D, item nat are greater than \$25,000 and exceed 25% of the item): TEXT		- 11 - 12 - 13 - 15 - 15 - 15 - 15 - 15 - 15 - 15		
a.	F658			F658	N/A	M.10.a
b.	F659			F659	N/A	M.10.b
c.	F660			F660	N/A	M.10.c

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## **Schedule RC-E—Deposit Liabilities**

		- <del></del>			No	ontransaction	
		Transactio	on Acco	unts		Accounts	
	(	(Column A)	(	(Column B)	(	Column C)	
	Tota	al transaction	N	lemo: Total		Total	
	acco	unts (including	dema	and deposits	nor	ntransaction	
	to	tal demand	li)	ncluded in	a	ccounts	
Dollar Amounts in Thousands		deposits)	0	olumn A)	(incl	uding MMDAs)	
Deposits of:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Individuals, partnerships, and corporations						13 116	
(include all certified and official checks)	B549	51,206		14	B550	323,354	1
2. U.S. Government	2202	41			2520	87	2
3. States and political subdivisions in the U.S	2203	5,221		1 10 10 10	2530	94,560	3
4. Commercial banks and other depository							
institutions in the U.S.	B551	7	1		B552	7,277	4
5. Banks in foreign countries	2213	0			2236	0	5
6. Foreign governments and official institutions	Pt 25	A		100			
(including foreign central banks)	2216	0		7	2377	0	6
7. Total (sum of items 1 through 6) (sum of		V 500					
columns A and C must equal Schedule RC,		33		1.34		1.5	
item 13.a)	2215	56,475	2210	30,310	2385	425,278	7

#### Memoranda

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):	1.33	48	
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	4,609	M.1.a
b. Total brokered deposits	2365	16,971	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)			
(1) Brokered deposits issued in denominations of less than \$100,000	2343	16,971	M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered			
retirement deposit accounts	2344	0	M.1.c.2
d. Maturity data for brokered deposits:			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining			
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	16,971	M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining		3	
maturity of one year or less (included in Memorandum item 1.b above)	A244	0	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.			
reported in item 3 above which are secured or collateralized as required under state law)	5500		
(to be completed for the December report only)	5590	N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c			
must equal item 7, column C above):			
a. Savings deposits:	604.0		
(1) Money market deposit accounts (MMDAs)	6810	51,233	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	223,682	
b. Total time deposits of less than \$100,000	6648	80,736	M.2.b
c. Total time deposits of \$100,000 or more	2604	69,627	M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in	F222	T _	
Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233	0	M.2.c.1

<sup>(1)</sup> Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandumitem 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000 or less.

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#### Schedule RC-E-Continued

Memoranda (continued)

Dollar A	Amounts in Thousands RCON	Bil   Mil   Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or			•
next repricing date of: (1, 2)		<b>4</b>	
(1) Three months or less	A579	42,812	M.3.a.1
(2) Over three months through 12 months	A580	32,896	M.3.a.2
(3) Over one year through three years	A581	3,361	M.3.a.3
(4) Over three years	A582	1,666	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less		12 130	
(included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241	75,708	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or	1.0		
next repricing date of: (1, 4)	<u>. I</u>		
(1) Three months or less	A584	29,460	M.4.a.1
(2) Over three months through 12 months	A585	38,984	M.4.a.2
(3) Over one year through three years	A586	816	M.4.a.3
(4) Over three years	A587	368	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less		F \$4 F E	
(included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	I	68,443	M.4.b

<sup>(1)</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>(2)</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>(3)</sup> Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>(4)</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

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#### Schedule RC-F-Other Assets

		Dol	lar Amounts i	n Thousands	RCON	Bil   Mil   Thou	
1. Ac	crued i	nterest receivable (1)			B556	4,175	1
2. Ne	t defer	red tax assets (2)		55.0.0	2148	787	2
3. Int	erest-c	only strips receivable (not in the form of a security) (3) on:					
a.	Mortga	ge loans			A519	0	3.a
b.	Other 1	financial assets			A520	0	3.b
4. Eq	uity sed	curities that DO NOT have readily determinable fair values (4)		2.12	1752	13,084	4
5. Life	e insura	ance assets			C009	0	5
6. All	other a	assets (itemize and describe amounts greater than \$25,000 that exceed 25% of t	his item)		2168	631	6
		TEXT	<del></del>				
	a.	Prepaid Expenses	2166	492			6.a
	b.	Repossessed personal property (including vehicles)	1578	0		100	6.b
	c.	Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
	d.	Retained interests in accrued interest receivable related to					
		securitized credit cards	C436	0			6.d
e.	3549	Other Accounts Receivable	3549	138		1	6 <b>.</b> e
f.	3550		3550	0			6 <b>.</b> f
g.	3551		3551	0		-	6 <b>.</b> g
7. Tot	tal (sur	n of items 1 through 6) (must equal Schedule RC, item 11)	· · · · · · · · · · · · · · · · · · ·		2160	18,677	7

#### Schedule RC-G-Other Liabilities

		Do	ollar Amounts in Thousands	RCON	Bil   Mil   Thou	l
1. a.	Interes	t accrued and unpaid on deposits (5)		3645	1,173	1.a
b.	Other	expenses accrued and unpaid (includes accrued income taxes payable)		3646	1,547	1.b
		red tax liabilities (2)		3049	0	2
3. All	owance	for credit losses on off-balance sheet credit exposures		B557	0	3
4. All	other I	iabilities (itemize and describe amounts greater than \$25,000 that exceed 25%	of this item)	2938	82	4
		TEXT			1 100	
	a.	Accounts Pavable	3066	0		4.a
	b.	Deferred compensation liabilities	C011	0		4.b.
	c.	Dividends declared but not yet payable	2932	0		4.c
	d.	Derivatives with a negative fair value held for purposes other than trading	C012	0		4.d
e.	3552	Lease Obligation	3552	9		4.e
f.	3553	Suspense loan and others	3553	'3		4.f
g.	3554		3554	0	111	4.g
5. To	tal (sur	n of items 1 through 4) (must equal Schedule RC, item 20)		2930	2,802	5

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

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## Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
ASSETS			44.	
Interest-bearing balances due from depository institutions		3381	1,100	1
2. U.S. Treasury securities and U.S. Government agency obligations (2)			# 37 <b>(</b> 37	
(excluding mortgage-backed securities)	E	3558	101,542	2
3. Mortgage-backed securities (2)		3559	113,786	3
4. All other securities (2, 3) (includes securities issued by states and		100		
political subdivisions in the U.S.)	E	3560	10,874	4
5. Federal funds sold and securities purchased under agreements to resell		3365	15,930	5
6. Loans:			10 74 2	
a. Total loans		3360	424,153	6.a
b. Loans secured by real estate:			10 Md 35	
(1) Loans secured by 1-4 family residential properties		3465	76,128	6.b.1
(2) All other loans secured by real estate		3466	337,382	6.b.2
c. Commercial and industrial loans		3387	9,452	6.c
d. Loans to individuals for household, family, and other personal expenditures:		. 72	1 1 2 2	
(1) Credit cards		3561	531	6.d.1
(2) Other (includes single payment, installment, all student loans,			to taking ma	
and revolving credit plans other than credit cards)		3562	60	6.d.2
7. To be completed by banks with \$100 million or more in total assets: (4)			19.00	
Trading assets		3401	0	7
8. Lease financing receivables (net of unearned income)		3484	0	8
9. Total assets (5)		3368	698,338	9
LIABILITIES			4-19	
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone			10.70	
and preauthorized transfer accounts) (exclude demand deposits)		3485	26,529	10
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)		3563	207,449	11.a
b. Time deposits of \$100,000 or more	<u>L</u>	A514	81,493	11.b
c. Time deposits of less than \$100,000		A529	79,010	11.c
12. Federal funds purchased and securities sold under agreements to repurchase		3353	825	12
13. To be completed by banks with \$100 million or more in total assets: (4)		- 1		
Other borrowed money (includes mortgage indebtedness and obligations under			¥	
capitalized leases)	[3	3355	225,151	13

#### Memorandum

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	]
1. Memorandum item 1 is to be completed by: (4)	•			
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>				
<ul> <li>banks with less than \$300 million in total assets that have loans</li> </ul>				
to finance agricultural production and other loans to farmers		- 6	Acres 10	
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.		1		i
Loans to finance agricultural production and other loans to farmers		3386	0	)

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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## Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar A	mounts	in Thousands	RCON	Bil   Mil   Thou	
1. Unused commitments:							
a. Revolving, open-end lines secured by 1-4 family residential proper	ties, e.	g., home equity li	nes		3814	1	1.a
b. Credit card lines					3815	0	1.b
c. (1) Commitments to fund commercial real estate, construction, an	d land	development loan	S			F 1	
secured by real estate:						3.4	
(a) 1-4 family residential construction loan commitmen	nts				F164	0	1.c.1.a
(b) Commercial real estate, other construction loan, and	d land					1	
development loan commitments	F165	5,138	1.c.1.b				
(2) Commitments to fund commercial real estate, construction, an							
NOT secured by real estate					6550		1.c.2
d. Securities underwriting					3817	0	1.d
e. Other unused commitments		- muwaaana			3818	16,249	1.e
Financial standby letters of credit					3819	1	2
<ul> <li>a. Amount of financial standby letters of credit conveyed to others</li> </ul>			3820		1		2.a
					3821	365	3
<ul> <li>a. Amount of performance standby letters of credit conveyed to other</li> </ul>	ers		3822		0	T	3.a
4. Commercial and similar letters of credit					3411	308	4
5. Not applicable					4	10.00	
<ol><li>Securities lent (including customers' securities lent where the custom</li></ol>	er is in	demnified			2 400		_
against loss by the reporting bank)					3433	0	6
		(Column A)		(Column B)		1 17 1	
7. Credit derivatives:	20011	Guarantor		Beneficiary	-[1]		
a. Notional amounts:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou		4.4	- 43
(1) Credit default swaps	C968	0	C969		믜		7.a.(1)
(2) Total return swaps	C970	0	C971		의		7.a.(2)
(3) Credit options	C972	0			믜	49	7.a.(3)
(4) Other credit derivatives	C974	] 0			0		7.a.(4)
b. Gross fair values:		-			4	40	71 (4)
(1) Gross positive fair value	C219		C221		의		7.b.(1)
(2) Gross negative fair value	C220	0	C222		0		7.b.(2)
8. Spot foreign exchange contracts		<del></del>		_ <del>.</del>	8765	0	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize an					2420		
component of this item over 25% of Schedule RC, item 28, "Total eq	juity ca	pital")			3430	0	9
TEXT			2422				•
a. <u>Securities borrowed</u>		·	3432		믜		9.a
b. <u>Commitments to purchase when-issued securities</u>			3434		띡		9.b
<ul> <li>Standby letters of credit issued by a Federal Home Loan Ba</li> </ul>	ank		0070			7.5	•
on the bank's behalf		<del></del>	C978		의		9.c
d. 3555			3555		<u> </u>		9.d
e. 3556			3556		믜		9.e
f. 3557			3557		믜		9 <b>.</b> f
10. All other off-balance sheet assets (exclude derivatives) (itemize and o					F502	77.55	40
component of this item over 25% of Schedule RC, item 28, "Total eq	uity ca	pital")		<del></del>	5591	0	10
TEXT			2425				40
a. Commitments to sell when-issued securities			3435		의	A sales	10.a
b. 5592			5592		<u> </u>		10.b
c. 5593			5593		<u> </u>		10.c
d. 5594			5594		믜		10.d
e. 5595			5595		0		10.e

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## **Schedule RC-L—Continued**

	RCON	Tril   Bil   Mil   Thou					
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquire	ing bank				C223	0.	11.a
b. Sales for which the reporting bank is the agent	bank with risk				C224	0	11.b
Dollar Amounts in Thousands	(Column A)	(Column	B)	(Column C)		(Column D)	
	Interest	Foreign	,	Equity	ł	Commodity	
Derivatives Position Indicators	Rate	Exchange	je	Derivative		and Other	
	Contracts	Contrac	ts	Contracts		Contracts	
12. Gross amounts (e.g., notional amounts)				1 (4)			
(for each column, sum of items 12.a through	Tril  Bil  Mil  Thou	Tril  Bil  Mil	Thou	Tril  Bil  Mil  Thou	1.8	Tril  Bil  Mil  Thou	
12.e must equal sum of items 13 and 14):	RCON 8693	RCON 86	94	RCON 8695	1	RCON 8696	
a. Futures contracts	0		0	0	1 * -	0	12.a
	RCON 8697	RCON 86	98	RCON 8699		RCON 8700	
b. Forward contracts	0		0	0		0	12.b
c. Exchange-traded option contracts:	RCON 8701	RCON 87	02	RCON 8703		RCON 8704	
(1) Written options	0		0	0		0	12.c.1
	RCON 8705	RCON 87	06	RCON 8707		RCON 8708	
(2) Purchased options	0	<sup>11</sup>	0	0		0	12.c.2
d. Over-the-counter option contracts:	RCON 8709	RCON 87	10	RCON 8711		RCON 8712	
(1) Written options	0		0	0		0	12.d.1
	RCON 8713	RCON 87	14	RCON 8715	1132	RCON 8716	
(2) Purchased options	0		D ,	. 0	1	0	12.d.2
	RCON 3450	RCON 38	26	RCON 8719		RCON 8720	
e. Swaps	0		0	0		0	12.e
13. Total gross notional amount of	RCON A126	RCON A1	27	RCON 8723		RCON 8724	
derivative contracts held for trading	0]		0	0	J	0	13
14. Total gross notional amount of			100.00		, 9	3.4 . 798°	
derivative contracts held for	RCON 8725	RCON 87		RCON 8727		RCON 8728	
purposes other than trading	0	L	0	0	J	0	· 14
a. Interest rate swaps where the bank	RCON A589	426		a fair	4.47		
has agreed to pay a fixed rate	0					# 1	14.a
15. Gross fair values of derivative contracts:				24	,		
<ul> <li>a. Contracts held for trading:</li> </ul>	RCON 8733	RCON 87	34	RCON 8735		RCON 8736	
(1) Gross positive fair value	0		0	0		0	15.a.1
	RCON 8737	RCON 87		RCON 8739		RCON 8740	
(2) Gross negative fair value	0	2000	0	0	]	0	15.a.2
<ul> <li>b. Contracts held for purposes other</li> </ul>	5.00N 9344	- Books		C Bassis Bus	1	As great to	
than trading:	RCON 8741	RCON 87		RCON 8743		RCON 8744	
(1) Gross positive fair value	0		0	0	1,32	0	15.b.1
	RCON 8745	RCON 87		RCON 8747		RCON 8748	451.5
(2) Gross negative fair value	0		0	0		0	15.b.2

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#### Schedule RC-M-Memoranda

Dollar Amounts in Thous	ands RCON	Bil   Mil   Thou						
ncipal	1.5							
<u>'</u>	6164	505	1.a					
nount of								
RCON Num	ber							
6165	0		1.b					
_	3164	22	2.a					
A590	22		2.a.1					
	B026	0	2.b					
	5507	71	2.c					
	0426	93	2.d					
	5372	. 0	3.a					
	9	44						
	5508	0	3.b.1					
	5509	0	3.b.2					
	5510	0	3.b.3					
	5511	1,310	3.b.4					
	5512	0	3.b.5					
(5) Nonfarm nonresidential properties								
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)								
	5374	0	4.a					
	5375	0	4.b					
	2130	0	4.c					
	11							
	F055	183,000	5.a.1.a					
	F056	16,000	5.a.1.b					
	F057	0	5.a.1.c					
	F058	16,080	5.a.1.d					
		4 (4)						
	2651	0	5.a.2					
	F059	0	5.a.3					
	F060	o	5.b.1.a					
	F061	0	5.b.1.b					
	F062	0	5.b.1.c					
	F063	0	5.b.1.d					
n	7.1							
	B571	0	5.b.2					
RC, item 16)	3190	215,080	5 <b>.</b> c					
	nount of  RCON Numl 6165  A590	RCON   Number   6165   0   3164   3	RCON   Number   6165   0   0   0   0   0   0   0   0   0					

<sup>(1)</sup> Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

<sup>(2)</sup> Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>(3)</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>(4)</sup> Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

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## **Schedule RC-M—Continued**

I	Pollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	E	B569	NO	6
	E-	RCON	Bil   Mil   Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuit	<u> </u>	B570	O DILLI I MINI I LLION	7
8. Primary Internet Web site address of the bank (home page), if any				
(Example: www.examplebank.com) (TEXT 4087) http://www.oneunited.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the	a de la composição de l	RCON	YES / NO	
bank's customers to execute transactions on their accounts through the Web site?		4088	NO	9
10. Secured liabilities:	F	RCON	Bil   Mil   Thou	
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, ite	em 14.a)	F064	0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M,		1.0	<b>可能</b> (4)	
items 5.b.(1)(a)-(d))	[1	F065	0	10.

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## Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

		(Column A)	(	(Column B)	Γ		
		Past due	P	ast due 90			
	30	through 89	da	ays or more			
	da	ys and still		and still			
		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Loans secured by real estate:				1 33 3		1. 14	
a. Construction, land development, and other land loans:						24   13   34	
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	1,949	1.a.1
(2) Other construction loans and all land				100		1 (1)	
development and other land loans	F173	184	F175	0	F177	0	1.a.2
b. Secured by farmland	3493	0	3494	0	3495	0	1.b
c. Secured by 1-4 family residential properties:				100			
(1) Revolving, open-end loans secured by				11.774		1000	
1-4 family residential properties and	14			8 Hz 7		200 F (4)	
extended under lines of credit	5398	0	5399	0	5400	0	1.c.1
(2) Closed-end loans secured by 1-4 family							
residential properties:				98 TH 961			
(a) Secured by first liens	C236	0	C237	0	C229	0	1.c.2.a
(b) Secured by junior liens	C238	0	C239	0	C230	0	1.c.2.b
d. Secured by multifamily (5 or more) residential				4. 2.2		31 (1981)	
properties	3499	701	3500	0	3501	3,109	1.d
e. Secured by nonfarm nonresidential properties:					14		
(1) Loans secured by owner-occupied nonfarm	4			100		40.0	
nonresidential properties	F178	0	F180	0	F182	0	1.e.1
(2) Loans secured by other nonfarm		P. P. S.				190	
nonresidential properties	F179	. 0	F181	. 0	F183	0	1.e.2
2. Loans to depository institutions and		4.76	1.7	E 7 1 3 28		4 46	
acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable	- 1			14.2			
4. Commercial and industrial loans	1606	49	1607	0	1608	0	4
5. Loans to individuals for household, family,	100			11 11 11 11	- 10	17 6 A 14	
and other personal expenditures:		14.12					
a. Credit cards	B575	57	B576	8	B577	0	5.a
b. Other (includes single payment, installment,	44					3	
all student loans, and revolving credit plans		13 200		220		100	
other than credit cards)	B578	0	B579	0	B580	0	5.b
6. Loans to foreign governments and official				and the second		1.00	
institutions	5389	0	5390	0		0	6
7. All other loans (1)	5459	0	5460	0	5461	0	7
8. Lease financing receivables	1226	0	1227	0	1228	01	8
9. Debt securities and other assets (exclude other				, 1 · · · · · · · · · · · · · · · · · ·		All of	
real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	9

<sup>(1)</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

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#### Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

the amounts reported in items 1 through 6.		(Column A) Past due	ı	(Column B) Past due 90			
	1	through 89 ays and still		ays or more and still			
		accruing		accruing		·	l
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	l
10. Loans and leases reported in items 1 through 8 above which are wholly or partially				42.0			
guaranteed by the U.S. Governmenta, Guaranteed portion of loans and leases	5612	0	5613	0	5614	0	10
included in item 10 above (exclude rebooked "GNMA loans") b. Rebooked "GNMA loans" that have been	5615	0	5616	0	5617	0	10.a
repurchased or are eligible for repurchase included in item 10 above	C866	0	C867	0	C868	0	10.8

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## **Schedule RC-N—Continued**

		(Column A)		(Column B)		(Column C)	
	1	Past due	Past due 90		Nonaccrual		
	30	through 89	days or more				
		days and still		and still			
Memoranda		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Restructured loans and leases included in Schedule RC-N,				2.1		9.3	
items 1 through 8, above (and not reported in							
Schedule RC-C, Part I, Memorandum item 1):							
a. Loans secured by 1-4 family residential	22.7			4.1		All the state of t	
properties	F661	0	F662	0	F663	0	M.1.a
b. Other loans and all leases (exclude loans to				14 Table			
individuals for household, family, and other						F (44)	
personal expenditures)	1658	0	1659	0	1661	0	M.1.b
2. Loans to finance commercial real estate,				1			
construction, and land development activities							
(not secured by real estate)							
included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M,2
3. Memorandum items 3.a through 3.d are to be completed				0.484			
by banks with \$300 million or more in total assets: (1)							
a. Loans secured by real estate to non-U.S. addressees		9.	* .			\$ 2g	
(domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.a
b. Loans to and acceptances of foreign banks			11.11	9,78	1 (1)	3 20	
(included in Schedule RC-N, item 2, above)	5380	0	5381	0	5382	0	М.З.Ь
c. Commercial and industrial loans to non-U.S.						40 1 4 4	
addressees (domicile) (included in		347.7		1	20.9		
Schedule RC-N, item 4, above)	1254	0	1255	) 0	1256	0	M.3.c
d. Leases to individuals for household, family,				100			
and other personal expenditures (included				e de la companya de		1 1 1 1 1 1	
in Schedule RC-N, item 8, above)	F166	0	F167	0	F168	0	M.3.d
		4.00		11 11 11 11			
Memorandum item 4 is to be completed by: (1)					1.0		
<ul> <li>banks with \$300 million or more in total assets</li> </ul>							
<ul> <li>banks with less than \$300 million or more in total assets</li> </ul>							
that have loans to finance agricultural production and						1.3	
other loans to farmers (Schedule RC-C, part I, item 3)	100						
exceeding five percent of total loans:				4			
<ol><li>Loans to finance agricultural production and other loans to</li></ol>	2.0	1.0	17.75				
farmers (included in Schedule RC-N, item 7, above)	1594	0	1597	0	1583	0	M.4
5. Loans and leases held for sale and loans measured at fair		198		ä		10.0	
value (included Schedule RC-N, items 1 through 8, above):		1.444		i i i i i i i i i i i i i i i i i i i			
a. Loans and leases held for sale	C240	0	C241	0	C226	0	M.5.a
b. Loans measured at fair value:(1)							
(1) Fair value	F664	N/A	F665	N/A		N/A	M.5.b.1
(2) Unpaid principal balance	F667	N/A	F668	N/A	F669	N/A	M.5.b.2

<sup>(1)</sup> NOTE: Completion of Memorandum items 5.b.(1) and (2) of Schedule RC-N is optional for the March 31, 2008, report date only. These items must be completed by all banks beginning June 30, 2008.

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#### **Schedule RC-N—Continued**

7. Additions to nonaccrual assets during the quarter \_

8. Nonaccrual assets sold during the quarter \_\_\_

	1	(Column A)	1	(Column B)	1	
Dollar Amounts in Thousands		Past due 30 rough 89 days		ast due 90 ays or more		
Memorandum item 6 is to be completed by	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	]	•
banks with \$300 million or more in total assets: (1)						
<ol><li>Interest rate, foreign exchange rate, and other commodity and equity contracts:</li></ol>						
Fair value of amounts carried as assets	3529	0	3530	0	M.6	
					RCON	Bil   Mil   Thou
7. Additions to nonaccrual assets during the guarter					C410	(

<sup>(1)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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## Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

| Dollar Amounts in Thousands | RCON | Bil | Mil | Thou

-	onai ranoana				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of t			E006		
Deposit Insurance Act and FDIC regulations			F236	482,926	1
2. Total allowable exclusions			F237	0	2
3. Not applicable					
4. Total daily average of deposit liabilities before exclusions (gross) as defined in		,			
of the Federal Deposit Insurance Act and FDIC regulations			F238	N/A	4
5. Total daily average of allowable exclusions		F239	N/A	5	
Memoranda					
Do	llar Amounts i	in Thousands	RCON	Bil   Mil   Thou	
1. Total deposits of the bank (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1)	, and 1.d.(1)	)	10.0		
must equal Schedule RC-O, and item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,00	0 or l <u>ess</u>		F049	255,785	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number		THEFT	
of \$100,000 or less (to be completed for the June report only)	F050	N/A		100	M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (	1)		10.00	777	
(1) Amount of deposit accounts (excluding retirement accounts) of more that	an \$1 <u>00,000</u>		F051	222,532	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number			
of more than \$100,000	F052	763			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)			1. 1		
(1) Amount of retirement deposit accounts of \$250,000 or less			F045	4,609	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less	RCON	Number			
(to be completed for the June report only)	F046	N/A		lui l	M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)				148	
(1) Amount of retirement deposit accounts of more than \$250,000			F047	0	M.1.d.1
,	RCON	Number			
(2) Number of retirement deposit accounts of more than \$250,000	F048	0			M.1.d.2
•					
Memorandum item 2 is to be completed by banks with \$1 billion or more in total	assets. (2)				
2. Estimated amount of uninsured deposits (see instructions)			5597	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association					
in that parent bank's or parent saving association's Call Report or Thrift Financial Report?					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savi					
association:	_				
TEXT			RCON	FDIC Cert No.	
A545			A545	Ö	M.3

<sup>(1)</sup> The dollar amounts used as the basis for reporting in Memoranda items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

<sup>(2)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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# Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

NOTE: Completion of items 1.c.(1) and (2), 2.c.(1) and (2), 3.c.(1) and (2), 4.c.(1) and (2), 5.b, and 6.c.(1) and (2) of Schedule RC-P is optional for the March 31, 2008, report date only. These items must be completed by all banks required to complete Schedule RC-P beginning June 30, 2008.

Dollar Amounts	s in Thousands RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage			
loans for sale:(2)	<b>.</b>		
a. Closed-end first liens	F066	N/A	1.a
b. Closed-end junior liens	F067	N/A	1.b
c. Open-end loans extended under lines of credit:		-	
(1) Total commitment under the lines of credit	F670	N/A	1.c.1
(2) Principal amount funded under the lines of credit	F671	N/A	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family			
residential mortgage loans for sale:(2)			
a. Closed-end first liens	F068	N/A	2.a
b. Closed-end junior liens	F069	N/A	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit		N/A	2.c.1
(2) Principal amount funded under the lines of credit	F673	N/A	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:		100	_
a. Closed-end first liens	F070	N/A	3.a
b. Closed-end junior liens	F071	N/A	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	N/A	3.c.1
(2) Principal amount funded under the lines of credit	F675	N/A	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in		1.5	
Schedule RC, item 4.a):	<u> </u>	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
a, Closed-end first liens	F072	N/A	4.a
b. Closed-end junior liens	F073	N/A	4.b
c. Open-end loans extended under lines of credit:		10.00	
(1) Total commitment under the lines of credit	F676	<del></del>	4.c.1
(2) Principal amount funded under the lines of credit	F677	N/A	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 fan		- 1 MAI	
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	1 11	_
a. Closed-end 1-4 family residential mortgage loans	F184	N/A	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	N/A	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during	2001	7	
the quarter:	RCON		
a. Closed-end first liens	F678	<del></del>	6.a
b. Closed-end junior liens	F679	N/A	6.b
c. Open-end loans extended under line of credit:		* will	6 - 1
(1) Total commitment under the lines of credit	F680		6.c.1
(2) Principal amount funded under the lines of credit	F681	N/A	6.c.2

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

<sup>(2)</sup> Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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## Schedule RC-Q-Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D-Trading Assets and Liabilities,

	Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)										
	To R	(Column A) tal Fair Value deported on schedule RC	LES Ne Det	1		(Column C) Level 1 Fair Value Measurements		Column D) el 2 Fair Value easurements	(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	i
ASSETS 1. Loans and leases 2. Trading assets	F243 F246		F682 F683		F690 F691	N/A	F244 F247	N/A N/A	F245 F248	N/A N/A	1 2
a. Nontrading securities at fair value     with changes in fair value reported     in current earnings (included in				and and the second seco						To the second	
Schedule RC-Q, item 2, above) 3. All other financial assets and servicing assets	F240 F249	- 1	F684 F685	e garage	F692 F693	2014P-01	F241 F250	N/A N/A	F242 F251	N/A N/A	2.a 3
LIABILITIES				Hart the same of t		and the second of the second o		The second second		Total Control of the	
4. Deposits	F252		F686		F694		F253	N/A	F254	N/A	4
5. Trading liabilities	F255	N/A	F687	N/A	F695	N/A	F256	N/A	F257	N/A	5
All other financial liabilities and and servicing liabilities	F258	N/A	F688	N/A	F696	N/A	F259	N/A	F260	N/A	6
7. Loan commitments (not accounted for as derivatives)	F261	N/A	F689	N/A	F697	N/A	F262	N/A	F263	N/A	7

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## Schedule RC-R—Regulatory Capital

Schodale ite it itegalater y supreal	Dollar Amount	e in Thousands	RCON	Bil   Mil   Thou	i		
Tier 1 capital	Dollar Arround	S III THOUSANUS	KCON	Bil Pail Tand			
Total equity capital (from Schedule RC, item 28)			3210	40,254	1		
LESS: Net unrealized gains (losses) on available-for-sale securities (1)		,					
(if a gain, report as a positive value; if a loss, report as a negative value)	8434	(1,055)	2				
3, LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report lo	A221	1,589	3				
4. LESS: Accumulated net gains (losses) on cash flow hedges (1)	- ,,,, , , , , , , , , , , , , , , , ,						
(if a gain, report as a positive value; if a loss, report as a negative value)	4336	0	4				
5. LESS: Nonqualifying perpetual preferred stock			B588	0	5		
6. Qualifying minority interests in consolidated subsidiaries		<u></u>	B589	0	6		
7.a LESS: Disallowed goodwill and other disallowed intangible assets			B590	398	7.8		
b. LESS: Cumulative change in fair value of all financial liabilities accounted for	under a				ĺ		
fair value option that is included in retained earnings and is attributable to cl			7				
the bank's own creditworthiness (if a net gain, report as a positive value; if a	-						
report as a negative value)	- · · · · · · · · · · · · · · · · ·		F264	0	7.1		
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)			C227	39,322	8		
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	2	9.8				
b. LESS: Disallowed deferred tax assets			5610	0	9.1		
10. Other additions to (deductions from) Tier 1 capital			B592	0	10		
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	39,320	11				
Tier 2 capital							
12. Qualifying subordinated debt and redeemable preferred stock			5306	0	12		
	L3. Cumulative perpetual preferred stock includible in Tier 2 capital						
14. Allowance for loan and lease losses includible in Tier 2 capital			5310	3,361	14		
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capit	2221	0	15				
16. Other Tier 2 capital components	B594	0	16				
	7. Tier 2 capital (sum of items 12 through 16)						
	18. Allowable Tier 2 capital (lesser of item 11 or 17)						
			1395	0	19		
19. Tier 3 capital allocated for market risk	B595	0	20				
20. LESS: Deductions for total risk-based capital	3792	42,681					
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)			13/32	42,001			
Total assets for leverage ratio			2250		ا		
22. Average total assets (from Schedule RC-K, item 9)	3368	698,338	22				
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.	B590	398	23				
24. LESS: Disallowed servicing assets and purchased credit card relationships (fron	B591	2	24				
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610 B596	0	25				
26. LESS: Other deductions from assets for leverage capital purposes	A224	1,589	26				
27. Average total assets for leverage capital purposes (item 22 less items 23 throu	gh 26)		AZZ4	696,349	27		
Adjustments for financial subsidiaries							
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28				
b. Adjustment to total risk-based capital reported in item 21	B503	0	28				
29. Adjustment to risk-weighted assets reported in item 62	B504	0	ŧ.				
	·		B505	0	30		
30. Adjustment to average total assets reported in item 2/							
					1		
Capital ratios		(Column A)		(Column B)			
Capital ratios (Column B is to be completed by all banks. Column A is to be	RCON	(Column A) Percentage	RCON	(Column B) Percentage			
30. Adjustment to average total assets reported in item 27  Capital ratios  (Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)  31. Tier 1 leverage ratio (2)	RCON 7273	<del>,`</del>	RCON 7204	<u> </u>	31		
Capital ratios (Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)		Percentage	<del></del>	Percentage	31 32		

- (1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
- (2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
- (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
- (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

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#### Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	ĺ
	Totals		Items Not	Ì '	Allocation by Risk Weight Category				
	(from		Subject to	1					l
	Schedule RC)		Risk-Weighting	l	0%	20%	50%	100%	l
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil [ Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Balance Sheet Asset Categories			100						l
34. Cash and balances due from depository institutions	RCON 0010	- 1	RCON C869		RCON B600	RCON B601	Carried Street Street	RCON B602	l
(Column A equals the sum of Schedule RC items 1.a and 1.b)	27,908		0		26,618	1,290		0	34
•	RCON 1754		RCON B603		RCON B604	RCON B605	RCON B606	RCON B607	
35. Held-to-maturity securities	0		0	1000	0	0	0	0	35
,	RCON 1773		RCON B608		RCON B609	RCON B610	RCON B611	RCON B612	1
36. Available-for-sale securities	271,140		893	1.00	3,085	206,865	0	60,297	36
37. Federal funds sold and securities purchased under	RCON C225		a great was		RCON C063	RCON C064		RCON B520	ĺ
agreements to resell	0		F100.00	Car 1	0	0		0	37
	RCON 5369		RCON B617	1.99	RCON B618	RCON B619	RCON B620	RCON B621	1
38. Loans and leases held for sale	0		. 0		0	0	0	0	38
	RCON B528		RCON B622	10.00	RCON B623	RCON B624	RCON B625	RCON B626	1
39. Loans and leases, net of unearned income	415,913	24.0	0		0	1,645	131,075	283,193	39
	RCON 3123		RCON 3123		4				i
40. LESS: Allowance for loan and lease losses	3,361	14.00	3,361		100	Selences.			40
	RCON 3545		RCON B627	10.00	RCON B628	RCON B629	RCON B630	RCON B631	l
41, Trading assets	0		0		0	0	0	0	41
	RCON B639		RCON B640		RCON B641	RCON B642	RCON B643	RCON 5339	l
42. All other assets (1)	28,289		0		16	7,818	1,505	18,951	42
12/111 00101 00000 (2)	RCON 2170	200	RCON B644		RCON 5320	RCON 5327	RCON 5334	RCON 5340	i
43. Total assets (sum of items 34 through 42)	739,889	tien.	(2,468)	3 1 5	29,719	217,618	132,580	362,441	43

<sup>(1)</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

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#### Schedule RC-R—Continued

Schedule RC-R—Continued											
	(Column A)				(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	1
	Face Value		Credit		Credit			Allocation by Risk	Weight Category		1
	or Notional		Conversion		Equivalent						l
•	Amount		Factor		Amount (1)		0%	20%	50%	100%	l
Dollar Amounts in Thousands	Bil   Mil   Thou				Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	1
Derivatives and Off-Balance Sheet Items	RCON B546		See footnote 2		RCON B547		RCON B548	RCON B581	RCON B582	RCON B583	
44, Financial standby letters of credit	0	10.2	1.000		0	Sec. 40	0	0	0	0	4
45. Performance standby letters of	RCON 3821		100 m	1	RCON B650		RCON B651	RCON B652	RCON B653	RCON B654	
of credit	365	Sandari V	.50		183		0	182	0	0	4
46, Commercial and similar letters	RCON 3411		197		RCON B655		RCON B656	RCON B657	RCON B658	RCON 8659	
of credit	308	N. G. 2-2	.20		62		0	0	0	62	] 4
47. Risk participations in bankers	22.27.17		Section 1	Garage Control	24.4		100/APC	3.4	100		
acceptances acquired by the	RCON 3429	77.64	200		RCON B660		RCON B661	RCON B662		RCON B663	1
reporting institution	0	100	1.00		0		0	0		0	] 4
	RCON 3433				RCON B664		RCON B665	RCON B666	RCON B667	RCON B668	]
48, Securities lent	0		1.00		0		0	0	0	0	4
49. Retained recourse on small business	RCON A250	255	STREET, ST. OF		RCON B669	70000	RCON B670	RCON B671	RCON B672	RCON B673	
obligations sold with recourse	0		1.00		0		0	0	0	0	] 4
50. Recourse and direct credit	100				1	0.000		100	Services 199		
substitutes (other than financial	The second				100	1000				Company Control	
standby letters of credit) subject to			September 1	100	The second second		east.				
the low-level exposure rule and	100	100			China and a	695		100		parte.	1
residual interests subject to a	RCON B541		See footnote 3		RCON B542		100	1	Sec. 9	RCON B543	1
dollar-for-dollar capital requirement	0		12.500		0		Selection of the selection	10 C (2000)		0	5
51. All other financial assets sold with	RCON B675		arkers.		RCON B676		RCON B677	RCON B678	RCON B679	RCON B680	
recourse	0		1.00		0		0	0	0	0	5
52, All other off-balance sheet	RCON B681		967.7	75	RCON B682		RCON B683	RCON B684	RCON B685	RCON B686	
liabilities	0		1.00		0		0	0	0	0	5
53. Unused commitments with an original	RCON 3833		\$500 c		RCON B687		RCON B688	RCON B689	RCON B690	RCON B691	
maturity exceeding one year	6,666		.50		3,333	140.00	0	0	0	3,333	5
	100		100 mg/s		RCON A167	Park Park	RCON B693	RCON B694	RCON B695		1
54. Derivative contracts	2.00		100		0		0	0	0		5

<sup>(1)</sup> Column A multiplied by credit conversion factor.

<sup>(2)</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

<sup>(3)</sup> Or institution specific factor.

