

# OneUnited Bank

	Fourth Quarter 2007	Third Quarter 2007	Second Quarter 2007	First Quarter 2007	Fourth Quarter 2006	Third Quarter 2006	Second Quarter 2006	First Quarter 2006	Year Ended December 31				
									2007	2006	2005	2004	2003
<b>Profitability</b>													
Net Income	1,166,586	1,095,746	1,020,583	1,002,498	7,219	707,042	511,973	817,389	4,285,413	2,043,623	5,526,046	4,472,231	1,399,728
Earnings per Common Share	\$0.21	\$0.20	\$0.18	\$0.17	-\$0.09	\$0.10	\$0.04	\$0.13	\$0.76	\$0.17	\$1.17	\$0.90	\$0.41
Return on Common Equity	19.9%	19.9%	17.5%	18.1%	-9.8%	11.0%	5.2%	13.7%	18.8%	4.6%	45.2%	40.98%	22.09%
Return on Total Equity	11.92%	11.29%	10.44%	10.43%	0.08%	7.86%	5.79%	8.90%	10.94%	5.62%	16.59%	15.70%	5.56%
Return on Assets	0.73%	0.69%	0.63%	0.62%	0.004%	0.45%	0.35%	0.59%	0.67%	0.34%	1.11%	0.99%	0.31%
Net Interest Margin	2.92%	2.83%	2.68%	2.62%	2.60%	2.54%	2.54%	2.92%	2.76%	2.65%	3.26%	3.85%	3.64%
Operating Efficiency Ratio	67.55%	68.74%	66.49%	66.80%	99.76%	77.35%	82.40%	75.57%	67.44%	83.77%	71.94%	69.43%	88.04%
<b>Capital</b>													
Risk-based Capital													
Tier 1	10.07%	9.73%	10.81%	10.00%	9.76%	9.57%	9.68%	10.28%	10.07%	9.76%	10.75%	9.58%	9.34%
Total	10.69%	10.35%	11.54%	10.68%	10.43%	10.25%	10.36%	11.00%	10.69%	10.43%	11.50%	10.38%	10.58%
Leverage Ratio	6.44%	6.44%	6.27%	6.20%	6.14%	6.18%	6.50%	6.90%	6.44%	6.14%	7.06%	6.19%	5.67%
Book Value per Share	4.64	4.27	3.85	4.09	3.75	3.84	3.26	3.56	4.64	3.75	3.66	2.70	2.19
<b>Credit Quality</b>													
Nonperforming Assets/Assets	0.41%	0.25%	0.31%	0.22%	0.09%	0.08%	0.06%	0.00%	0.41%	0.09%	0.02%	0.31%	1.23%
ALLL/Loans	0.60%	0.56%	0.57%	0.55%	0.54%	0.57%	0.59%	0.64%	0.60%	0.54%	0.64%	0.67%	0.84%
ALLL/NPA	96.3%	162.5%	135.0%	192.9%	450.0%	560.0%	773.6%	27000.0%	96.3%	450.0%	2954.5%	160.0%	46.8%
Net Charge offs (Recoveries)	26,083	129,264	(5,863)	9,306	24,677	(93,540)	(2,946)	(9,743)	158,789	(81,552)	(173,358)	394,891	544,049
<b>Period end Balance Sheet (in millions)</b>													
Total Assets	652.8	632.3	643.5	649.4	650.4	635.4	602.1	566.4	652.8	650.4	540.7	478.6	438.6
Loans	432.5	460.9	476.3	491.9	502.0	491.6	459.0	424.1	432.5	502.0	406.0	359.1	300.9
Nonperforming Assets	2.7	1.6	2.0	1.4	0.6	0.5	0.3	0.0	2.7	0.6	0.1	1.5	5.4
Allowance for Loan Losses	2.6	2.6	2.7	2.7	2.7	2.8	2.7	2.7	2.6	2.7	2.6	2.4	2.5
Deposits	368.9	357.6	381.1	390.4	386.5	390.3	370.1	361.0	368.9	386.5	344.1	329.2	327.6
Borrowings	239.9	231.0	220.6	215.6	223.6	205.6	196.5	163.8	239.9	223.6	155.7	117.6	81.4
Total Equity	41.6	40.3	38.7	39.6	38.4	37.7	35.6	36.4	41.6	38.4	36.7	30.1	27.0
<b>Nonperforming Assets (in thousands)</b>													
Loans													
90 Days Past Due	1	17	428	16	164	31	6	9	1	164	12	451	1,420
Nonaccrual	2,289	1,240	1,163	1,405	420	482	343	1	2,289	420	76	792	3,722
OREO	