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# Schedule RC-R—Continued

Schedule RC-R—Continued										
						(Column C)	(Column D)	(Column E)	(Column F)	1
		Allocation by Risk Weight Cate						Weight Category		
							2001	<b>500</b>		
		D	ollar An	nounts in Thousan	de	0% Bil   Mil   Thou	20% Bil   Mil   Thou	50% Bil   Mil   Thou	100% Bil   Mil   Thou	┨
T-1-10			Onal All	nounts in Thousan	us	Bit   Mit   Triou	מון ויוון נווטע	Bill I Mill I Thou	Dil I Mil I MOU	- Course
Totals						RCON B696	RCON B697	RCON B698	RCON B699	1
<ol> <li>Total assets, derivatives, and off-balance sheet items by risk weight (for each column, sum of items 43 through 54)</li> </ol>	_	•				29,719	217,800	132,580	365,836	ł
56. Risk weight factor						x 0%	x 20%	× 50%	x 100%	1
57. Risk-weighted assets by risk weight category (for each column,						RCON B700	RCON B701	RCON B702	RCON B703	1
item 55 multiplied by item 56)						0	43,560	66,290	365,836	1
tern 33 matchied by term 30)						0.46			RCON 1651	1
58. Market risk equivalent assets						1.744.1	Trans.	**************************************	0	1
59. Risk-weighted assets before deductions for excess allowance for loa	n and le	ase losses							RCON B704	1
and allocated transfer risk reserve (sum of item 57, columns C thro							70		475,686	1
•		,				4.1			RCON A222	1
60. LESS: Excess allowance for loan and lease losses								100	0	]
								140	RCON 3128	]
61, LESS: Allocated transfer risk reserve								2070	0	
							-		RCON A223	1
62. Total risk-weighted assets (item 59 minus items 60 and 61)						100	Allegania A		475,686	)
Memoranda									•	
				Dollar A	mounts	in Thousands	RCON	Bil   Mil   Thou		
1. Current credit exposure across all derivative contracts covered by the	ne risk-b	ased capital stand	lards				8764	0	M.1	
			With a	remaining maturi	ty of					
		(Column A)		(Column B)	İ	(Column C)				
	Or	e year or less	0	ver one year	Ov	er five years				
2. Notional principal amounts of			thro	ough five years						
derivative contracts: (1)	RCON	Tril   Bil   Mil   Thou	RCON	Tril   Bil   Mil   Thou	RCON	Tril   Bil   Mil   Thou				
a. Interest rate contracts	3809	0	8766	0	8767	0	M.2.a			
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b			
c. Gold contracts	8771		8772	0	8773	0	M.2.c			
d. Other precious metals contracts	8774	0	8775	_ 0	8776	0	M.2.d			
e. Other commodity contracts	8777	0		0	8779	0	M.2.e			
f. Equity derivative contracts	A000	0	A001	0	A002	0	M.2.f			
g, Credit derivative contracts:		4-1-A-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	_			100				
(1) Investment grade	C980		C981	<del></del>	C982	0	M.2.g.1			
(2) Subinvestment grade	C983	0	C984	0	C985	0	M.2.g.2			

<sup>(1)</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts,

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# Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans		olumn B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other	
										Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil	Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Bank Securitization Activities	Andrew Contracts		9-1	-90	State Town	18.60	Tank Take	100	Anna San	1017	
Outstanding principal balance of assets sold						100					
and securitized by the reporting bank with	RCON B705	D.C	ON B706		RCON B707	1997	RCON B708	RCON B709	RCON B710	RCON B711	1
servicing retained or with recourse or other	RCON B703	-  - "	0 00		n n		n n	0	0	RCON B/11	$\begin{vmatrix} 1 \end{vmatrix}$
seller-provided credit enhancements	0		U		0		U	U	U		1 1
Maximum amount of credit exposure     arising from recourse or other	100		4,430								
seller-provided credit enhancements	The spirit	124			Market Co.		ED.		1	2	
provided to structures reported in	The state of the s			Substitute	4	4			1	100 July 2000	
item 1 in the form of:			A Parties		VP100	Capper 1				A delication of the second	
a. Credit-enhancing interest-only strips	160					1.0				1	
(included in Schedules RC-B or RC-F	RCON B712	RO	ON B713		RCON B714	1 1	RCON B715	RCON B716	RCON B717	RCON B718	1
or in Schedule RC, item 5)	0		0	2.5	0		0	0	0	0	2.a
b. Subordinated securities and	RCON C393	RC	ON C394	4.	RCON C395		RCON C396	RCON C397	RCON C398	RCON C399	]
other residual interests	0		0		0		0	0	0	0	2.b
c. Standby letters of credit and	RCON C400	RC	ON C401		RCON C402		RCON C403	RCON C404	RCON C405	RCON C406	j
other enhancements	0	is the s	0		0	4.5.	0	0	0	. 0	2.c
3. Reporting bank's unused commitments	3.00	1 (4)	17.2	Sec.				427	. **	*4	Ļ
to provide liquidity to structures	RCON B726	RO	ON B727		RCON B728		RCON B729	RCON B730	RCON B731	RCON B732	ļ <u>.</u>
reported in item 1	0		0	e e e	0		0	0	0	0	3
<ol><li>Past due loan amounts included in item 1:</li></ol>	RCON B733	RC	ON B734		RCON B735		RCON B736	RCON B737	RCON B738	RCON B739	┦.
a. 30-89 days past due	0		0		0	1	0	0	0	0	4.a
	RCON B740	L KC	ON B741		RCON B742		RCON B743	RCON B744	RCON B745	RCON B746	١,,
b. 90 days or more past due			_0	og selve	0		0	U	U	U	4.b
5. Charge-offs and recoveries on assets sold				95	4.44	See.	100			100	
and securitized with servicing retained or		100					100000	200	18		
with recourse or other seller-provided credit	RIAD B747	R	IAD B748		RIAD B749		RIAD B750	RIAD B751	RIAD B752	RIAD B753	1
enhancements (calendar year-to-date):	0		0		0		0	<del></del>		NIAD 0733	5.a
a. Charge-offs	RIAD B754	R	AD B755		RIAD B756	1844	RIAD B757	RIAD B758	RIAD B759	RIAD B760	1
b. Recoveries	0		0	44	0		0	0	0	0	5.b

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## Schedule RC-S—Continued

Scheaule RC-S—Continued											
	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	
	1-4 Family		Home		Credit		Auto	Other	Commercial	All Other	
	Residential		Equity		Card		Loans	Consumer	and Industrial	Loans, All	
	Loans		Lines		Receivables			Loans	Loans	Leases, and	
										All Other	
										Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
6. Amount of ownership (or seller's)	Mark State		14.1		4.2		4	199			
interests carried as:	1996	100	2007	2.00		1,000	700	August State	446	244.	
a. Securities (included in Schedule RC-B	-		RCON B761		RCON B762				RCON B763		
or in Schedule RC, item 5)	125		0		0		164		0		6.a
			RCON B500		RCON B501				RCON B502		
b. Loans (included in Schedule RC-C)	100		0		0				0		6.b
7. Past due loan amounts included in			\$197996		190		441	Palation and the Control of the Cont	4		
interests reported in item 6.a:			RCON B764	4	RCON B765			100	RCON B766		
a. 30-89 days past due			0	3340	0			77	0	100	7.a
, ,	-137		RCON B767		RCON B768			A STATE OF THE PARTY OF THE PAR	RCON B769		
b. 90 days or more past due			0		0				0		7 <b>.</b> b
8. Charge-offs and recoveries on loan			42								
amounts included in interests reported	1000								74	199	
in item 6.a (calendar year-to-date):	75.7		RIAD B770	-	RIAD B771				RIAD B772		
a, Charge-offs	1000		0		0				0		8.a
	- 12.00		RIAD B773		RIAD B774				RIAD B775		
b. Recoveries			0	reconstruction of	0			T	0		8.b
			100								
For Securitization Facilities Sponsored			-14		and plants		4.4	4.44	A STATE OF THE STA		
By or Otherwise Established By Other	178.5		Sec.				and the second		100		
Institutions	100	- 344			4.0		4646		7.11.00		
9. Maximum amount of credit exposure							100		1.0	of the	
arising from credit enhancements	100		4.50		SACTO 1	- 4					
provided by the reporting bank to other											
institutions' securitization structures in						1.4	<b>图</b>				
the form of standby letters of credit,			art .			100	Selection	* Contract	The state of the s	The same of the sa	
purchased subordinated securities,	RCON B776		RCON B777		RCON B778		RCON B779	RCON B780	RCON B781	RCON B782	
and other enhancements	0		0		0		0	_ 0		0	9
10. Reporting bank's unused commitments			Security Many		Participation of the same		Service Services	S Marie Control of the Control	A Charles The Contract of the	Mary Control of the C	
to provide liquidity to other institutions'	RCON B783	29.20	RCON B784		RCON B785		RCON B786	RCON B787	RCON B788	RCON B789	
securitization structures	0		0	1.00	0		0	0	0	0	10

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#### Schedule RC-S—Continued

•	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	1
	1-4 Family		Home		Credit	Auto	Other	Commercial	All Other	
	Residential		Equity	1	Card	Loans	Consumer	and Industrial	Loans, All	1
	Loans		Lines		Receivables		Loans	Loans	Leases, and	
					į				All Other	
					į				Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	1
Bank Asset Sales		.1	SALES OF THE SALES		100	46.0				
11. Assets sold with recourse or other seller-	#1		1241		200	100		1.740	183	
provided credit enhancements and not	RCON B790		RCON B791		RCON B792	 RCON B793	RCON B794	RCON B795	RCON B796	]
securitized by the reporting bank	0		0	100	0	0	0	0	0	11
12. Maximum amount of credit exposure			100	927				100		
arising from recourse or other seller-			The second secon		1000		ent en u	7.94		
provided credit enhancements pro-	RCON B797		RCON B798		RCON B799	RCON B800	RCON B801	RCON B802	RCON B803	
vided to assets reported in item 11	0		0		0	0	0	0	0	12

#### Memoranda

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
Small business obligations transferred with recourse under Section 208 of the Riegle				l
Community Development and Regulatory Improvement Act of 1994:				l
a. Outstanding principal balance		A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date		A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		74 (1945)	100	J
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	11,785	M.2.b
c, Other financial assets (includes home equity lines) (1)		A591	5,489	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end		100		l
(includes closed-end and open-end loans)		F699	0	M.2.d
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby le	etters of	100		
credit, subordinated securities, and other enhancements:		194		l
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions		B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:				l
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)		C407	N/A	M.4

<sup>(1)</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

<sup>(2)</sup> Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

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#### Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

·	RCON	YES / NO	ĺ
1, Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T)	A345	NO	1
, , , , , , , , , , , , , , , , , , , ,			
	RCON	YES / NO	ĺ
2. Does the institution exercise the fiduciary powers it has been granted?	A346	NO	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts)	RCON	YES / NO	
to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867	NO	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A)		(Column B)		(Column C)	(Column D)	
	Managed		Non-Managed		Number of	Number of	
	Assets		Assets		Managed	Non-Managed	
					Accounts	Accounts	
Dollar Amounts in Thousands	Tril   Bil   Mil   Thou		Tril   Bil   Mil   Thou		2.5	14	
FIDUCIARY AND RELATED ASSETS	RCON B868		RCON B869		RCON B870	RCON B871	
4. Personal trust and agency accounts	N/A		N/A		N/A	N/A	4
5. Retirement related trust & agency accounts:	RCON B872		RCON B873		RCON B874	RCON B875	
a. Employee benefit-defined contribution	N/A		N/A		N/A	N/A	5.a
, ,	RCON B876		RCON B877		RCON B878	RCON B879	
b, Employee benefit-defined benefit	N/A		N/A		N/A	N/A	5.b
, ,	RCON B880	i.	RCON B881		RCON B882	RCON B883	
c. Other retirement accounts	N/A		N/A		N/A	N/A	5.c
	RCON B884	14	RCON B885		RCON C001	RCON C002	
Corporate trust and agency accounts	N/A		N/A		N/A	N/A	6
	RCON B886				RCON B888		
7. Investment management agency accounts	N/A		4.5		N/A		7
,	RCON B890	ake i	RCON B891		RCON B892	RCON B893	
8. Other fiduciary accounts	N/A		N/A		N/A	N/A	8
9. Total fiduciary accounts	RCON B894		RCON B895		RCON B896	RCON B897	
(sum of items 4 through 8)	N/A		N/A		N/A	N/A	9
, , , , , , , , , , , , , , , , , , , ,	医多种性毒素	100	RCON B898			RCON B899	
10. Custody and safekeeping accounts	1		N/A	<b>1</b>	排行。	N/A	10

11. Not applicable

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# **Schedule RC-T—Continued**

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	İ
FIDUCIARY AND RELATED SERVICES INCOME				ĺ
12. Personal trust and agency accounts		B904	N/A	12
13. Retirement related trust and agency accounts:			11111	
a. Employee benefit—defined contribution		B905	N/A	13.a
b. Employee benefit—defined benefit		B906	N/A	13.b
c. Other retirement accounts		B907	N/A	13.c
14. Corporate trust and agency accounts		A479	N/A	14
15. Investment management agency accounts		B908	N/A	15
16. Other fiduciary accounts		A480	N/A	16
17. Custody and safekeeping accounts		B909 `	N/A	17
18. Other fiduciary and related services income		B910	N/A	18
19. Total gross fiduciary and related services income (sum of items 12 through 18)			4.69	
(must equal Schedule RI, item 5.a)		4070	N/A	19
20. LESS: Expenses		C058	N/A	20
21. LESS: Net losses from fiduciary and related services		A488	N/A	21
22. PLUS: Intracompany income credits for fiduciary and related services		B911	N/A	22
23. Net fiduciary and related services income		A491	N/A	23

		Managed	
Memoranda		Assets	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
Managed assets held in personal trust and agency accounts:		\$1. T. ( \$1.	
a. Noninterest-bearing deposits	B913	N/A	M.1.a
b. Interest-bearing deposits	B914	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915	N/A	M.1.c
d. State, county and municipal obligations	B916	N/A	M.1.d
e. Money market mutual funds	B917	N/A	M.1.e
f. Other short-term obligations	B918	N/A	M.1.f
g. Other notes and bonds	B919	N/A	M.1.g
h. Common and preferred stocks	B920	N/A	M.1.h
i. Real estate mortgages	B921	N/A	M.1.i
j. Real estate	B922	N/A	M.1.j
k. Miscellaneous assets	B923	N/A	M.1.k
I. Total managed assets held in personal trust and agency accounts (sum of Memorandum	11.4	K	
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868	N/A	M.1.I

	(	Column A)	(Column B)
	1 1	Number of	Principal Amount
		Issues	Outstanding
Dollar Amounts in Thousands	RCON		Tril   Bil   Mil   Thou
2. Corporate trust and agency accounts:			RCON B928
a. Corporate and municipal trusteeships	B927	N/A	N/A
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A	

M.2.a M.2.b

One	≥Ur	ited	Ba	nk
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# **Schedule RC-T—Continued**

Memoranda—Continued		(Column A) Number of		(Column B) Market Value of	
Dollar Amounts in Thousands	RCON		RCON	Bil   Mil   Thou	
3. Collective investment funds and common trust funds:			1, 1		
a. Domestic equity	B931	N/A	B932	N/A	M.3.a
b. International/Global equity	B933	N/A	B934	N/A	M.3.b
c. Stock/Bond blend	B935	N/A	B936	N/A	M.3.c
d. Taxable bond	B937	N/A	B938	N/A	M.3.d
e, Municipal bond	B939	N/A	B940	N/A	M.3.e
f. Short term investments/Money market	B941	N/A	B942	N/A	M.3.f
g. Specialty/Other	B943	N/A	B944	N/A	M <b>.</b> 3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	N/A	B946	N/A	M.3.h

	(Column A)			(Column B)		(Column C)	
	Gross Losses		Gross Losses		Recoveries		
	Managed		Non-Managed				
		Accounts		Accounts			
Dollar Amounts in Thousands	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
4. Fiduciary settlements, surcharges and other losses:				100	11.00		
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses				18	1 1.	6 B at 1	
(sum of Memorandum items 4.a through 4.d) (sum of							
columns A and B minus column C must equal				7	11.7		
Schedule RC-T, item 21)	B959	N/A	B960	N/A	B961	N/A	M.4.e

Name and Title (TEXT B962)	
N/A	
E-mail Address (TEXT B926)	

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# Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 20 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its acuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

	RCON	YES / NO
Comments?	6979	NO
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
BANK MANAGEMENT STATEMENT (please type or print clearly): TEXT		
6980		
·		

# **REPORT OF CONDITION**

Consolidating domestic subsidiaries of		
OneUnited Bank		
in the state of MA at close of business on March 31, 2008		
published in response to call made by (Enter additional information below)		
Statement of Resources and Liabilities		
	Dollar Amour	nts in Thousands
ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		26,918
Interest-bearing balances		990
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		271,140
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	415,913	
LESS: Allowance for loan and lease losses	3,361	
Loans and leases, net of unearned income and allowance		412,552
Trading Assets		0
Premises and fixed assets (including capitalized leases)		7,882
Other real estate owned		1,310
Investments in unconsolidated subsidiaries and associated companies		0
Intangible assets:		
Goodwill		327
Other intangible assets		93
Other assets		18,677
Total assets		739,889

# REPORT OF CONDITION (Continued)

# LIABILITIES

	Dollar Amounts in	Thousands
Deposits:		
In domestic offices		481,753
Noninterest-bearing	30,310	
Interest-bearing		
Federal funds purchased and securities sold under agreements to	repurchase:	
Federal funds purchased		0
Securities sold under agreements to repurchase	***************************************	0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and oblight	• /	215,080
Subordinated notes and debentures		0
Other liabilities		2,802
Total liabilities		699,635
Minority interest in consolidated subsidiaries		0
EQUITY CAPITAL	_	
Perpetual preferred stock and related surplus		24,145
Common stock		37
Surplus (exclude all surplus related to preferred stock)		5,645
Retained earnings	The state of the s	11,482
Accumulated other comprehensive income		(1,055)
Other equity capital components		0
Total equity capital		40,254
Total liabilities, minority interest, and equity capital		739,889
We, the undersigned directors, attest to the	I, John Trotter, SVP/CFO	
correctness of this statement of resources and liabilities.	( Name, Title )	
We declare that it has been examined by us, and to	of the above named bank do hereby declare	
the best of our knowledge and belief has been	that this Report of Condition is true and	
prepared in conformance with the instructions	correct to the best of my knowledge and belief.	
and is true and correct.		
Director #1		
Director #2	· · · · · · · · · · · · · · · · · · ·	
Director #3		

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081

#### Federal Financial Institutions Examination Council

Expires March 31, 2010

Please refer to page i,

and belief have been prepared in conformance with the instructions

issued by the appropriate Federal regulatory authority and are true

able of Contents, for ne required disclosure f estimated burden.	<u> </u>	

# **Consolidated Reports of Condition and Income for**

A Bank With Domestic Offices Only—FFIEC 041				
Report at the close of Business June 30, 2008	(20080630) (RCON 9999)			
This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).	This report form is to be filed by banks with domestic offices only. Banks with foreign offices (as defined in the instructions) must file FFIEC 031.			
NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared	We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge			

and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

in accordance with Federal regulatory authority instructions.

The Reports of Condition and Income must be signed by the Chief

Financial Officer (CFO) of the reporting bank (or by the individual

performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three

Director (Trustee)		
Director (Trustee)		
Director (Trustee)	 	

Signature of Chief Financial Officer (or Equivalent)

directors for State member and National banks.

Date of Signature

#### **Submission of Reports**

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number

23966 (RSSD 9050) To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

neonited bank		
egal Title of Bank (RSSD 9017)	,	
octon		

City	(RSSD	9130)
МΑ		

State Abbrev, (RSSD 9200)

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

\_\_ RC-3, 4, 5, 6

Consolidated Reports of Condition and Income for

A Bank With Domestic Offices Only

FFIEC 041

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#### Disclosure of Estimated Burden

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

#### Secretary

Board of Governors of the Federal Reserve System Washington, D.C. 20551

Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

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the Amounts Reported in the Reports	DC 20
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Schedule RC-B - Securities \_\_\_\_\_\_

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

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#### Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed
John Trotter	Kenneth Tse
Name (TEXT C490)	Name (TEXT C495)
SVP/CFO	Controller
Title (TEXT C491)	Title (TEXT C496)
(b) (6) @oneunited.com	(b) (6) @oneunited.com
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
(b) (6)	(b) (6)
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)
(323) 296-6801	(323) 296-6801
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)

#### **Emergency Contact Information**

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact	Secondary Contact
John Trotter	Kenneth Tse
Name (TEXT C366)	Name (TEXT C371)
SVP\CFO	. Controller
Title (TEXT C367)	Title (TEXT C372)
(b) (6) @oneunited.com	(b) (a) @oneunited.com
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
(b) (6)	(b) (6)
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)
(323) 296-6801	(323) 296-6801
FAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)

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#### USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

**Secondary Contact** 

(323) 290-7746

Teri Williams	
Name (TEXT C437)	
President	
Title (TEXT C438)	
(b) (6) @oneunited.com	
E-mail Address (TEXT C439)	
(b) (6)	
Telephone: Area code/phone number/extension (TEXT C440)	
(617) 457-4430	
FAX: Area code/phone number (TEXT C441)	
Third Contact	
Third Contact	
Third Contact  Cynthia Allen	
Third Contact  Cynthia Allen  Name (TEXT C870)	
Third Contact Cynthia Allen Name (TEXT C870) VP Retail Compliance Manager	
Third Contact  Cynthia Allen  Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)	
Third Contact  Cynthia Allen  Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)  b) (6) @oneunited.com	
Third Contact  Cynthia Allen  Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)  D) (6) @oneunited.com  E-mail Address (TEXT C872)	
Third Contact  Cynthia Allen  Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)  b) (6) @oneunited.com  E-mail Address (TEXT C872)  (b) (6)	
Third Contact  Cynthia Allen  Name (TEXT C870)  VP Retail Compliance Manager  Title (TEXT C871)  b) (6) @oneunited.com  E-mail Address (TEXT C872)  (b) (6)  Telephone: Area code/phone number/extension (TEXT C873)	

**Primary Contact** 

James Slocum	
Name (TEXT C442)	
VP Information Technology	
Title (TEXT C443)	
(b) (6) @oneunited.com	
E-mail Address (TEXT C444)	
(b) (6)	
Telephone: Area code/phone number/extension (TEXT C445)	
(617) 457-4430	
FAX: Area code/phone number (TEXT C446)	
Fourth Contact	
Sherri Brewer	
Name (TEXT C875)	
SVP retail Banking	
Title (TEXT C876)	
(b) (6) @oneunited.com	
E-mail Address (TEXT C877)	
(b) (6)	

Telephone: Area code/phone number/extension (TEXT C878)

FAX: Area code/phone number (TEXT C879)

OneUnited Bank		
Legal Title of Bank		
Boston		
City		
MA	02110	
State	Zip Code	
FDIC Certificate Number:	23966	
Submitted to CDP on 10/30/	2008 at 6:43 PM	

FFIEC 041 Page RI-1

# Consolidated Report of Income for the period January 1, 2008 – June 30, 2008

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

#### **Schedule RI—Income Statement**

1. Interest Income: a. Interest and fee income on loans: (1) Loans secured by real estate: (2) Loans secured by 1-4 family residential properties	Dolla	r Amounts in Thousands	RIAD	Bil   Mil   Thou	
1.   Loans secured by real estate:   (a) Loans secured by 1-4 family residential properties				4 4 1	
(a) Loans secured by real estate: (a) Loans secured by 1-4 family residential properties (b) All other loans secured by real estate (2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (d) Loans to foreign governments and official institutions (1) Evangation (1) Evangat	1. Interest Income:			35	
(a) Loans secured by 1-4 family residential properties	a. Interest and fee income on loans:				
(a) Lother loans secured by real estate (b) All other loans secured by real estate (2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (b) Other (long overnments and official institutions (a) Loans to foreign governments and official institutions (b) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (c) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (d) Loans to foreign governments and official institutions (e) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (e) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) (f) Total interest income on balances due from detpository institutions (2) (g) Interest and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (excluding mortgage-backed securities) (g) Notrgage-backed securities (g) All other securities (includes securities issued by states and political subdivisions in the U.S.) (g) Other interest income on federal funds sold and securities purchased under agreements to resell (g) Interest income (sum of items 1.a.(6) through 1.g) (g) Other interest income (sum of items 1.a.(6) through 1.g) (g) Notransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (g) Savings deposits (includes MMDAS) (g) Time deposits of \$100,000 or more (g) Savings deposits (includes MMDAS) (g) Time deposits of less than \$100,000 (g) Time deposits of federal funds such as a sculpties sold under agreements to repurchase (g) Time deposits of federal funds such as a sculpties sold under agreements to repurchase	(1) Loans secured by real estate:				
(2) Commercial and industrial loans (3) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards). (4) Loans to foreign governments and official institutions (2) 4056 (3) 1.a.4 (5) All other loans (1) 4058 (3) 1.a.5 (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 (13,845 1.a.6 b. Income from lease financing receivables (4) Loans and dividend income on securities: (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 4059 (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4050 (4050 (1) 1.d.2 (1) 4050 (1) 1.d.2 (1) 4050 (1)	(a) Loans secured by 1-4 family residential properties		4435	2,389	1.a.1.a
(2) Commercial and industrial loans	(b) All other loans secured by real estate		4436	11,034	1.a.1.b
Expenditures: (a) Credit cards			4012	372	1.a.2
(a) Credit cards (b) Other (includes single payment, installment, all student   lans, and revolving credit plans other than credit cards)   B486   3   1.a.3.b     (4) Loans to foreign governments and official institutions   4056   0   1.a.4     (5) All other loans (1)   4058   0   1.a.5     (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))   4010   13,845   1.a.6     b. Income from lease financing receivables   4065   0   1.b     c. Interest income on balances due from depository institutions (2)   4115   39   1.c     c. Interest and dividend income on securities:   (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)   4089   3,758   1.d.2     (2) Mortgage-backed securities seed by states and political subdivisions in the U.S.)   4060   465   1.d.3     e. Interest income from trading assets   4069   0   1.e     f. Interest income from trading assets   4069   0   1.e     f. Interest income on federal funds sold and securities purchased under agreements to resell   4020   170   1.f     g. Other interest income (sum of items 1.a.(6) through 1.g)   4107   22,617   1.h     c. Interest expenses:   4508   199   2.a.1     a. Interest expenses:   4508   199   2.a.2     a. Interest on deposits (includes MMDAs)   4518   3.68   1.68     b. Expense of federal funds purchased and securities sold under agreements to result and securities of federal funds purchased and securities sold under agreements to repurchase   4180   10   2.b	(3) Loans to individuals for household, family, and other personal				
(a) Ctert (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)  (4) Loans to foreign governments and official institutions  (5) All other loans (1)  (6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))  (7) All other loans (1)  (8) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))  (8) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))  (9) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))  (1) Interest income on balances due from depository institutions (2)  (1) U.S. Treasury securities and U.S. Government agency obligations  (excluding mortgage-backed securities)  (2) Mortgage-backed securities  (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)  (2) Mortgage-backed securities includes securities issued by states and political subdivisions in the U.S.)  (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)  (4) Enterest income from trading assets  (5) Interest income on federal funds sold and securities purchased under agreements to resell  (6) Total interest income  (7) Interest income (sum of items 1.a.(6) through 1.g)  (8) Interest income (sum of items 1.a.(6) through 1.g)  (9) Other interest income  (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)  (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)  (1) Transaction accounts of \$100,000 or more  (2) Nontransaction accounts (now accounts, ATS accounts, and telephone federal funds purchased and securities sold  (b) Time deposits of less than \$100,000  (c) Time deposits of less than \$100,000  (d) Total interest income  (excluding mortgage-backed securities old  (excluding mortgage-backed securities  (a) Savings deposits (includes MMDAs)  (b) Time deposits of federal funds pu			74	11 14 2 2 3	
La.3.b   L	(a) Credit cards		B485		1.a.3.a
Dans, and revolving credit plans other than credit cards)   2486   3   1.a.3.b	(b) Other (includes single payment, installment, all student			* E ( 4)	
(5) All other loans (1)			B486	3	1.a.3.b
(a) All other sets and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) 4010 13,845 1.a.6 b. Income from lease financing receivables 4065 0 1.b 1.c c. Interest income on balances due from depository institutions (2) 4115 39 1.c d. Interest and dividend income on securities:  (a) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) 8489 3,758 1.d.2 (2) Mortgage-backed securities (2) Mortgage-backed securities issued by states and political subdivisions in the U.S.) 4060 465 1.d.3 e. Interest income from trading assets 4069 0 1.e 1.f 1.f 1.f 1.f 1.f 1.f 1.f 1.f 1.f 1.f	(4) Loans to foreign governments and official institutions		4056	0	1.a.4
b. Income from lease financing receivables c. Interest income on balances due from depository institutions (2) 4115 39 1.c  d. Interest and dividend income on securities:  (1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) B488 4,014 1.d.1  (2) Mortgage-backed securities (Includes securities issued by states and political subdivisions in the U.S.) 4060 465 1.d.3  e. Interest income from trading assets 4069 0 1.e  f. Interest income on federal funds sold and securities purchased under agreements to resell 4518 326 1.g  h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 22,617 1.h  2. Interest expense:  a. Interest on deposits:  (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 199 2.a.1  (2) Nontransaction accounts:  (a) Savings deposits (includes MMDAs) 0093 3,293 2.a.2.a  (b) Time deposits of \$100,000 or more A517 1,099 (c) Time deposits of less than \$100,000 1.9 1.9 1.9 1.9 1.9 1.9 1.9 1.9 1.9 1.9	(5) All other loans (1)		4058	0	1.a.5
c. Interest income on balances due from depository institutions (2)       4115       39       1.c         d. Interest income on balances due from depository institutions (2)       4115       39       1.c         d. Interest and dividend income on securities:       39       1.c         (1) U.S. Treasury securities and U.S. Government agency obligations       8488       4,014       1.d.1         (2) Mortgage-backed securities       8489       3,758       1.d.2         (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)       4060       465       1.d.3         e. Interest income from trading assets       4069       0       1.e         f. Interest income on federal funds sold and securities purchased under agreements to resell       4020       170       1.f         g. Other interest income (sum of items 1.a.(6) through 1.g)       4107       22,617       1.h         2. Interest expense:       3. Interest on deposits:       4508       199       2.a.1         2. Interest on deposits:       4508       199       2.a.1         (2) Nontransaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)       4508       199       2.a.1         (2) Time deposits of \$100,000 or more       A517       1,099       2.a.2.b         (b) Time	(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))		4010	13,845	1.a.6
d. Interest and dividend income on securities:  (1) U.S. Treasury securities and U.S. Government agency obligations  (excluding mortgage-backed securities).  (2) Mortgage-backed securities  (3) All other securities (includes securities issued by states and political subdivisions in the U.S.).  (a) Interest income from trading assets.  (b) Interest income on federal funds sold and securities purchased under agreements to resell.  (c) Interest income (sum of items 1.a.(6) through 1.g).  (a) Savings deposits (includes MMDAs).  (b) Time deposits of \$100,000 or more.  (c) Time deposits of \$100,000 or more.  (d) Time deposits of federal funds purchased and securities sold under agreements to repurchase.  (excluding mortgage-backed securities.  (a) Savings deposits (includes MMDAs).  (b) Time deposits of federal funds purchased and securities sold under agreements to repurchase.  (a) Savings deposits (includes MMDAs).  (b) Time deposits of federal funds purchased and securities sold under agreements to repurchase.  (a) Savings deposits for least than \$100,000.	b. Income from lease financing receivables		4065	0	1.b
d. Interest and dividend income on securities:       (1) U.S. Treasury securities and U.S. Government agency obligations       3488       4,014       1.d.1         (excluding mortgage-backed securities)       B489       3,758       1.d.2         (2) Mortgage-backed securities (includes securities issued by states and political subdivisions in the U.S.)       4060       465       1.d.3         e. Interest income from trading assets       4069       0       1.e         f. Interest income on federal funds sold and securities purchased under agreements to resell       4020       170       1.f         g. Other interest income       4518       326       1.g         h. Total interest income (sum of items 1.a.(6) through 1.g)       4107       22,617       1.h         2. Interest expense:       3       3       3       3       3       4       3       4       3       4       3       4       3       4       3       4       3       4       3       4       3       4	c. Interest income on balances due from depository institutions (2)		4115	39	1.c
(excluding mortgage-backed securities)       8488       4,014       1.d.1         (2) Mortgage-backed securities       8489       3,758       1.d.2         (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)       4060       465       1.d.3         e. Interest income from trading assets       4069       0       1.e         f. Interest income on federal funds sold and securities purchased under agreements to resell       4020       170       1.f         g. Other interest income       4518       326       1.g         h. Total interest income (sum of items 1.a.(6) through 1.g)       4107       22,617       1.h         2. Interest expense:       4107       22,617       1.h         a. Interest on deposits:       4508       199       2.a.1         (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)       4508       199       2.a.1         (2) Nontransaction accounts:       9093       3,293       2.a.2.a         (b) Time deposits of \$100,000 or more       A517       1,099       2.a.2.b         (c) Time deposits of less than \$100,000       A518       1,583       2.a.2.c         b. Expense of federal funds purchased and securities sold under agreements to repurchase       4180       10	•		All Control	1.0	
(excluding mortgage-backed securities)       8488       4,014       1.d.1         (2) Mortgage-backed securities       8489       3,758       1.d.2         (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)       4060       465       1.d.3         e. Interest income from trading assets       4069       0       1.e         f. Interest income on federal funds sold and securities purchased under agreements to resell       4020       170       1.f         g. Other interest income       4518       326       1.g         h. Total interest income (sum of items 1.a.(6) through 1.g)       4107       22,617       1.h         2. Interest expense:       4107       22,617       1.h         a. Interest on deposits:       4508       199       2.a.1         (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)       4508       199       2.a.1         (2) Nontransaction accounts:       9093       3,293       2.a.2.a         (b) Time deposits of \$100,000 or more       A517       1,099       2.a.2.b         (c) Time deposits of less than \$100,000       A518       1,583       2.a.2.c         b. Expense of federal funds purchased and securities sold under agreements to repurchase       4180       10	(1) U.S. Treasury securities and U.S. Government agency obligations		ř.		
(2) Mortgage-backed securities       8489       3,758       1.d.2         (3) All other securities (includes securities issued by states and political subdivisions in the U.S.)       4060       465       1.d.3         e. Interest income from trading assets       4069       0       1.e         f. Interest income on federal funds sold and securities purchased under agreements to resell       4020       170       1.f         g. Other interest income       4518       326       1.g         h. Total interest income (sum of items 1.a.(6) through 1.g)       4107       22,617       1.h         2. Interest expense:       4107       22,617       1.h         a. Interest on deposits:       4508       199       2.a.1         (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)       4508       199       2.a.1         (2) Nontransaction accounts:       4508       199       2.a.2.a         (b) Time deposits (includes MMDAs)       0093       3,283       2.a.2.a         (c) Time deposits of less than \$100,000       A518       1,583       2.a.2.c         b. Expense of federal funds purchased and securities sold       4180       10       2.b			B488	4,014	1.d.1
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) 4060 465 1.d.3 e. Interest income from trading assets 4069 0 1.e f. Interest income on federal funds sold and securities purchased under agreements to resell 4020 170 1.f g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 22,617 1.h  2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 199 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 3,293 2.a.2.a (b) Time deposits of \$100,000 or more A517 1,099 2.a.2.b (c) Time deposits of less than \$100,000 A518 1,583 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 10 2.b			B489	3,758	1.d.2
e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell g. Other interest income (sum of items 1.a.(6) through 1.g) h. Total interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) (b) Time deposits of \$100,000 or more (c) Time deposits of less than \$100,000 A518 1,583 La.2.c. b. Expense of federal funds purchased and securities sold under agreements to repurchase  4669 1.e 1.e 1.e 1.e 1.e 1.e 1.e 1.e 1.e 1.e	• / = =		1	4.3	
e. Interest income from trading assets f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest income on federal funds sold and securities purchased under agreements to resell f. Interest on deposits of success sold f. Interest on deposits of success sold sold and securities sold sunder agreements to repurchase f. Interest income on federal funds purchased and securities sold sunder agreements to repurchase f. Interest income on federal funds purchased and securities sold sunder agreements to repurchase f. Interest income on federal funds purchased and securities sold sunder agreements to repurchase sold sunder agreement sold sunder agreement sold sunder agreement sold sunder agreement sold sunder agreement so	political subdivisions in the U.S.)		4060	465	1.d.3
g. Other interest income (sum of items 1.a.(6) through 1.g) 4107 22,617 1.h  2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 199 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 3,293 2.a.2.a (b) Time deposits of \$100,000 or more A517 1,099 2.a.2.b (c) Time deposits of less than \$100,000 A518 1,583 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 10 2.b			4069	0	1.e
h. Total interest income (sum of items 1.a.(6) through 1.g)  2. Interest expense:  a. Interest on deposits:  (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)  (2) Nontransaction accounts:  (a) Savings deposits (includes MMDAs)  (b) Time deposits of \$100,000 or more  (c) Time deposits of less than \$100,000  A518  1,583  b. Expense of federal funds purchased and securities sold under agreements to repurchase  4180  1.h  22,617  1.h  22,617  1.h  22,617  1.h  22,617  2.a.1	f. Interest income on federal funds sold and securities purchased under agreements to re	sell	4020	170	1.f
h. Total interest income (sum of items 1.a.(6) through 1.g) 4107 22,617 1.h  2. Interest expense: a. Interest on deposits: (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) 4508 199 2.a.1 (2) Nontransaction accounts: (a) Savings deposits (includes MMDAs) 0093 3,293 2.a.2.a (b) Time deposits of \$100,000 or more A517 1,099 2.a.2.b (c) Time deposits of less than \$100,000 A518 1,583 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 10 2.b	q. Other interest income		4518	326	1.g
a. Interest on deposits:  (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)  (2) Nontransaction accounts:  (a) Savings deposits (includes MMDAs)  (b) Time deposits of \$100,000 or more  (c) Time deposits of less than \$100,000  b. Expense of federal funds purchased and securities sold under agreements to repurchase  4508  199  2.a.1  4508  199  2.a.2.a  4517  1,099  2.a.2.b  2.a.2.c  4518  1,583  2.a.2.c			4107	22,617	1.h
a. Interest on deposits:  (1) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)  (2) Nontransaction accounts:  (a) Savings deposits (includes MMDAs)  (b) Time deposits of \$100,000 or more  (c) Time deposits of less than \$100,000  b. Expense of federal funds purchased and securities sold under agreements to repurchase  4508  199  2.a.1  4508  199  2.a.2.a  4517  1,099  2.a.2.b  2.a.2.c  4518  1,583  2.a.2.c	2. Interest expense:				
telephone and preauthorized transfer accounts)       4508       199       2.a.1         (2) Nontransaction accounts:       0093       3,293       2.a.2.a         (a) Savings deposits (includes MMDAs)       0093       3,293       2.a.2.a         (b) Time deposits of \$100,000 or more       A517       1,099       2.a.2.b         (c) Time deposits of less than \$100,000       A518       1,583       2.a.2.c         b. Expense of federal funds purchased and securities sold under agreements to repurchase       4180       10       2.b			140		
(2) Nontransaction accounts:  (a) Savings deposits (includes MMDAs)	(1) Transaction accounts (NOW accounts, ATS accounts, and		1176		
(a) Savings deposits (includes MMDAs)       0093       3,293       2.a.2.a         (b) Time deposits of \$100,000 or more       A517       1,099       2.a.2.b         (c) Time deposits of less than \$100,000       A518       1,583       2.a.2.c         b. Expense of federal funds purchased and securities sold under agreements to repurchase       4180       10       2.b	telephone and preauthorized transfer accounts)		4508	199	2.a.1
(b) Time deposits of \$100,000 or more       A517       1,099       2.a.2.b         (c) Time deposits of less than \$100,000       A518       1,583       2.a.2.c         b. Expense of federal funds purchased and securities sold under agreements to repurchase       4180       10       2.b	(2) Nontransaction accounts:				
(c) Time deposits of \$100,000 de time?  (c) Time deposits of less than \$100,000 A518 1,583 2.a.2.c  b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 10 2.b	(a) Savings deposits (includes MMDAs)		0093	3,293	2.a.2.a
(c) Time deposits of less than \$100,000 A518 1,583 2.a.2.c b. Expense of federal funds purchased and securities sold under agreements to repurchase 4180 10 2.b	(b) Time deposits of \$100,000 or more		A517	1,099	2.a.2.b
under agreements to repurchase 10 2.b	· ·		A518		2.a.2.c
under agreements to repurchase 4180 10 2.b					
			4180	10	2.b
			4185	4,861	2.c

<sup>(1)</sup> Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

<sup>(2)</sup> Includes interest income on time certificates of deposit not held for trading.

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Schedule RI—Continued

2. Interest expense (continued): d. Interest on subordinated notes and debentures e. Total interest expense (sum of items 2.a through 2.d)	0770 080 2220 0886 888 888 887 386 387 491 492 493	0 0 0 0 0 5 0	2.d 2.e 4074   4230   5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	11,572 0	3 4
2. Interest expense (continued): d. Interest on subordinated notes and debentures e. Total interest expense (sum of items 2.a through 2.d).  3. Net interest income (item 1.h minus 2.e). 4. Provision for loan and lease losses 5. Noninterest income: a. Income from fiduciary activities (1)	2200   200	0 11,045	2.e 4074   4230   5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		3 4
d. Interest expense (contribued):  d. Interest on subordinated notes and debentures e. Total interest expense (sum of items 2.a through 2.d)  3. Net interest income (item 1.h minus 2.e)  4. Provision for loan and lease losses  5. Noninterest income: a. Income from fiduciary activities (1) b. Service charges on deposit accounts c. Trading revenue (2) d. (1) Fees and commissions from securities brokerage (2) Investment banking, advisory, and underwriting fees and commissions (3) Fees and commissions from annuity sales (4) Underwriting income from insurance and reinsurance activities (5) Income from other insurance activities e. Venture capital revenue f. Net servicing fees g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned k. Net gains (losses) on sales of other assets (excluding securities) l. Other noninterest income* m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities	2200   200	0 11,045 0 700 0 0 0 0 0 0 0 5	2.e 4074   4230   5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		3 4
d. Interest on subordinated notes and debentures e. Total interest expense (sum of items 2.a through 2.d) 3. Net interest income (item 1.h minus 2.e) 4. Provision for loan and lease losses 5. Noninterest income: a. Income from fiduciary activities (1) b. Service charges on deposit accounts c. Trading revenue (2) d. (1) Fees and commissions from securities brokerage (2) Investment banking, advisory, and underwriting fees and commissions (3) Fees and commissions from annuity sales (4) Underwriting income from insurance and reinsurance activities (5) Income from other insurance activities e. Venture capital revenue f. Net servicing fees g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned k. Net gains (losses) on sales of other assets (excluding securities) l. Other noninterest income* m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities	073   070   080	0 700 0 0 0 0 0 0 0 0 0	2.e 4074   4230   5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		3 4
3. Net interest income (item 1.h minus 2.e) 4. Provision for loan and lease losses 5. Noninterest income: a. Income from fiduciary activities (1) b. Service charges on deposit accounts c. Trading revenue (2) d. (1) Fees and commissions from securities brokerage (2) Investment banking, advisory, and underwriting fees and commissions (3) Fees and commissions from annuity sales (4) Underwriting income from insurance and reinsurance activities (5) Income from other insurance activities e. Venture capital revenue f. Net servicing fees g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned k. Net gains (losses) on sales of other assets (excluding securities) l. Other noninterest income* m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities	0070   0080   0220   0086   00	0 700 0 0 0 0 0 0 0 5 0	5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		3 4
3. Net interest income (item 1.h minus 2.e) 4. Provision for loan and lease losses 5. Noninterest income: a. Income from fiduciary activities (1)	080   220   886   886   887   386   387   491   492   493   416	700 0 0 0 0 0 0 0 0 5 0	5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		3 4
5. Noninterest income:  a. Income from fiduciary activities (1) 40  b. Service charges on deposit accounts 40  c. Trading revenue (2) A2  d. (1) Fees and commissions from securities brokerage 28  (2) Investment banking, advisory, and underwriting fees and commissions 59  (3) Fees and commissions from annuity sales 59  (4) Underwriting income from insurance and reinsurance activities 59  e. Venture capital revenue 59  f. Net servicing fees 59  g. Net securitization income 59  h. Not applicable 59  i. Net gains (losses) on sales of loans and leases 59  j. Net gains (losses) on sales of other real estate owned 59  k. Net gains (losses) on sales of other assets (excluding securities) 54  l. Other noninterest income* 54  m. Total noninterest income (sum of items 5.a through 5.1) 56  a. Realized gains (losses) on held-to-maturity securities	080   220   886   886   887   386   387   491   492   493   416	700 0 0 0 0 0 0 0 0 5 0	5.a 5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	0	4
a. Income from fiduciary activities (1) 40 b. Service charges on deposit accounts 40 c. Trading revenue (2) A2 d. (1) Fees and commissions from securities brokerage 28 (2) Investment banking, advisory, and underwriting fees and commissions 68 (3) Fees and commissions from annuity sales 68 (4) Underwriting income from insurance and reinsurance activities 68 (5) Income from other insurance activities 69 e. Venture capital revenue 69 f. Net servicing fees 69 g. Net securitization income 69 h. Not applicable 61 i. Net gains (losses) on sales of loans and leases 65 j. Net gains (losses) on sales of other real estate owned 65 k. Net gains (losses) on sales of other assets (excluding securities) 65 l. Other noninterest income* 69 m. Total noninterest income (sum of items 5.a through 5.1) 66 a. Realized gains (losses) on held-to-maturity securities	080   220   886   886   887   386   387   491   492   493   416	700 0 0 0 0 0 0 0 0 5 0	5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		
b. Service charges on deposit accounts  c. Trading revenue (2)  d. (1) Fees and commissions from securities brokerage  (2) Investment banking, advisory, and underwriting fees and  commissions  (3) Fees and commissions from annuity sales  (4) Underwriting income from insurance and reinsurance activities  (5) Income from other insurance activities  e. Venture capital revenue  f. Net servicing fees  g. Net securitization income  h. Not applicable  i. Net gains (losses) on sales of loans and leases  j. Net gains (losses) on sales of other real estate owned  k. Net gains (losses) on sales of other assets (excluding securities)  l. Other noninterest income*  m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	080   220   886   886   887   386   387   491   492   493   416	700 0 0 0 0 0 0 0 0 5 0	5.b 5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g		
c. Trading revenue (2) d. (1) Fees and commissions from securities brokerage (2) Investment banking, advisory, and underwriting fees and commissions (3) Fees and commissions from annuity sales (4) Underwriting income from insurance and reinsurance activities (5) Income from other insurance activities e. Venture capital revenue f. Net servicing fees g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned k. Net gains (losses) on sales of other assets (excluding securities) l. Other noninterest income* m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities	220   886   888   887   386   387   491   492   493	0 0 0 0 0 0 0 5	5.c 5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	4	
d. (1) Fees and commissions from securities brokerage  (2) Investment banking, advisory, and underwriting fees and commissions  (3) Fees and commissions from annuity sales  (4) Underwriting income from insurance and reinsurance activities  (5) Income from other insurance activities  e. Venture capital revenue  f. Net servicing fees  g. Net securitization income  h. Not applicable  i. Net gains (losses) on sales of loans and leases  j. Net gains (losses) on sales of other real estate owned  k. Net gains (losses) on sales of other assets (excluding securities)  l. Other noninterest income*  m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	886   888   887   386   387   491   492   493   416	0 0 0 0 0 0 5	5.d.1 5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	4	
d. (1) Fees and commissions from securities brokerage	888   887   386   387   491   492   493   416	0 0 0 0 0 5 0	5.d.2 5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	•	
commissions  (3) Fees and commissions from annuity sales  (4) Underwriting income from insurance and reinsurance activities  (5) Income from other insurance activities  e. Venture capital revenue  f. Net servicing fees  g. Net securitization income  h. Not applicable  i. Net gains (losses) on sales of loans and leases  j. Net gains (losses) on sales of other real estate owned  k. Net gains (losses) on sales of other assets (excluding securities)  l. Other noninterest income*  m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	888 887 887 8386 8387 8491 8492 8493 8416 8416	0 0 0 0 0 5 0	5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	÷	
(3) Fees and commissions from annuity sales  (4) Underwriting income from insurance and reinsurance activities  (5) Income from other insurance activities  e. Venture capital revenue  f. Net servicing fees  g. Net securitization income  h. Not applicable  i. Net gains (losses) on sales of loans and leases  j. Net gains (losses) on sales of other real estate owned  k. Net gains (losses) on sales of other assets (excluding securities)  l. Other noninterest income*  m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	887 386 387 491 492 493	0 0 0 0 5 0	5.d.3 5.d.4 5.d.5 5.e 5.f 5.g	÷	
(4) Underwriting income from insurance and reinsurance activities	386 387 491 492 493	0 0 0 5 0	5.d.4 5.d.5 5.e 5.f 5.g		
(*) Income from other insurance activities	387 491 492 493 416	0 0 5 0	5.d.5 5.e 5.f 5.g	·	
(5) Income from other insurance activities	491 492 493 416	0 5 0	5.e 5.f 5.g	·	
e. Venture capital revenue	492 493 416	5 0	5.f 5.g	·	
f. Net servicing fees	493 416	0	5 <b>.</b> g		
g. Net securitization income h. Not applicable i. Net gains (losses) on sales of loans and leases j. Net gains (losses) on sales of other real estate owned k. Net gains (losses) on sales of other assets (excluding securities) B4 l. Other noninterest income* m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities	416	0			
h. Not applicable  i. Net gains (losses) on sales of loans and leases  j. Net gains (losses) on sales of other real estate owned  k. Net gains (losses) on sales of other assets (excluding securities)  B4  I. Other noninterest income*  m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	416		5.i		
i. Net gains (losses) on sales of loans and leases 54 j. Net gains (losses) on sales of other real estate owned 54 k. Net gains (losses) on sales of other assets (excluding securities) 84 l. Other noninterest income* 84 m. Total noninterest income (sum of items 5.a through 5.l) 6. a. Realized gains (losses) on held-to-maturity securities	_		5.i		
j. Net gains (losses) on sales of other real estate owned	415				
k. Net gains (losses) on sales of other assets (excluding securities)  1. Other noninterest income*  1. Other noninterest income (sum of items 5.a through 5.l)  2. Contact of the sale of		0	5.j		
I. Other noninterest income*  m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	496	0	5.k		
m. Total noninterest income (sum of items 5.a through 5.l)  6. a. Realized gains (losses) on held-to-maturity securities	497	144	5.1		
6. a. Realized gains (losses) on held-to-maturity securities			4079	849	5.m
			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities		41.4	3196	533	6 <b>.</b> b
7. Noninterest expense:	101	4.4			
	135	3,963	7 <b>.</b> a		
b. Expenses of premises and fixed assets (net of rental income)		100			
	217	. 1,547	7.b		
	216	0	7.c.1		
		11 6			
	232	25	7.c.2		
	092	2,134	7.d		
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	7,669	7.e
8. Income (loss) before income taxes and extraordinary items and other					
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		100	4301	5,285	8
9. Applicable income taxes (on item 8)	j.		4302	1,654	9
10. Income (loss) before extraordinary items and other adjustments		14			
(item 8 minus item 9)		14.4	4300	3,631	10
11. Extraordinary items and other adjustments, net of income taxes*		3.44	4320	0	11
12. Net income (loss) (sum of items 10 and 11)	100		4340	3,631	12

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>(1)</sup> For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

<sup>(2)</sup> For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

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FDIC Certificate Number:

23966

Submitted to CDR on 10/30/2008 at 6:43 PM

# Schedule RI—Continued

Memoranda			Year-to-date	
	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired a	after	100	1	
August 7, 1986, that is not deductible for federal income tax purposes		4513	0	M.1
2. Income from the sale and servicing of mutual funds and annuities (included in		100		
Schedule RI, item 8)		8431	0	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S	•	1.3	1974	
(included in Schedule RI, items 1.a and 1.b)		4313	0	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S			1 1: 12	
(included in Schedule RI, item 1.d.(3))		4507	0	M.4
5. Number of full-time equivalent employees at end of current period (round to		3.0	Number	
nearest whole number)		4150	107	M.5
Memorandum item 6 is to be completed by: (1)		1	1006	
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			143	
<ul> <li>banks with less than \$300 million in total assets that have loans</li> </ul>			A Company	
to finance agricultural production and other loans to farmers				
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.				
6. Interest and fee income on loans to finance agricultural production and other				
loans to farmers (included in Schedule RI, item 1.a.(5))		4024	0	M.6
7. If the reporting bank has restated its balance sheet as a result of applying push			CCYY/MM/DD	
down accounting this calendar year, report the date of the bank's acquisition (2)		9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum				
of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)				
(To be completed by banks that reported average trading				
assets (Schedule RC-K, item 7) of \$2 million or more for any				
quarter of the preceding calendar year.):		RIAD	Bil   Mil   Thou	
a. Interest rate exposures		8757	N/A	M.8.a
b. Foreign exchange exposures		8758	N/A	M.8.b
c. Equity security and index exposures		8759	N/A	M.8.c
d. Commodity and other exposures		8760	N/A	M.8.d
e. Credit exposures		F186	N/A	M.8.e
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge	je			
credit exposures held outside the trading account:			2 11	
a. Net gains (losses) on credit derivatives held for trading		C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading		C890	0	M.9.b
10. To be completed by banks with \$300 million or more in total assets: (1)			1000	
Credit losses on derivatives (see instructions)		A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for		RIAD	YES / NO	
federal income tax purposes for the current tax year?		A530	NO	M.11
	4.4-		Year-to-date	
Memorandum item 12 is to be completed by banks that are required to complete Sched	aule .	RIAD	Bil   Mil   Thou	
RC-C, part I, Memorandum items 8.b and 8.c.			Bill Mill 11100	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 fan	ally	F228		M.12
residential properties (included in Schedule RI, item 1.a.(1)(a))		1220	N/A	11112
Memorandum item 13 is to be completed by banks that have elected to account	unt for			
assets and liabilities under a fair value option.		10.00	M	
13. Net gains (losses) recognized in earnings on assets and liabilities that are	герогтеа	1.0		
at fair value under a fair value option:		F551	N/A	M.13.a
a. Net gains (losses) on assets		1331		1.11710
(1) Estimated net gains (losses) on loans attributable to changes in		F552	N/A	M.13.a.1
instrument-specific credit risk		F553	N/A	M.13.b
b. Net gains (losses) on liabilities		1,555	IN/A	1.117717

<sup>(1)</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

instrument-specific credit risk\_

(1) Estimated net gains (losses) on liabilities attributable to changes in

M.13.b.1

N/A

<sup>(2)</sup> For example, a bank acquired on March 1, 2008, would report 2008/03/01

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# Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition			
and Income (i.e., after adjustments from amended Reports of Income)	3217	40,708	1
2. Restatements due to corrections of material accounting errors and		1.000	
changes in accounting principles*	B507	Ò	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	8508	40,708	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	3,631	4
5. Sale, conversion, acquisition, or retirement of capital stock, net			
(excluding treasury stock transactions)	B509	35	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	367	8
9. LESS: Cash dividends declared on common stock	4460	370	9
10. Other comprehensive income (1)	B511	(5,779)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	37,858	12

<sup>\*</sup> Describe on Schedule RI-E - Explanations.

# Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Fait 1. Charge-ons and Recoveries on Loans and Leases		(Column A)	[	(Column B)	
Part I includes charge-offs and recoveries through the	1	arge-offs (1)		Recoveries	
allocated transfer risk reserve.		ar year			
Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:		1.1.1			
(1) 1-4 family residential construction loans	C891	0	C892 <sub>.</sub>	0	1,a.1
(2) Other construction loans and all land development		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		4	
and other land loans	C893		C894	0	1.a.2
b. Secured by farmland	3584	0	3585	0	1.b
c. Secured by 1-4 family residential properties:		建工技术		110	
(1) Revolving, open-end loans secured by 1-4 family residential		49 1 1		100	
properties and extended under lines of credit	5411	0	5412	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:		10.00			
(a) Secured by first liens	C234	<u> </u>	C217	0	1.c.2.a
(b) Secured by junior liens	C235	<u>-</u>	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	. 0	3589	0	1.d
e. Secured by nonfarm nonresidential properties:	7797	33 5 6	N. 1973	4	
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0		0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	0		0	1.e.2
Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2
3. Not applicable	100			141.57	
4. Commercial and industrial loans	4638	0	4608	2	4
5. Loans to individuals for household, family, and other personal expenditures:		10 3 44 3		30	
a. Credit cards	B514	6	B515	6	5.a
b. Other (includes single payment, installment, all student loans,	1386	4	***	100	
and revolving credit plans other than credit cards)	B516	0	B517	15	5.b
Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans (2)	4644	0	4628	0	7
8. Lease financing receivables	4266	0		0	8
9. Total (sum of items 1 through 8)	4635	22	4605	23	9

<sup>(1)</sup> Include write-downs arising from transfers of loans to a held-for-sale account,

(A) You had a see and a second as a 10 second as a second and about the second about the second and a second a 10 second as a second a 10 second as a second a 10 second as a

<sup>(1)</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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# **Schedule RI-B Continued**

Part I. Continued		(Column A)		(Column B)	
	Ch	arge-offs (1)		Recoveries	
Memoranda		Calend	ar year	-to-date	
Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
1. Loans to finance commercial real estate, construction, and land					
development activities (not secured by real estate) included in		7 3 5			
Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1
2. Memorandum items 2.a through 2.d are to be completed				1.8 40	
by banks with \$300 million or more in total assets: (2)		17.5	e i		
a. Loans secured by real estate to non-U.S. addressees (domicile)		0.7			
(included in Schedule RI-B, part I, item 1, above)	4652	0	4662	0	M.2.a
b. Loans to and acceptances of foreign banks	- 1996	100		1 22 6	
(included in Schedule RI-B, part I, item 2, above)	4654	0	4664	0	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile)				13 (1) 331	
(included in Schedule RI-B, part I, item 4, above)	4646	0	4618	0	M.2.c
d. Leases to individuals for household, family, and other personal	325	44		6. 68	
expenditures (included in Schedule RI-B, part I, item 8, above)	F185	0	F187	0	M.2.d
3. Memorandum item 3 is to be completed by: (2)	4.1	121		7	
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>	16 10	1.0		44	
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>	7.	100			
finance agricultural production and other loans to farmers				flam of the	
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:		100			
Loans to finance agricultural production and other loans to	11	100		94 1	
farmers (included in Schedule RI-B, part I, item 7, above)	<del>4</del> 655	0	4665	0]	M <b>.</b> 3
Memorandum item 4 is to be completed by banks that (1) together with affiliated					
institutions, have outstanding credit card receivables (as defined in the instructions)					
that exceed \$500 million as of the report date or (2) are credit card specialty banks					
as defined for Uniform Bank Performance Report purposes.				dar year-to-date	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included)	ıded	•	RIAD	Bil   Mil   Thou	
in charge-offs against the allowance for loan and lease losses)			C388	N/A	M.4

<sup>(1)</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

<sup>(2)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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# **Schedule RI-B Continued**

## Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	ĺ
Balance most recently reported for the December 31, 2007, Reports of Condition			
and Income (i.e., after adjustments from amended Reports of Income)	B522	3,342	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	23	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above			
less Schedule RI-B, part II, item 4)	C079	22	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	0	5
6. Adjustments* (see instructions for this schedule)	C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)			
(must equal Schedule RC, item 4.c)	3123	3,343	7

Memoranda	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above		C435	0	M.1
Memorandum items 2 and 3 are to be completed by banks that (1) together with aft	îliated		100	
institutions, have outstanding credit card receivables (as defined in the instructions)			4	
that exceed \$500 million as of the report date or (2) are credit card specialty banks				
as defined for Uniform Bank Performance Report purposes.				
2. Separate valuation allowance for uncollectible retail credit card fees and finance ch	arges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees			A STATE OF	
and finance charges	page (Marille Westernale and Administration)	C390	N/A	M.3
Memorandum item 4 is to be completed by all banks.		34		
4. Amount of allowance for post-acquisition losses on purchased impaired loans account				
for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-	3, part II,		# 17	
item 7, above)		C781	0	M.4

<sup>\*</sup> Describe on Schedule RI-E—Explanations.

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## **Schedule RI-E—Explanations**

#### Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		cuoris for demiss,		Y	ear-to-date	i
		Dollar Am	ounts in Thousands	RIAD	Bil   Mil   Thou	Ì
1. Oth	ner non	interest income (from Schedule RI, item 5.I)				1
It	emize	and describe amounts greater than \$25,000 that exceed 3% of Schedule RI	, item 5.l:	1,31		
		TEXT				
		Income and fees from the printing and sale of checks	C013	49	1.a	
		Earnings on/increase in value of cash surrender value of life insurance	C014	0	1.b	
		Income and fees from automated teller machines (ATMs)		C016	76	1.c
	d.	Rent and other income from other real estate owned		4042	15	1.d
	e.	Safe deposit box rent		C015	1	1.e
	f.	Net change in the fair values of financial instruments accounted for under a fair value	option	F229	0	1.f
	g.	Bank card and credit card interchange fees	F555	0	1.9	
h.	4461			4461	0	1.h
i.	4462			4462	0	1.i
j.	4463			4463	0	1.j
2. Oth	er non	interest expense (from Schedule RI, item 7.d)		3 / 3		
Ite	emize	and describe amounts greater than \$25,000 that exceed 3% of Schedule RI	, item 7.d:			
		TEXT				
		Data processing expenses		C017	634	2.a
	b.	Advertising and marketing expenses		0497	194	2.b
	C.	Directors' fees	4136	117	2.c	
	d.	Printing, stationery, and supplies	- 44	C018	50	2 <b>.</b> d
	e.	Postage		8403	62	2.e
	f.	Legal fees and expenses		4141	170	2 <b>.</b> f
	g.	FDIC deposit insurance assessments		4146	21	2 <b>.</b> g
		Accounting and auditing expenses		F556	160	2.h
		Consulting and advisory expenses		F557	44	2.i
	-	Automated teller machine (ATM) and interchange expenses		F558	82	2 <b>.</b> j
	k.	Telecommunications expenses		F559	148	2.k
I.	4464	Courier Expenses		4464	39	2.1
m.	4467	Telephone & Auto Epense		4467	128	2.m
n.	4468			4468	0	2.n
3. Ext	raordin	ary items and other adjustments and applicable income tax effect (from Schedule RI,				
iter	n 11) (	itemize and describe all extraordinary items and other adjustments): TEXT			$\lim_{N\to\infty}\frac{1}{N}(N) = \frac{1}{N} \left(\frac{1}{N}\right)$	
a.(1)	4469			4469	0	3.a.
(2)		Applicable income tax effect	1486 (	0 3.3		3.a.
o.(1)	4487		*	4487	o	3.b.
(2)		Applicable income tax effect	1488 (	0	1.3	3.b.
(2)				construction of the		
c.(1)	4489			4489	l ol	3.c.:

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FDIC Certificate Number: 23966				
Submitted to CDR on 10/30/2008 at 6:43 PM				
Schedule RI-E—Continued				
Schedule KI-L—Condinaed			'ear-to-date	٦ .
	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	1
4. Restatements due to corrections of material accounting errors and	Donal / stroding #1 Thousands	1 (2)	3.11	
changes in accounting principles			1.0	
(from Schedule RI-A, item 2) (itemize and describe all restatements):		1.1		
TEXT				
a. Cumulative-effect adjustment resulting from the initial				
adoption of FAS 159, Fair Value Option		F465	0	-1
b. B527		B527	0	4.1
5. Other transactions with parent holding company (from Schedule RI-A, item 11)			2 16	
(itemize and describe all such transactions):			11 11 11 1	
TEXT	<del></del>	1100		4 _
a. 4498		4498	0	4
b. 4499 L	<u> </u>	4499	0	5.1
6. Adjustments to allowance for loan and lease losses				
(from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):		100		
a. 4521		4521	0	6.
a. 4522 b. 4522		4522	0	1
7. Other explanations (the space below is provided for the bank to briefly describe, at its	s option, any other			_
significant items affecting the Report of Income):	, op.,,,			
		RIAD	YES / NO	]
Comments?		4769	NO	7
Other explanations (please type or print clearly):				
TEXT ( 70 characters per line )				,
4769				-
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OneUnited Bank	
Legal Title of Bank	
Boston	
City	
MA	02110
State	Zip Code
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# Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2008

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

#### Schedule RC—Balance Sheet

Dollar Amounts in Thousands R			RCON	Bil   Mil   Thou	
ASSETS				4.3 24	
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Nothinterest-bearing balances and currency and conf (1)		0081	8,741	1.a	
b. Interest-bearing balances (2)			0071	7,106	1.b
2. Securities:			4 13		
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	0	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	284,997	2.b
3. Federal funds sold and securities purchased under agreements to resell:			14 A		
a. Federal funds sold			B987	0	3.a
b. Securities purchased under agreements to resell (3)		B989	0	3.b	
4. Loans and lease financing receivables (from Schedule RC-C):			11 11 11 11		
a. Loans and leases held for sale			5369	0	4.a
b. Loans and leases, net of unearned income	B528	395,158			4.b
c. LESS: Allowance for loan and lease losses	3123	3,344		nii i	4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	391,814	4.d
5. Trading assets (from Schedule RC-D)			3545	0	5
6. Premises and fixed assets (including capitalized leases)			2145	7,776	6
7. Other real estate owned (from Schedule RC-M)			2150	1,029	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule	RC-M)		2130	0	8
9. Not Applicable	-			38 A 11 S	
10. Intangible assets:				144	
a. Goodwill			3163	327	10.a
b. Other intangible assets (from Schedule RC-M)			0426	73	10.b
11. Other assets (from Schedule RC-F)			2160	22,704	11
12. Total assets (sum of items 1 through 11)			2170	724,567	12

<sup>(1)</sup> Includes cash items in process of collection and unposted debits.

<sup>(2)</sup> Includes time certificates of deposit not held for trading.

<sup>(3)</sup> Includes all securities resale agreements, regardless of maturity.

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#### Schedule RC - Continued

	Dollar Amounts i	n Thousands	RCON	Bil   Mil   Thou	
LIABILITIES					
13. Deposits:				, tyty	
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	468,962	13.a
(1) Noninterest-bearing (1)		32,569	200		13.a.1
(2) Interest-bearing	6636	436,393			13.a.2
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:				1 (1)	
a. Federal funds purchased (2)			B993	0	14.a
b. Securities sold under agreements to repurchase (3)			B995	0	14.b
15, Trading liabilities (from Schedule RC-D)			35 <del>4</del> 8	0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under			-	1 4 1	
capitalized leases) (from Schedule RC-M)	•		3190	215,080	16
17. and 18. Not applicable					
19. Subordinated notes and debentures (4)			3200	0	19
20, Other liabilities (from Schedule RC-G)			2930	2,666	20
21. Total liabilities (sum of items 13 through 20)			2948	686,708	21
22. Minority interest in consolidated subsidiaries			3000	0	22
EQUITY CAPITAL				1 4 1	
23. Perpetual preferred stock and related surplus			3838	24,145	23
24. Common stock			3230	37	24
25. Surplus (exclude all surplus related to preferred stock)			3839	5,662	25
26. a. Retained earnings			3632	13,305	26.a
b. Accumulated other comprehensive income (5)		w. t	B530	(5,290)	26.b
27. Other equity capital components (6)			A130	0	27
28. Total equity capital (sum of items 23 through 27)			3210	37,859	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)_			3300	724,567	29

#### Memorandum

## To be reported with the March Report of Condition.

RCON	Number
6724	N/A

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work
- (1) Includes total demand deposits and noninterest-bearing time and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- (3) Includes all securities repurchase agreements, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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1.a

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#### Schedule RC-A—Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.

Exclude assets held for trading.

Dollar Amounts in Thousands
RCON Bil | Mil | Thou

1. Cash items in process of collection, unposted debits, and currency and coin:
a. Cash items in process of collection and unposted debits
b. Currency and coin

0080 1,68

b. Other banks in foreign countries and foreign central banks 0074 0 3.b
4. Balances due from Federal Reserve Banks 0090 6,873 4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b) 0010 15,847 5

#### Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity		Available-for-sale					
		(Column A)		(Column B)		(Column C)		(Column D)	
	An	nortized Cost		Fair Value	An	nortized Cost		Fair Value	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	j
U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1
U.S. Government agency obligations (exclude mortgage-backed securities):							11.11		
a. Issued by U.S. Government- agencies (1)	1289	0	1290	0	1291	0	1293	0	2.
b. Issued by U.S. Government- sponsored agencies (2)	1294	0	1295	0	1297	56,271	1298	56,611	2.
Securities issued by states and political subdivisions in the U.S.	8496	Original of the control of the contr	8497	0	8498	0	8499	0	3

<sup>(1)</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>(2)</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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# Schedule RC-B—Continued

		Held-to	-matur	ity	Available-for-sale				
	(	(Column A)		(Column B)	(Column C)		(Column D)		
	An	nortized Cost		Fair Value	An	nortized Cost	ļ	Fair Value	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
4. Mortgage-backed securities (MBS):				# 1.0 · 1.1				300	
<ul><li>a. Pass-through securities:</li></ul>						21.4			
(1) Guaranteed by GNMA	1698	0	1699	0	1701	8,872	1702	8,862	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	137,477	1707	135,829	4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	. 0	1713	0	4.a.3
b. Other mortgage-backed securities			3.4	100		1.48			
(include CMOs, REMICs, and		6.1							
stripped MBS):	1 4			6 - 8 L		14			
(1) Issued or guaranteed by FNMA,		33,4		9.34				1.5	
FHLMC, or GNMA	1714	0	1715	0	1716	24,729	1717	23,796	4.b.1
(2) Collaterized by MBS issued or				N. B.					
guaranteed by FNMA, FHLMC,		200		1.4					
or GNMA	1718	0	1719	0	1731	0	1732	0	4.b.2
(3) All other mortgage-backed		16 (18)		19 P		100	44.00	100	
securities	1733	0	1734	0	1735	0	1736	0	4.b.3
5. Asset-backed	178			3.47	100				
securities (ABS)	C026	0	C988	0	C989	0	C027	0	5
6. Other debt securities:	164	7 10 10 10	100					44	
a. Other domestic debt securities	1737	0	1738	0	1739	15,863	1741	13,852	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6 <b>.</b> b
7. Investments in mutual funds and		144				148 141		20	
other equity securities with readily		10 E 4 E			132			100	
determinable fair values (1)		100		912	A510	50,756	A511	46,047	7
8. Total (sum of items 1 through 7)		100				440			
(total of column A must equal				1.1		17.14			
Schedule RC, item 2.a) (total of	þ	7 394						100 m	
column D must equal Schedule RC,				197				100	
item 2.b)	1754	0	1771	0	1772	293,968	1773	284,997	8

<sup>(1)</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

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#### **Schedule RC-B—Continued**

#### Memoranda

1. Pledged securities (1) O16   618,505   618,	Memoranda	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
A Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):  a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)  (1) Three months or less  (2) Over three months through 12 months  (3) Over one year through three years  (4) Over three years through 15 years  (5) Over five years through 15 years  (6) Over 15 years  (7) Over five years through 15 years  (8) Over five years through 15 years  (9) Over three months or less  (1) Three months or less  (1) Three months or less  (2) Over three months through 12 months  (3) Over one year through 15 years  (4) Over three months through 12 months  (5) Over five years through 15 years  (6) Over 15 years  (7) Over five years through 15 years  (8) Over five years through 15 years  (8) Over five years through 15 years  (9) Over three years through 15 years  (1) Three months or less  (1) Three months or less  (1) Three months or less  (2) Over three years through 15 years  (3) Over one year through 15 years  (4) Over three years through 15 years  (5) Over five years through 15 years  (6) Over 15 years  (7) Over five years through 15 years  (8) Over five years through 15 years  (9) Over five years through 15 years  (1) Three years or less  (1) Three years or less  (1) Three years or less  (1) Over three years or less  (1) Over three years or less  (1) Over three years or less  (1) Over three years  (1) Over three years  (2) Over three years  (3) Over three years  (4) Debt securities with a REMAINING MATURITY of one year or less  (1) Over three years  (1) Over three years  (2) Over three years  (3) Over or transfer)  (4) Cycle three years  (5) Over five years through 15 years  (6) Over three years or less  (7) Over three years  (8) Over three years  (9) Over three y	4 71 1 1 2 2 2 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Dollar Artiounts in Thousands			M 1
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)  (1) Three months or less		tation).	0110	163,505	· · · · ·
and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)  (1) Three months or less. A550 0 M.2.a.2  (2) Over three months through 12 months A550 0 M.2.a.3  (3) Over one year through three years A551 0 M.2.a.3  (4) Over three years through five years A552 3,325 M.2.a.6  (5) Over 15 years through 15 years A553 30,320 M.2.a.6  (6) Over 15 years through 15 years A554 36,819  b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)  (1) Three months or less A555 1,410 M.2.b.1  (2) Over three months through 12 months A556 2,431 M.2.b.3  (3) Over one year through three years A555 1,410 M.2.b.1  (2) Over three months through 12 months A556 2,431 M.2.b.3  (3) Over one year through three years A556 1,410 M.2.b.1  (2) Over three years through five years A558 0 M.2.b.3  (3) Over one year through five years A558 0 M.2.b.3  (5) Over five years through five years A558 0 M.2.b.3  (6) Over 15 years A558 0 M.2.b.3  (7) Over three years through five years A559 A550 M.2.b.3  (8) Over five years through five years A550 M.2.b.3  (9) Over three years through five years A550 M.2.b.3  (1) Three years or less A550 M.2.b.3  (2) Over three years or less A550 M.2.b.3  (3) Over one year through five years A550 M.2.b.3  (4) Over three years through A15 years A550 M.2.b.3  (5) Over five years through five years A550 M.2.b.3  (6) Over 15 years A550 M.2.b.3  (7) Over three years through five years A550 M.2.b.3  (8) Over five years through A15 years A550 M.2.b.3  (9) Over three years through A15 years A550 M.2.b.3  (1) Three years or less A550 M.2.b.3  (2) Over three years M.2.b.3  (3) Over one year through five years A550 M.2.b.3  (4) Over three years through five years A550 M.2.b.3  (5) Over five years through five years A550 M.2.b.3  (6) Over 15		status):			
mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)  (1) Three months or less					
first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)         M.2.a.1           (1) Three months or less         A549         0         M.2.a.1           (2) Over three months through 12 months         A550         0         M.2.a.2           (3) Over one year through three years         A551         0         M.2.a.3           (4) Over three years through 15 years         A552         3,325         M.2.a.4           (5) Over 15 years         A553         30,320         M.2.a.5           (6) Over 15 years         A554         36,819         M.2.a.5           (7) Over three years through securities backed by closed-end first lien         1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)         M.2.b.1           (1) Three months or less         A555         1,410         M.2.b.1           (2) Over three months through 12 months         A555         1,410         M.2.b.1           (3) Over one year through five years         A557         763         M.2.b.2           (4) Over three years through 12 months         A557         763         M.2.b.4           (3) Over one year through five years         A557         763         M.2.b.4           (4) Over three years through 15 years         A559         858         N.2.b.4			1.4		
next repricing date of: (3, 4)  (1) Three months or less					
(1) Three months or less       A559       0       M.2.a.1         (2) Over three months through 12 months       A550       0       M.2.a.2         (3) Over one year through three years       A551       0       M.2.a.3         (4) Over three years through five years       A552       3,325       M.2.a.4         (5) Over five years through 15 years       A553       30,320       M.2.a.5         (6) Over 15 years       A554       36,819       M.2.a.6         b. Mortgage pass-through securities backed by closed-end first lien       Image: Control of the property of the pass of the pa	. 23		į,		
(2) Over three months through 12 months			AE40		M 2 = 1
(3) Over one year through three years (4) Over three years through five years (5) Over five years through 15 years (6) Over 15 years (7) M.2.a.3 (8) Over one year through 15 years (8) Over five years through 15 years (9) Over five years through 15 years (1) Mortgage pass-through securities backed by closed-end first lien (1) Afamily residential mortgages with a remaining maturity or next repricing date of: (3, 5) (1) Three months or less (2) Over three months through 12 months (3) Over one year through three years (4) Over three years through three years (5) Over five years through three years (5) Over five years through 15 years (6) Over 15 years (7) Over five years through 15 years (8) Over 15 years (9) Over five years through 15 years (1) Three years or less (1) Three years or less (2) Over three years (3) Over one year through securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6) (1) Three years or less (1) Over three years (1) Over three years (2) Over three years (3) Over one year through 2.c above) (3) Amortized cost of held-to-maturity or one year or less (included in Memorandum items 2.a through 2.c above) (3) Amortized cost of held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): (8) A551 (8) A551 (8) A551 (8) A552 (9) A553 (9) A554 (9) A555 (1410 (1) A100 (1) A1			<del></del>		
(4) Over three years through five years (5) Over five years through 15 years (5) Over five years through 15 years (6) Over 15 years (6) Over 15 years (7) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (9) Over 15 years (1) Three months or less (1) Three months through 12 months (2) Over three wears through 12 months (3) Over one year through three years (4) Over three years through five years (5) Over five years through 15 years (6) Over 15 years (7) Over five years through 15 years (8) Over five years through 15 years (8) Over five years through 15 years (9) Over five years through 15 years (1) Three wonthgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (1) Three years or less (1) Over three years (1) Over three years (2) Over three years (3) Over one year or less (1) Over three years (2) Over three years (3) Over 15 years (4) Over three years (5) Over 15 years (5) Over 15 years (7) Over 15 years (8) Over 15 years (10) Over 15 years (10) Over 15 years (10) Over three years	.,				
(5) Over five years through 15 years (6) Over 15 years A553 30,320 M.2.a.5 (6) Over 15 years A554 36,819 M.2.a.6  Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5) (1) Three months or less A555 1,410 (2) Over three months through 12 months A556 2,431 M.2.b.1 (3) Over one year through five years A557 763 M.2.b.3 (4) Over three years through five years A558 0 (5) Over five years through five years A559 B58 M.2.b.5 (6) Over 15 years A560 139,231  c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6) (1) Three years or less (2) Over three years (3) Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) A248 0 AMALOL O A			<del></del>		
(6) Over 15 years					
b. Mortgage pass-through securities backed by closed-end first lien  1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)  (1) Three months or less				<del></del>	
1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)  (1) Three months or less	, , , , , , , , , , , , , , , , , , , ,		A554	36,819	M.2.a.6
next repricing date of: (3, 5)  (1) Three months or less (2) Over three months through 12 months (3) Over one year through three years (4) Over three years through five years (5) Over five years through 15 years (6) Over 15 years (7) Over mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6) (1) Three years or less (2) Over three years (1) Three years or less (2) Over three years (2) Over three years (3) Amortized cost of held-to-maturity securities od or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) (4) Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  (1) Three years or less (2) Over three years (2) Over three years (3) Associated were years (4) Determine years or less (5) Over 15 years (6) Over 15 years (7) Over five years through 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (8) Over 15 years (9) Over 15 years (1) Over three years (1) Over three years (1) Over three years (1) Over three years (1) O					
(1) Three months or less 1,410 M.2.b.1 (2) Over three months through 12 months A556 2,431 M.2.b.2 (3) Over one year through three years A557 763 M.2.b.3 (4) Over three years through five years A558 0 M.2.b.4 (5) Over five years through 15 years A559 858 (6) Over 15 years A559 858 M.2.b.5 (6) Over 15 years A560 139,231 M.2.b.6 c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6) (1) Three years or less A562 0 M.2.c.1 (2) Over three years (included in Memorandum items 2.a through 2.c above) A248 0 M.2.c.2 (1) Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost M.4.a. M.4.a. Amortized cost M.4.a. M.4	1-4 family residential mortgages with a remaining maturity or		141		
(2) Over three months through 12 months  (3) Over one year through three years  (4) Over three years through five years  (5) Over five years through 15 years  (6) Over 15 years  (7) Over mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less  (2) Over three years  (3) Over three years or less  (4) Over three years through 15 years  (5) Over 15 years  (6) Over 15 years  (7) Over mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less  (2) Over three years  (3) Over three years  (4) Debt securities with a REMAINING MATURITY of one year or less  (included in Memorandum items 2.a through 2.c above)  (3) Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  (4) Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  (6) Over 15 years  (7) Over five years through 12 may 18 m. 2. d.  (8) Over 15 years  (8) Over 15 years  (8) Over 15 years  (8) Over 15 years  (8) Over 15 years  (9) Over 15 years  (10) Over 15 years  (11) Three years or less  (12) Over three years  (13) Over 15 years  (14) Over 15 years  (15) Over 15 years  (16) Over 15 years  (17) Over 15 years  (18)	next repricing date of: (3, 5)				
(2) Over one year through three years  (3) Over one year through three years  (4) Over three years through five years  (5) Over five years through 15 years  (6) Over 15 years  (7) Over mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less (2) Over three years  (2) Over three years  (3) Over one year through 15 years  (4) Over 15 years  (5) Over 15 years  (6) Over 15 years  (7) Over mortgage-backed securities) with an expected average life of: (6)  (1) Three years or less (1) Over three years  (2) Over three years  (3) Over three years or less (1) Over three years or less (1) Over three years  (2) Over three years  (3) Over three years or less (1) Over three years or less (1) Over three years  (2) Over three years (3) Over three years  (4) Over three years or less (1) Over three years (2) Over three years (3) Over three years (4) Over three years or less (1) Over three years (2) Over three years (3) Over three years (4) Over three years (5) Over three years (6) Over 15 years (6) Over 15 years (7) Over three years (8) Over three years (9) Over three years (1) Over three years (1) Over three years (1) Over three years (2) Over three years (1) Over three years (2) Over three years (2) Over three years (3) Over three years (4) Over three years (5) Over three years (6) Over 15 years (1) Over three years (1) Over three years (2) Over three years (3) Over three years (4) Over three years (5) Over three years (6) Over 15 years (7) Over three years (8) Over three years (9) Over three years (1) Over three years (1) Over three years (1) Over three years (1) Over three years (1) Over three years (1) Over three years (2) Over three years (2) Over three years (1) Over three years (2) Over three years (2) Over three years (3) Over three years (4) Over three years (4) Over three years (5) Over three years (6) Over three years (7) Over three years (8) Over three years (9) Over three years (1) Over three years (1	• • • • • • • • • • • • • • • • • • • •				
(4) Over three years through five years  (5) Over five years through 15 years  (5) Over five years through 15 years  (6) Over 15 years  C. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less  (2) Over three years  d. Debt securities with a REMAINING MATURITY of one year or less  (included in Memorandum items 2.a through 2.c above)  3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost  M.2.b. 4. Assignment of the securities of the s	(2) Over three months through 12 months				
(F) Over three years through 15 years  (S) Over five years through 15 years  (A) Over 15 years  (C) Over mortgage-backed securities (include CMOs, REMICs, and stripped MBS;  exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less (2) Over three years  (3) Over three years (included in Memorandum items 2.a through 2.c above)  3. Armortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost  M.2.b.5  M.2.b.6  A550  A560  A561  A561  A561  A561  A561  A562  O  M.2.c.1  M.2.c.2  M.2.c.3  M.2.c.4  M.2.c.4  M.2.c.4  M.2.c.4  M.2.c.4  M.2.c.4  M.2.c.5  M.2.c.1  M.2.c.7  M.2.c.7  M.3  M.3  M.4.a	(3) Over one year through three years				
(6) Over 15 years  c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less (2) Over three years  d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)  3. Armortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): a. Amortized cost  M.2.b.6  A560  A561  23,796  M.2.c.1  M.2.c.2  M.2.c.3  M.2.c.4  M.2.c.4  M.2.c.4  M.2.c.1  M.2.c.7  M.2.c.1  M.2.c.1  M.2.c.1  M.2.c.1  M.2.c.1  M.2.c.1  M.2.c.1  M.2.c.2  M.2.c.1  M.2.c.1  M.2.c.2  M.2.c.1  M.2.c.3  M.2.c.1  M.	(4) Over three years through five years				
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less	(5) Over five years through 15 years				
exclude mortgage pass-through securities) with an expected average life of: (6)  (1) Three years or less	(6) Over 15 years		A560	139,231	M.2.b.6
(1) Three years or less A551 23,796 M.2.c.1 (2) Over three years A562 0 M.2.c.2 d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above) A248 0 M.2.d  3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) 1778 0 M.3  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost M.4.a	<ul> <li>Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS;</li> </ul>				
(1) Affice years of less (2) Over three years d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)  3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost  M.2.c.2  M.2.d  M.2.d  M.3.4  M.4.a	exclude mortgage pass-through securities) with an expected average life of: (6)			A 1918	+
d. Debt securities with a REMAINING MATURITY of one year or less  (included in Memorandum items 2.a through 2.c above)  3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost  M.2.d  M.2.d  M.2.d  M.3.  M.3.	(1) Three years or less		A561	23,796	
(included in Memorandum items 2.a through 2.c above)  3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)  4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost  M.2.d  M.2.d  M.3.  M.4.a	(2) Over three years				M.2.c.2
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	d. Debt securities with a REMAINING MATURITY of one year or less		247	4 4 4	
trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	(included in Memorandum items 2.a through 2.c above)		A248	0	M.2.d
trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale	or	100		
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost  M.4.a			1.15		
accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost	of sale or transfer)		1778	0	M.3
accounts in Schedule RC-B, items 2, 3, 5, and 6):  a. Amortized cost	4. Structured notes (included in the held-to-maturity and available-for-sale		2.1	B 10 25	
a. Amortized cost					
10700 1 01 04 4 5			8782	0	M.4.a
			8783	0	M.4.b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

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# Schedule RC-B—Continued

Memoranda (continued)									
		Held-to	o-matui	-maturity		Available	ble-for-sale		
		(Column A)	ŀ	(Column B)		(Column C)		(Column D)	
	Ar	nortized Cost	<u> </u>	Fair Value	Ar	nortized Cost		Fair Value	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Memorandum items 5.a	4	A Sales A	1.0						
through 5.f are to be	1.0				14	k 100 - 100			
completed by banks with		10.1 Policy		100					
\$1 billion or more in total	1,10	110		100		4			
assets. (1)									
5. Asset-backed securities									
(ABS)(for each column,		1 7 3 4 4 1		Colored Co.		48.71			
sum of Memorandum				1, 1881		is sale of			
items 5.a through 5.f									
must equal Schedule				12.00					
RC-B, item 5):				34					
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	M.5.a
b. Home equity lines	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.I
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.
e. Commercial and industrial loans	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.1

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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# Schedule RC-C—Loans and Lease Financing Receivables

#### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk			
risk reserve from amounts reported in this schedule. Report	(Column A)	(Column B)	
(1) loans and leases held for sale at the lower of cost or fair value,	To Be Completed	To Be Completed	
(2) loans and leases held for investment, net of unearned income, and	by Banks with	by All Banks	
(3) loans and leases accounted for at fair value under a fair value option.	\$300 Million or More	1	
Exclude assets held for trading and commercial paper.	in Total Assets (1)		
Dollar Amounts in Thousands	RCON Bil Mil Thou	RCON Bil   Mil   Thou	
1. Loans secured by real estate:		14 4 4 1 1 E	
a. Construction, land development, and other land loans:	4 - 1792	44.	
(1) 1-4 family residential construction loans	100	F158 14,585	1.a.1
(2) Other construction loans and all land development and other	4.		
land loans		F159 0	1.a.2
b. Secured by farmland (including farm residential and other improvements)		1420 0	1.b
c. Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and			
extended under lines of credit		1797 50	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:		4 50 //8014	
(a) Secured by first liens		5367 81,298	1.c.2.a
(b) Secured by junior liens		5368 125	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		1460 255,063	1.d
e. Secured by nonfarm nonresidential properties:	A 5 5 5 5 5		
(1) Loans secured by owner-occupied nonfarm nonresidential		F460 00.000	
properties	-	F160 33,332	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	1	F161 0	1.e.2: 2
2. Loans to depository institutions and acceptances of other banks	100	1288	
a. To commercial banks in the U.S.:	B532	-	2.a.1
(1) To U.S. branches and agencies of foreign banks	ļ	<b>→</b>	2.a.1 2.a.2
(2) To other commercial banks in the U.S	B533 (	<b>⊣</b>	2.a.∠ 2.b
b. To other depository institutions in the U.S	B334	김 사람들은 기계를 받는 것이 없다.	2.0
c. To banks in foreign countries:	B536 (	+	2.c.1
(1) To foreign branches of other U.S. banks	B537 (	-	2.c.2
(2) To other banks in foreign countries	10007	1590 0	3
Loans to finance agricultural production and other loans to farmers		1766 9,529	4
4. Commercial and industrial loans	1763 9,529		4.a
a. To U.S. addressees (domicile)	1764	<b>⊣</b>	4.b
b. To non-U.S. addressees (domicile)	12707	4	1.5
<ul><li>5. Not applicable</li><li>6. Loans to individuals for household, family, and other personal expenditures</li></ul>			
(i.e., consumer loans) (includes purchased paper):			
a. Credit cards	1445	B538 536	6.a
b. Other revolving credit plans		B539 9	6.b
c. Other consumer loans (includes single payment, installment, and			
all student loans)		2011 50	6.c
7. Loans to foreign governments and official institutions			
(including foreign central banks)		2081 0	7
8. Obligations (other than securities and leases) of states and political subdivisions			
in the U.S.	54-68-58	2107 0	8
9. Other Loans		1563 581	9
a. Loans for purchasing or carrying securities (secured and unsecured)	1545		9.a
b. All other loans (exclude consumer loans)	1564 58	4	9.b
ט. און טעופי וטמוז (כגבוטעב בטוזטעוויבי וטמוז)			

<sup>(1)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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#### Schedule RC-C—Continued

Part I. Continued	To Be C by Bar	mn A) completed lks with on or More	То	Column B) Be Completed by All Banks	
		Assets (1)			
		Mil   Thou	RCON	Bil   Mil   Thou	
10. Lease financing receivables (net of unearned income)		<u> </u>	2165	0	10
a. Leases to individuals for household, family, and other personal					
expenditures (i.e., consumer leases)	F162	0			10.a
b. All other leases	F163	0			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	o	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10			2.0		
minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)	199	60	2122	395,158	12
minus item 11) (must equal screedile ite, sum of items ind and ins)			•		
Memoranda Dollar	Amounts in Th	nousands	RCON	Bil   Mil   Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule 8	RC-C, part I,				
and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			4		
a. Loans secured by 1-4 family residential properties			F576	0	M.1.a
<ul> <li>b. Other loans and all leases (exclude loans to individuals for household, family, a</li> </ul>	ind		- 1		
other personal expenditures			1616	0	M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			1 13		
<ul> <li>a. Closed-end loans secured by first liens on 1-4 family residential properties</li> </ul>					
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining ma	aturity				
or next repricing date of: (1, 2)					
(1) Three months or less			A564	7,823	M.2.a.1
(2) Over three months through 12 months			A565	1,798	M.2.a.2
(3) Over one year through three years			A566	1,096	M.2.a.3
(4) Over three years through five years			A567	637	M.2.a.4
(5) Over five years through 15 years			A568	2,279	M.2.a.5
(6) Over 15 years			A569	67,086	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, abo	ove)			1 1 1	
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties				4 1 2	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining m	aturity		. 10		
or next repricing date of: (1, 3)			3 1.0	j 96. j	
(1) Three months or less			A570	81,364	M.2.b.1
(2) Over three months through 12 months		_	A571	125,062	M.2.b.2
(3) Over one year through three years			A572	70,845	M.2.b.3
(4) Over three years through five years		·	A573	29,128	M.2.b.4
(5) Over five years through 15 years			A574	1,467	M.2.b.5
(6) Over 15 years			A575	2,764	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above	•				
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)			A247	15,935	M.2.c

- (1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
- (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (3) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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# **Schedule RC-C—Continued**

#### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
3. Loans to finance commercial real estate, construction, and land development activi	ties	3. 1		
(not secured by real estate)				
included in Schedule RC-C, part I, items 4 and 9, column B (4)		2746	0	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential pro	perties	1.70		
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370	11,735	M.4
5. To be completed by banks with \$300 million or more in total assets: (5)				
Loans secured by real estate to non-U.S. addressees (domicile)			( (7)	
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)		B837	0	M.5
Memorandum item 6 is to be completed by banks that (1) together with affiliated ins	titutions, have outstanding	100 110		
credit card receivables (as defined in the instructions) that exceed \$500 million as of	the report date or (2)			
are credit card specialty banks as defined for Uniform Bank Performance Report purp	oses.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C,		6		
part I, item 6.a.		C391	N/A	M.6
Memorandum item 7 is to be completed by all banks.				
7. Purchased impaired loans held for investment accounted for in accordance with AI	CPA			
Statement of Position 03-3 (exclude loans held for sale):		25.61	\$34.484	
a. Outstanding balance	A THE STATE OF THE	C779	0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9		C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residen	ntial properties:			
<ul> <li>Total carrying amount of closed-end loans with negative amortization features</li> </ul>				
by 1-4 family residential properties (included in Schedule RC-C, part I, items 1		F230	0	M.8.a
Memorandum items 8.b and 8.c are to be completed by banks that had closed-en			42.5	
with negative amortization features secured by 1-4 family residential properties (	-			
in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 2007, that		4.1		
the lesser of \$100 million or 5 percent of total loans and leases, net of unearned	income			
(as reported in Schedule RC-C, part I, item 12, column B).			100	
b. Total maximum remaining amount of negative amortization contractually permi	tted on		11/A	моь
closed-end loans secured by 1–4 family residential properties		F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1-4 fam			N/A	M.8.c
properties included in the carrying amount reported in Memorandum item 8.a a		F232	N/A	M''9'C
9. Loans secured by 1-4 family residential properties in process of foreclos	ure (included in			M.9
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		F577	0	M'.A
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1	through 9):			
a. Loans secured by real estate:		5530	740	M.10.a.1
(1) Construction, land development, and other land loans		F578	749	M.10.a.1
(2) Secured by farmland (including farm residential and other improv	/ements)	F579	U	11.10.8.2
(3) Secured by 1-4 family residential properties:			1.30	
(a) Revolving, open-end loans secured by 1-4 family residential p	roperties	FFOO	0	M.10.a.3.a
and extended under lines of credit		F580	U	1-11-10-10-10-10
(b) Closed-end loans secured by 1-4 family residential properties:	<b>!</b>	F581	0	M.10.a.3.b.1
(1) Secured by first liens		F581	0	M.10.a.3.b.2
(2) Secured by junior liens		F582 F583	83	M.10.a.4
(4) Secured by multifamily (5 or more) residential properties		F584	0	M.10.a.5
(5) Secured by nonfarm nonresidential properties		F585	0	M.10.b
b. Commercial and industrial loans		F385		

<sup>(4)</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>(5)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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## **Schedule RC-C—Continued**

## Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
10. c. Loans to individuals for household, family, and other personal		4	14	
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F586	0	M.10.c.1
(2) Other revolving credit plans		F587	0	M.10.c.2
(3) Other consumer loans (includes single payment, installment, and	l all student loans)	F588	0	M.10.c.3
d. Other Joans		F589	0	M.10.d
11. Unpaid principal balance of loans measured at fair value (reported in S	chedule RC-C,			
part I, Memorandum item 10):		17.19		
a. Loans secured by real estate:			10-4	
(1) Construction, land development, and other land loans		F590	749	M.11.a.1
(2) Secured by farmland (including farm residential and other impro	vements)	F591	0	M.11.a.2
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential p	roperties			
and extended under lines of credit		F592	0	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties	;			
(1) Secured by first liens		F593	0	M.11.a.3.b.1
(2) Secured by junior liens		F594	0	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F595	83	
(5) Secured by nonfarm nonresidential properties		F596	0	M.11.a.5
b. Commercial and industrial loans		F597	0	M.11.b
c. Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F598	0)	M.11.c.1
(2) Other revolving credit plans		F599	0	M.11.c.2
(3) Other consumer loans (includes single payment, installment, and	l all student loans)	F600	0	M.11.c.3
d. Other loans		F601	0	M.11.d

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#### Schedule RC-C—Continued

#### Part II. Loans to Small Businesses and Small Farms

Schedule RC-C, Part II is to be reported only with the June Report of Condition.

Report the number and amount currently outstanding as of June 30 of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

#### **Loans to Small Businesses**

1. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, (1) have original amounts of \$ 100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place the word "NO" in the box to the right.) \_

RCON	YES / NO
6999	NO

1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO, and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following	Number of Loans	
Schedule RC-C, part I, loan categories:		
a. "Loans secured by nonfarm nonresidential properties" reported in		
Schedule RC-C, part 1, items 1.e.(1) and 1.e.(2) (Note: Sum of		
items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT	RCON	
exceed \$100,000.)	5562 N	/A 2.a
b. "Commercial and industrial loans " reported in Schedule RC-C, part I, item 4. (1)		
(Note: Item 4, (1) divided by the number of loans should NOT exceed \$100,000.)	5563 N	/A 2.b

	(Column A)		(		
		Number		Currently	
		of Loans	C	utstanding	
Dollar Amounts in Thousands	RCON	1,18,35	RCON	Bil   Mil   Thou	
3. Number and amount currently outstanding of "Loans secured by		A 200		11140	
nonfarm nonresidential properties" reported in Schedule RC-C, part I,				4 H 16	
items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than	75 - 59				
or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2)):		1		1. 1.4	
a. With original amounts of \$100,000 or less	5564	5	5565	314	3.a
b. With original amounts of more than \$100,000 through \$250,000	5566	7	5567	1,332	3.b
c. With original amounts of more than \$250,000 through \$1,000,000	5568	27	5569	14,196	3.c
4. Number and amount currently outstanding of "Commercial and industrial		44.0			
loans" reported in Schedule RC-C, part I, item 4 (1) (sum of			9.07.4		
items 4.a through 4.c must be less than or equal to Schedule	-				Ì
RC-C, part I, item 4 (1)):	1.00	100			ĺ
a. With original amounts of \$100,000 or less	5570	15	5571	667	4.a
b. With original amounts of more than \$100,000 through \$250,000	5572	6	5573	893	4.b
c. With original amounts of more than \$250,000 through \$1,000,000	5574	2	5575	782	4.c

<sup>(1)</sup> Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, part I item 4.a, column A, "Commercial and industrial loans to U.S. addressees.

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#### Schedule RC-C—Continued

#### Part II. Continued

#### **Agricultural Loans to Small Farms**

5. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place the word "NO" in the box to the right.)

RCON	YES / NO
6860	NO

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following
Schedule RC-C, part I, loan categories:

a. "Loans secured by farmland (including farm residential and other improvements)"
reported in Schedule RC-C, part I, item 1.b, (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.)

b. "Loans to finance agricultural production and other loans to farmers" reported in
Schedule RC-C, part I, item 3 (Note: Item 3 divided by the number of loans
should NOT exceed \$100,000.)

5577 N/A 6.b

Γ-		Column A)		(Column B)	ł
				Amount	l
		Number		Currently	l
		of Loans		Outstanding	1
Dollar Amounts in Thousands	RCON		RCON	Bil   Mil   Thou	ĺ
7. Number and amount currently outstanding of "Loans secured by farmland (including				100	
farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b					
(sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I,					
item 1.b):	- 1				
a. With original amounts of \$100,000 or less	5578	N/A		N/A	7.a
b. With original amounts of more than \$100,000 through \$250,000	5580	N/A		N/A	7.b
c. With original amounts of more than \$250,000 through \$500,000	5582	N/A	5583	N/A	7 <b>.</b> c
8. Number and amount currently outstanding of "Loans to finance agricultural production		100			
and other loans to farmers" reported in Schedule RC-C, part I, item 3 (sum of	121				ĺ
items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3):		100		1.00	İ
a. With original amounts of \$100,000 or less	5584	N/A	5585	N/A	8.a
b. With original amounts of more than \$100,000 through \$250,000	5586	N/A	5587	N/A	8.b
c. With original amounts of more than \$250,000 through \$500,000	5588	N/A	5589	N/A	8.c

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# Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
ASSETS			1.	
1, U.S. Treasury securities		3531	N/A	1
U.S. Government agency obligations (exclude mortgage-backed securities)		3532	N/A	2
3. Securities issued by states and political subdivisions in the U.S		3533	N/A	3
4. Mortgage-backed securities (MBS):			112 CT	
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534	N/A	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNM	1A		1000	
(include CMOs, REMICs, and stripped MBS)		3535	N/A	4.b
c. All other mortgage-backed securities	,	3536	N/A	4.c
5. Other debt securities	- International Control	3537	N/A	5
6. Loans:			11 11 1	
a. Loans secured by real estate:			8.4	
(1) Construction, land development, and other land loans		F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improven	nents)	F605	N/A	6.a.2
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential prop	erties		7.4	
and extended under lines of credit		F606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:		100	1.134	
(1) Secured by first liens		F607	N/A	6.a.3.b.1
(2) Secured by junior liens		F611	N/A	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F612	N/A	6.a.4
(5) Secured by nonfarm nonresidential properties		F613	N/A	6.a.5
b. Commercial and industrial loans		F614	N/A	6.b
c. Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F615	N/A	6.c.1
(2) Other revolving credit plans		F616	N/A	6.c.2
(3) Other consumer loans (includes single payment, installment, and all	student loans)	F617	N/A	6.c.3
d. Other loans		F618	N/A	6.d
7. and 8. Not applicable				
9. Other trading assets		3541	N/A	9
10. Not applicable				
11. Derivatives with a positive fair value		3543	N/A	11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)_		3545	N/A	12
LIABILITIES		RCON	Bil   Mil   Thou	
13. a. Liability for short positions		3546	N/A	13.a
		F624	N/A	13.b
b. Other trading liabilities		3547	N/A	14
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item	2 1F)	3548	N/A	15
13. Total trading habilities (sum or items 13.a unrough 14) (must equal scriedule RC, item	1 13)	33.3	17/7]	-9

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#### **Schedule RC-D - Continued**

## Memoranda

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,			
items 6.a.(1) through 6.d):	1		
a. Loans secured by real estate:		100	
(1) Construction, land development, and other land loans	F625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A	M.1.a.2
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties	16	10.70	
and extended under lines of credit	F627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:	1		
(1) Secured by first liens	F628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A	M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A	M.1.a.5
b. Commercial and industrial loans	F632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal		3 4 5 34	
expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	F633	N/A	M.1.c.1
(2) Other revolving credit plans	F634	N/A	M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635	N/A	M.1.c.3
d. Other loans	F636	N/A	M.1.d
2. Not applicable			
3. Loans measured at fair value that are past due 90 days or more:(1)		M.	
(a) Fair value	F639	N/A	M.3.a
(b) Unpaid principal balance	F640	N/A	M.3.b
Memorandum items 4 through 10 are to be completed by banks that reported average			
trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding			
calendar quarters.(1)			
4. Asset-backed securities:		179	
a. Residential mortgage-backed securities	F641	N/A	M.4.a
b. Commercial mortgage-backed securities	F642	N/A	M.4.b
c. Credit card receivables	F643	N/A	M.4.c
d. Home equity lines	F644	N/A	M.4.d
e. Automobile loans	F645	N/A	M.4.e
f. Other consumer loans	F646	N/A	M.4.f
g. Commercial and industrial loans	F647	N/A	M.4.g
h. Other	F648	N/A	M.4.h
5. Collateralized debt obligations:		4	
a. Synthetic	F649	N/A	M.5.a
b. Other	F650	: N/A	M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A	M.6
7. Equity securities:	- 20	25.25	
a. Readily determinable fair values	F652	N/A	M.7.a
b. Other	F653	N/A	M.7.b
8. Loans pending securitization	F654	N/A	M.8
-			

<sup>(1)</sup> NOTE: Completion of Memorandum items 3.a and 3.b and Memorandum items 4 through 10 of Schedule RC-D is optional for the March 31, 2008, report date only. Memorandum items 3.a and 3.b must be completed by all banks and Memorandum items 4 through 10 must be completed by all banks that meet the \$1 billion reporting threshold beginning June 30, 2008.

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## **Schedule RC-D - Continued**

Mei	noran	da - Continued				
			Pollar Amounts in Thousands	RCON	Bil   Mil   Thou	
		rading assets (itemize and describe amounts included in Schedule RC e greater than \$25,000 and exceed 25% of the item): TEXT	C-D, item 9,			
a.	F655	N/A		F655	N/A	M.9.a
ь.	F656	N/A		F656	N/A	M.9.b
c.	F657	N/A		F657	N/A	M.9.c
	10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item  13.b, that are greater than \$25,000 and exceed 25% of the item):  TEXT					
a.	F658	N/A		F658	N/A	M.10.a
b.	F659	N/A		F659	N/A	M.10.b
c.	F660	N/A		F660	N/A	M.10.c

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## **Schedule RC-E—Deposit Liabilities**

	l				No	ontransaction	i
		Transactio	on Acco	unts	•	Accounts	l
		(Column A)		(Column B)	(	Column C)	l
	Tota	al transaction	N	1emo: Total		Total	l
	acco	unts (including	dem	and deposits	nor	ntransaction	ŀ
	to	otal demand	(i	ncluded in	a	ccounts	1
Dollar Amounts in Thousands		deposits)	c	olumn A)	(incl	uding MMDAs)	l
Deposits of:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	l
1. Individuals, partnerships, and corporations			(8)	STATE OF THE STATE			l
(include all certified and official checks)	B549	54,348			B550	313,271	1
2, U.S. Government	2202	76			2520	87	2
3. States and political subdivisions in the U.S.	2203	5,545			2530	88,344	3
4. Commercial banks and other depository							ĺ
institutions in the U.S	B551	16			B552	7,275	4
5. Banks in foreign countries	2213	0			2236	0	5
6. Foreign governments and official institutions	il.						l
(including foreign central banks)	2216	0			2377	0	6
7. Total (sum of items 1 through 6) (sum of		22.5	4	10	3-2-1		i
columns A and C must equal Schedule RC,				10.1			İ
item 13.a)	2215	59,985	2210	32,569	2385	408,977	7

#### Memoranda

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			100	
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts		6835	4,591	M.1.a
b. Total brokered deposits		2365	11,822	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)				
(1) Brokered deposits issued in denominations of less than \$100,000		2343	11,822	M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered	okered		100 mg 1 mg 1 mg 1 mg 1 mg 1 mg 1 mg 1 m	
retirement deposit accounts		2344	0	M.1.c.2
d. Maturity data for brokered deposits:				
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining	ng		* *	
maturity of one year or less (included in Memorandum item 1.c.(1) above)		A243	11,822	M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remainin	g		7.	
maturity of one year or less (included in Memorandum item 1.b above)		A244	0	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.			2.0	
reported in item 3 above which are secured or collateralized as required under state	law)			
(to be completed for the December report only)		5590	N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through	1 2.c			
must equal item 7, column C above):		445		
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs)		6810	52,496	M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	221,296	M.2.a.2
b. Total time deposits of less than \$100,000		6648	64,735	M.2.b
c. Total time deposits of \$100,000 or more		2604	70,450	M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in				
Memorandum item 2.c, "Total time deposits of \$100,000 or more," above		F233	0	M.2.c.1

<sup>(1)</sup> Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandumitem 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000 or less.

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## Schedule RC-E—Continued

Memoranda (continued)

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	•
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or		100	
next repricing date of: (1, 2)		Dec 1850 and	
(1) Three months or less	A579	38,220	M.3.a.1
(2) Over three months through 12 months	A580	21,563	M.3.a.2
(3) Over one year through three years	A581	4,951	M.3.a.3
(4) Over three years	A582	0	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less	41		
(included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241	59,783	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or			
next repricing date of: (1, 4)		1.0	
(1) Three months or less	A584	48,022	M.4.a.1
(2) Over three months through 12 months	A585	20,020	M.4.a.2
(3) Over one year through three years	A586	2,408	M.4.a.3
(4) Over three years	A587	0	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less			
(included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	A242	68,042	M.4.b

<sup>(1)</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>(2)</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>(3)</sup> Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>(4)</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

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#### **Schedule RC-F—Other Assets**

Dollar Amounts in Thousands					RCON	Bil   Mil   Thou	
Accrued interest receivable (1)					B556	4,035	1
2. Ne	t defer	red tax assets (2)			2148	4,973	2
3. Int	erest-c	nly strips receivable (not in the form of a security) (3) on:				1. 1. 1. 1. 1.	
a.	Mortga	ge loans			A519	0	3.a
b.	Other t	inancial assets			A520	0.	3.b
4. Eq	uity se	curities that DO NOT have readily determinable fair values (4)			1752	13,089	4
5. Life	e insura	ance assets			C009	0	5
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2168	607	6
		TEXT				1.0	
	a.	Prepaid Expenses	2166	497			6.a
	b.	Repossessed personal property (including vehicles)	1578	0			6.b
	c.	Derivatives with a positive fair value held for purposes other than trading	C010	0	40	25	6.c
	d.	Retained interests in accrued interest receivable related to					
		securitized credit cards	C436	0		1.04	6.d
e.	3549	Other Accounts Receivable	3549	110			6.e
f.	3550		3550	0			6.f
g.	3551		3551	0			6 <b>.</b> g
7. To	tal (sur	n of items 1 through 6) (must equal Schedule RC, item 11)			2160	22,704	7

## Schedule RC-G—Other Liabilities

			Dollar Amounts in Thousan	ds RCON	Bil   Mil   Thou	ĺ
1. a.	Interes	t accrued and unpaid on deposits (5)		3645	915	1.a
		expenses accrued and unpaid (includes accrued income taxes payable)		3646	1,748	1.b
		red tax liabilities (2)		3049	0	2
3. All	owance	for credit losses on off-balance sheet credit exposures		B557	0	3
4. Ali	other I	iabilities (itemize and describe amounts greater than \$25,000 that exceed 2	5% of this item)	2938	3	4
		TEXT				ĺ
	a.	Accounts Payable	3066	0	la de	4.a
	b.	Deferred compensation liabilities	C011	0	4.6	4.b
	c.	Dividends declared but not yet payable	2932	0		4.c
	<u>d.</u>	Derivatives with a negative fair value held for purposes other than trading	C012	0		4.d
e.	3552	Lease Obligation	3552	0		4.e
f.	3553		3553	0		4.f
g.	3554		3554	0	46.2	4.g
5. To	5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					5

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

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## Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
ASSETS		1		
Interest-bearing balances due from depository institutions		3381	4,542	1
2. U.S. Treasury securities and U.S. Government agency obligations (2)	···	e.	100	
(excluding mortgage-backed securities)		B558	112,705	2
3. Mortgage-backed securities (2)		B559	156,865	3
4. All other securities (2, 3) (includes securities issued by states and		***	1 1 1 1	
political subdivisions in the U.S.)		B560	16,227	4
5. Federal funds sold and securities purchased under agreements to resell		3365	12,243	5
6. Loans:				
a. Total loans		3360	408,122	6.a
b. Loans secured by real estate:			1 1 1	
(1) Loans secured by 1-4 family residential properties		3465	77,668	6.b.1
(2) All other loans secured by real estate		3466	319,879	6.b.2
c. Commercial and industrial loans		3387	9,431	6.c
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards		B561	507	6.d.1
(2) Other (includes single payment, installment, all student loans,			F 1-2	
and revolving credit plans other than credit cards)		B562	59	6.d.2
7. To be completed by banks with \$100 million or more in total assets: (4)				
Trading assets		3401	0	7
8. Lease financing receivables (net of unearned income)		3484	0	8
9. Total assets (5)		3368	738,591	9
LIABILITIES				
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone		100		
and preauthorized transfer accounts) (exclude demand deposits)		3485	27,800	10
11. Nontransaction accounts:				
a. Savings deposits (includes MMDAs)		B563	276,072	11.a
b. Time deposits of \$100,000 or more		A514	66,233	11.b
c. Time deposits of less than \$100,000		A529	76,126	11.c
12. Federal funds purchased and securities sold under agreements to repurchase		3353	134	12
13. To be completed by banks with \$100 million or more in total assets: (4)		-1	1	
Other borrowed money (includes mortgage indebtedness and obligations under		DOEE	-1-	40
capitalized leases)		3355	215,080	13

## Memorandum

	Dollar Amounts in Thousands	RCON	Bil   Mil	[ Thou
1. Memorandum item 1 is to be completed by: (4)			18	389
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			54.0	動
<ul> <li>banks with less than \$300 million in total assets that have loans</li> </ul>			i J.	
to finance agricultural production and other loans to farmers				
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.			1 150	
Loans to finance agricultural production and other loans to farmers		3386		0

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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## Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar A	Amount	s in Thousands	RCON	Bil   Mil   Thou	
1. Unused commitments:	i.						
a. Revolving, open-end lines secured by 1-4 family residential prop	3814	4	1.a				
b. Credit card lines					3815	0	1.b
c. (1) Commitments to fund commercial real estate, construction, a	and land	development loan	Ś				
secured by real estate:					16.5		
(a) 1–4 family residential construction loan commitme	ents				F164	0	1.c.1.a
(b) Commercial real estate, other construction loan, a	nd land						
development loan commitments					F165	3,771	1.c.1.b
(2) Commitments to fund commercial real estate, construction,	and land	development loar	ıs				
NOT secured by real estate					6550	0	1.c.2
d. Securities underwriting					3817	0	1.d
e. Other unused commitments		<u> </u>			3818	16,250	1.e
Financial standby letters of credit					3819	1	2
<ul> <li>a. Amount of financial standby letters of credit conveyed to others_</li> </ul>			3820	<u> </u>	1		2.a
Performance standby letters of credit				· · · · · · · · · · · · · · · · · · ·	3821	0	3
a. Amount of performance standby letters of credit conveyed to other	ners	***	3822	<u> </u>	0	1 2	3.a
Commercial and similar letters of credit					3411	532	4
5. Not applicable							
6. Securities lent (including customers' securities lent where the custo	mer is in	demnified				4	
against loss by the reporting bank)					3433	0	6
	ı	(Column A)		(Column B)			
7. Credit derivatives:		Guarantor	<u> </u>	Beneficiary			
a. Notional amounts:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou			
(1) Credit default swaps	C968		C969		의		7.a.(1)
(2) Total return swaps	C970		C971	<del>1</del>	의		7.a.(2)
(3) Credit options	C972		C973	<del> </del>	의		7.a.(3)
(4) Other credit derivatives	C974	0	C975	<u> </u>	0		7.a.(4)
b. Gross fair values:				i i	486		
(1) Gross positive fair value	C219		C221		0		7.b.(1)
(2) Gross negative fair value	C220	0	C222		0		7.b.(2)
Spot foreign exchange contracts					8765	0	8
<ol><li>All other off-balance sheet liabilities (exclude derivatives) (itemize a</li></ol>							
component of this item over 25% of Schedule RC, item 28, "Total e	equity ca	pital")			3430	0	9
TEXT				T	- 3		
a. <u>Securities borrowed</u>			3432		의		9.a
b. <u>Commitments to purchase when-issued securities</u>			3434	l	의		9.b
<ul> <li>Standby letters of credit issued by a Federal Home Loan</li> </ul>	Bank						_
on the bank's behalf			C978		의	4	9.c
d. 3555			3555		의		9.d
e. 3556	<del></del>		3556				9.e
f. 3557			3557	<u> </u>	의		9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and	describ	e each				T	
component of this item over 25% of Schedule RC, item 28, "Total e	equity ca	pital")			5591	0	10
TEXT							
a. Commitments to sell when-issued securities			3435		이	ut je s	10.a
b. 5592			5592		미	10	10.b
c. 5593			5593		미	1	10.c
d. 5594			5594		의	4	10.d
e.   5595			5595	L	0		10.e

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## Schedule RC-L—Continued

			Dollar A	mounts	s in Thousands	RCON	Tril   Bil   Mil   Thou	
11. Year-to-date merchant credit card sales volume:								
a. Sales for which the reporting bank is the acquir	ing bank					C223	0	11.a
b. Sales for which the reporting bank is the agent						C224	0	11.b
Dollar Amounts in Thousands	(Column A)		(Column B)		(Column C)	Γ	(Column D)	
	Interest		Foreign		Equity	1	Commodity	
Derivatives Position Indicators	Rate		Exchange		Derivative	1	and Other	
)	Contracts		Contracts		Contracts	İ	Contracts	
12. Gross amounts (e.g., notional amounts)	1.5		789		20 F to 1		1 4	
(for each column, sum of items 12.a through	Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou	
12.e must equal sum of items 13 and 14):	RCON 8693		RCON 8694		RCON 8695		RCON 8696	
a. Futures contracts	0		0		0		0	12.a
<del></del> -	RCON 8697		RCON 8698		RCON 8699		RCON 8700	
b. Forward contracts	0		0		0		0	12.b
c. Exchange-traded option contracts:	RCON 8701		RCON 8702	a de la composición dela composición de la composición de la composición de la composición dela composición de la composición dela composición dela composición de la composición de la composición dela composición de la composición dela composición dela composición dela composición dela composición dela composición dela composición dela composición dela composición dela composición dela c	RCON 8703		RCON 8704	
(1) Written options	0		.0	400	0		0	12.c.1
	RCON 8705		RCON 8706		RCON 8707		RCON 8708	
(2) Purchased options	. 0		0		0	1000	0	12.c.2
d. Over-the-counter option contracts:	RCON 8709		RCON 8710		RCON 8711		RCON 8712	
(1) Written options	0		0		0		0	12.d.1
	RCON 8713	- 40	RCON 8714		RCON 8715		RCON 8716	
(2) Purchased options	0		0		0		0	12.d.2
	RCON 3450		RCON 3826		RCON 8719		RCON 8720	
e. Swaps	0		0		0		0	12.e
13. Total gross notional amount of	RCON A126		RCON A127		RCON 8723		RCON 8724	
derivative contracts held for trading	0		0	L	0	<b>J</b>	0	13
14. Total gross notional amount of					<u> </u>	<b>-</b>		
derivative contracts held for	RCON 8725		RCON 8726		RCON 8727		RCON 8728	
purposes other than trading	0	i i	0		0		0	14
<ul> <li>a. Interest rate swaps where the bank</li> </ul>	RCON A589	- 2						
has agreed to pay a fixed rate	0		4.4		1 E F			14.a
15. Gross fair values of derivative contracts:	PGON 0233		Doon star	1	D CON DEED	7	B 000 10705	
<ul> <li>a. Contracts held for trading:</li> </ul>	RCON 8733		RCON 8734	100	RCON 8735		RCON 8736	15 - 1
(1) Gross positive fair value	0		0	- 13	0		0	15.a.1
	RCON 8737		RCON 8738	111	RCON 8739		RCON 8740	15.a.2
(2) Gross negative fair value	0	ji.	0	l i	0		0	13.d.Z
<ul> <li>b. Contracts held for purposes other</li> </ul>	RCON 8741	- 46	RCON 8742	1/3	RCON 8743	٦	RCON 8744	
than trading:	RCON 8741				RCON 8743		RCON 8744	15.b.1
(1) Gross positive fair value	RCON 8745		0 RCON 8746		RCON 8747		RCON 8748	13.0.1
(2) Gross negative fair value	0		0		0		0	15.b.2
(2) Gross negative rail value				<u> </u>	· · · · · · · · · · · · · · · · · · ·	Ľ	<u> </u>	

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### Schedule RC-M-Memoranda

Dol	llar Amounts in T	housands	RCON	Bil   Mil   Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal					
shareholders, and their related interests as of the report date:			300		
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal	al			100 110	
shareholders, and their related interests			6164	505	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amour	nt of				
all extensions of credit by the reporting bank (including extensions of credit to					
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	RCON I	Number			
of total capital as defined for this purpose in agency regulations	6165	0			1.b
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	15	2.a
(1) Estimated fair value of mortgage servicing assets	A590	15		100	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2.b
c. All other identifiable intangible assets			5507	58	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	73	2.d
3. Other real estate owned:				100	
a. Direct and indirect investments in real estate ventures			5372	0	3.a
b. All other real estate owned:					
(1) Construction, land development, and other land	1 2		5508	0	3.b.1
(2) Farmland			5509	0	3.b.2
(3) 1-4 family residential properties			5510	0	3.b.3
(4) Multifamily (5 or more) residential properties			5511	1,029	3.b.4
(5) Nonfarm nonresidential properties			5512	0	3.b.5
(6) Foreclosed properties from "GNMA loans"		C979	0	3.b.6	
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)			2150	1,029	3.c `
4. Investments in unconsolidated subsidiaries and associated companies:					
a. Direct and indirect investments in real estate ventures			5374	0	4.a
b. All other investments in unconsolidated subsidiaries and associated companies_			5375	0	<b>4.</b> b
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			2130	0	4.c
5. Other borrowed money:					
a. Federal Home Loan Bank advances:				17.5	
(1) Advances with a remaining maturity or next repricing date of: (1)				1.6	
(a) One year or less			F055	198,000	5.a.1.a
(b) Over one year through three years			F056	0	5.a.1.b
(c) Over three years through five years			F057	16,000	5.a.1.c
(d) Over five years			F058	1,080	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item				45	
5.a.(1)(a) above) (2)			2651	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	0	5.a.3
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			* 1		
(a) One year or less			F060	0	5.b.1.a
(b) Over one year through three years			F061		5.b.1.b
(c) Over three years through five years			F062	0	5.b.1.c
(d) Over five years			F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in	-			254 54 3	
item 5.b.(1)(a) above) (4)			B571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC,	item 16)		3190	215,080	5.c

<sup>(1)</sup> Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

<sup>(2)</sup> Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>(3)</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>(4)</sup> Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

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## Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?		B569	NO	6
		RCON	Bil   Mil   Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annui	ties	B570	0	7
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com) (TEXT 4087) http://www.oneunited.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?		RCON 4088	YES / NO	9
10. Secured liabilities: a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, it	em 14.a)	RCON F064	Bil   Mil   Thou	10.a
<ul> <li>b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))</li> </ul>		F065	0	10.b

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## Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

Past due   Past due 90   Nonaccrual days or more and still accruing   According		(Column A)	ľ	(Column B)	(Column C)			
Dollar Amounts in Thousands   CROIM   Bil   Mil   Thou   RCON   Bil   Mil   Mil   Thou   RCON   Bil   Mil   Mil   Thou   RCON   Bil   Mil   Mil   Thou   RCON   Bil   Mil   Mil   Thou   RCON   Bil   Mil   Mil   Thou   RCON   Bil   Mil   Mil   Thou   RCON   Bil   Mi			Past due				Nonaccrual	
Dollar Amounts in Thousands   CON   Bil   Mil   Thou   RCON   Bil		1	-	da	•			
1. Loans secured by real estate:   1. Loans secured by real estate:   2. Construction, land development, and other land loans:   1. 1-4 family residential construction loans and all land development and other land loans:   1. 1-4 family residential construction loans and all land development and other land loans   F173		da	•			1		
1. Loans secured by real estate: a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans and all land development and other land loans b. Secured by familand construction loans and all land development and other land loans b. Secured by familand cons secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. 5398 0 5399 0 5400 0 1.c.1. (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens 5 credit. 5398 0 5399 0 5400 0 1.c.1. (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens 5 credit. 5398 0 5399 0 5400 0 1.c.2.b 1.c.2.a 1.	Dollar Amounts in Theusands	DCON		DCON		DCOM	Dil I Mil I Thou	
a. Construction, land development, and other land loans: (1) 1-4 family residential construction loans (2) Other construction loans and all land development and other land loans (3) 343		RCON	Dil Mil I Hou	RCON	Bil I Mil I Friod	RCON	T DILL MILL 1 1100	
Care   Care	·							
(2) Other construction loans and all land development and other land loans   F173   0   F175   0   F177   0   1.a.2   b. Secured by farmiland   3493   0   3494   0   3495   0   1.b   c. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by   1-4 family residential properties and extended under lines of credit   5398   0   5399   0   5400   0   1.c.1   (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens   C236   134   C237   448   C229   578   1.c.2.a   (b) Secured by junitor liens   C238   0   C239   0   C230   0   1.c.2.b   d. Secured by multifamily (5 or more) residential properties   3499   0   3500   140   3501   783   1.d   e. Secured by nonfarm nonresidential properties   1478   0   F180   0   F182   730   1.e.1   (2) Loans secured by owner-occupied nonfarm nonresidential properties   F178   0   F181   0   F183   0   1.e.2   2. Loans to depository institutions and acceptances of other banks   8834   0   8835   0   8336   0   2   3. Not applicable   3   3   3   3   3   3   3   3   3   4. Cardit cards   5   3   3   3   3   3   3   3   5. Loans to individuals for household, family, and other personal expenditures:   3   3   3   3   3   3   6. Loans to foreign governments and official institutions   5389   0   5390   0   5391   0   5.b   6. Loans to foreign governments and official institutions   5499   0   5460   0   5461   0   7   7. All other loans (1)   5499   0   5460   0   5461   0   7   8. Lease financing receivables   1226   0   1227   0   1228   0   8   9. Debt securities and other assets (exclude other		F172	1,000	F174	1 0	F176	1 716	1 - 1
Acevelopment and other land loans		11/2	1,990	1177		0.0000000000000000000000000000000000000	1,710	1.0.1
b. Secured by farmland	• •	F1.73		F175	I o		1	1 = 2
C. Secured by 1-4 family residential properties: (1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit. (2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens. (b) Secured by first liens. (c) Secured by militamily (5 or more) residential properties. (a) Secured by monfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties. (2) Loans secured by other nonfarm nonresidential properties. (1) Loans secured by other nonfarm nonresidential properties. (2) Loans to depository institutions and acceptances of other banks.  8834  0 F180  0 F181  0 F183  0 Le.2  2. Loans to depository institutions and acceptances of other banks.  8834  0 B835  0 B836  0 2  2  2. Loans to individuals for household, family, and other personal expenditures: a. Credit cards) b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) b. Other (ncludes single payment, installment, all student loans, and revolving credit plans other than credit cards) b. Other foreign governments and official institutions.  5389  0 5390  0 5991  0 5951  0 6  1226  0 1227  0 1228  0 8  8  1226  0 1227  0 1228  0 8  10 8  10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1							<del></del>	
(1) Revolving, open-end loans secured by  1-4 family residential properties and extended under lines of credit  (2) Closed-end loans secured by 1-4 family residential properties:  (a) Secured by first liens  (b) Secured by first liens  (236  (b) Secured by first liens  (238  (b) Secured by multifamily (5 or more) residential properties  e. Secured by nonfarm nonresidential properties:  (1) Loans secured by owner-occupied nonfarm nonresidential properties  (2) Loans secured by other nonfarm  nonresidential properties  (2) Loans secured by other nonfarm  nonresidential properties  (2) Loans to depository institutions and acceptances of other banks  3. Not applicable  4. Commercial and industrial loans  5. Loans to individuals for household, family, and other personal expenditures: a. Credit cards b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)  6. Loans to foreign governments and official institutions  5. Sab 0 5399  0 5399  0 5400  1.c.1  1.c.2.a  1.c.2.	•	3 133	U	2121	0	3 133		1.0
1-4 family residential properties and extended under lines of credit.		110	1 6					
extended under lines of credit.		32						
(2) Closed-end loans secured by 1-4 family residential properties: (a) Secured by first liens (b) Secured by first liens (c) Secured by multifamily (5 or more) residential properties (e) Secured by multifamily (5 or more) residential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans to depository institutions and acceptances of other banks (2) Loans to depository institutions and acceptances of other banks (3) Not applicable (4) Commercial and industrial loans (5) Loans to individuals for household, family, and other personal expenditures: (a) Credit cards (b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) (5) Loans to foreign governments and official institutions (6) Loans to foreign governments and official institutions (7) All other loans (1) (8) Loans to foreign governments and official institutions (8) Lease financing receivables (9) Debt securities and other assets (exclude other	, , ,	5398		5300	I n	5400	n	1 c 1
residential properties: (a) Secured by first liens (b) Secured by junior liens (c) Secured by junior liens (c) Secured by junior liens (d) Secured by multifamily (5 or more) residential properties (e) Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (1) Loans secured by other nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans to depository institutions and acceptances of other banks (a) Secured by other nonfarm nonresidential properties (b) F179 (c) F181 (c) F182 (c) F182 (d) F183 (d) F183 (e) F184 (e) F184 (f) F185 (f) F186 (f) F187 (f) F187 (f) F187 (f) F188		0000	0	3333	· · · · · ·	3.00		1,0,1
(a) Secured by first liens								
(b) Secured by junior lilens. C238 0 C239 0 C230 0 1.c.2.b  d. Secured by multifamily (5 or more) residential properties:  e. Secured by nonfarm nonresidential properties:  (1) Loans secured by owner-occupied nonfarm nonresidential properties.  (2) Loans secured by other nonfarm nonresidential properties.  F178 0 F180 0 F180 0 F182 730 1.e.1  (2) Loans secured by other nonfarm nonresidential properties.  F179 0 F181 0 F183 0 1.e.2  2. Loans to depository institutions and acceptances of other banks.  3. Not applicable  4. Commercial and industrial loans.  5. Loans to individuals for household, family, and other personal expenditures:  a. Credit cards.  b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).  6. Loans to foreign governments and official institutions.  5. Sa89 0 S59 0 S60 0 591 0 6  1. Loans to foreign governments and official institutions.  5. Loans to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  5. John to foreign governments and official institutions.  6. Loans to foreign governments and official institutions.  7. All other loans (1)		C236	134	C237	448	C229	578	1.c.2.a
d. Secured by multifamily (5 or more) residential properties e. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties F179 O F181 O F183 O F183 O F183 O Le.2  2. Loans to depository institutions and acceptances of other banks S Not applicable 4. Commercial and industrial loans S Loans to individuals for household, family, and other personal expenditures: a. Credit cards BS75 BS75 BS75 BS76 BS77 O Sa  5. Loans to foreign governments and official institutions S S89 O S390 O S390 O S391 O S461 O 7 8. Lease financing receivables S Debt securities and other assets (exclude other	• • • • • • • • • • • • • • • • • • • •							
3499   0   3500   140   3501   783   1.d	**	3	0	0.200	<u> </u>			1101275
e. Secured by nonfarm nonresidential properties:  (1) Loans secured by owner-occupied nonfarm nonresidential properties  F178		3499	0	3500	140	3501		1 d
(1) Loans secured by owner-occupied nonfarm nonresidential properties				5500	110		,,,,,	
F178	· · · · · · · · · · · · · · · · · · ·		46 46		A Comment			
(2) Loans secured by other nonfarm nonresidential properties F179 0 F181 0 F183 0 1.e.2  2. Loans to depository institutions and acceptances of other banks B834 0 B835 0 B836 0 2  3. Not applicable 4. Commercial and industrial loans 1606 138 1607 0 1608 0 4  5. Loans to individuals for household, family, and other personal expenditures: a. Credit cards b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 0 B579 0 B580 0 5.b  6. Loans to foreign governments and official institutions 5389 0 5390 0 5391 0 6  7. All other loans (1) 8. Lease financing receivables 9. Debt securities and other assets (exclude other	•	F178	0	F180	0	F182	730	1.e.1
nonresidential properties         F179         0         F181         0         F183         0         1.e.2           2. Loans to depository institutions and acceptances of other banks         B834         0         B835         0         B836         0         2           3. Not applicable         4. Commercial and industrial loans         1606         138         1607         0         1608         0         4           5. Loans to individuals for household, family, and other personal expenditures:         a. Credit cards         B575         43         B576         6         B577         0         5.a           b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)         B578         0         B579         0         B580         0         5.b           6. Loans to foreign governments and official institutions         5389         0         5390         0         5391         0         6           7. All other loans (1)         5459         0         5460         0         5461         0         7           8. Lease financing receivables         1226         0         1227         0         1228         0         8           9. Debt securities and other assets (exclude other         0	• • • • • • • • • • • • • • • • • • • •		-		<u>~</u>		100	
2. Loans to depository institutions and acceptances of other banks	•	F179	0	F181	n	F183	n	1.e.2
acceptances of other banks	· ·							
3. Not applicable 4. Commercial and industrial loans 5. Loans to individuals for household, family, and other personal expenditures: a. Credit cards b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 6. Loans to foreign governments and official institutions 7. All other loans (1) 8. Lease financing receivables 9. Debt securities and other assets (exclude other	·	B834	n	B835	n	B836	0	2
4. Commercial and industrial loans 1606 138 1607 0 1608 0 4  5. Loans to individuals for household, family, and other personal expenditures:  a. Credit cards B575 43 B576 6 B577 0 5.a  b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) B578 0 B579 0 B580 0 5.b  6. Loans to foreign governments and official institutions 5389 0 5390 0 5391 0 6  7. All other loans (1) 5459 0 5460 0 5461 0 7  8. Lease financing receivables 1226 0 1227 0 1228 0 8  9. Debt securities and other assets (exclude other		100	9					_
5. Loans to individuals for household, family, and other personal expenditures:  a. Credit cards  b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)  6. Loans to foreign governments and official institutions  7. All other loans (1)  8. Lease financing receivables  9. Debt securities and other assets (exclude other		1606	138	1607	l 0	1608	1 0	4
and other personal expenditures: a. Credit cards b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)  6. Loans to foreign governments and official institutions 5389 0 5390 0 5460 0 5461 0 7  8. Lease financing receivables 1226 0 1227 0 1228 0 8  8 8  8 8 9 9 6 5400 0 5461 0 7  8 Lease financing receivables 9 Debt securities and other assets (exclude other								
a. Credit cards					1			
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)  6. Loans to foreign governments and official institutions 5389 0 5390 0 5391 0 6  7. All other loans (1) 5459 0 5460 0 5461 0 7  8. Lease financing receivables 1226 0 1227 0 1228 0 8  9. Debt securities and other assets (exclude other	·	B575	43	B576	6	B577	0	5.a
all student loans, and revolving credit plans other than credit cards) B578 0 B579 0 B580 0 5.b  6. Loans to foreign governments and official institutions 5389 0 5390 0 5391 0 6  7. All other loans (1) 5459 0 5460 0 5461 0 7  8. Lease financing receivables 1226 0 1227 0 1228 0 8  9. Debt securities and other assets (exclude other		137	No.		110			
other than credit cards)     B578     0 B579     0 B580     0 5.b       6. Loans to foreign governments and official institutions     5389     0 5390     0 5391     0 6       7. All other loans (1)     5459     0 5460     0 5461     0 7       8. Lease financing receivables     1226     0 1227     0 1228     0 8       9. Debt securities and other assets (exclude other	• • • • • • • • • • • • • • • • • • • •							
6. Loans to foreign governments and official institutions 5389 0 5390 0 5391 0 6  7. All other loans (1) 5459 0 5460 0 5461 0 7  8. Lease financing receivables 1226 0 1227 0 1228 0 8  9. Debt securities and other assets (exclude other		B578	0	B579	0	B580	0	5.b
institutions         5389         0 5390         0 5391         0 6           7. All other loans (1)         5459         0 5460         0 5461         0 7           8. Lease financing receivables         1226         0 1227         0 1228         0 8           9. Debt securities and other assets (exclude other         6000	<i>,</i>		23.7				100	
7. All other loans (1)		5389	0	5390	0	5391	0	6
8. Lease financing receivables 1226 0 1227 0 1228 0 8 9. Debt securities and other assets (exclude other		5459	0	5460	D	5461	0	7
9. Debt securities and other assets (exclude other	• •	1226	0	1227	0	1228	0	8
loren level described					44	1, 10	3.0	
		3505	0	3506	0	3507	0	9

<sup>(1)</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

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### **Schedule RC-N—Continued**

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(	(Column A)		(Column B)	⟨	(Column C)	
	l	Past due	. F	Past due 90	] :	Nonaccrual	
	30	through 89	d	ays or more	1		
	da	ays and still		and still	}		
		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
10. Loans and leases reported in items 1	11						
through 8 above which are wholly or partially quaranteed by the U.S. Government	5612	0	5613	0	5614	0	10
a. Guaranteed portion of loans and leases				144			
included in item 10 above (exclude rebooked "GNMA loans")	5615	0	5616	0	5617	0	10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included			- 1				
in item 10 above	C866	0	C867	0	C868	0	10.b

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## Schedule RC-N—Continued

		(Column A)		(Column B)		(Column C)	
	1	Past due	ļ	Past due 90		Nonaccrual	
	30	through 89	d	ays or more			
	da	ys and still		and still			
Memoranda		accruing		accruing			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Restructured loans and leases included in Schedule RC-N,				11.1			
items 1 through 8, above (and not reported in	100						
Schedule RC-C, Part I, Memorandum item 1):		4.5				1.4	
a. Loans secured by 1-4 family residential		144					
properties	F661	0	F662	0	F663	0	M.1.a
b. Other loans and all leases (exclude loans to	400					100	
individuals for household, family, and other							
personal expenditures)	1658	00	1659	0	1661	0	M.1.b
2. Loans to finance commercial real estate,	1. 1.	46		11.00			
construction, and land development activities				100			
(not secured by real estate)	i.	100		34.1		7 (8)	
included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2
3. Memorandum items 3.a through 3.d are to be completed				111 111		1 (1 to 1 to 1 to 1 to 1 to 1 to 1 to 1	
by banks with \$300 million or more in total assets: (1)							
a. Loans secured by real estate to non-U.S. addressees	130.00					3.4	
(domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.a
b. Loans to and acceptances of foreign banks		(27-7 )		13.		7.9	
(included in Schedule RC-N, item 2, above)	5380	0	5381	0	5382	0	M.3.b
c. Commercial and industrial loans to non-U.S.				10.10			
addressees (domicile) (included in		98.3		2.00		333	
Schedule RC-N, item 4, above)	1254	0	1255	0	1256	0	M.3.c
d. Leases to individuals for household, family,					4.0	4.4	
and other personal expenditures (included			1.1	146,71		1000	
in Schedule RC-N, item 8, above)	F166	0	F167	0	F168	0	M.3.d
Memorandum item 4 is to be completed by: (1)				10.00			
<ul> <li>banks with \$300 million or more in total assets</li> </ul>	ł i			1 H			
<ul> <li>banks with less than \$300 million or more in total assets</li> </ul>	1						
that have loans to finance agricultural production and		10 E					
other loans to farmers (Schedule RC-C, part I, item 3)		4.2	7.3				
exceeding five percent of total loans:							
4. Loans to finance agricultural production and other loans to				T		5.5	
farmers (included in Schedule RC-N, item 7, above)	1594	. 0	1597	0	1583	0	M.4
5. Loans and leases held for sale and loans measured at fair		rafe -				1819	
value (included Schedule RC-N, items 1 through 8, above):				T		I	
a. Loans and leases held for sale	C240	0	C241	<u> </u>	C226	0	M.5.a
b. Loans measured at fair value:(1)				41 - 14 - 14	*		
(1) Fair value	F664	0			F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	] 0	F669	0	M.5.b.2

<sup>(1)</sup> NOTE: Completion of Memorandum items 5.b.(1) and (2) of Schedule RC-N is optional for the March 31, 2008, report date only. These items must be completed by all banks beginning June 30, 2008.

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### **Schedule RC-N—Continued**

Memoranda—Continued							
		(Column A)		(Column B)	1		
	i	Past due 30	) 1	Past due 90	1		
Dollar Amounts in Thousan	ds th	rough 89 days	d	ays or more	}		
Memorandum item 6 is to be completed by	RCON.	Bil   Mil   Thou	RCON	Bil   Mil   Thou	]		
banks with \$300 million or more in total assets: (1)				10 17 1 14			
Interest rate, foreign exchange rate, and other commodity and equity contracts:							
Fair value of amounts carried as assets	3529	· 0	3530	0	M.6		
					RCON	Bil   Mil   Thou	
						DIFFINITION	
7. Additions to nonaccrual assets during the quarter					C410	υ	M.7
8. Nonaccrual assets sold during the quarter					C411	0	M.8

<sup>(1)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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Deposit Insurance Act and FDIC regulations

2. Total allowable exclusions

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F236

F237

469,877

2

## Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter. Dollar Amounts in Thousands RCON Bil Mil Thou

3. Not applicable							
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Se	ction 3(I	)		21			
of the Federal Deposit Insurance Act and FDIC regulations			F238	N/A	4		
5. Total daily average of allowable exclusions			F239	N/A	5		
Marrayanda							
Memoranda Dollar	Amounts i	in Thousands	RCON	Bil   Mil   Thou			
1. Total deposits of the bank (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), ar	nd 1.d.(1)	)					
must equal Schedule RC-O, and item 1 less item 2):				1 344 1			
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)				4.0			
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 o	r l <u>ess</u>		F049	247,186	M.1.a.1		
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number					
of \$100,000 or less (to be completed for the June report only)	Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)  (1) Amount of deposit accounts (excluding retirement accounts) of more than \$100,000  (2) Number of deposit accounts (excluding retirement accounts)						
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)							
(1) Amount of deposit accounts (excluding retirement accounts) of more than	<u> </u>	F051	218,023	M.1.b.1			
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number					
of more than \$100,000			M.1.b.2				
c. Retirement deposit accounts of \$250,000 or less: (1)				44			
(1) Amount of retirement deposit accounts of \$250,000 or less	F045	4,668	M.1.c.1				
(2) Number of retirement deposit accounts of \$250,000 or less		N 1 110					
(to be completed for the June report only)	F046	159			M.1.c.2		
d. Retirement deposit accounts of more than \$250,000: (1)				100			
(1) Amount of retirement deposit accounts of more than \$250,000			F047	0	M.1.d.1		
•	RCON	Number					
(2) Number of retirement deposit accounts of more than \$250,000	F048	0		4 11	M.1.d.2		
				54 H			
Memorandum item 2 is to be completed by banks with \$1 billion or more in total ass	sets. (2)			27 27 2			
Estimated amount of uninsured deposits (see instructions)			5597	N/A	M.2		
3. Has the reporting institution been consolidated with a parent bank or savings association							
in that parent bank's or parent saving association's Call Report or Thrift Financial Report?		•					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings	;						
association:							
TEXT			RCON	FDIC Cert No.			
A545			A545	. 0	M.3		

<sup>(1)</sup> The dollar amounts used as the basis for reporting in Memoranda items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

<sup>(2)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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## Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

NOTE: Completion of items 1.c.(1) and (2), 2.c.(1) and (2), 3.c.(1) and (2), 4.c.(1) and (2), 5.b, and 6.c.(1) and (2) of Schedule RC-P is optional for the March 31, 2008, report date only. These items must be completed by all banks required to complete Schedule RC-P beginning June 30, 2008.

Do	llar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage		137	8.4	
loans for sale:(2)		1 30	7.4	
a. Closed-end first liens		F066	N/A	1.a
b. Closed-end junior liens		F067	N/A	1.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F670	N/A	1.c.1
(2) Principal amount funded under the lines of credit		F671	N/A	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family			4	
residential mortgage loans for sale:(2)		3/	4"	
a. Closed-end first liens		F068	N/A	2.a
b. Closed-end junior liens		F069	N/A	2.b
c. Open-end loans extended under lines of credit:			4	
(1) Total commitment under the lines of credit		F672	N/A	2.c.1
(2) Principal amount funded under the lines of credit		F673	N/A	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:		144		_
a. Closed-end first liens		F070	N/A	3.a
b. Closed-end junior liens		F071	N/A	3.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F674	N/A	3.c.1
(2) Principal amount funded under the lines of credit		F675	N/A	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in		W		
Schedule RC, item 4.a):		100	10.00	
a. Closed-end first liens		F072	N/A	4.a
b, Closed-end junior liens		F073	N/A	4.b
c. Open-end loans extended under lines of credit:		200		
(1) Total commitment under the lines of credit		F676	N/A	4.c.1
(2) Principal amount funded under the lines of credit		F677	N/A	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing	g of 1-4 family			
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		RIAD		_
a. Closed-end 1-4 family residential mortgage loans		F184	N/A	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of cro		F560	N/A	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans du	uring			
the quarter:		RCON		_
a. Closed-end first liens		F678	N/A	6.a
b. Closed-end junior liens		F679	N/A	6.b
c. Open-end loans extended under line of credit:			Street Land	
(1) Total commitment under the lines of credit		F680	N/A	6.c.1
(2) Principal amount funded under the lines of credit		F681	N/A	6.c.2

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

<sup>(2)</sup> Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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## Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities,

		Fair Value Measurements for Assets and Liabilities											
		under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)											
	(Column A) Total Fair Value Reported on Schedule RC			(Column B) LESS: Amounts Netted in the Determination		(Column C) Level 1 Fair Value Measurements		Column D) el 2 Fair Value easurements	Level 3 I	ımn E) Fair Value rements			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou		tal Fair Value Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou			
ASSETS						523.57°		(A)					
1. Loans and leases	F243		F682		F690		F244	N/A	F245	N/A	1		
2. Trading assets	F246	N/A	F683	N/A	F691	N/A	F247	N/A	F248	N/A	2		
<ul> <li>a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in</li> </ul>								Section 1995 and 1995					
Schedule RC-Q, item 2, above)	F240	N/A	F684	N/A	F692	N/A	F241	N/A	F242	N/A	2.a		
All other financial assets and servicing assets	F249	N/A	F685	N/A	F693	N/A	F250	N/A	F251	N/A	3		
LIABILITIES	5050		Ecoc		5004		5050		5254	Service Surger			
4. Deposits	F252 F255		F686		F694		F253	N/A	F254 F257	N/A	4		
5. Trading liabilities	F255	N/A	F687	N/A	F695	N/A	F256	N/A	F257	N/A	5		
All other financial liabilities and and servicing liabilities	F258	N/A	F688	N/A	F696	N/A	F259	N/A	F260	N/A	6		
7. Loan commitments (not accounted for as derivatives)	F261	N/A	F689	N/A	F697	N/A	F262	N/A	F263	N/A	7		

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Schedule RC-R—Regulatory Capital

Schedule RC-R—Regulatory Capital  Dollar A	Amounts	in Thousands	RCON	Bil   Mil   Thou	
Tier 1 capital					
1. Total equity capital (from Schedule RC, item 28)			3210	37,859	1
LESS: Net unrealized gains (losses) on available-for-sale securities (1)				4	
(if a gain, report as a positive value; if a loss, report as a negative value)			8434	(5,290)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive	value)		A221	2,781	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1)	,-			5 (4)	
(if a gain, report as a positive value; if a loss, report as a negative value)			4336	0	4
5. LESS: Nonqualifying perpetual preferred stock			B588	0	5
6. Qualifying minority interests in consolidated subsidiaries			B589	0	6
7.a LESS: Disallowed goodwill and other disallowed intangible assets			B590	385	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a					
fair value option that is included in retained earnings and is attributable to changes in					
the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss,				11.44	
report as a negative value)		F264	0	7.b	
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)			C227	39,983	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships		B591	2	9.a	
b. LESS: Disallowed deferred tax assets			5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital			B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	8274	39,981	11
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock			5306	0	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital			B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital		_	5310	3,344	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital			2221	0	15
16. Other Tier 2 capital components			B594	0	16
17. Tier 2 capital (sum of items 12 through 16)			5311	3,344	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)			8275	3,344	18
19. Tier 3 capital allocated for market risk			1395	0	19
20. LESS: Deductions for total risk-based capital			B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)			3792	43,325	21
Total assets for leverage ratio					_
22. Average total assets (from Schedule RC-K, item 9)			3368	738,591	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)			B590	385	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a abov	/e)		B591	2	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)			5610	0	25
26. LESS: Other deductions from assets for leverage capital purposes			B596	2,781	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)			A224	735,423	27
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11			C228	0	28
b. Adjustment to total risk-based capital reported in item 21		B503	0	28	
29. Adjustment to risk-weighted assets reported in item 62	B504	0	i		
30. Adjustment to average total assets reported in item 27	B505	0	30		
Capital ratios		<del></del>		<del></del>	
(Column B is to be completed by all banks. Column A is to be		(Column A)	1	(Column B)	
completed by banks with financial subsidiaries.)	RCON	Percentage	RCON	Percentage	
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	5.44%	31
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	9.36%	32
33. Total risk-based capital ratio (4)	7275	0.00%	7205	10.14%	33

- (1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
- (2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
- (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
- (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

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#### Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	
	Totals		Items Not			Allocation by Risk	Weight Category		
	(from		Subject to						
	Schedule RC)		Risk-Weighting		0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Balance Sheet Asset Categories	The second			energy.	7,45	4	40.5		
34. Cash and balances due from depository institutions	RCON 0010	10.2	RCON C869	-34	RCON B600	RCON B601	Section 1	RCON B602	
(Column A equals the sum of Schedule RC items 1.a and 1.b)	15,847		0	9.00	8,527	7,319		0	34
•	RCON 1754		RCON B603		RCON B604	RCON B605	RCON B606	RCON B607	
35. Held-to-maturity securities	0	300	0		0	0	0	0	35
,	RCON 1773		RCON B608		RCON B609	RCON B610	RCON B611	RCON B612	
36. Available-for-sale securities	284,997	797	(4,262)		29,743	198,697	0	60,820	36
37. Federal funds sold and securities purchased under	RCON C225		100	1	RCON C063	RCON C064		RCON B520	ĺ
agreements to resell	0				0	0		0	37
	RCON 5369		RCON B617		RCON B618	RCON B619	RCON B620	RCON B621	
38. Loans and leases held for sale	0		0	100000	0	0	0	0	38
	RCON B528		RCON B622		RCON B623	RCON B624	RCON B625	RCON B626	
39. Loans and leases, net of unearned income	395,158		0	44.3	0	1,601	180,974	212,583	39
	RCON 3123		RCON 3123				and the second	0-0	l
40. LESS: Allowance for loan and lease losses	3,344		3,344		TO WHEN SHOE	Section 1	57.00	100	40
	RCON 3545		RCON B627		RCON B628	RCON B629	RCON B630	RCON B631	ĺ
41. Trading assets	0		0		0	0	0	0	41
	RCON B639		RCON B640		RCON B641	RCON B642	RCON B643	RCON 5339	l
42. All other assets (1)	31,909		387		118	13,533	1,977	15,893	42
15.111 00.01	RCON 2170		RCON B644		RCON 5320	RCON 5327	RCON 5334	RCON 5340	İ
43. Total assets (sum of items 34 through 42)	724,567		(7,219)	7	38,388	221,150	182,951	289,296	43

<sup>(1)</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

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#### Schedule RC-R—Continued

•••••				-							
	(Column A)				(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	ı
	Face Value		Credit		Credit			Allocation by Risk	Weight Category		ı
	or Notional		Conversion		Equivalent						ĺ
·	Amount	<u> </u>	Factor		Amount (1)		0%	20%	50%	100%	l
Dollar Amounts in Thousands	Bil   Mil   Thou				Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	l
Derivatives and Off-Balance Sheet Items	RCON B546		See footnote 2		RCON B547		RCON B548	RCON B581	RCON B582	RCON B583	i
44, Financial standby letters of credit	0		1.000		0		0	0	0	0	2
45. Performance standby letters of	RCON 3821				RCON B650		RCON B651	RCON B652	RCON B653	RCON B654	l
of credit	0		.50	1	0		0	0	0	0	] 4
46. Commercial and similar letters	RCON 3411		Early Control		RCON B655		RCON B656	RCON 8657	RCON B658	RCON B659	ĺ
of credit	532		.20		106		0	0	0	106	4
47. Risk participations in bankers	100		A PER PER PER	32	7,000,000		14 1111		(P1)	16%	ĺ
acceptances acquired by the	RCON 3429		100 miles		RCON B660	7.00%	RCON B661	RCON B662		RCON B663	ĺ
reporting institution	0		1.00		0		0	0		0	2 ا
•	RCON 3433		4044		RCON B664		RCON B665	RCON B666	RCON B667	RCON B668	ı
48. Securities lent	0		1.00		0	7.00	0	0	0	0	4
49. Retained recourse on small business	RCON A250		and the second	Orienta.	RCON B669		RCON B670	RCON B671	RCON B672	RCON B673	İ
obligations sold with recourse	0		1.00		0	36.02	0	0	0	0	4
50. Recourse and direct credit	All Millions				130	40000	100		100	15 A	l
substitutes (other than financial			107						100		l
standby letters of credit) subject to	1.00	1000	4.0		3072		400	100	407	378	l
the low-level exposure rule and		Salar Land	74 (73)	100	2.00		5.0		2330		ı
residual interests subject to a	RCON B541		See footnote 3		RCON B542	72.36	Trutt.			RCON B543	l
dollar-for-dollar capital requirement	0	appeal.	12.500	4.4	0				A PROPERTY.	0	5
51. All other financial assets sold with	RCON B675				RCON B676	grade)	RCON B677	RCON B678	RCON B679	RCON B680	l
recourse	0	e de la composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della composition della comp	1.00		0		0	0	0	0	5
52. All other off-balance sheet	RCON B681				RCON B682		RCON B683	RCON B684	RCON B685	RCON B686	i
liabilities	0	SANSAR!	1.00		0		0	0	0		5
53. Unused commitments with an original	RCON 3833	746.7768	S. Garp	120	RCON B687		RCON B688	RCON B689	RCON B690	RCON B691	l
maturity exceeding one year	4,351		.50	344	2,176		0	0		2,175	5
	27		1000		RCON A167	4.00	RCON B693	RCON 8694	RCON B695		
54. Derivative contracts	**************************************		1.2384212	4.5.	0	4	0	0	0	Cont.	ן י

<sup>(1)</sup> Column A multiplied by credit conversion factor.

<sup>(2)</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

<sup>(3)</sup> Or institution specific factor.

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### Schedule RC-R—Continued

•			(Column C)	(Column D)	(Column E)	(Column F)	
				Allocation by Risk	Weight Category		
			0%_	20%	50%	100%	
	. Do	ollar Amounts in Thousan	ds Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Totals			100	1,644	240	2.0	
55. Total assets, derivatives, and off-balance sheet items by risk weight	category		RCON B696	RCON B697	RCON B698	RCON B699	j
(for each column, sum of items 43 through 54)			38,38	8 221,150	182,951	291,577	5
56. Risk weight factor			x 0%	x 20%	x 50%	x 100%	5
57. Risk-weighted assets by risk weight category (for each column,			RCON B700	RCON B701	RCON B702	RCON B703	
item 55 multiplied by item 56)				0 44,230	91,476	291,577	5
	÷			The same of	20 mg (大)	RCON 1651	]
58. Market risk equivalent assets			# 1			0	5
59. Risk-weighted assets before deductions for excess allowance for loa	n and lease losses				100	RCON B704	]
and allocated transfer risk reserve (sum of item 57, columns C throu	ugh F, and item 58)	·			19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 May 19 Ma	427,283	5
				and the second	300	RCON A222	]
50. LESS: Excess allowance for loan and lease losses			- 44	100	100	0	6
			32.4		44.	RCON 3128	j
61. LESS: Allocated transfer risk reserve			W 100	2.0	6	0	6
•				1.00	18.0	RCON A223	1
62. Total risk-weighted assets (item 59 minus items 60 and 61)				72		427,283	6
Memoranda							
Tionoranda		Dollar Ar	mounts in Thousands	RCON	Bil   Mil   Thou		
1. Current credit exposure across all derivative contracts covered by th	e risk-based capital stand	ards		8764	0	M.1	
ar carrone dicare original and an accordance and accordance by the		With a remaining maturit	. of	7		•	
	(Column A)			4			
	(Column A)	(Column B)	(Column C)				

		With a remaining maturity of								
		(Column A)		(Column B)		(Column C)				
	Oi	ne year or less	0\	er one year	Ov	er five years				
2. Notional principal amounts of	<u> </u>		thro	ough five years						
derivative contracts: (1)	RCON	Tril   Bil   Mil   Thou	RCON	Tril   Bil   Mil   Thou	RCON	Tril   Bil   Mil   Thou				
a. Interest rate contracts	3809	0	8766	0	8767	0	M.2.a			
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b			
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c			
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d			
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e			
f. Equity derivative contracts	A000	0	A001	0	A002	0	M.2.f			
g. Credit derivative contracts:	k justing			Acres (April						
(1) Investment grade	C980	0	C981	0	C982	0	M.2.g.1			
(2) Subinvestment grade	C983	0	C984	0	C985	0	M.2.g.2			

<sup>(1)</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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## Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	(Column A) 1-4 Family		(Column B) Home		(Column C) Credit		(Column D) Auto	(Column E) Other	(Column F) Commercial	(Column G) All Other	
	Residential		Equity		Card		Loans	Consumer	and Industrial	Loans, All	
	Loans		Lines		Receivables			Loans	Loans	Leases, and	
							:			All Other	
			•							Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Bank Securitization Activities			10 mg			2		100		F105	l
1. Outstanding principal balance of assets sold	A SECTION AND ADDRESS OF THE PARTY OF THE PA			eten Service	Marian San	Septiment.	1442			The same	
and securitized by the reporting bank with	Attack		344675		1930		978.9	4.5	100	1416	
servicing retained or with recourse or other	RCON B705		RCON B706	2.00	RCON B707		RCON B708	RCON B709	RCON B710	RCON B711	
seller-provided credit enhancements	0	Section 1	0		0		0	0	0	0	1
2. Maximum amount of credit exposure	N 45446		- 40.00			2129	Sept. F	186	100	1497 12	
arising from recourse or other					4.00		1.50			ė.	
seller-provided credit enhancements							1119			76	l
provided to structures reported in			100			7		100000			1
item 1 in the form of:				4					100		
a. Credit-enhancing interest-only strips	1.4	girt.	100		200			48.9	1752	176	
(included in Schedules RC-B or RC-F	RCON B712		RCON B713		RCON B714		RCON B715	RCON B716	RCON B717	RCON B718	1
or in Schedule RC, item 5)	0	-27	0		0		0	0		0	2.a
<ul> <li>b. Subordinated securities and</li> </ul>	RCON C393		RCON C394		RCON C395		RCON C396	RCON C397	RCON C398	RCON C399	!
other residual interests	0		0	700	0	Carrier on the	0	0			2.b
c. Standby letters of credit and	RCON C400	1.000	RCON C401	4	RCON C402	10.00	RCON C403	RCON C404	RCON C405	RCON C406	
other enhancements	0		0		0		0	0	0	0	2.c
<ol><li>Reporting bank's unused commitments</li></ol>	1444		- Anna Caracita Sanga		The second second	100	Property and		**********	A Commission of the Commission	
to provide liquidity to structures	RCON B726		RCON B727	345	RCON B728	Constant	RCON B729	RCON B730	RCON B731	RCON B732	_
reported in item 1	0		0		0	300	0	0	0	0	3
4. Past due loan amounts included in item 1:	RCON B733		RCON B734	4.4	RCON B735		RCON B736	RCON B737	RCON B738	RCON B739	
a. 30-89 days past due	0		0		0	-	0	0	0	0	4.a
	RCON B740	-	RCON B741		RCON B742		RCON B743	RCON B744	RCON B745	RCON B746	
b. 90 days or more past due	0		0		0		0	0	0	0	4.b
<ol><li>Charge-offs and recoveries on assets sold</li></ol>	Chick Co.	1	100				A Section 1		400		
and securitized with servicing retained or	Ships Service		0.0446		1.0	114	The second	A PROPERTY.	100		
with recourse or other seller-provided credit	DATE DATE		DATE GATE	1	DIAD D245	1	DYLD DZEG	D110 0754	2715 2752	DV10 0750	
enhancements (calendar year-to-date):	RIAD B747		RIAD B748		RIAD B749		RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs	0 RIAD B754		0 RIAD B755		0	**	0 RIAD B757	RIAD B758		0	5.a
			RIAD 8755		RIAD B756	*****			RIAD B759	RIAD B760	5.b
b. Recoveries	0		U		<u> </u>		0	0	0	0	3.0

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## **Schedule RC-S—Continued**

Schedule Ne S Continued											_
	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	
	1-4 Family		Home		Credit		Auto	Other	Commercial	All Other	
	Residential		Equity		Card		Loans	Consumer	and Industrial	Loans, All	
	Loans		Lines		Receivables			Loans	Loans	Leases, and	ĺ
										All Other	
							İ			Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
6. Amount of ownership (or seller's)	44.47				42.00		and the state of			4.0	
interests carried as:	* 100000		The second second		77		100		2		
a. Securities (included in Schedule RC-B	7.0		RCON B761	The Control	RCON B762	-12-3	3.62		RCON B763		
or in Schedule RC, item 5)	1.46		0		0				0		6.a
, , , , , , , , , , , , , , , , , , , ,			RCON B500		RCON B501				RCON B502	100	
b. Loans (included in Schedule RC-C)			0		0		100		0		6.b
7. Past due loan amounts included in						1457.46	Mark Control			A STATE OF THE STA	
interests reported in item 6.a:			RCON B764		RCON B765				RCON B766		
a. 30-89 days past due	4		0		0		To the second se	A 10 P	0		7.a
			RCON B767		RCON B768		2010	14.000	RCON B769	100	
b. 90 days or more past due			0		0		100		0	Sept.	7.b
8. Charge-offs and recoveries on loan					2000			Programme Commen		Section 1	
amounts included in interests reported				444.00			1			12.0	
in item 6.a (calendar year-to-date):			RIAD B770		RIAD B771		M44		RIAD B772		
a, Charge-offs			0		0				0		8.a
a, charge ons			RIAD B773		RIAD B774		1901	2.4	RIAD B775	194	
b. Recoveries			0		0	200		1	0		8.b
b. Recoveries											
For Securitization Facilities Sponsored	414941	ari erro					150 15000				
By or Otherwise Established By Other			A Park and the second					2.5.25 on 4.5.46	44.5		
Institutions											
9. Maximum amount of credit exposure	40				STATE OF THE STATE			Astronomica adversaria del Santo	1000-00		
arising from credit enhancements								14 15 CA 15 CA	Personal Control	100	
provided by the reporting bank to other	and the second	er er er er e	200		200		4.24	-	1000	2.73	
institutions' securitization structures in			2.00 p. 4		Washington Company					1 1944 and 1	
the form of standby letters of credit,	100		and Appell	100	A Comment		100	100000	2 /470 4 /470 4	10.00	
purchased subordinated securities,	RCON B776		RCON B777		RCON B778		RCON B779	RCON B780	RCON B781	RCON B782	
and other enhancements	0		0	-	0		0	0	0	0	9
Reporting bank's unused commitments							and the Parket of States	description of the	10 amilian 1574	TO STATE OF THE STATE OF	
to provide liquidity to other institutions'	RCON B783		RCON B784		RCON B785	42.5	RCON B786	RCON B787	RCON B788	RCON B789	
securitization structures	0		0		0		0	0	0	0	10
Joed Association and decores					•			·		<del></del>	

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#### Schedule RC-S—Continued

	(2)	T*****	(0.1		(0.1 0)				r		1
	(Column A)		(Column B)	1	(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	1
	1-4 Family		Home		Credit		Auto	Other	Commercial	All Other	İ
	Residential	1	Equity		Card		Loans	Consumer	and Industrial	Loans, All	İ
	Loans	ŀ	Lines		Receivables			Loans	Loans	Leases, and	
										All Other	1
		L								Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	1
Bank Asset Sales			1998	200 200	- 40					123	
11. Assets sold with recourse or other seller-			100					124		11.	
provided credit enhancements and not	RCON B790		RCON B791		RCON B792		RCON B793	RCON B794	RCON B795	RCON B796	1
securitized by the reporting bank	0		0		0		0	0	0	0	11
12. Maximum amount of credit exposure		100				5.7	Section 1989				1
arising from recourse or other seller-			AMARIA II		2.4		7		Section 1		1
provided credit enhancements pro-	RCON B797		RCON B798		RCON B799		RCON B800	RCON B801	RCON B802	RCON B803	1
vided to assets reported in item 11	0		0		0		0	0	0	0	12

#### Memoranda

	ollar Amounts in Thousands	RCON	Bil   Mil   Thou	
Small business obligations transferred with recourse under Section 208 of the Riegle				
Community Development and Regulatory Improvement Act of 1994:		at the second	P	ļ
a. Outstanding principal balance		A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date		A250	_\0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		Parkey.		
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements		B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements		B805	11,389	M.2.b
c. Other financial assets (includes home equity lines) (1)		A591	2,959	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end			4-7-64	l
(includes closed-end and open-end loans)		F699	0	M.2.d
3. Asset-backed commercial paper conduits:		500		l
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby le	tters of	The state of the s	2.00	
credit, subordinated securities, and other enhancements:		686	100	l
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		8806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions		B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:		W 192	10 m	
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company		B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions		B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)		C407	N/A	M.4

<sup>(1)</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

<sup>(2)</sup> Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

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B867

NO

3

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## Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T).

RCON YES / NO

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T).

RCON YES / NO

2. Does the institution exercise the fiduciary powers it has been granted?.

A346 NO

2

3. Does the institution have any fiduciary or related activity (in the form of assets or accounts).

RCON YES / NO

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)\_

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- · Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A)		(Column B)	(Column C)	į	(Column D)	
	Managed		Non-Managed	Number of		Number of	
	Assets		Assets	Managed		Non-Managed	
				Accounts		Accounts	
Dollar Amounts in Thousands	Tril   Bil   Mil   Thou		Tril   Bil   Mil   Thou	18, 18		1. T.	
FIDUCIARY AND RELATED ASSETS	RCON B868		RCON B869	RCON B870		RCON B871	
4. Personal trust and agency accounts	N/A		N/A	N/A		N/A	4
5. Retirement related trust & agency accounts:	RCON B872		RCON B873	RCON B874		RCON B875	
a. Employee benefit-defined contribution	N/A		N/A	N/A		N/A	5.a
• •	RCON B876		RCON B877	RCON B878		RCON B879	}
b. Employee benefit-defined benefit	N/A		N/A	N/A		N/A	5.b
	RCON B880		RCON B881	RCON B882		RCON B883	
c. Other retirement accounts	N/A		N/A	N/A		N/A	5 <b>.</b> c
	RCON B884		RCON B885	RCON C001		RCON C002	
6. Corporate trust and agency accounts	N/A		N/A	N/A	14	N/A	6
•	RCON B886	47		RCON B888			
7. Investment management agency accounts	N/A	139	4.1	N/A			7
, , , , , , , , , , , , , , , , , , ,	RCON B890		RCON B891	RCON B892		RCON B893	
8. Other fiduciary accounts	N/A		N/A	N/A		N/A	8
9. Total fiduciary accounts	RCON B894	14.00	RCON B895	RCON B896	de l	RCON B897	
(sum of items 4 through 8)	N/A		N/A	N/A	100	N/A	9
,		4	RCON B898			RCON B899	
10. Custody and safekeeping accounts			N/A	14		N/A	10

11. Not applicable

Legal Title of Bank

FDIC Certificate Number: 23966

Submitted to CDR on 10/30/2008 at 6:43 PM

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## **Schedule RC-T—Continued**

Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
FIDUCIARY AND RELATED SERVICES INCOME	7		
12. Personal trust and agency accounts	B904	N/A	12
13. Retirement related trust and agency accounts:		<u> </u>	
a. Employee benefit—defined contribution	B905	N/A	13.a
b. Employee benefit—defined benefit	B906	N/A	13.b
c. Other retirement accounts	B907	N/A	13.c
14. Corporate trust and agency accounts	A479	N/A	14
15. Investment management agency accounts	B908	N/A	15
16. Other fiduciary accounts	A480	N/A	16
17, Custody and safekeeping accounts	B909	N/A	17
18. Other fiduciary and related services income	B910	N/A	18
19. Total gross fiduciary and related services income (sum of items 12 through 18)	1/4"	**	
(must equal Schedule RI, item 5.a)	4070	N/A	19
20. LESS: Expenses	C058	N/A	20
21. LESS: Net losses from fiduciary and related services	A488	N/A	21
22. PLUS: Intracompany income credits for fiduciary and related services	B911	N/A	22
23. Net fiduciary and related services income	A491	N/A	23

Memoranda		Managed Assets	
Dollar Amounts in Thou	usands RCON	I Bil   Mil   Thou	]
1. Managed assets held in personal trust and agency accounts:	程	100	
a, Noninterest-bearing deposits	B913	N/A	M.1.a
b. Interest-bearing deposits	B914	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915	N/A	M.1.c
d. State, county and municipal obligations	B916	N/A	M.1.d
e. Money market mutual funds	B917	N/A	M.1.e
f. Other short-term obligations	B918	N/A	M.1.f
g. Other notes and bonds	B919	N/A	M.1.g
h. Common and preferred stocks	B920	N/A	M.1.h
i, Real estate mortgages	B921	N/A	M.1.i
j, Real estate	B922	N/A	M.1.j
k. Miscellaneous assets	B923	N/A	M.1.k
I. Total managed assets held in personal trust and agency accounts (sum of Memorandum		100	
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868	N/A	M.1.l

	(C	olumn A)	(Column B)	ĺ
	N	umber of	Principal Amount	İ
	] :	Issues	Outstanding	į
Dollar Amounts in Thousands	RCON		Tril   Bil   Mil   Thou	
2. Corporate trust and agency accounts:			RCON B928	
a. Corporate and municipal trusteeships	B927	N/A	N/A	М.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A	477	М.

M.2.a Ч.2.b

On	eL	Jnit	ed	Ba	nk
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Legal Title of Bank

FDIC Certificate Number: 23966 Submitted to CDR on 10/30/2008 at 6:43 PM

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## Schedule RC-T—Continued

Memoranda—Continued			(Column A)		(Column B)	
		Number of		Market Value of		
			Funds	F	und Assets	
Dollar A	mounts in Thousands	RCON		RCON	Bil   Mil   Thou	
3. Collective investment funds and common trust funds:						
a. Domestic equity		B931	N/A	B932	N/A	M.3.a
b. International/Global equity		B933	N/A	B934	N/A	M.3.b
c. Stock/Bond blend		B935	N/A	B936	N/A	M.3.c
d. Taxable bond		B937	N/A	B938	N/A	M.3.d
e. Municipal bond		B939	N/A	B940	N/A	M.3.e
f. Short term investments/Money market		B941	N/A	B942	N/A	M.3.f
g. Specialty/Other		B943	N/A	B944	N/A	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)		B945	N/A	B946	N/A	M.3.h
				<b>,</b>		
	(Column A)	ı	(Column B)		(Column C)	ĺ

	(Column A)			(Column B)		(Column C)	
	G	ross Losses	Gross Losses Non-Managed		Recoveries		
	1	Managed					
		Accounts	_	Accounts			
Dollar Amounts in Thousands	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
4. Fiduciary settlements, surcharges and other losses:	· W			\$14 H		1.07 <b>4</b>	
a. Personal trust and agency accounts	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Retirement related trust and agency accounts	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management agency accounts	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses		100		1 4 60		# 17 J	
(sum of Memorandum items 4.a through 4.d) (sum of		1.1				1010 1	
columns A and B minus column C must equal		11				124	
Schedule RC-T, item 21)	B959	N/A	B960	N/A	B961	N/A	M.4.e

I/A	
Name and Title (TEXT B962)	
N/A	
E-mail Address (TEXT B926)	
,	
N/A	N/A
, W.C	TV/A

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## Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 20 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public, BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its acuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

		RCON	YES / N
nments?		6979	NO
	T (please type or print clearly):		
TEXT	(Freeze sype of France Freeze, 177)		
6980			

## **REPORT OF CONDITION**

Consolidating domestic subsidiaries of		
OneUnited Bank		
in the state of MA at close of business on June 30, 2008		
published in response to call made by (Enter additional information below)		
	Dollar Amour	nts in Thousands
ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		8,741
Interest-bearing balances		7,106
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		284,997
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	395,158	
LESS: Allowance for loan and lease losses	3,344	
Loans and leases, net of unearned income and allowance		391,814
Trading Assets		0
Premises and fixed assets (including capitalized leases)		7,776
Other real estate owned		1,029
Investments in unconsolidated subsidiaries and associated companies		0
Intangible assets:		
Goodwill		327
Other intangible assets		73
Other assets		22,704
Total assets		724,567

## REPORT OF CONDITION (Continued)

#### LIABILITIES

	Dollar Amounts in	Inousands
Deposits:	_	
In domestic offices		468,96
Noninterest-bearing		
Interest-bearing		
Federal funds purchased and securities sold under agreements to	repurchase:	
Securities sold under agreements to repurchase		
Trading liabilities		
Other borrowed money (includes mortgage indebtedness and oblig	· · · · · · · · · · · · · · · · · · ·	215,08
Subordinated notes and debentures		
Other liabilities		2,66
Total liabilities		686,70
Minority interest in consolidated subsidiaries	L	****
EQUITY CAPITAL		
	_	
Perpetual preferred stock and related surplus		24,14
Common stock		3
Surplus (exclude all surplus related to preferred stock)		5,66
<del>-</del>		13,30
Accumulated other comprehensive income		(5,29
Other equity capital components		
		37,85
Total liabilities, minority interest, and equity capital		724,56
We, the undersigned directors, attest to the	I, John Trotter, SVP/CFO	
correctness of this statement of resources and liabilities.	( Name, Title )	
We declare that it has been examined by us, and to	of the above named bank do hereby declare	
the best of our knowledge and belief has been	that this Report of Condition is true and	
prepared in conformance with the instructions	correct to the best of my knowledge and belief.	
the state of the s	·	
and is true and correct.		
Director #1		
Director #1		

Federal Financial Institutions Examination Council

Board of Governors of the Federal Reserve System OMB Number: 7100-0036 OMB Number: 3064-0052
Office of the Comptroller of the Currency
OMB Number: 1557-0081 Expires March 31, 2011

Please refer to page i,

Table of Contents, for the required disclosure of estimated burden.

(20080930)

(RCON 9999)

This report form is to be filed by banks with domestic offices

only. Banks with foreign offices (as defined in the

instructions) must file FFIEC 031.

and correct.

Director (Trustee)

# **Consolidated Reports of Condition and Income for**

A	Bank	With	Domestic	Offices	Only—FFIEC	041
Rei	port at the o	lose of Bus	siness September 3	0, 2008		

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and helief.

Signature of Chief Financial Officer (or Equivalent)

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge

and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true

Director (Trustee)	
Director (Trustee)	 

Date of Signature

#### **Submission of Reports**

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (301) 495-7864, or by e-mail at CDR.Help@ffiec.gov.

FDIC Certificate Number

23966 (RSSD 9050) To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

OneUni	ted	Ban	k

Legal Title of Bank (RSSD 9017)

### **Boston**

City (RSSD 9130)

MA State Abbrev. (RSSD 9200)

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

\_ RC-3, 4, 5, 6

Consolidated Reports of Condition and Income for Page i

A Bank With Domestic Offices Only 2

Schedule RC-B - Securities \_\_

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(to be completed only by selected banks)	RC-3

#### **Disclosure of Estimated Burden**

The estimated average burden associated with this information collection is 40.0 hours per respondent and is estimated to vary from 16 to 635 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:

Secretary

Board of Governors of the Federal Reserve System Washington, D.C. 20551

Legislative and Regulatory Analysis Division Office of the Comptroller of the Currency Washington, D.C. 20219

Assistant Executive Secretary
Federal Deposit Insurance Corporation
Washington, D.C. 20429

Schedule RC-C - Loans and Lease Financing Receivable	es:
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June report only)	KC-10ab, 10b
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Calcadada DC K. Oversteedis Assaura	00.47
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Chall BCI Buinting and	
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For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

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#### Contact Information for the Reports of Condition and Income

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed	
John Trotter	Kenneth Tse	
Name (TEXT C490)	Name (TEXT C495)	
SVP/CFO	Controller	
Title (TEXT C491)	Title (TEXT C496)	
(b) (6) @oneunited.com	(b) (6) @oneunited.com	
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)	
(b) (6)	(b) (6)	
Telephone: Area code/phone number/extension (TEXT C493)	Telephone: Area code/phone number/extension (TEXT 8902)	
(323) 296-6801	(323) 296-6801	
FAX: Area code/phone number (TEXT C494)	FAX: Area code/phone number (TEXT 9116)	

### **Emergency Contact Information**

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

Primary Contact	Secondary Contact
John Trotter	Kenneth Tse
Name (TEXT C366)	Name (TEXT C371)
SVP\CFO	Controller .
Title (TEXT C367)	Title (TEXT C372)
(b) (6) @oneunited.com	(b) (6) @oneunited.com
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
(b) (6)	(b) (6)
Telephone: Area code/phone number/extension (TEXT C369)	Telephone: Area code/phone number/extension (TEXT C374)
(323) 296-6801	(323) 296-6801
EAX: Area code/phone number (TEXT C370)	FAX: Area code/phone number (TEXT C375)

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#### USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your depository institution's Section 314(a) searches and who could be contacted by federal law enforcement officers for additional information related to anti-terrorist financing and anti-money laundering. Please provide information for a secondary contact if available. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address or fax number if not available. USA PATRIOT Act contact information is for the confidential use of the Agencies and the Financial Crimes Enforcement Network (FinCEN) and will not be released to the public.

Primary Contact	Secondary Contact
Teri Williams	James Slocum
Name (TEXT C437)	Name (TEXT C442)
President	VP Information Technology
Title (TEXT C438)	Title (TEXT C443)
(b) (6) @oneunited.com	(b) (6) @oneunited.com
E-mail Address (TEXT C439)	E-mail Address (TEXT C444)
(b) (6)	(b) (6)
Telephone: Area code/phone number/extension (TEXT C440)	Telephone: Area code/phone number/extension (TEXT C445)
(617) 457-4430	(617) 457-4430
FAX: Area code/phone number (TEXT C441)	FAX: Area code/phone number (TEXT C446)
Third Contact	Fourth Contact
Cynthia Allen	Sherri Brewer
Name (TEXT C870)	Name (TEXT C875)
VP Retail Compliance Manager	SVP retail Banking
Title (TEXT C871)	Title (TEXT C876)
(b) (6)@oneunited.com	(b) (6) @oneunited.com
E-mail Address (TEXT C872)	E-mail Address (TEXT C877)
(b) (6)	(b) (6)
Telephone: Area code/phone number/extension (TEXT C873)	Telephone: Area code/phone number/extension (TEXT C878)
(323) 290-4877	(323) 290-7746
FAX: Area code/phone number (TEXT C874)	FAX: Area code/phone number (TEXT C879)

OneUnited Bank			_	_
Legal Title of Bank			<del></del>	<del>_</del>
Boston				
City			<del> </del>	<del></del>
MA		2110		
State		ip Code	<del></del>	
FDIC Certificate Number:	23966			

# Consolidated Report of Income for the period January 1, 2008 – September 30, 2008

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

#### **Schedule RI—Income Statement**

Dollar Amounts in Thousands		Bil   Mil   Thou	
		100	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) Loans secured by real estate:		177.2	
(a) Loans secured by 1-4 family residential properties	4435	3,672	1.a.1.a
(b) All other loans secured by real estate	4436	15,717	1.a.1.b
(2) Commercial and industrial loans	4012	547	1.a.2
(3) Loans to individuals for household, family, and other personal	1.2	3.00	
expenditures:	1.5	4.10	
(a) Credit cards	B485	70	1.a.3.a
(b) Other (includes single payment, installment, all student	31	GGAL (N)	
loans, and revolving credit plans other than credit cards)	B486	4	1.a.3.b
(4) Loans to foreign governments and official institutions	4056	0	1.a.4
(5) All other loans (1)	4058	0	1.a.5
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	20,010	1.a.6
b. Income from lease financing receivables	4065	0	1.b
c. Interest income on balances due from depository institutions (2)	4115	80	1.c
d. Interest and dividend income on securities:		4.0	
(1) U.S. Treasury securities and U.S. Government agency obligations			
(excluding mortgage-backed securities)	· B488	5,121	1.d.1
(2) Mortgage-backed securities	B489	6,034	1.d.2
(3) All other securities (includes securities issued by states and		1 6 6	
political subdivisions in the U.S.)	4060	680	1.d.3
e. Interest income from trading assets	4069	0	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	174	1.f
g. Other interest income	4518	425	1.g
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	32,524	1.h
2. Interest expense:		Marine Company	
a. Interest on deposits:	, j		
(1) Transaction accounts (NOW accounts, ATS accounts, and	873		
telephone and preauthorized transfer accounts)	4508	318	2.a.1
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	4,783	2.a.2.a
(b) Time deposits of \$100,000 or more	A517	1,417	2.a.2.b
(c) Time deposits of less than \$100,000	A518	2,148	2.a.2.c
b. Expense of federal funds purchased and securities sold	- 5		
under agreements to repurchase	4180	16	2.b
c. Interest on trading liabilities and other borrowed money	4185	7,259	2.c

<sup>(1)</sup> Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

<sup>(2)</sup> Includes interest income on time certificates of deposit not held for trading.

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## Schedule RI—Continued

		Year-to-date			
Dollar Amounts in Thousan	ds RIAD	Bil   Mil   Thou			
2. Interest expense (continued):	91.7	E. Pri			
d. Interest on subordinated notes and debentures	4200	0	2.d		
e. Total interest expense (sum of items 2.a through 2.d)	4073	15,941	2 <b>.</b> e		
3. Net interest income (item 1.h minus 2.e)			4074	16,583	3
4. Provision for loan and lease losses			4230	0	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070	0	5.a		
b. Service charges on deposit accounts	4080	1,045	5.b		
c. Trading revenue (2)	A220	0	5.c		
d. (1) Fees and commissions from securities brokerage	C886	0	5.d.1		
(2) Investment banking, advisory, and underwriting fees and					
commissions	C888	0	5.d.2		
(3) Fees and commissions from annuity sales	C887	0	5.d.3		
(4) Underwriting income from insurance and reinsurance activities	C386	0	5.d.4		
(5) Income from other insurance activities	C387	0	5.d.5		
e, Venture capital revenue	B491	0	5.e		
f. Net servicing fees	B492	8	5.f		
q. Net securitization income	B493	0	5 <b>.</b> g		
h. Not applicable		4.5			
i. Net gains (losses) on sales of loans and leases	5416	0	5.i		
j. Net gains (losses) on sales of other real estate owned	5415	(9)	5.j		
k, Net gains (losses) on sales of other assets (excluding securities)	B496	0	5.k		
. Other noninterest income*	B497	880	5.1		
m. Total noninterest income (sum of items 5.a through 5.l)			4079	1,924	5.m
6. a. Realized gains (losses) on held-to-maturity securities		1.1	3521	0	6.a
b. Realized gains (losses) on available-for-sale securities			3196	(54,328)	6.b
7. Noninterest expense:					
a, Salaries and employee benefits	4135	5,227	7.a		
b. Expenses of premises and fixed assets (net of rental income)					
(excluding salaries and employee benefits and mortgage interest)	4217	2,388	7.b		
c. (1) Goodwill impairment losses	C216	0	7.c.1		
(2) Amortization expense and impairment losses for	£ i	7			
other intangible assets	C232	37	7.c.2		
d. Other noninterest expense*	4092	3,267	7.d		
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	10,919	7 <b>.</b> e
8. Income (loss) before income taxes and extraordinary items and other		100			
adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	(46,740)	8
9. Applicable income taxes (on item 8)		44.5	4302	(2,033)	9
10. Income (loss) before extraordinary items and other adjustments		4.4		(2,000)	-
	10		4300	(44,707)	10
(item 8 minus item 9)		100	4320	(44,707)	11
	<b>─</b>  `	4.0	4340	(44,707)	12
12. Net income (loss) (sum of items 10 and 11)		4.8	1.5.0	(77,101)	14

<sup>\*</sup> Describe on Schedule RI-E—Explanations

<sup>(1)</sup> For banks required to complete Schedule RC-T, items 12 through 19, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 19.

<sup>(2)</sup> For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

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#### **Schedule RI—Continued**

			Year-to-date	
Memoranda	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
		KIAD	Bit I Mill I Mod	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquir	red after	4513	0	M.1
August 7, 1986, that is not deductible for federal income tax purposes		1313		1.114
2. Income from the sale and servicing of mutual funds and annuities (included in		8431	0	M.2
Schedule RI, item 8)	11.5	8431		1-194-
3. Income on tax-exempt loans and leases to states and political subdivisions in the	U.S.	4313	0	M.3
(included in Schedule RI, items 1.a and 1.b)		1313	U	1.1.2
4. Income on tax-exempt securities issued by states and political subdivisions in the	: U.S.	4507	0	M.4
(included in Schedule RI, item 1.d.(3))		1307	Number	111.7
5. Number of full-time equivalent employees at end of current period (round to		4150	109	M.5
nearest whole number)		4130	109	111.5
Memorandum item 6 is to be completed by: (1)		344		
banks with \$300 million or more in total assets, and			1.15	
banks with less than \$300 million in total assets that have loans			The said of	
to finance agricultural production and other loans to farmers		3 4		
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.			1000	
6. Interest and fee income on loans to finance agricultural production and other		4024		мс
loans to farmers (included in Schedule RI, item 1.a.(5))		4024	CCYY/MM/DD	M.6
7. If the reporting bank has restated its balance sheet as a result of applying push		0106		14.7
down accounting this calendar year, report the date of the bank's acquisition (2)_		9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum				
of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)				
(To be completed by banks that reported average trading				
assets (Schedule RC-K, item 7) of \$2 million or more for any				
quarter of the preceding calendar year.):		RIAD	Bil   Mil   Thou	
a. Interest rate exposures		8757	N/A	M.8.a
b. Foreign exchange exposures		8758	N/A	M.8.b
c. Equity security and index exposures		8759	N/A	M.8.c
d. Commodity and other exposures		8760	N/A	M.8.d
e. Credit exposures		F186	N/A	M.8.e
9. Net gains (losses) recognized in earnings on credit derivatives that economically h	hedge			+
credit exposures held outside the trading account:			10 4.1	
a. Net gains (losses) on credit derivatives held for trading		C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _		C890	0	M.9.b
10. To be completed by banks with \$300 million or more in total assets: (1)			1.756.1	
Credit losses on derivatives (see instructions)	, , , , , , , , , , , , , , , , , , , ,	A251	0	M.10
11. Does the reporting bank have a Subchapter S election in effect for		RIAD	YES / NO	
federal income tax purposes for the current tax year?		A530	NO	M.11
			Year-to-date	
Memorandum item 12 is to be completed by banks that are required to complete So	chedule	RIAD	Bil   Mil   Thou	
RC-C, part I, Memorandum items 8.b and 8.c.				
12. Noncash income from negative amortization on closed-end loans secured by 1-4	Family		AUA	M 12
residential properties (included in Schedule RI, item 1.a.(1)(a))		F228	N/A	M.12
Memorandum item 13 is to be completed by banks that have elected to a	ccount for	18		
assets and liabilities under a fair value option.		318		
13. Net gains (losses) recognized in earnings on assets and liabilities that	are reported		100	
at fair value under a fair value option:		EFF4 T	<b>\$</b> 1/4	M 12 -
a. Net gains (losses) on assets		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in		EEE2 1	.,	M 12 - 1
instrument-specific credit risk		F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities	-	F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to change	s in	EEE 4		M 10 F 2
instrument-specific credit risk		F554	N/A	M.13.b.1

<sup>(1)</sup> The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

<sup>(2)</sup> For example, a bank acquired on March 1, 2008, would report 2008/03/01

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### Schedule RI-A—Changes in Equity Capital

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition		7 1	
and Income (i.e., after adjustments from amended Reports of Income)	3217	40,708	1
2. Restatements due to corrections of material accounting errors and		1.4 100	
changes in accounting principles*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	40,708	3
4. Net income (loss) (must equal Schedule RI, item 12)	4340	(44,707)	4
5. Sale, conversion, acquisition, or retirement of capital stock, net		4.1	
(excluding treasury stock transactions)	B509	53	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	367	8
9. LESS: Cash dividends declared on common stock	4460	370	9
10. Other comprehensive income (1)	B511	(1,878)	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 28)	3210	(6,561)	12

<sup>\*</sup> Describe on Schedule RI-E - Explanations.

## Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part 1, Charge-ons and Recoveries on Loans and Leases	(Column A) (Column B)			(Column B)	
Part I includes charge-offs and recoveries through the		arge-offs (1)			
allocated transfer risk reserve.			dar year-to-date		
Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
1. Loans secured by real estate:		.0 II.			
a. Construction, land development, and other land loans:		3.4			
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1
(2) Other construction loans and all land development				1.0	
and other land loans	C893	0		0	1.a.2
b. Secured by farmland	3584	0	3585	0	1.b
c. Secured by 1-4 family residential properties:		建生的比		10.00	
(1) Revolving, open-end loans secured by 1-4 family residential	1.7			111	
properties and extended under lines of credit	5411	0	5412	0	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:		9			
(a) Secured by first liens	C234	363	C217	0	1.c.2.a
(b) Secured by junior liens	C235	0	C218	0	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	3588	0	3589	. 0	1.d
e. Secured by nonfarm nonresidential properties:		1			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.2
Loans to depository institutions and acceptances of other banks	4481	0	4482	0	2
3. Not applicable		4			
4. Commercial and industrial loans	4638	0	4608	10	4
5. Loans to individuals for household, family, and other personal expenditures:				a de la companya de la companya de la companya de la companya de la companya de la companya de la companya de	
a. Credit cards	B514	12	B515	8	5.a
b. Other (includes single payment, installment, all student loans,					
and revolving credit plans other than credit cards)	B516	0	B517	15	5.b
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans (2)	4644	0	4628	0	7
	4266	0	4267	0	8
8. Lease financing receivables	4635	375	4605	33	9

<sup>(1)</sup> Include write-downs arising from transfers of loans to a held-for-sale account.

<sup>(1)</sup> Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, and pension and other postretirement plan-related changes other than net periodic benefit cost.

<sup>(2)</sup> Include white downs drawing its state of the control of the co

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### **Schedule RI-B Continued**

Part I. Continued		(Column A) Charge-offs (1)		(Column B) Recoveries	
Memoranda			dar year-to-date		
Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	RIAD	Bil   Mil   Thou	
Loans to finance commercial real estate, construction, and land					
development activities (not secured by real estate) included in	2	1111598		<b>S</b>	
Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	0	M.1
2. Memorandum items 2.a through 2.d are to be completed	18	1000			
by banks with \$300 million or more in total assets: (2)					
a. Loans secured by real estate to non-U.S. addressees (domicile)		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
(included in Schedule RI-B, part I, item 1, above)	4652	0	4662	0	M.2.a
b. Loans to and acceptances of foreign banks		A SEE			
(included in Schedule RI-B, part I, item 2, above)	4654	0	4664	0	M.2.b
c. Commercial and industrial loans to non-U.S. addressees (domicile)		1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	1.5	24	
(included in Schedule RI-B, part I, item 4, above)	4646	0	4618	0	M.2.c
d. Leases to individuals for household, family, and other personal	1,0		142	100	
expenditures (included in Schedule RI-B, part I, item 8, above)	F185	0	F187	0	M.2.d
3. Memorandum item 3 is to be completed by: (2)					
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>				1.0	
<ul> <li>banks with less than \$300 million in total assets that have loans to</li> </ul>		4 5 1 -			
finance agricultural production and other loans to farmers		<b>开放线路</b> 线			
(Schedule RC-C, part I, item 3) exceeding five percent of total loans:		44			
Loans to finance agricultural production and other loans to				45.00	
farmers (included in Schedule RI-B, part I, item 7, above)	4655	0	4665	0	M.3
Memorandum item 4 is to be completed by banks that (1) together with affiliated					
institutions, have outstanding credit card receivables (as defined in the instructions)					
that exceed \$500 million as of the report date or (2) are credit card specialty banks					
as defined for Uniform Bank Performance Report purposes.				dar year-to-date	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not inclinate the control of the c	uded		RIAD	Bil   Mil   Thou	
in charge-offs against the allowance for loan and lease losses)			C388	N/A	M.4

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

<sup>(2)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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### **Schedule RI-B Continued**

#### Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	1
1. Balance most recently reported for the December 31, 2007, Reports of Condition			4	ĺ
and Income (i.e., after adjustments from amended Reports of Income)		B522	3,342	1
2. Recoveries (must equal part I, item 9, column B, above)		4605	33	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above				
less Schedule RI-B, part II, item 4)		C079	375	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account		5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)		4230	0	5
6. Adjustments* (see instructions for this schedule)		C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4)			1	ŀ
(must equal Schedule RC, item 4.c)		3123	3,000	7

Memoranda	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above		C435	0	M.1
Memorandum items 2 and 3 are to be completed by banks that (1) together with affi	îliated ·			
institutions, have outstanding credit card receivables (as defined in the instructions)				
that exceed \$500 million as of the report date or (2) are credit card specialty banks				
as defined for Uniform Bank Performance Report purposes.		1193		
2. Separate valuation allowance for uncollectible retail credit card fees and finance characteristics.	arges	C389	N/A	M.2
3. Amount of allowance for loan and lease losses attributable to retail credit card fees				
and finance charges		C390	N/A	M.3
Memorandum item 4 is to be completed by all banks.		100		
4. Amount of allowance for post-acquisition losses on purchased impaired loans accou	inted			
for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-	3, part II,		il.	
item 7, above)		C781	0	M.4

<sup>\*</sup> Describe on Schedule RI-E—Explanations.

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## **Schedule RI-E—Explanations**

#### Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

(555		assist for detailory		<u> </u>	ear-to-date	
		Dollar Ar	nounts in Thousands	RIAD	Bil   Mil   Thou	
1. Ot	her nor	interest income (from Schedule RI, item 5.I)				
It	emize	and describe amounts greater than \$25,000 that exceed 3% of Schedule R	I, item 5.l:			
		TEXT			4.44	
	a.	Income and fees from the printing and sale of checks			71	1.a
	b.	Earnings on/increase in value of cash surrender value of life insurance		C014	0	1.b
	c,	Income and fees from automated teller machines (ATMs)		C016	116	1.c
	d.	Rent and other income from other real estate owned		4042	21	1.d
	e.	Safe deposit box rent		C015	4	1.e
	f.	Net change in the fair values of financial instruments accounted for under a fair value	e option	F229	0	1.f
	g.	Bank card and credit card interchange fees		F555	0	1.g
h.	4461	CDFI BEA Award		4461	675	1.h
i.	4462	Other		4462	(7)	1.i
j.	4463			4463	0	1.j
2. Ot	her non	interest expense (from Schedule RI, item 7.d)		#1677	1 174 347	
It	emize	and describe amounts greater than \$25,000 that exceed 3% of Schedule R	I, item 7.d:	444	1 4 4	
		TEXT			100	
	a.	Data processing expenses		C017	927	2.a
	b.	Advertising and marketing expenses		0497	269	2.b
	c.	Directors' fees		4136	132	2.c
	d.	Printing, stationery, and supplies		C018	77	2.đ
	e.	Postage		8403	90	2.e
	f.	Legal fees and expenses	*	4141	265	2.f
	g.	FDIC deposit insurance assessments		4146	117	2 <b>.</b> g
	h.	Accounting and auditing expenses		F556	265	2 <b>.</b> h
	i.	Consulting and advisory expenses		F557	64	2.i
	j.	Automated teller machine (ATM) and interchange expenses		F558	116	2.j
	k.	Telecommunications expenses		F559	219	2.k
l.	4464	Courier expense		4464	63	2.1
m.	4467	Travel & Auto Expense		4467	190	2.m
n.	4468			4468	0	2.n
3. Fxt	raordin	ary items and other adjustments and applicable income tax effect (from Schedule RI,		100	4.50	
		itemize and describe all extraordinary items and other adjustments):				
	, (	TEXT			\$134.3	
a.(1)	4469			4469	0	3.a.1
(2)		Applicable income tax effect	4486 (	)		3.a.2
b.(1)	4487		•	4487	0	3.b.1
(2)		Applicable income tax effect	4488 (		2	3.b.2
c.(1)	4489			4489	0	3.c.1
(2)		Applicable income tax effect	4491	)		3.c.2
(-)				r reconstruction	Sec. Marine	

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		Y	ear-to-date
Dollar Amou	nts in Thousands	RIAD	Bil   Mil   Thou
statements due to corrections of material accounting errors and			1
anges in accounting principles			364 44
om Schedule RI-A, item 2) (itemize and describe all restatements):			
TEXT		14	15.0
Cumulative-effect adjustment resulting from the initial		FACE	177
adoption of FAS 159, Fair Value Option	<del></del>	F465	
B527	<u> </u>	B527	
her transactions with parent holding company (from Schedule RI-A, item 11)			
emize and describe all such transactions):			
TEXT	7	4400	1
4498	<del>}</del>	4498	
4499		4499	
ljustments to allowance for loan and lease losses			and the second
om Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
<b>TEXT</b> 4521	7	4521	
4522 .	<del></del>	4522	
	. <u>l</u>	7322	<u> </u>
her explanations (the space below is provided for the bank to briefly describe, at its option, any or	ner		
gnificant items affecting the Report of Income):		RIAD	YES / NO
		4769	NO
omments?		1703	I NO
her explanations (please type or print clearly):			
TEXT ( 70 characters per line )			
4769			
		-	

OneUnited Bank		
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Boston		
City		
MA		02110
State		Zip Code
FDIC Certificate Number:	23966	

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## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for September 30, 2008

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

#### Schedule RC—Balance Sheet

	Dollar Amounts in T	housands	RCON	Bil   Mil   Thou	
ASSETS				13 44 8	
1. Cash and balances due from depository institutions (from Schedule RC-A):				10 10 15	
a. Noninterest-bearing balances and currency and coin (1)			0081	7,768	1.a
b. Interest-bearing balances (2)			0071	6,835	1.b
2. Securities:				1.5	
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	25,425	2 <b>.</b> a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	167,922	2 <b>.</b> b
3. Federal funds sold and securities purchased under agreements to resell:				14 (35 4 14) 1	
a. Federal funds sold			B987	0	3.a
b. Securities purchased under agreements to resell (3)			B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):				3842 3822 3823	
a. Loans and leases held for sale			5369	0	4.a
b. Loans and leases, net of unearned income	B528	384,423			4.b
c. LESS: Allowance for loan and lease losses	3123	3,000			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	· · · · · · · · · · · · · · · · · · ·		B529	381,423	4.d
5. Trading assets (from Schedule RC-D)			3545	0	5
6. Premises and fixed assets (including capitalized leases)			2145	7,630	6
7. Other real estate owned (from Schedule RC-M)			2150	1,811	7
8. Investments in unconsolidated subsidiaries and associated companies (from Schedu	ıle RC-M)		2130	0	8
9. Not Applicable					
10. Intangible assets:					
a. Goodwill			3163	327	10.a
b. Other intangible assets (from Schedule RC-M)			0426	54	10.b
11. Other assets (from Schedule RC-F)			2160	26,116	11
12. Total assets (sum of items 1 through 11)			2170	625,311	12

<sup>(1)</sup> Includes cash items in process of collection and unposted debits.

<sup>(2)</sup> Includes time certificates of deposit not held for trading.

<sup>(3)</sup> Includes all securities resale agreements, regardless of maturity.

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#### **Schedule RC - Continued**

	Dollar Amounts in	Thousands	RCON	Bil   Mil   Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	414,590	13.a
(1) Noninterest-bearing (1)	6631	33,683			13.a.1
(2) Interest-bearing		380,907			13.a.2
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:			2	***	
a. Federal funds purchased (2)			B993	0	1 <b>4.</b> a
b. Securities sold under agreements to repurchase (3)			B995	0	14.b
15. Trading liabilities (from Schedule RC-D)			35 <del>4</del> 8	0	15
16. Other borrowed money (includes mortgage indebtedness and obligations under				-6	
capitalized leases) (from Schedule RC-M)	CONTRACT.		3190	215,080	16
17. and 18. Not applicable					
19. Subordinated notes and debentures (4)			3200	0	19
20. Other liabilities (from Schedule RC-G)			2930	2,202	20
21. Total liabilities (sum of items 13 through 20)		:	2948	631,872	21
22. Minority interest in consolidated subsidiaries			3000	0	22
EQUITY CAPITAL				5 14 6 17	
23. Perpetual preferred stock and related surplus			3838	24,145	23
24, Common stock			3230	37	24
25. Surplus (exclude all surplus related to preferred stock)		·	3839	5,680	25
26. a. Retained earnings			3632	(35,034)	26.a
b. Accumulated other comprehensive income (5)			B530	(1,389)	26.b
27. Other equity capital components (6)			A130	0	27
28. Total equity capital (sum of items 23 through 27)			3210	(6,561)	28
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22, and 28)_			3300	625,311	29

#### Memorandum

#### To be reported with the March Report of Condition.

 Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007

RCON	Number
6724	N/A

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work
- (1) Includes total demand deposits and noninterest-bearing time and savings deposits.
- (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- (3) Includes all securities repurchase agreements, regardless of maturity.
- (4) Includes limited-life preferred stock and related surplus.
- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and minimum pension liability adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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#### Schedule RC-A—Cash and Balances Due From Depository Institutions

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.

Exclude assets held for trading.				
	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
Cash items in process of collection, unposted debits, and currency and coin:				l
a. Cash items in process of collection and unposted debits		0020	0	1.a
b, Currency and coin		0080	2,465	1.b
2. Balances due from depository institutions in the U.S.:		447		
a. U.S. branches and agencies of foreign banks		0083	0	2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S		0085	7,201	2.b
3. Balances due from banks in foreign countries and foreign central banks:		4	100	
a. Foreign branches of other U.S. banks		0073	0	3,a
b. Other banks in foreign countries and foreign central banks		0074	0	3.b
4. Balances due from Federal Reserve Banks		0090	4,938	4
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	-	0010	14,604	5

#### **Schedule RC-B—Securities**

Exclude assets held for trading.

Exclude assets field for trading.										
		Held-to	o-matur	ity	Available-for-sale					
	(Column A) (Column B)		(Column B)	(Column C)		(Column D)		l		
	An	Amortized Cost		Amortized Cost Fair Value		Amortized Cost		Fair Value		1
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	l	
1. U.S. Treasury securities	0211	0	0213	0	1286	0	1287	0	1	
2. U.S. Government agency obligations		4 9473			100					
(exclude mortgage-backed securities):	1									
a. Issued by U.S. Government-		199		100		(8.8)		100		
agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a	
b. Issued by U.S. Government-		487	14 1	9.000		1,000	16,6			
sponsored agencies (2)	1294	0	1295	0	1297	29,823	1298	29,730	2,b	
3. Securities issued by states and		94.74		4 4 5			100	7		
political subdivisions in the U.S	8496	0	8497	0	8498	0	8499	0	3	

<sup>(1)</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

<sup>(2)</sup> Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

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## Schedule RC-B—Continued

	Held-to-maturity			Available-for-sale					
		(Column A)		(Column B)	(Column C)		(Column D)		
	An	nortized Cost		Fair Value		Amortized Cost		Fair Value	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
4. Mortgage-backed securities (MBS):					- 33			1.0	
a. Pass-through securities:	10 74		7	1975	100				
(1) Guaranteed by GNMA	1698	25,425	1699	25,982	1701	2,497	1702	2,501	4.a.1
(2) Issued by FNMA and FHLMC	1703	0	1705	0	1706	121,234	1707	120,658	4.a.2
(3) Other pass-through securities	1709	0	1710	0	1711	0	1713	0	4.a.3
b. Other mortgage-backed securities				100	JW.	A 7	t d	100	
(include CMOs, REMICs, and		- 1				1000000		12.17	
stripped MBS):									
<ol><li>(1) Issued or guaranteed by FNMA,</li></ol>		F. 1. 3				74.		17.5	
FHLMC, or GNMA	1714	0	1715	0	1716	4,582	1717	4,925	4.b.1
(2) Collaterized by MBS issued or						11.00			
guaranteed by FNMA, FHLMC,			+ 73	3 1					
or GNMA	1718	0	1719	0	1731	0	1732	0	4.b.2
(3) All other mortgage-backed	100			100		- A 1		4 6 6 6 6	
securities	1733	. 0	1734	0	1735	0	1736	0	4.b.3
5. Asset-backed				13.7					
securities (ABS)	C026	0	C988	0	C989	0	C027	0	5
6. Other debt securities:	3770			77				**	
a. Other domestic debt securities	1737	0	1738	0		10,272	1741	8,761	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
<ol><li>Investments in mutual funds and</li></ol>				4 . 4		12.0		1116	
other equity securities with readily	1			1	- 10		*		
determinable fair values (1)					A510	1,280	A511	1,347	7
8. Total (sum of items 1 through 7)						1			
(total of column A must equal				100		3.8		1 1 T	
Schedule RC, item 2.a) (total of		Part 1 and 1							
column D must equal Schedule RC,			***		1		194	a sile	
item 2.b)	1754	25,425	1771	25,982	1772	169,688	1773	167,922	8

<sup>(1)</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

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#### Schedule RC-B—Continued

M	Δr	no	ra	nd	la
10		1163	а	IJU	а

Dollar Amounts	in Thousands RCO	N Bil   Mil   Thou	
Pledged securities (1)	0416	152,824	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states		1.2	
and political subdivisions in the U.S.; other non-mortgage debt securities; and		1.0	
mortgage pass-through securities other than those backed by closed-end			
first lien 1-4 family residential mortgages with a remaining maturity or			
next repricing date of: (3, 4)	<u> </u>	11 7 9 16	
(1) Three months or less	A549	0	M.2.a.1
(2) Over three months through 12 months	A550	0	M.2.a.2
(3) Over one year through three years	A551	1,668	M.2.a.3
(4) Over three years through five years	A552	2,537	M.2.a.4
(5) Over five years through 15 years		11,002	M.2.a.5
(6) Over 15 years	A554	16,984	M.2.a.6
b. Mortgage pass-through securities backed by closed-end first lien		444 W V	
1-4 family residential mortgages with a remaining maturity or		4	
next repricing date of: (3, 5)		144 34.	
(1) Three months or less	A555	2,010	M.2.b.1
(2) Over three months through 12 months	A556	.,000	M.2.b.2
(3) Over one year through three years	A557		
(4) Over three years through five years			M.2.b.4
(5) Over five years through 15 years	A559		M.2.b.5
(6) Over 15 years	A560	143,342	M.2.b.6
<ul> <li>c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS;</li> </ul>			
exclude mortgage pass-through securities) with an expected average life of: (6)		146.7	
(1) Three years or less	A561		M.2.c.1
(2) Over three years	A562	1,020	M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less			
(included in Memorandum items 2.a through 2.c above)	A248	0	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or			
trading securities during the calendar year-to-date (report the amortized cost at date		510	
of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale			
accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782		M.4.a
b. Fair value	8783	3 0	M <b>.4.</b> b

- (1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 5, and 6, columns A and D, plus mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.b, sum of columns A and D.

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## **Schedule RC-B—Continued**

Memoranda (continued)									
,		Held-t	o-matur	ity		Availabl	e-for-sa	le	
		(Column A)		(Column B)		(Column C)		(Column D)	
	An	nortized Cost	1	Fair Value	An	nortized Cost		Fair Value	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Memorandum items 5.a		Maria III				18 18 18 18			
through 5.f are to be				46.0	18.	11 / 14		7 1	
completed by banks with	5 6				1. 3.	1334	400		
\$1 billion or more in total		4 ( )   ( ) ( ) ( ) ( )				1.11			
assets. (1)		THE ST		Profession 1	1/1				
5. Asset-backed securities									
(ABS)(for each column,	17.8	ARLA P			A 14		1		
sum of Memorandum	134	N. Carlotte		35					
items 5.a through 5.f	100	Mark 1				ASSET OF			
must equal Schedule	4. ).		- 1				4.4		
RC-B, item 5):	, , , , ,	4 1 1 1 1 1 1 1 1		45.00					
a. Credit card receivables	B838	N/A	B839	N/A	B840	N/A	B841	N/A	M <b>.</b> 5.a
b. Home equity lines	B842	N/A	B843	N/A	B844	N/A	B845	N/A	M.5.b
c. Automobile loans	B846	N/A	B847	N/A	B848	N/A	B849	N/A	M.5.c
d. Other consumer loans	B850	N/A	B851	N/A	B852	N/A	B853	N/A	M.5.d
e. Commercial and industrial loans	B854	N/A	B855	N/A	B856	N/A	B857	N/A	M.5.e
f. Other	B858	N/A	B859	N/A	B860	N/A	B861	N/A	M.5.f

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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## Schedule RC-C—Loans and Lease Financing Receivables

#### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk			_		
risk reserve from amounts reported in this schedule. Report		(Column A)	(	Column B)	
(1) loans and leases held for sale at the lower of cost or fair value,	То	Be Completed	To	Be Completed	
(2) loans and leases held for investment, net of unearned income, and	by	/ Banks with	by All Banks		
(3) loans and leases accounted for at fair value under a fair value option.	\$300	Million or More			
Exclude assets held for trading and commercial paper.	in T	otal Assets (1)			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Loans secured by real estate:		100		F 32 (1)	
a. Construction, land development, and other land loans:				4	
(1) 1-4 family residential construction loans			F158	10,945	1.a.1
(2) Other construction loans and all land development and other	y ·		100,046	196	
land loans			F159	3,487	1.a.2
b. Secured by farmland (including farm residential and other improvements)			1420	0	1.b
c. Secured by 1-4 family residential properties:		4.5			
(1) Revolving, open-end loans secured by 1-4 family residential properties and				15.0	
extended under lines of credit			1797	59	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:	2. 1	1.1		1 1 1	
(a) Secured by first liens			5367	81,391	1.c.2.a
(b) Secured by junior liens		110	5368	125	1.c.2.b
d. Secured by multifamily (5 or more) residential properties		11.14	1460	244,578	1.d
e. Secured by nonfarm nonresidential properties:		3 5 4		95 May 18	
(1) Loans secured by owner-occupied nonfarm nonresidential	1	100			
properties			F160	33,174	1.e.1
(2) Loans secured by other nonfarm nonresidential properties			F161	0	1.e.2
Loans to depository institutions and acceptances of other banks		323	1288	0	2
a. To commercial banks in the U.S.:		1			
(1) To U.S. branches and agencies of foreign banks	B532	0			2.a.1
(2) To other commercial banks in the U.S	B533	0			2.a.2
b. To other depository institutions in the U.S	B534	. 0			2.b
c. To banks in foreign countries:	DESC				2 - 1
(1) To foreign branches of other U.S. banks	B536	0			2.c.1
(2) To other banks in foreign countries	B537	0	1500		2.c.2
3. Loans to finance agricultural production and other loans to farmers			1590 1766	0	3 4
4. Commercial and industrial loans	1763	0.500	1/00	9,533	4 4.a
a. To U.S. addressees (domicile)	1764	9,533		4.4	
b. To non-U.S. addressees (domicile)	1/04	0			4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures		100	14		
(i.e., consumer loans) (includes purchased paper):		4.1	B538	547	6.a
a. Credit cards	14-3		B539	9	6.b
b. Other revolving credit plans		1000	D339	9	מיט
c. Other consumer loans (includes single payment, installment, and			2011		6.0
all student loans)		100	2011	0	6.c
7. Loans to foreign governments and official institutions			2081		7
(including foreign central banks)				0	,
8. Obligations (other than securities and leases) of states and political subdivisions	157	T. L. L.	2107	0	8
in the U.S			1563	575	9
9. Other Loans	15/5	4	7.00	5/5	
a. Loans for purchasing or carrying securities (secured and unsecured)	1545 1564	0		1 10 10 1	9.a 9.b
b. All other loans (exclude consumer loans)	1504	575			9.0

<sup>(1)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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#### Schedule RC-C—Continued

Schedule Re-C- Continued					
Part I. Continued		(Column A)	1 (	Column B)	
	То	Be Completed	То	Be Completed	
	by	y Banks with	Ì	by All Banks	
	\$300	Million or More			
	in T	otal Assets (1)			
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
10, Lease financing receivables (net of unearned income)		20 m	2165	0	10
a. Leases to individuals for household, family, and other personal		1.46		900	
expenditures (i.e., consumer leases)	F162	0	,		10.a
b. All other leases	F163	0			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above			2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10		1			
minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b)			2122	384,423	12
,,					
Memoranda Dollar A	Amounts	in Thousands	RCON	Bil   Mil   Thou	
1. Loans and leases restructured and in compliance with modified terms (included in Schedule R	C-C, par	t I,		144	
and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			4.4		ı
a. Loans secured by 1-4 family residential properties		<u> </u>	F576	0	M.1.a
b. Other loans and all leases (exclude loans to individuals for household, family, a	nd		4		
other personal expenditures			1616	0	M.1.b
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties				3.6	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining ma	iturity		39		
or next repricing date of: (2, 3)					
(1) Three months or less			A564	5,195	M.2.a.1
(2) Over three months through 12 months			A565	2,799	M.2.a.2
(3) Over one year through three years			A566	1,083	M.2.a.3
(4) Over three years through five years		······································	A567	632	M.2.a.4
(5) Over five years through 15 years			A568	2,249	M.2.a.5
(6) Over 15 years			A569	69,433	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, abo	ve)				
EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties				1.44	
(reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining many	aturity				
or next repricing date of: (2, 4)			10.00		
(1) Three months or less			A570	98,733	M.2.b.1
(2) Over three months through 12 months			A571	122,019	M.2.b.2
(3) Over one year through three years			A572	56,589	M.2.b.3
(4) Over three years through five years		V	A573	13,985	M.2.b.4
(5) Over five years through 15 years			A574	1,399	M.2.b.5
(6) Over 15 years			A575	2,701	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above	)			1	
with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)			A247	13,895	M.2.c

- (1) The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.
- (2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

- (3) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
- (4) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

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### Schedule RC-C—Continued

#### Part I. Continued

Memoranda Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
3. Loans to finance commercial real estate, construction, and land developme	nt activities		March 1985	
(not secured by real estate)				
included in Schedule RC-C, part I, items 4 and 9, column B (4)		2746	3,629	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residen	ntial properties		100	
(included in Schedule RC-C, part I, item 1.c.(2)(a), column B)		5370	11,628	M.4
5. To be completed by banks with \$300 million or more in total assets: (5)				
Loans secured by real estate to non-U.S. addressees (domicile)				
(included in Schedule RC-C, part I, items 1.a through 1.e, column B)		B837	0	M.5
Memorandum item 6 is to be completed by banks that (1) together with affili	ated institutions, have outstanding	- 1		
credit card receivables (as defined in the instructions) that exceed \$500 million	on as of the report date or (2)	1.0	100	
are credit card specialty banks as defined for Uniform Bank Performance Rep	ort purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-	С,		11.5	
part I, item 6.a		C391	N/A	M.6
Memorandum item 7 is to be completed by all banks.			1.0	
7. Purchased impaired loans held for investment accounted for in accordance	with AICPA	1		
Statement of Position 03-3 (exclude loans held for sale):				
a. Outstanding balance		C779	0	M.7.a
<ul> <li>b. Carrying amount included in Schedule RC-C, part I, items 1 through 9</li> </ul>		C780	0	<b>M.7.</b> b
8. Closed-end loans with negative amortization features secured by 1-4 family	y residential properties:			
<ul> <li>Total carrying amount of closed-end loans with negative amortization fe</li> </ul>	eatures secured			
by 1-4 family residential properties (included in Schedule RC-C, part I,	items 1.c.(2)(a) and (b))	F230	0	M.8.a
Memorandum items 8.b and 8.c are to be completed by banks that had co	losed-end loans			
with negative amortization features secured by 1—4 family residential prop	perties (as reported			
in Schedule RC-C, part I, Memorandum item 8.a.) as of December 31, 20	07, that exceeded			
the lesser of \$100 million or 5 percent of total loans and leases, net of un	earned income			
(as reported in Schedule RC-C, part I, item 12, column B).			¥1	
<ul> <li>Total maximum remaining amount of negative amortization contractual</li> </ul>	ly permitted on			
closed-end loans secured by 1-4 family residential properties	11.000	F231	N/A	M.8.b
c. Total amount of negative amortization on closed-end loans secured by	1–4 family residential		4 4	
properties included in the carrying amount reported in Memorandum ite	em 8.a above	F232	N/A	M.8.c
9. Loans secured by 1-4 family residential properties in process of fo	oreclosure (included in		34 s (25 f	
Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))		F577	0	M.9
10. Loans measured at fair value (included in Schedule RC-C, part I,	items 1 through 9):			
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F578	0	M.10.a.1
(2) Secured by farmland (including farm residential and other	improvements)	F579	0	M.10.a.2
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family reside	ential properties			
and extended under lines of credit		F580	0	M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential pro	perties:			
(1) Secured by first liens		F581	0	M.10.a.3.b.1
(2) Secured by junior liens		F582	0	M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties_		F583	436	M.10.a.4
(5) Secured by nonfarm nonresidential properties		F584	0	M.10.a.5
b. Commercial and industrial loans		F585	0	M.10.b

<sup>(4)</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>(5)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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## **Schedule RC-C—Continued**

#### Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
10. c. Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):	•		1.0	
(1) Credit cards		F586	546	M.10.c.1
(2) Other revolving credit plans		F587	9	M.10.c.2
(3) Other consumer loans (includes single payment, installment, and	d all student loans)	F588	D	M.10.c.3
d. Other loans		F589	0	M.10.d
11. Unpaid principal balance of loans measured at fair value (reported in S	chedule RC-C,			
part I, Memorandum item 10):				
a. Loans secured by real estate:				
(1) Construction, land development, and other land loans		F590	0	M.11.a.1
(2) Secured by farmland (including farm residential and other impro	ovements)	F591	0	M.11.a.2
(3) Secured by 1-4 family residential properties:			680	
(a) Revolving, open-end loans secured by 1-4 family residential			3	
and extended under lines of credit		F592	0	M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties			**	
(1) Secured by first liens		F593	0	M.11.a.3.b.1
(2) Secured by junior liens		F594	0	M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F595	436	
(5) Secured by nonfarm nonresidential properties		F596	0	M.11.a.5
b. Commercial and industrial loans		F597	0	M.11.b
c. Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F598	546	
(2) Other revolving credit plans		F599	0	M.11.c.2
(3) Other consumer loans (includes single payment, installment, and	d all student loans)	F600	0	
d. Other loans		F601	0	M.11.d

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## Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
ASSETS				
1. U.S. Treasury securities		3531	N/A	1
U.S. Government agency obligations (exclude mortgage-backed securities)		3532	N/A	2
3. Securities issued by states and political subdivisions in the U.S.		3533	N/A	3
4. Mortgage-backed securities (MBS):			<b>1</b>	
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		3534	N/A	4.a
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNN	1A		4	
(include CMOs, REMICs, and stripped MBS)		3535	N/A	4.b
c. All other mortgage-backed securities		3536	N/A	4.c
5. Other debt securities		3537	N/A	5
6. Loans:				
a. Loans secured by real estate:		123.4	100	
(1) Construction, land development, and other land loans		F604	N/A	6.a.1
(2) Secured by farmland (including farm residential and other improven	nents)	F605	N/A	6.a.2
(3) Secured by 1-4 family residential properties:			Balana Pa	
(a) Revolving, open-end loans secured by 1-4 family residential prop	perties		4 W 15	
and extended under lines of credit		F606	N/A	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:		100 6	434	
(1) Secured by first liens		F607	N/A	6.a.3.b.1
(2) Secured by junior liens		F611	N/A	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties		F612	N/A	6.a.4
(5) Secured by nonfarm nonresidential properties		F613	N/A	6.a.5
b. Commercial and industrial loans		F614	N/A	6.b
c. Loans to individuals for household, family, and other personal				
expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards		F615	N/A	6.c.1
(2) Other revolving credit plans		F616	N/A	6.c.2
(3) Other consumer loans (includes single payment, installment, and all	student loans)	F617	N/A	6.c.3
d. Other loans		F618	N/A	6.d
7. and 8. Not applicable			98 3	
9. Other trading assets		3541	N/A	9
10. Not applicable		1.0	4 4	
11. Derivatives with a positive fair value		3543	N/A	11
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)_		3545	N/A	12
LIABILITIES		RCON	Bil   Mil   Thou	
		3546	N/A	13.a
13. a. Liability for short positions		F624	N/A	13.b
b. Other trading liabilities		3547	N/A	14
14. Derivatives with a negative fair value		3548	N/A	15
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item	n 15)	3340	N/A	13

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## Schedule RC-D - Continued

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Pelley Assounts in Thousands	RCON	Dil I Mil I Then	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D,			
items 6.a.(1) through 6.d):			
a. Loans secured by real estate:		3374	M 1 - 1
(1) Construction, land development, and other land loans	F625	N/A	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)	F626	N/A	M.1.a.2
(3) Secured by 1-4 family residential properties:	1 1	4.75	
(a) Revolving, open-end loans secured by 1-4 family residential properties		1000000	
and extended under lines of credit	F627	N/A	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	F628	N/A	M.1.a.3.b.1
(2) Secured by junior liens	F629	N/A	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	F630	N/A	M.1.a.4
(5) Secured by nonfarm nonresidential properties	F631	N/A	M.1.a.5
b. Commercial and industrial loans	F632	N/A	M.1.b
c. Loans to individuals for household, family, and other personal	14.5	486 A	
expenditures (i.e., consumer loans) (includes purchased paper):		11.1	
(1) Credit cards	F633	N/A	M.1.c.1
(2) Other revolving credit plans	F634	N/A	M.1.c.2
(3) Other consumer loans (includes single payment, installment, and all student loans)	F635	N/A	M.1.c.3
d. Other loans	F636	N/A	M.1.d
2. Not applicable			
3. Loans measured at fair value that are past due 90 days or more:(1)	4	<b>新</b>	
(a) Fair value	F639	N/A	M.3.a
(b) Unpaid principal balance	F640	N/A	M.3.b
Memorandum items 4 through 10 are to be completed by banks that reported average		44.2	
trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding	100	3546 <u>4.</u>	
calendar quarters.	23.5		
4. Asset-backed securities:			
a. Residential mortgage-backed securities	F641	N/A	M.4.a
b. Commercial mortgage-backed securities	F642	N/A	M.4.b
c. Credit card receivables	F643	N/A	M.4.c
d. Home equity lines	F644	N/A	M.4.d
e. Automobile loans	F645	N/A	M.4.e
f. Other consumer loans	F646	N/A	M.4.f
g. Commercial and industrial loans	F647	N/A	M <b>.4.</b> g
h. Other	F648	N/A	M.4.h
5. Collateralized debt obligations:	4	200 July 100	
a. Synthetic	F649	N/A	M.5.a
b. Other	F650	N/A	M.5.b
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	N/A	M.6
7. Equity securities:	100	÷ (4)	
a. Readily determinable fair values	F652	N/A	M.7.a
b. Other	F653	N/A	M.7.b
8. Loans pending securitization	F654	N/A	M.8

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### **Schedule RC-D - Continued**

#### Memoranda - Continued

		Dollar Amou	nts in Thousands	RCON	Bil   Mil   Thou	
9. 0	ther t	rading assets (itemize and describe amounts included in Schedule RC-D, item				
t	hat ar	e greater than \$25,000 and exceed 25% of the item):				
		TEXT				
a.	F655	N/A		F655	N/A	M.9.a
ь.	F656	N/A		F656	N/A	M.9.b
c.	F657	N/A		F657	N/A	M.9.c
10.	Other	trading liabilities (itemize and describe amounts included in Schedule RC-D, it	em			
:	13.b, t	hat are greater than \$25,000 and exceed 25% of the item):				
		TEXT				
a.	F658	N/A		F658	N/A	M.10.a
b.	F659	N/A		F659	N/A	M.10.b
c.	F660	N/A		F660	N/A	M.10.c

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### Schedule RC-E—Deposit Liabilities

				Nontransaction		ĺ	
		Transaction Accounts			Accounts		İ
	(	(Column A)	(	(Column B)	(Column C)		l
	Tota	al transaction	M	lemo: Total		Total	l
	acco	unts (including	dem	and deposits	nontransaction		i
	to	tal demand	(iı	ncluded in	accounts		İ
Dollar Amounts in Thousands		deposits)	c	olumn A)	(including MMDAs)		l
Deposits of:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	l
1. Individuals, partnerships, and corporations	9.4		11.1				
(include all certified and official checks)	B549	91,904			B550	266,200	1
2, U.S. Government	2202	116		# 1:31	2520	88	2
3. States and political subdivisions in the U.S	2203	5,937	<b>4</b> 0. 0%		2530	43,476	3
4. Commercial banks and other depository	17	4 16 1			100		l
institutions in the U.S.	B551	16			B552	6,853	4
5. Banks in foreign countries	2213	0		1	2236	0	5
6. Foreign governments and official institutions	- 1	46		7.0			I
(including foreign central banks)	2216	0		7.44	2377	0	6
7. Total (sum of items 1 through 6) (sum of		100		1 1 14 75			l
columns A and C must equal Schedule RC,		1		1 1	200		ĺ
item 13.a)	2215	97,973	2210	33,683	2385	316,617	7

#### Memoranda

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):	100		
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	4,450	M.1.a
b. Total brokered deposits	2365	9,214	M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)		37	
(1) Brokered deposits issued in denominations of less than \$100,000	2343	9,214	M.1.c.1
(2) Brokered deposits issued in denominations of \$100,000 and certain brokered		1 12	
retirement deposit accounts	2344	0	M.1.c.2
d. Maturity data for brokered deposits:			
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining			
maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	9,214	M.1.d.1
(2) Brokered deposits issued in denominations of \$100,000 or more with a remaining	3.2		
maturity of one year or less (included in Memorandum item 1.b above)	A244	0	M.1.d.2
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S.			
reported in item 3 above which are secured or collateralized as required under state law)			
(to be completed for the December report only)	5590	N/A	M.1.e
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.c			
must equal item 7, column C above):		* 1	
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	51,020	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	139,530	M.2.a.2
b. Total time deposits of less than \$100,000	6648	59,957	M.2.b
c, Total time deposits of \$100,000 or more	2604	66,109	M.2.c
(1) Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in			
Memorandum item 2.c, "Total time deposits of \$100,000 or more," above	F233	0	M.2.c.1

<sup>(1)</sup> Report brokered retirement deposit accounts eligible for \$250,000 in deposit insurance coverage in Memorandumitem 1.c.(1) only if they have been issued in denominations of less than \$100,000 (see instructions). Report brokered retirement deposit accounts in Memorandum item 1.c.(2) if they have been issued either in denominations of exactly \$100,000 through exactly \$250,000 or in denominations greater than \$250,000 and participated out by the broker in shares of exactly \$100,000 through exactly \$250,000 or less.

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#### **Schedule RC-E—Continued**

Memoranda (continued)

Dollar Amounts in Thou	sands RCON	Bil   Mil   Thou	
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or	1 1		
next repricing date of: (1, 2)			
(1) Three months or less	A579	29,112	M.3.a.1
(2) Over three months through 12 months	A580	24,606	M.3.a.2
(3) Over one year through three years	A581 ·	6,239	M.3.a.3
(4) Over three years	A582	0	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less			
(included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	A241	53,718	М.З.Ь
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or	h i		
next repricing date of: (1, 4)	1,10	<b>A</b>	
(1) Three months or less	A584	37,610	M.4.a.1
(2) Over three months through 12 months	A585	24,381	M.4.a.2
(3) Over one year through three years	A586	4,118	M.4.a.3
(4) Over three years	A587	0	M.4.a.4
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less			
(included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	A242	61,991	M,4.b

<sup>(1)</sup> Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>(2)</sup> Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

<sup>(3)</sup> Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>(4)</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.c.

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#### **Schedule RC-F—Other Assets**

		D	ollar Amounts ir	Thousands	RCON	Bil   Mil   Thou	
1. Accrued interest receivable (1)			B556	3,821	1		
2. Ne	t defer	red tax assets (2)			2148	7,722	2
		only strips receivable (not in the form of a security) (3) on:				, T. W.	
a.	Mortga	ge loans			A519	0,	3.a
b.	Other	financial assets			A520	0	3.b
4. Eq	uity se	curities that DO NOT have readily determinable fair values (4)			1752	13,089	4
5. Life	e insur	ance assets	<del></del>		C009	0	5
6. All	other a	assets (itemize and describe amounts greater than \$25,000 that exceed 25% of	f this item)		2168	1,484	6
		TEXT					
	a.	Prepaid Expenses	2166	709		19 11	6.a
	b.	Repossessed personal property (including vehicles)	1578	0		7 5 6	6.b
	c.	Derivatives with a positive fair value held for purposes other than trading	C010	0		1 36 1	6 <b>.</b> c
	d.	Retained interests in accrued interest receivable related to					
		securitized credit cards	C436	0			6.d
e.	3549	Others-CDFI BEA	3549	775			6.e
f.	3550		3550	0			6.f
g.	3551		3551	0		7	6 <b>.</b> g
7. To	tal (sur	n of items 1 through 6) (must equal Schedule RC, item 11)			2160	26,116	7

## **Schedule RC-G—Other Liabilities**

			Dollar Amounts in Thousar	ds RCON	Bil   Mil   Thou	l
1. a. Interest accrued and unpaid on deposits (5)				3645	811	1.a
		expenses accrued and unpaid (includes accrued income taxes payable)		3646	1,391	1.b
2. Ne	t defer	red tax liabilities (2)		3049	0	2
3. Alle	owance	for credit losses on off-balance sheet credit exposures		B557		3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	0	4	
		TEXT			16	
	a.	Accounts Pavable	3066	0		4.a
	b.	Deferred compensation liabilities	C011	0	14 B	4.b
	c.	Dividends declared but not vet payable	2932	0		4.c
	d.	Derivatives with a negative fair value held for purposes other than trading	C012	0		4.d
e.	3552	Lease Obligation	3552	0 7.		4.e
f.	3553		3553	0	1000	4.f
g.	3554		3554	0	1	4.g
5. To	tal (sur	n of items 1 through 4) (must equal Schedule RC, item 20)		2930	2,202	5

- (1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

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### Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
ASSETS			4. 24.	
Interest-bearing balances due from depository institutions		3381	6,961	1
2. U.S. Treasury securities and U.S. Government agency obligations (2)		* ***	900	
(excluding mortgage-backed securities)		B558	99,052	2
3. Mortgage-backed securities (2)		B559	149,126	3
4. All other securities (2, 3) (includes securities issued by states and				
political subdivisions in the U.S.)		B560	15,777	4
5. Federal funds sold and securities purchased under agreements to resell		3365	1,227	5
6. Loans:				
a. Total loans		3360	390,686	6.a
b. Loans secured by real estate:		3, - 1		
(1) Loans secured by 1-4 family residential properties		3465	79,117	6.b.1
(2) All other loans secured by real estate		3466	300,905	6.b.2
c. Commercial and industrial loans		3387	9,490	6.c
d. Loans to individuals for household, family, and other personal expenditures:			1 1	
(1) Credit cards		B561	543	6.d.1
(2) Other (includes single payment, installment, all student loans,				
and revolving credit plans other than credit cards)	·	B562	58	6.d.2
7. To be completed by banks with \$100 million or more in total assets: (4)			1.11	
Trading assets		3401	0	7
8. Lease financing receivables (net of unearned income)		3484	0	8
9. Total assets (5)		3368	692,891	9
		-		
LIABILITIES		100		
10. Interest-bearing transaction accounts (NOW accounts, ATS accounts, and telephone	ne			
and preauthorized transfer accounts) (exclude demand deposits)		3485	28,872	10
11. Nontransaction accounts:		543	1,175	
a. Savings deposits (includes MMDAs)		B563	249,478	11.a
b. Time deposits of \$100,000 or more		A514	62,895	11.b
c. Time deposits of less than \$100,000		A529	67,000	11.c
12. Federal funds purchased and securities sold under agreements to repurchase		3353	1,141	12
13. To be completed by banks with \$100 million or more in total assets: (4)				
Other borrowed money (includes mortgage indebtedness and obligations under			76119	
capitalized leases)		3355	220,841	13

#### Memorandum

· · · · · · · · · · · · · · · · · · · ·			
	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou
1. Memorandum item 1 is to be completed by: (4)			14.52
<ul> <li>banks with \$300 million or more in total assets, and</li> </ul>			388
<ul> <li>banks with less than \$300 million in total assets that have loans</li> </ul>			
to finance agricultural production and other loans to farmers			
(Schedule RC-C, part I, item 3) exceeding five percent of total loans.			31.0(1)
Loans to finance agricultural production and other loans to farmers		3386	0

- (1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
- (2) Quarterly averages for all debt securities should be based on amortized cost.
- (3) Quarterly averages for all equity securities should be based on historical cost.
- (4) The asset size tests and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.
- (5) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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### Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar A	Amounts	s in Thousands	RCON	Bil   Mil   Thou	
1. Unused commitments:					71	1.0	
a. Revolving, open-end lines secured by 1-4 family residential proper	ties. e.	a home equity lis	nes		3814	8	1.a
b. Credit card lines	,	5., equ.,		* - *	3815	0	1.b
c. (1) Commitments to fund commercial real estate, construction, ar	d land	development loan:	 s			1.0	
secured by real estate:							
(a) 1–4 family residential construction loan commitmen	nts				F164	0	1.c.1.a
(b) Commercial real estate, other construction loan, an						100	
development loan commitments					F165	0	1.c.1.b
(2) Commitments to fund commercial real estate, construction, ar			ıs				
NOT secured by real estate		•			6550	3,393	1.c.2
d. Securities underwriting					3817	0	1.d
e. Other unused commitments					3818	16,250	1.e
2. Financial standby letters of credit					3819	1	2
a. Amount of financial standby letters of credit conveyed to others_			3820	1			2.a
3. Performance standby letters of credit					3821	. 0	3
a. Amount of performance standby letters of credit conveyed to other			3822	0			3.a
Commercial and similar letters of credit					3411	496	4
5. Not applicable							
6. Securities lent (including customers' securities lent where the custom	ner is in	demnified					
against loss by the reporting bank)		aciminea			3433	0	6
against 1033 by the reporting barny		(Column A)	ļ	(Column B)			
7. Credit derivatives:		Guarantor	ì	Beneficiary	36.1	1	
a. Notional amounts:	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou			
(1) Credit default swaps	C968		C969	0		18 ( 51	7.a.(1)
(2) Total return swaps	C970		C971	0			7.a.(2)
(3) Credit options	C972		C973	0			7.a.(3)
(4) Other credit derivatives	C974		C975	0	-		7.a.(4)
b. Gross fair values:		<u> </u>					(.)
(1) Gross positive fair value	C219		C221	0			7.b.(1)
(2) Gross negative fair value	C220		C222	0	4		7.b.(2)
8. Spot foreign exchange contracts					8765	n	8
Spot foreign exchange contracts      All other off-balance sheet liabilities (exclude derivatives) (itemize are	d descr	ihe each					
component of this item over 25% of Schedule RC, item 28, "Total ed					3430	0	9
TEXT	larry ca	pitai )					
a. Securities borrowed			3432	0			9.a
b. Commitments to purchase when-issued securities			3434				9.b
	ank						
c. Standby letters of credit issued by a Federal Home Loan B on the bank's behalf	JIIIX		C978	0			9.c
d. 3555			3555	0			9.d
e. 3556			3556	0	1	140	9.e
f. 3557		7.1	3557	0	100000		9.f
	doccribe	a cach	1		1	, 138 I	
<ol> <li>All other off-balance sheet assets (exclude derivatives) (itemize and component of this item over 25% of Schedule RC, item 28, "Total ed</li> </ol>					5591	0	10
•	juity ca	pitai )			5551		
TEXT							10.a
a. Commitments to sell when-issued securities 3435 C				-		10.a 10.b	
b. 5592			5593	0	1	1	
c. 5593		***************************************		0	- 1		10.c
d. 5594	<del></del>		5594 5595	0			10.d
e. 5595			2293	0			10.e

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### **Schedule RC-L—Continued**

Dollar Amounts in Thousands RCON Trill   Bil   Mil   Thou									
11. Year-to-date merchant credit card sales volume:									
a. Sales for which the reporting bank is the acquir	C223	0	11.a						
b. Sales for which the reporting bank is the agent	bank with risk					C224	0	11.b	
Dollar Amounts in Thousands	(Column A)		(Column B)		(Column C)		(Column D)		
	Interest		Foreign		Equity	İ	Commodity		
Derivatives Position Indicators	Rate		Exchange		Derivative		and Other		
	Contracts		Contracts		Contracts		Contracts		
12. Gross amounts (e.g., notional amounts)	E.				104		3		
(for each column, sum of items 12.a through	Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		Tril  Bil  Mil  Thou		
12.e must equal sum of items 13 and 14):	RCON 8693		RCON 8694		RCON 8695		RCON 8696		
a. Futures contracts	0		0		0		0	12.a	
	RCON 8697		RCON 8698		RCON 8699		RCON 8700		
b. Forward contracts	0		. 0		. 0		0	12.b	
<ul><li>c. Exchange-traded option contracts:</li></ul>	RCON 8701		RCON 8702		RCON 8703		RCON 8704		
(1) Written options	0		0		0		0	12.c.1	
	RCON 8705		RCON 8706		RCON 8707		RCON 8708		
(2) Purchased options	0		0		0		0	12.c.2	
d. Over-the-counter option contracts:	RCON 8709	fa s	RCON 8710		RCON 8711		RCON 8712	45.14	
(1) Written options	0		0		0		0	12.d.1	
	RCON 8713		RCON 8714		RCON 8715		RCON 8716	12.12	
(2) Purchased options	RCON 3450		0		0		0	12.d.2	
			RCON 3826		RCON 8719		RCON 8720	12.e	
e. Swaps	RCON A126		0 RCON A127		RCON 8723		0 RCON 8724	12.6	
13. Total gross notional amount of	RCON A120		0		0		0	13	
derivative contracts held for trading	U		U		<u> </u>			13	
14. Total gross notional amount of	RCON 8725		RCON 8726		RCON 8727	1	RCON 8728		
derivative contracts held for	0		0		0		0	14	
purposes other than tradinga. Interest rate swaps where the bank	RCON A589		<u>_</u>			Territoria			
has agreed to pay a fixed rate	0		100		<b>技技</b> 工		1434	14.a	
15. Gross fair values of derivative contracts:	9		144 F 15		3.44				
a. Contracts held for trading:	RCON 8733		RCON 8734		RCON 8735	1	RCON 8736		
(1) Gross positive fair value	0		0		0	1	0	15.a.1	
(1) Gross positive rail value	RCON 8737		RCON 8738	1	RCON 8739		RCON 8740		
(2) Gross negative fair value	0		0		0		0	15.a.2	
b. Contracts held for purposes other						1			
than trading:	RCON 8741		RCON 8742	444	RCON 8743		RCON 8744		
(1) Gross positive fair value	0		0		0	1	0	15.b.1	
(-)	RCON 8745		RCON 8746		RCON 8747		RCON 8748		
(2) Gross negative fair value	0		0		0		0	15.b.2	

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#### Schedule RC-M-Memoranda

Do	ollar Amounts in	Thousands	RCON	Bil   Mil   Thou	
Extensions of credit by the reporting bank to its executive officers, directors, principal			6.3		
shareholders, and their related interests as of the report date:			1.4		
a. Aggregate amount of all extensions of credit to all executive officers, directors, princip	oal				
shareholders, and their related interests			6164	379	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amou	int of			1000	
all extensions of credit by the reporting bank (including extensions of credit to			435		
related interests) equals or exceeds the lesser of \$500,000 or 5 percent	RCON	Number			
of total capital as defined for this purpose in agency regulations	6165		0 (		1.b
Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	8 (	2.a
(1) Estimated fair value of mortgage servicing assets	A590		8		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2 <b>.</b> b
c. All other identifiable intangible assets			5507	46	2 <b>.</b> c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	54	2.d
3. Other real estate owned:			3	\$ £	
a. Direct and indirect investments in real estate ventures			5372	0	3.a
b. All other real estate owned:					
(1) Construction, land development, and other land			5508	0	3.b.1
(2) Farmland	· · · · · · · · · · · · · · · · · · ·		5509	0	3.b.2
• •			5510	0	3,b,3
(3) 1-4 family residential properties			5511	1,811	3.b.4
(4) Multifamily (5 or more) residential properties			5512	0	3.b.5
(5) Nonfarm nonresidential properties			C979	0	3.b.6
(6) Foreclosed properties from "GNMA loans"			2150	1,811	3.c
c. Total (sum of items 3.a and 3.b) (must equal Schedule RC, item 7)			2150	1,011	5,0
4. Investments in unconsolidated subsidiaries and associated companies:			5374	0	4.a
a. Direct and indirect investments in real estate ventures			5375	0	4.b
b. All other investments in unconsolidated subsidiaries and associated companies			2130	0	4.c
c. Total (sum of items 4.a and 4.b) (must equal Schedule RC, item 8)			2130		7.0
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)			F055	400,000	5.a.1.a
(a) One year or less			F055	198,000	5.a.1.a 5.a.1.b
(b) Over one year through three years			F057	16,000	5.a.1.c
(c) Over three years through five years			F057	0	
(d) Over five years				1,080	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item			2651		F 2 2
5.a.(1)(a) above) (2)			F059	0	5.a.2
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	0	5.a.3
b. Other borrowings:			.9	4 4 2	
(1) Other borrowings with a remaining maturity or next repricing date of: (3)			F000	l	F L 1 -
(a) One year or less			F060	0	5.b.1.a
(b) Over one year through three years			F061	0	5.b.1.b
(c) Over three years through five years			F062	0	5.b.1.c
(d) Over five years			F063	0	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in			5574		-1-
item 5.b.(1)(a) above) (4)			B571	0	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC,	item 16)		3190	215,080	5.c

<sup>(1)</sup> Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

<sup>(2)</sup> Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

<sup>(3)</sup> Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

<sup>(4)</sup> Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

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## **Schedule RC-M—Continued**

	Dollar Amounts in Thousands	RCON	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?		B569	NO	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuit	iec c	RCON B570	Bil   Mil   Thou	7
8. Primary Internet Web site address of the bank (home page), if any		· · · · · · · · · · · · · · · · · · ·		
(Example: www.examplebank.com) (TEXT 4087) http://www.oneunited.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?		RCON 4088	YES / NO	9
Secured liabilities:     a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, ite	em 14.a)	RCON F064	Bil   Mil   Thou	10.a
<ul> <li>b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))</li> </ul>		F065	0	10.b

			Ba	

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## Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

		(Column A)	(Column B)		(Column C)		
		Past due	Past due 90			Nonaccrual	
		through 89	days or more				
	da	ays and still		and still			
	L	accruing	<u> </u>	accruing	·		
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Loans secured by real estate:	100			100			
<ul> <li>a. Construction, land development, and other land loans:</li> </ul>				100	12		
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	2,573	1.a.1
(2) Other construction loans and all land				1 1 1 1 1 1 1 1		į.	
development and other land loans	F173	2,101		<u> </u>	F177	1,386	1.a.2
b. Secured by farmland	3493	0	3494	0	3495	0	1.b
<ul><li>c. Secured by 1-4 family residential properties:</li></ul>				1.50			
(1) Revolving, open-end loans secured by	35			41.111	- 9	694 15-1	
1-4 family residential properties and				(File Barrier			
extended under lines of credit	5398	0	5399	0	5400	0	1.c.1
(2) Closed-end loans secured by 1-4 family				4.11			
residential properties:	1		4 1/4	7.9		1 1 1	
(a) Secured by first liens	C236	0	C237		C229	0	1.c.2.a
(b) Secured by junior liens	C238	0	C239	0	C230	0	1.c.2.b
d. Secured by multifamily (5 or more) residential							
properties	3499	0	3500	0	3501	2,917	1.d
e. Secured by nonfarm nonresidential properties:		71.0					
(1) Loans secured by owner-occupied nonfarm		Sales Mark		1 1		364	
nonresidential properties	F178	0	F180	0	F182	730	1.e.1
(2) Loans secured by other nonfarm	10.7			100			
nonresidential properties	F179	0	F181	0	F183	0	1.e.2
2. Loans to depository institutions and	- 4			<u> </u>			
acceptances of other banks	B834	0	B835	0	B836	0	2
3. Not applicable		1.44					
4. Commercial and industrial loans	1606	251	1607	] 0	1608	0	4
5. Loans to individuals for household, family,		4.44		8 ( 9 ) ( )		30 Mes - 1 da - 1	
and other personal expenditures:		ue?			1.6	13-1	
a. Credit cards	B575	35	B576	11	B577	0	5.a
<ul> <li>b. Other (includes single payment, installment,</li> </ul>	11		1				
all student loans, and revolving credit plans		11		T		\$135 E	
other than credit cards)	B578	6	B579	0	B580	0	5.b
6. Loans to foreign governments and official	- 0	No. According		T T		2015	
institutions	5389	0	5390	·	5391	0	6
7. All other loans (1)	5459	0	5460		5461	0	7
8. Lease financing receivables	1226	0	1227	] 0	1228	0	8
9. Debt securities and other assets (exclude other				T			: _
real estate owned and other repossessed assets)	3505	0	3506	1 0	3507	0	9

<sup>(1)</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Other loans."

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#### Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Г		(Colu	ımn E	3)		1					
1	Past c	lue		Past due 90 days or more			0				
30	throug	jh 89					re		}		
da	days and still		and still				l		ŀ		
i	accrui	ng		1	accruing				1		
RCON	Bil   N	Mil   T	nou	RCON	Bil	Mil	Thou	RCON	Bil   Mil   Thou	]	
	ede.										
				1000				ļ.,	1 1 1 1 1 1		
5612			0	5613	<u> </u>		0	5614	0	10	
	1172	\$ Y	11					1 1 1	100		
5615			0	5616			0	5617	0	10.a	
13			4				98.49	- 9	A. Dist		
			121				- 1		110		
C866			0	C867			0	C868	0	10.b	
	30 da RCON 5612 5615	Past of 30 through days and accruing RCON Bill   1 5612	accruing  RCON   Bil   Mil   Til  5612    5615	Past due 30 through 89 days and still accruing RCON Bil   Mil   Thou  5612 0	Past due 30 through 89 days and still accruing RCON   Bil   Mil   Thou   RCON   S612   0   S613   S615   0   S616	Past due   Past due   30 through 89   days of days and still   accruing   accruing   accruing   5612   0 5613   5615   0 5616	Past due 9 30 through 89 days or mo days and still accruing accruing  RCON Bil   Mil   Thou RCON Bil   Mil  5612 0 5613  5615 0 5616	Past due   Past due 90	Past due   Past due 90   days or more   and still   accruing   accruing   RCON   Bil   Mil   Thou   RCON   Bil   Mil   Thou   RCON   S612   0   S616   0   S617   S615   0   S616   0   S617   S617   S618   S619	Past due   Past due 90   Nonaccrual	

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#### Schedule RC-N—Continued

	(Column	(Column A)		Column B)			
	Past de	Past due		Past due 90		Nonaccrual	
	30 through	1 89	da	ys or more			
	days and	still		and still			
Memoranda	accruir	ıg		accruing			
Dollar Amounts in Thousands	RCON Bil M	il   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
Restructured loans and leases included in Schedule RC-N,	4			1.1			
items 1 through 8, above (and not reported in		100		4.5		100	
Schedule RC-C, Part I, Memorandum item 1):			44	4.2			
a. Loans secured by 1-4 family residential	1 11		- 4		100	4.4	
properties	F661	0	F662	0	F663	0	M.1.a
b. Other loans and all leases (exclude loans to	1						
individuals for household, family, and other	···	4.99		7.68.9			
personal expenditures)	1658	0	1659	0	1661	0	M.1.b
2. Loans to finance commercial real estate,		4.6		H FALL			
construction, and land development activities		195		1.0			
(not secured by real estate)		10.5		145.4	- 37	4.2	
included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M,2
3. Memorandum items 3.a through 3.d are to be completed			W.	3.44		1.0	
by banks with \$300 million or more in total assets: (1)							
a. Loans secured by real estate to non-U.S. addressees				199		1,17	
(domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.a
b. Loans to and acceptances of foreign banks	100	9		9	1.0		
(included in Schedule RC-N, item 2, above)	5380	0	5381	0	5382	0	M.3.b
c. Commercial and industrial loans to non-U.S.							
addressees (domicile) (included in	11.5	1919		1 40 7 7	1	4 (2)	
Schedule RC-N, item 4, above)	1254	0	1255	0	1256	0	M.3.c
d. Leases to individuals for household, family,	l de la company			4 99			
and other personal expenditures (included			100				
in Schedule RC-N, item 8, above)	F166	0	F167	0	F168	0.	M.3.d
		100		4 (14 )	200	1.4	
Memorandum item 4 is to be completed by: (1)				Maria B			
<ul> <li>banks with \$300 million or more in total assets</li> </ul>							
<ul> <li>banks with less than \$300 million or more in total assets</li> </ul>							
that have loans to finance agricultural production and				机连接线机			
other loans to farmers (Schedule RC-C, part I, item 3)				11. 11.6			
exceeding five percent of total loans:							
4. Loans to finance agricultural production and other loans to					8.1	T .	
farmers (included in Schedule RC-N, item 7, above)	1594	0	1597	0	1583	0	M.4
5. Loans and leases held for sale and loans measured at fair	1 1					1 (0.7)	
value (included Schedule RC-N, items 1 through 8, above):				3.5		T.	
a. Loans and leases held for sale	C240 .	0	C241	0	C226	0	M.5.a
b. Loans measured at fair value:						T T	
(1) Fair value	F664		F665		F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2

<sup>(1)</sup> The \$300 million asset size test and the five percent of total loans test are generally based on the total assets and total loans reported on the June 30, 2007, Report of Condition.

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### **Schedule RC-N—Continued**

Memoranda—Continued  Dollar Amounts in Thousands		(Column A)	(Column B) Past due 90			
		Past due 30				
		rough 89 days	da	ays or more		
Memorandum item 6 is to be completed by	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou		
banks with \$300 million or more in total assets; (1)				14		
6. Interest rate, foreign exchange rate, and other			1000			
commodity and equity contracts:	<b>1</b>					
Fair value of amounts carried as assets	3529	0	3530	0		

į	RCON	Bif   Mil   Thou	i	
7, Additions to nonaccrual assets during the quarter	C410	0	M.7	7
8. Nonaccrual assets sold during the quarter	C411	0	M.8	8
-				

<sup>(1)</sup> The \$300 million asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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1. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) of the Federal

2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions

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1

2

415,401

F236

F237

#### Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

All banks must complete items 1 and 2, Memorandum item 1, and, if applicable, Memorandum items 2 and 3 each quarter. Each bank that reported \$1 billion or more in total assets in its March 31, 2007, Report of Condition must complete items 4 and 5 each quarter. In addition, each bank that reported \$1 billion or more in total assets in two consecutive Reports of Condition beginning with its June 30, 2007, report must begin to complete items 4 and 5 each quarter starting six months after the second consecutive quarter in which it reports total assets of \$1 billion or more. Each bank that becomes insured by the FDIC on or after April 1, 2007, must complete items 4 and 5 each quarter. Any other bank may choose to complete items 4 and 5, but the bank must then continue to complete items 4 and 5 each quarter thereafter.

3. Not applicable			- 2	4	
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section	on 3(I)		10	12	
of the Federal Deposit Insurance Act and FDIC regulations			F238	N/A	4
5. Total daily average of allowable exclusions, including interest accrued					_
and unpaid on allowable exclusions			F239	N/A	5
Memoranda					
richiotatida	Dollar Amounts	in Thousands	RCON	Bil   Mil   Thou	
1. Total assessable deposits of the bank, including related interest accrued a	nd unpaid				
(sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equ	al Schedule			<b>高端</b>	
RC-O, and item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less: (1)				14.4	
(1) Amount of deposit accounts (excluding retirement accounts) of \$100,000 or I			F049	224,432	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts)	RCON	Number		4年	
of \$100,000 or less (to be completed for the June report only)	F050	N/A			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$100,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$1			F051	186,519	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts)	· RCON	Number			
of more than \$100,000	F052	637			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)			4**		
(1) Amount of retirement deposit accounts of \$250,000 or less		····	F045	4,450	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less	RCON	Number			
(to be completed for the June report only)	F046	N/A	4	10 mm	M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)				T	
(1) Amount of retirement deposit accounts of more than \$250,000			F047	0	M.1.d.1
	RCON	Number			
(2) Number of retirement deposit accounts of more than \$250,000	F048	0		1. 14.	M.1.d.2
				33.5	
Memorandum item 2 is to be completed by banks with \$1 billion or more in					
2. Estimated amount of uninsured assessable deposits, including related into	erest			1 1	
accrued and unpaid (see instructions)			5597	N/A	M.2
3. Has the reporting institution been consolidated with a parent bank or savings associ					
in that parent bank's or parent saving association's Call Report or Thrift Financial Re	•				
If so, report the legal title and FDIC Certificate Number of the parent bank or paren	t savings				
association:			Deer:	T T T T T T T T T T T T T T T T T T T	
TEXT			RCON	FDIC Cert No.	
A545	1		A545		M.3

<sup>(1)</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

<sup>(2)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

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## Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of closed-end 1-4 family residential mortgage			
loans for sale:(2)		A	
a. Closed-end first liens	F066	N/A	1.a
b. Closed-end junior liens	F067	N/A	1.b
c. Open-end loans extended under lines of credit:		11/4	
(1) Total commitment under the lines of credit	F670	N/A	1.c.1
(2) Principal amount funded under the lines of credit	F671	N/A	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family			
residential mortgage loans for sale:(2)		148 (144)	
a. Closed-end first liens	F068	N/A	2.a
b. Closed-end junior liens	F069	_ N/A	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	N/A	2.c.1
(2) Principal amount funded under the lines of credit	F673	N/A	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	F070	N/A	3.a
b. Closed-end junior liens	F071	N/A	3 <b>.</b> b
c. Open-end loans extended under lines of credit:	1	100 100	
(1) Total commitment under the lines of credit	F674	N/A	3.c.1
(2) Principal amount funded under the lines of credit	F675	_ N/A	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in	H.		
Schedule RC, item 4.a):			
a. Closed-end first liens	F072	N/A	4.a
b. Closed-end junior liens	F073	N/A	4.b
c. Open-end loans extended under lines of credit:	11 346	140	
(1) Total commitment under the lines of credit	F676	N/A	4.c.1
(2) Principal amount funded under the lines of credit	F677	_N/A	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family		4	
residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD	16 0.00	
a. Closed-end 1-4 family residential mortgage loans	F184	N/A	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	N/A	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during			•
the quarter:	RCON	14	
a. Closed-end first liens	F678	N/A	6.a
b. Closed-end junior liens	F679	N/A	6.b
c. Open-end loans extended under line of credit:	(4)	1 1 1	
(1) Total commitment under the lines of credit	F680	N/A	6.c.1
(2) Principal amount funded under the lines of credit	F681	N/A	6.c.2

<sup>(1)</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2007, Report of Condition.

 $<sup>(2) \ {\</sup>sf Exclude} \ {\sf originations} \ {\sf and} \ {\sf purchases} \ {\sf of} \ 1\hbox{--}4 \ {\sf family} \ {\sf residential} \ {\sf mortgage} \ {\sf loans} \ {\sf that} \ {\sf are} \ {\sf held} \ {\sf for} \ {\sf investment}.$ 

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## Schedule RC-Q—Financial Assets and Liabilities Measured at Fair Value

Schedule RC-Q is to be completed by banks that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule RC-D—Trading Assets and Liabilities.

		Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule RC)										
	To R	(Column A) tal Fair Value eported on chedule RC	LES Ne Det	1		(Column C) Level 1 Fair Value Measurements		Column D) el 2 Fair Value easurements	(Column E) Level 3 Fair Value Measurements			
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou		
ASSETS  1. Loans and leases  2. Trading assets	F243 F246		F682 F683		F690 F691		F244 F247	N/A N/A	F245 F248	N/A N/A	1 2	
a. Nontrading securities at fair value     with changes in fair value reported     in current earnings (included in			Lan.	esta Espera.				The second secon		Section Section		
Schedule RC-Q, item 2, above)  3. All other financial assets and servicing	F240	N/A	F684	N/A	F692	N/A	F241	N/A	F242	N/A	2.a	
assets	F249	N/A	F685	N/A	F693	N/A	F250	N/A	F251	N/A	3	
LIABILITIES 4. Deposits	F252	N/A	F686	N/A	F694	N/A	F253	N/A	F254	N/A	4	
Trading liabilities      All other financial liabilities and	F255		F687	N/A	F695	7.0	F256	N/A	F257	N/A	5	
and servicing liabilities	F258	N/A	F688	N/A	F696	N/A	F259	N/A	F260	N/A	6	
as derivatives)	F261	N/A	F689	N/A	F697	N/A	F262	N/A	F263	N/A	7	

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## Schedule RC-R—Regulatory Capital

Schedule Re-Regulatory capital	Dollar Amounts	in Thousands	RCON	Bil   Mil   Thou
Tier 1 capital	Donal Amount	in mousunus	RECOIV	Bir   Tir   Tired
Total equity capital (from Schedule RC, item 28)			3210	(6,561)
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1)				19
(if a gain, report as a positive value; if a loss, report as a negative value)			8434	(1,389)
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as	a positive value)		A221	0
4. LESS: Accumulated net gains (losses) on cash flow hedges (1)				100
(if a gain, report as a positive value; if a loss, report as a negative value)			4336	0
LESS: Nonqualifying perpetual preferred stock			B588	0
Qualifying minority interests in consolidated subsidiaries			B589	0
7.a LESS: Disallowed goodwill and other disallowed intangible assets			B590	373
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under	ra			
fair value option that is included in retained earnings and is attributable to change	es in		1	
the bank's own creditworthiness (if a net gain, report as a positive value; if a net l	loss,			
report as a negative value)		-,	F264	0
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)			C227	(5,545)
9.a. LESS: Disallowed servicing assets and purchased credit card relationships			B591	1
b. LESS; Disallowed deferred tax assets			5610	0
10. Other additions to (deductions from) Tier 1 capital			B592	17,300
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)			8274	11,754
Fier 2 capital				
12. Qualifying subordinated debt and redeemable preferred stock			5306	0
13. Cumulative perpetual preferred stock includible in Tier 2 capital			B593	0
14. Allowance for loan and lease losses includible in Tier 2 capital			5310	3,000
L5. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital			2221	0
16. Other Tier 2 capital components			B594	0
17. Tier 2 capital (sum of items 12 through 16)		5311	3,000	
18. Allowable Tier 2 capital (lesser of item 11 or 17)			8275	3,000
			1395	0
19. Tier 3 capital allocated for market risk	M-44	•	B595	0
20, LESS: Deductions for total risk-based capital			3792	
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)			3732	14,754
Total assets for leverage ratio			2250	
2. Average total assets (from Schedule RC-K, item 9)			3368 B590	692,891
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a abov			B590	373
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item	1 9.a above)		5610	1
25. LESS: Disallowed deferred tax assets (from item 9.b above)			B596	0
26. LESS: Other deductions from assets for leverage capital purposes	`		A224	0
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	)		AZZT	692,517
Adjustments for financial subsidiaries			[	
28. a. Adjustment to Tier 1 capital reported in item 11			C228	0
b. Adjustment to total risk-based capital reported in item 21		B503	0	
9. Adjustment to risk-weighted assets reported in item 62		B504	0	
30. Adjustment to average total assets reported in item 27		B505	0	
Capital ratios				
Column B is to be completed by all banks. Column A is to be		(Column A)		(Column B)
completed by banks with financial subsidiaries.)	RCON	Percentage	RCON	Percentage
31. Tier 1 leverage ratio (2)	7273	0.00%	7204	1.70%
32. Tier 1 risk-based capital ratio (3)	7274	0.00%	7206	2.92%
33. Total risk-based capital ratio (4)	7275	0.00%	7205	3.67%

- (1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."
- (2) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).
- (3) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).
- (4) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

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#### Schedule RC-R-Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A)		(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	
	Totals		Items Not				l		
	(from		Subject to						l
	Schedule RC)		Risk-Weighting		0%	20%	50%	100%	l
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	l
Balance Sheet Asset Categories			3.8		2000				ĺ
34. Cash and balances due from depository institutions	RCON 0010	100	RCON C869		RCON B600	RCON B601		RCON B602	1
(Column A equals the sum of Schedule RC items 1.a and 1.b)	14,603		0		7,403	7,201	1.0	0	34
	RCON 1754		RCON B603		RCON B604	RCON B605	RCON B606	RCON B607	1
35. Held-to-maturity securities	25,425		0	100.25	25,425	0	0	0	35
	RCON 1773	15	RCON B608		RCON B609	RCON B610	RCON B611	RCON B612	1
36. Available-for-sale securities	167,922		(1,832)		4,070	155,040	0	10,644	36
37. Federal funds sold and securities purchased under	RCON C225	10.5	11.00		RCON C063	RCON C064		RCON B520	1
agreements to resell	0			200	0	0	14	0	37
	RCON 5369		RCON B617		RCON B618	RCON B619	RCON B620	RCON B621	1
38. Loans and leases held for sale	0		0		0	0	0	0	38
	RCON B528		RCON B622	35	RCON B623	RCON B624	RCON B625	RCON B626	
39. Loans and leases, net of unearned income	384,423		0		0	1,511	129,324	253,588	39
	RCON 3123		RCON 3123		100	4,669		All parties	i
40. LESS: Allowance for loan and lease losses	3,000		3,000		<b>《大学》</b>			and the same of	40
	RCON 3545		RCON B627		RCON B628	RCON B629	RCON B630	RCON B631	i
41. Trading assets	0		0	Session.	0	0	0	0	41
	RCON B639		RCON B640	- 30	RCON B641	RCON B642	RCON B643	RCON 5339	l
42. All other assets (1)	35,938		(16,927)		1,239	13,451	2,495	35,680	42
	RCON 2170		RCON B644		RCON 5320	RCON 5327	RCON 5334	RCON 5340	1
43. Total assets (sum of items 34 through 42)	625,311		(21,759)		38,137	177,203	. 131,819	299,912	43

<sup>(1)</sup> Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets.

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# Schedule RC-R—Continued

Schedule I/C-I/—Continued											
	(Column A)				(Column B)		(Column C)	(Column D)	(Column E)	(Column F)	
	Face Value		Credit		Credit	l		Allocation by Risk	Weight Category		i
	or Notional		Conversion		Equivalent	l					i
	Amount		Factor	ĺ	Amount (1)		0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou				Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Derivatives and Off-Balance Sheet Items	RCON B546		See footnote 2		RCON B547		RCON B548	RCON B581	RCON B582	RCON B583	
44. Financial standby letters of credit	0		1.000	2	0		0	0	0	0	44
45. Performance standby letters of	RCON 3821		100		RCON B650		RCON B651	RCON B652	RCON B653	RCON B654	i
of credit	0	41.04	.50	2777	0		0	0	0	0	45
46. Commercial and similar letters	RCON 3411				RCON B655		RCON B656	RCON B657	RCON B658	RCON B659	
of credit	496		.20	2-7	99		. 0	0	0	100	46
47. Risk participations in bankers	44.6		14.4	A record			192025		Land St. Co.	15	l
acceptances acquired by the	RCON 3429		3,0		RCON B660		RCON B661	RCON B662		RCON B663	İ
reporting institution	0		1.00		0		0	0	and the second second	0	47
	RCON 3433		100	****	RCON B664		RCON B665	RCON B666	RCON B667	RCON B668	ĺ
48. Securities lent	0		1.00	4046	0		0	0	0	0	48
49. Retained recourse on small business	RCON A250		and the second		RCON B669		RCON B670	RCON B671	RCON B672	RCON B673	
obligations sold with recourse	0		1.00	100			0	0	0	0	49
50. Recourse and direct credit			Partie and the same and		Charles .		1	A STATE OF			
substitutes (other than financial	4.5				262						
standby letters of credit) subject to	S. Abraha			2007			4.4	100		984	ı
the low-level exposure rule and	147 mag.		STATE OF THE REAL PROPERTY.		1000		State of the State of				
residual interests subject to a	RCON B541		See footnote 3	200	RCON B542		Signatur	1	10-11-00-00-00	RCON B543	l
dollar-for-dollar capital requirement	0	100	12.500		0					0	50
51. All other financial assets sold with	RCON B675	10 mags	The second second		RCON B676	10.74	RCON B677	RCON B678	RCON B679	RCON B680	
recourse	0	1	1.00		0		0	0	0	0	51
52. All other off-balance sheet	RCON B681		200		RCON B682		RCON B683	RCON B684	RCON B685	RCON B686	
liabilities	0		1.00		0		0	0	0	. 0	52
53. Unused commitments with an original	RCON 3833	41	54-751-7450-6 245-461-751-751-751-751-751-751-751-751-751-75		RCON B687	eat a confi	RCON B688	RCON B689	RCON B690	RCON B691	
maturity exceeding one year	1,513		.50		757		0	0	0	757	53
					RCON A167		RCON B693	RCON B694	RCON B695		
54. Derivative contracts	4.1		Mary Control		0		0	0	0		54

<sup>(1)</sup> Column A multiplied by credit conversion factor.

<sup>(2)</sup> For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information. (Entering an 'M' allows for data entry in Column B.)

<sup>(3)</sup> Or institution specific factor.

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Schedule RC-R—Continued										_
						(Column C)	(Column D)	(Column E)	(Column F)	
							Allocation by Risk	Weight Category		
							2004	E00/	100%	ĺ
		r	ollar Ar	nounts in Thousan	de	0% Bil   Mil   Thou	20% . Bil   Mil   Thou	50% Bil   Mil   Thou	Bil   Mil   Thou	ĺ
Totals			Oliai Ai	nounts in mousan	us	Bil I Hill I Hod	Bit   Third Tried	Dil     III   I I I I I	211   1111   1110	l
<b>10tals</b> 55. Total assets, derivatives, and off-balance sheet items by risk w	iciaht estado					RCON B696	RCON B697	RCON B698	RCON B699	
(for each column, sum of items 43 through 54)	-	•				38,137	177,203	131,819	300.769	5
56. Risk weight factor	· · · · · · · · · · · · · · · · · · ·					x 0%	x 20%	× 50%	× 100%	5
56. Risk-weighte decor 57. Risk-weighted assets by risk weight category (for each column						RCON B700	RCON B701	RCON B702	RCON B703	
item 55 multiplied by item 56)						0	35,441	65,910	300,769	5
rem 33 marchied by Rem 30)							4.40	100	RCON 1651	İ
58. Market risk equivalent assets									0	5
59. Risk-weighted assets before deductions for excess allowance for	or loan and le	ease losses		1.000			Shops be a second of the secon		RCON B704	
and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)								Selection of the select	402,120	5
and directed datalet tisk teserte (sam of term 57) columns of anough 17 and term 50)							1,196		RCON A222	
60. LESS: Excess allowance for loan and lease losses							100	A. 1. 1.	0	6
· · · · · · · · · · · · · · · · · · ·									RCON 3128	j
61. LESS: Allocated transfer risk reserve									. 0	6
				•				150-e	RCON A223	
62. Total risk-weighted assets (item 59 minus items 60 and 61)						9.3	The same of the sa	A Section 1	402,120	6
Memoranda										
				Dollar A	mounts	in Thousands	RCON	Bil   Mil   Thou		
1. Current credit exposure across all derivative contracts covered	by the risk-b	ased capital stand	lards				8764	0	M.1	
			With a	remaining maturi	ty of		}			
		(Column A)	T	(Column B)	ĺ	(Column C)				
	O	ne year or less	0	ver one year	Ov	er five years				
2. Notional principal amounts of			thro	ough five years		•				
derivative contracts: (1)	RCON	Tril   Bil   Mil   Thou	RCON	Tril   Bil   Mil   Thou	RCON	Tril   Bil   Mil   Thou	1			
a. Interest rate contracts	3809	О	8766	0	8767	0	M.2.a			
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b			
c. Gold contracts	8771	C	8772	0	8773	0	M.2.c	•		
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d			
e. Other commodity contracts	8777	0	8778		8779	0	M.2.e		•	
f. Equity derivative contracts	A000	C	A001	0	A002	0	M.2.f			
g. Credit derivative contracts:		Selection of		Fig. 40 - 146	-	all co				
(1) Investment grade	C980	c	C981		C982	. 0	M.2.g.1			
(2) Subinvestment grade	C983		C984	0	C985	0	M.2.g.2			

<sup>(1)</sup> Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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# Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans		(Column B) Home Equity Lines		(Column C) Credit Card Receivables		(Column D) Auto Loans	(Column E). Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
Bank Securitization Activities 1. Outstanding principal balance of assets sold and securitized by the reporting bank with								CHICAGO CAN			
servicing retained or with recourse or other	RCON B705		RCON B706		RCON B707	-	RCON B708	RCON B709	RCON B710	RCON B711	
seller-provided credit enhancements	0		0		0	- server	0	0	0	0	1
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:     a. Credit-enhancing interest-only strips			entrage								
(included in Schedules RC-B or RC-F	RCON B712		RCON B713 .	Arristant	RCON B714		RCON B715	RCON B716	RCON B717	RCON B718	
or in Schedule RC, item 5)	0:		0		0	14.0	0	0	0	0	2.a
b. Subordinated securities and	RCON C393		RCON C394		RCON C395	200	RCON C396	RCON C397	RCON C398	RCON C399	
other residual interests	0	į.	0		0		0	0	0	0	2 <b>.</b> b
c. Standby letters of credit and	RCON C400		RCON C401	10000	RCON C402	100	RCON C403	RCON C404	RCON C405	RCON C406	
other enhancements	0		0		0	14	0	0	0	0	2.c
<ol><li>Reporting bank's unused commitments</li></ol>	440.7	444			25.2		5952				
to provide liquidity to structures	RCON B726		RCON B727	900	RCON B728		RCON B729	RCON B730	RCON B731	RCON B732	_
reported in item 1	0		0		0		0	0	0	0	3
4. Past due loan amounts included in item 1:	RCON B733		RCON B734		RCON B735		RCON B736	RCON B737	RCON B738	RCON B739	
a, 30-89 days past due	0		0		0		0	0	0	0	4.a
	RCON B740	L Party	RCON B741		RCON 8742		RCON B743	RCON B744	RCON B745	RCON B746	4.1
b. 90 days or more past due	0		0	34-	0	T	0	0	0	0	4.b
5. Charge-offs and recoveries on assets sold			Section Total			1000	Aug Theorem	******	Service Control	parties .	
and securitized with servicing retained or	St. Hills										
with recourse or other seller-provided credit	RIAD B747		RIAD B748		RIAD B749	3	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
enhancements (calendar year-to-date):	NAD O/ I/		0 (120	244.7			0	0 NAD B/31	0	KIAD B733	5.a
a. Charge-offs	RIAD B754	2.0	RIAD B755		0 RIAD B756	1000	RIAD B757	RIAD B758	RIAD B759	RIAD B760	J.a
b. Recoveries	0	100	NIAD B/33		0. (140 6730		0 RIAD B/3/	0	0	0	5.b
D. IVECOACIJE2	<u> </u>				ı <u>v</u>		<u> </u>	· · · · · ·			1 5.0

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### **Schedule RC-S—Continued**

Column A   Column B	Scheaule RC-S-Continuea										_
Residential   Loans   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Loans   Consumer   Consum		(Column A)	(Column B)		(Column C)	,	(Column D)	(Column E)	(Column F)	(Column G)	
Lines		1-4 Family	Home	1	Credit		Auto	Other	Commercial	All Other	1
Dollar Amounts in Thousands   Sil   Mil   Thou		Residential	Equity	1	Card		Loans	Consumer	and Industrial	Loans, All	
Dollar Amounts in Thousands		Loans	Lines	- 1	Receivables			Loans	Loans	Leases, and	)
Bil   Mil   Thou   Bil   Mil										All Other	Î
6. Amount of ownership (or seller's) interests carried as: a. Securitize (included in Schedule RC-B or in Schedule RC-C)  b. Loans (included in Schedule RC-C)  7. Past due loan amounts included in interests reported in item 6.a; a. 3-08-96 days past due  8. Charge-offs and recoveries on loan amounts included in interests reported by or Otherwise Established By Other  Institutions  9. Maximum amount of credit exposure arising from credit exposure aris		1	1	- 1						Assets	i
Interests carried as: a. Securities (included in Schedule RC-B or in Schedule RC-B or in Schedule RC-C)	Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	E	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	]
a. Securities (included in Schedule RC-B or in Schedule RC, Item 5)  b. Loans (included in Schedule RC-C)  7. Past due loan amounts included in interests reported in item 6.a:  a. 30-89 days past due  8. CON B762  8. CON B764  8. CON B765  8. CON B767  8. CON B768  8. D	6. Amount of ownership (or seller's)			44.44							
O   O   RCON B500   RCON B500   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B503   RCON B504   RCON B505   RCON B505   RCON B505   RCON B505   RCON B505   RCON B505   RCON B506   RCON B508   RCON B50	interests carried as:	- 100	3.54.2		7.5		44.00-	100	196		
RCON B501   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B502   RCON B503   RCON B502   RCON B503   RCON B503   RCON B504   RCON B505   RCON	a. Securities (included in Schedule RC-B	100	RCON B761	L	RCON B762		4.9		RCON B763		
b. Loans (included in Schedule RC-C) 7. Past due loan amounts included in interests reported in item 6.a: a. 30-99 days past due  8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a: a. Alange-offs a. Charge-offs b. 90 days or more past due  8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): a. Charge-offs b. READ B770 CRIAD B773 CRIAD B773 CRIAD B774 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B775 CRIAD B776 CRIAD B777 CRIAD B777 CRIAD B777 CRIAD B777 CRIAD B777 CRIAD B778 CRIAD B779 CRIAD B781 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B778 CRIAD B788 CRIAD B7	or in Schedule RC, item 5)		0		0.	1			0		6.a
7. Past due loan amounts included in interests reported in item 6.a:  a. 30-89 days past due			RCON B500	L	RCON B501				RCON B502		
Interests reported in item 6.a: a. 30-89 days past due  B. CON B769  B. 90 days or more past due B. CON B769  B. CON B769  B. 90 days or more past due B. Con B769  B. CON B770  B. CON B771  B. CON B772  B. CON B775  B. CON B775  B. CON B775  B. CON B775  B. CON B776  B. CON B776  B. CON B778  B. CON B778  B. CON B778  B. CON B778  B. CON B778  B. CON B778  B. CON B778  B. CON B778  B. CON B780  B. CON B781  B. CON B782  B. CON B783  B. CON B788  B. CON B789  B. CON B788  B. CON B789  B. CON B788  B. CON B789  B. CON B78	b. Loans (included in Schedule RC-C)		0		0				0		6.6
a. 30-89 days past due	7. Past due loan amounts included in				100				34.5°	of the same	
b. 90 days or more past due 8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): a. Charge-offs b. Recoveries  RIAD B770  RIAD B770  RIAD B773  RIAD B771  RIAD B771  RIAD B775  RIAD B775  RIAD B775  RIAD B775  RIAD B776  RIAD B777  RIAD B777  RIAD B778  RIAD B771  RIAD B775  RIAD B775  RIAD B775  RIAD B776  RIAD B777  RIAD B777  RIAD B778  RIAD B778  RIAD B779  RIAD B778  RIAD B778  RIAD B779  RIAD B775  RIAD B775  RIAD B775  RIAD B775  RIAD B776  RIAD B777  RIAD B777  RIAD B778  RIAD B778  RIAD B778  RIAD B778  RIAD B778  RIAD B775  RIAD	interests reported in item 6.a:		RCON B764		RCON B765				RCON B766		
b. 90 days or more past due	a. 30-89 days past due		0		0			400	0		7 <b>.</b> a
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date): a. Charge-offs b. Recoveries  D. RIAD B773  D. Recoveries  D. RIAD B773  D. Recoveries  D. RIAD B774  D. RIAD B775  D. Riad B774  D. RIAD B775  D. RIAD B775  D. RIAD B776  D. RIAD B777  D. RIAD B777  D. RIAD B777  D. RIAD B778  D. RIAD B778  D. RIAD B779  RIAD B779  RIAD B770  RIAD B775  RIAD		44.5	RCON B767		RCON B768		2.71	100	RCON B769		
amounts included in interests reported in item 6.2 (calendar year-to-date): a. Charge-offs b. Recoveries  D. RIAD B773 B. RIAD B774  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  D. RIAD B775  RIAD B775	b. 90 days or more past due		0		0				0		7.b
in item 6.a (calendar year-to-date): a. Charge-offs b. Recoveries b. Recoveries For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements 0 RCON B776 RCON B777 RCON B778 RCON B778 RCON B783 RCON B784 RCON B785 RCON B785 RCON B785 RCON B785 RCON B785 RCON B785 RCON B786 RCON B787 RCON B788 RCON B788 RCON B788	8. Charge-offs and recoveries on loan	17.0	20 P. Salarina		<b>*</b>				100	100	
a. Charge-offs	amounts included in interests reported	466	material and the second	Comment of			The Parkets	Constitution of	Marian Co.	The second section of the second	1
By or Otherwise Established By Other Institutions  9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  10. Reporting bank's unused commitments to provide liquidity to other institutions'  RIAD B773  RIAD B774  RIAD B775	in item 6.a (calendar year-to-date):		RIAD B770		RIAD B771			-	RIAD B772		
b. Recoveries	a. Charge-offs		0		0		and the second second	To the second se	0	* Property and the second	8.a
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions  9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  1			RIAD B773		RIAD B774		State of Contemps	Section 1	RIAD B775	14	
By or Otherwise Established By Other Institutions  9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  1	b. Recoveries	Sup - Sup -	0		0		STATE CARE	Manager of	0	A STATE OF THE RES	8.b
By or Otherwise Established By Other Institutions  9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  1					200			4.5			
Institutions  9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  10. Reporting bank's unused commitments to provide liquidity to other institutions'  11. RCON B776  12. RCON B777  12. RCON B778  13. RCON B779  14. RCON B780  15. RCON B781  16. RCON B781  17. RCON B782  19. RCON B781  18. RCON B782  19. RCON B783  19. RCON B785  19. RCON B780  19. RCON B781  19. RCON B781  19. RCON B781  19. RCON B781  19. RCON B781  19. RCON B782  19. RCON B785  19. RCON B786  19. RCON B781  19. RCON B781  19. RCON B781  19. RCON B781  19. RCON B782  19. RCON B783  19. RCON B783  19. RCON B785  19. RCON B786  19. RCON B787  19. RCON B788  1	For Securitization Facilities Sponsored					20.00		A Property and the second		T Maria Constant	
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  1	By or Otherwise Established By Other						100000000000000000000000000000000000000	10	10.00	250	
arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements  1	Institutions		4.4				440				
provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.  10	9. Maximum amount of credit exposure				To the same			This blocks			
institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.  10. Reporting bank's unused commitments to provide liquidity to other institutions'  11. RCON B776  12. RCON B777  13. RCON B777  14. RCON B778  15. RCON B778  16. RCON B779  17. RCON B780  17. RCON B781  18. RCON B781  18. RCON B782  19. Q  10. Reporting bank's unused commitments to provide liquidity to other institutions'  19. RCON B781  19. RCON B782  19. RCON B783  19. RCON B785  19. RCON B786  19. RCON B787  19. RCON B788  19. RCON B788  19. RCON B789  19. RCON B788  19. RCON B789  19. RCON B786  19. RCON B787  19. RCON B788  19. RCON B788  19. RCON B788  19. RCON B789  19	arising from credit enhancements	24-	St. 7484	100	2.96(4)			200		100	1
the form of standby letters of credit, purchased subordinated securities, and other enhancements	provided by the reporting bank to other	M 100 2			4						
purchased subordinated securities, and other enhancements 0 0  10. Reporting bank's unused commitments to provide liquidity to other institutions' RCON B783  RCON B777  RCON B778  RCON B778  RCON B778  RCON B778  RCON B778  RCON B779  RCON B780  RCON B781  RCON B782  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	institutions' securitization structures in				100				legal de	100	1
purchased subordinated securities, and other enhancements 0 0  10. Reporting bank's unused commitments to provide liquidity to other institutions' RCON B783  RCON B777  RCON B778  RCON B778  RCON B778  RCON B778  RCON B778  RCON B779  RCON B780  RCON B781  RCON B782  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	the form of standby letters of credit,			200	100			100000			1
and other enhancements 0 0 0 0 0 0 0 0 9  10. Reporting bank's unused commitments to provide liquidity to other institutions' RCON B783 RCON B784 RCON B785 RCON B786 RCON B787 RCON B788 RCON B789	·	RCON B776	RCON B777		RCON B778		RCON B779	RCON B780	RCON B781	RCON B782	1
10. Reporting bank's unused commitments to provide liquidity to other institutions' RCON B783 RCON B784 RCON B785 RCON B786 RCON B787 RCON B788 RCON B789	·	0	0		0	100	0	0	0	0	9
to provide liquidity to other institutions' RCON B783 RCON B784 RCON B785 RCON B786 RCON B787 RCON B788 RCON B789			100	41-10-0-1	1111		Tel 1		200		1
		RCON B783	RCON B784		RCON B785	el crades.	RCON B786	RCON B787	RCON B788	RCON B789	1
	· · · · · · · · · · · · · · · · · · ·	0	O		0	-200	0	0	0	0	10

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### Schedule RC-S—Continued

										_
(Column A)		(Column B)		(Column C)	T	(Column D)	(Column E)	(Column F)	(Column G)	
1-4 Family	1	Home	1	Credit	1	Auto	Other	Commercial	All Other	1
Residential		Equity		Card	1	Loans	Consumer	and Industrial	Loans, All	
Loans		Lines		Receivables	1		Loans	Loans	Leases, and	
					1				All Other	1
			ł		]				Assets	
Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	]
Compression of			22.00	Section 2	2.7		18 Sec. 20	e de la companya della companya della companya de la companya dell	7000	
3.5	100	Market Land		ANALONE ST.				100	100	
RCON B790		RCON B791		RCON B792		RCON B793	RCON B794	RCON B795	RCON B796	
0		0		0		0	0	0	0	11
	1.5	7473	100.4				4.6			
100		The second		223,1969,257					A89	
RCON B797		RCON B798		RCON B799		RCON B800	RCON B801	RCON B802	RCON B803	1
0	3146	0	1	0		0	0	0	0	12
	1-4 Family Residential Loans  Bil   Mil   Thou  RCON B790  0	1-4 Family Residential Loans  Bil   Mil   Thou  RCON B790 0	1-4 Family Residential Loans  Bil   Mil   Thou  RCON B790  RCON B797  RCON B797  RCON B798	1-4 Family         Home           Residential         Equity           Loans         Lines           Bil   Mil   Thou         Bil   Mil   Thou           RCON B790         RCON B791           0         0           RCON B797         RCON B798	1-4 Family Residential Loans         Home Equity Card Receivables           Bil   Mil   Thou         Bil   Mil   Thou           Bil   Mil   Thou         Bil   Mil   Thou           RCON B790         RCON B791           RCON B792         0           RCON B797         RCON B798           RCON B799         RCON B799	1-4 Family Residential Loans         Home Equity Card Receivables           Bil   Mil   Thou         Bil   Mil   Thou           Bil   Mil   Thou         Bil   Mil   Thou           RCON B790         RCON B791           RCON B792         RCON B792           RCON B797         RCON B798	1-4 Family Residential Loans         Home Equity Equity Lines         Credit Card Receivables         Auto Loans           Bil   Mil   Thou         Bil   Mil	1-4 Family Residential Loans         Home Equity Lines         Credit Card Receivables         Auto Loans         Other Consumer Loans           Bil   Mil   Thou         Bil   Mil   Th	1-4 Family Residential Loans         Home Equity Lines         Credit Card Receivables         Auto Loans         Other Consumer Loans         Commercial and Industrial Loans           Bil   Mil   Thou <td< td=""><td>1-4 Family Residential Loans         Home Equity         Credit Card Receivables         Auto Loans         Other Consumer Loans         Commercial and Industrial Loans         All Other Loans           Bil   Mil   Thou         Bil  </td></td<>	1-4 Family Residential Loans         Home Equity         Credit Card Receivables         Auto Loans         Other Consumer Loans         Commercial and Industrial Loans         All Other Loans           Bil   Mil   Thou         Bil

### Memoranda

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle			
Community Development and Regulatory Improvement Act of 1994:	100	2.4	
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):	194	entered (	
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	11,028	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	2,615	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end	-374	esido.	
(includes closed-end and open-end loans)	F699	0	M.2.d
3. Asset-backed commercial paper conduits:	A CONTRACTOR	100	
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of	1		
credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unused commitments to provide liquidity to conduit structures:	Arran San		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	N/A	M.4

<sup>(1)</sup> Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

<sup>(2)</sup> Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

RCON YES / NO

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### Schedule RC-T—Fiduciary and Related Services

Items 12 through 18, items 20 through 23, and Memorandum item 4 will not be made available to the public on an individual institution basis.

Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T)	A345	NO	1
Г	RCON	YES / NO	
<b>_</b>	RCON	163 / 10	
2. Does the institution exercise the fiduciary powers it has been granted?	A346	NO	2
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts)	RCON	YES / NO	
/ / / / / / / / / / / / / / / / / /	B867	NO	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- · Items 4 through 19 quarterly,
- Items 20 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 23 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 9, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 10 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A)		(Column B)		(Column C)		(Column D)	
	Managed		Non-Managed		Number of		Number of	
	Assets		Assets		Managed		Non-Managed	
					Accounts		Accounts	
Dollar Amounts in Thousands	Tril   Bil   Mil   Thou		Tril   Bil   Mil   Thou		70-		1 4 1	
FIDUCIARY AND RELATED ASSETS	RCON B868		RCON B869		RCON B870		RCON B871	
4. Personal trust and agency accounts	N/A		N/A		N/A		N/A	4
5. Retirement related trust & agency accounts:	RCON B872		RCON B873		RCON B874		RCON B875	
a. Employee benefit-defined contribution	N/A		N/A	77	,N/A		N/A	5.a
. ,	RCON B876	16.1	RCON B877		RCON B878		RCON B879	
b. Employee benefit-defined benefit	N/A		N/A		N/A		N/A	5.b
, ,	RCON B880		RCON B881		RCON B882		RCON B883	
c. Other retirement accounts	N/A		N/A		N/A		N/A	5.c
	RCON B884		RCON B885		RCON C001		RCON C002	
6. Corporate trust and agency accounts	N/A		N/A		N/A		N/A	6
, , , , , , , , , , , , , , , , , , , ,	RCON B886				RCON B888			
7. Investment management agency accounts	· N/A		100		N/A			7
, , , , , , , , , , , , , , , , , , , ,	RCON B890		RCON B891		RCON B892	340	RCON B893	
8. Other fiduciary accounts	N/A		N/A		N/A		N/A	8
9. Total fiduciary accounts	RCON B894	4.3	RCON B895		RCON B896		RCON B897	
(sum of items 4 through 8)	N/A		N/A	200	N/A		N/A	9
	362.67		RCON B898				RCON B899	
10. Custody and safekeeping accounts	16		N/A	¥			N/A	10

11. Not applicable

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# **Schedule RC-T—Continued**

	Dollar Amounts in Thousands	RIAD	Bil   Mil   Thou	
FIDUCIARY AND RELATED SERVICES INCOME			7 6 2 1	
12. Personal trust and agency accounts		B904	N/A	12
13. Retirement related trust and agency accounts:			#45 F	
a. Employee benefit—defined contribution		B905	N/A	13.a
b. Employee benefit—defined benefit		B906	N/A	13.b
c. Other retirement accounts		B907	N/A	13.c
14. Corporate trust and agency accounts		A479	N/A	14
15. Investment management agency accounts		B908	N/A	15
16. Other fiduciary accounts		A480	N/A	16
17. Custody and safekeeping accounts		B909	N/A	17
18. Other fiduciary and related services income		B910	N/A	18
19. Total gross fiduciary and related services income (sum of items 12 through 18)			44	
(must equal Schedule RI, item 5.a)		4070	N/A	19
20. LESS: Expenses		C058	N/A	20
21. LESS: Net losses from fiduciary and related services		A488	N/A	21
22. PLUS: Intracompany income credits for fiduciary and related services		B911	N/A	22
23. Net fiduciary and related services income		A491	N/A	23

	i	Managed	
Memoranda	L	Assets	
Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
1. Managed assets held in personal trust and agency accounts:	100	10 10	
a. Noninterest-bearing deposits	B913	N/A	M.1.a
b. Interest-bearing deposits	B914	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	B915	N/A	M.1.c
d. State, county and municipal obligations	B916	N/A	M.1.d
e. Money market mutual funds	B917	N/A	M.1.e
f. Other short-term obligations	B918	N/A	M.1.f
g. Other notes and bonds	B919	N/A	M.1.g
h. Common and preferred stocks	B920	N/A	M.1.h
i. Real estate mortgages	B921	N/A	M.1.i
j. Real estate	B922	N/A	M.1.j
k. Miscellaneous assets	B923	N/A	M.1.k
I. Total managed assets held in personal trust and agency accounts (sum of Memorandum			
items 1.a through 1.k) (must equal Schedule RC-T, item 4, column A)	B868	N/A	M.1.I

	(Column A)	(Column B)
	Number of	Principal Amount
	Issues	Outstanding
Dollar Amounts in Thousands	RCON	Tril   Bil   Mil   Thou
2. Corporate trust and agency accounts:	100	RCON B928
a. Corporate and municipal trusteeships	B927 N/A	N/A
b. Transfer agent, registrar, paying agent, and other corporate agency	B929 N/A	4

M.2.a M.2.b

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Schedule RC-T—Continued							
			1	(Column A)		(Column B)	l
lemoranda—Continued			'	Number of		rket Value of	
			<u> </u>	Funds	_	und Assets	
Dolla	ar Amounts	in Thousands	RCON	5-10	RCON	Bil   Mil   Thou	
. Collective investment funds and common trust funds:				777			
a. Domestic equity			B931	N/A	B932	N/A	M.3.a
b. International/Global equity			B933		B934	N/A	M.3.b
c. Stock/Bond blend			B935 B937		B936	N/A	M.3.c
d. Taxable bond			B937		B938 B940	N/A	M.3.d M.3.e
e. Municipal bond			B941	N/A N/A	B940 B942	N/A	M.3.f
f. Short term investments/Money market			B943	N/A N/A		N/A N/A	M.3.q
g. Specialty/Other	II		B945		B946	N/A	M.3.h
h. Total collective investment funds (sum of Memorandum items	3.a throug	n 3.g)	10010	I N/A	2210	I N/A	171.511
		(Column A)	T	(Column B)	Γ	(Column C)	1
		ross Losses		ross Losses		Recoveries	
		Managed	No	n-Managed	Į.		
	1 .	Accounts	,	Accounts			
Dollar Amounts in Thousands	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
. Fiduciary settlements, surcharges and other losses:				4.			
a. Personal trust and agency accounts	B947		B948			N/A	M.4.a
b. Retirement related trust and agency accounts	B950		B951		B952	N/A	M.4.b
c. Investment management agency accounts	B953		B954		B955	N/A	M.4.c
d. Other fiduciary accounts and related services	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses		1 11 20 11					
(sum of Memorandum items 4.a through 4.d) (sum of			3.3				
columns A and B minus column C must equal		199					
Schedule RC-T, item 21)	B959	N/A	B960	N/A	B961	N/A	M.4.e

N/A	
Name and Title (TEXT B962)	
N/A	
E-mail Address (TEXT B926)	

Schedule RC-T, item 21)

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# Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RC-T, items 12 through 18, items 20 through 23 and Memorandum item 4, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IN SCHEDULE RC-T, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will

appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy. The statement must be signed, in the space provided below, by a senior officer of the bank who thereby attests to its acuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement, under signature, appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

	RCON	YES / NO
Comments?	697	NO
BANK MANAGEMENT STATEMENT (please type or print clearly):  TEXT		
6980		

# REPORT OF CONDITION

Total assets\_

Consolidating domestic subsidiaries of		
OneUnited Bank		
in the state of MA at close of business on September 30, 2008		
published in response to call made by (Enter additional information below)		
Statement of Resources and Liabilities		
	Dollar Amounts it	n Thousands
ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		7,768
Interest-bearing balances		6,835
Securities:		
Held-to-maturity securities		25,425
Available-for-sale securities		167,922
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income		
LESS: Allowance for loan and lease losses	3,000	
Loans and leases, net of unearned income and allowance		381,423
Trading Assets		0
Premises and fixed assets (including capitalized leases)		7,630
Other real estate owned		1,811
Investments in unconsolidated subsidiaries and associated companies		0
Intangible assets:		
Goodwill		327
Other intangible assets	*****	54
Other assets		26,116
Total assets		625,311

# REPORT OF CONDITION (Continued)

# LIABILITIES

	Dollar Amounts in	Thousands
Deposits:	_	
In domestic offices		414,590
Noninterest-bearing	33,683	
Interest-bearing	380,907	
Federal funds purchased and securities sold under agreement	s to repurchase:	
		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and o	bligations under capitalized leases)	215,080
Subordinated notes and debentures		0
Other liabilities		2,202
Total liabilities		631,872
Minority interest in consolidated subsidiaries		0
EQUITY CAPITAL		
Perpetual preferred stock and related surplus		24,145
Common stock		37
Surplus (exclude all surplus related to preferred stock)		5,680
Retained earnings		(35,034)
Accumulated other comprehensive income		(1,389)
Other equity capital components		0
Total equity capital		(6,561)
Total liabilities, minority interest, and equity capital		625,311
We, the undersigned directors, attest to the	I, John Trotter, SVP/CFO	
correctness of this statement of resources and liabilities.	( Name, Title )	
We declare that it has been examined by us, and to	of the above named bank do hereby declare	
the best of our knowledge and belief has been	that this Report of Condition is true and	
prepared in conformance with the instructions	correct to the best of my knowledge and belief.	
and is true and correct.	. •	
Director #1		
Director #2		
Director #3	Marketine and the second secon	

# Howard, Frank

From: Bettinger, Lori

**Sent:** Tuesday, January 13, 2009 3:41 PM **To:** Schaffner, Ted; Mclellan, DonDisabled

**Subject:** FW: OneUnited Bank (#97)

Attachments: DOC029.PDF

# This is what Brookly was talking about.

From: Samuelson, Chuck [mailto:samuelso@HughesHubbard.COM]

**Sent:** Tuesday, January 13, 2009 2:28 PM **To:** Mclellan, Don; Lerner, Brad; Bettinger, Lori

Cc: Samuelson, Chuck

Subject: OneUnited Bank (#97)

Please see (b) (4) and let me

know if you'd like me to respond in any way. Thanks.

\*

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\*

# DOCUMENT UST JW 000784 – UST JW 000785 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(4)

# DOCUMENT UST JW 000786 – UST JW 000787 WITHHELD IN FULL

**PURSUANT TO** 

5 U.S.C. § 552 (B)(4)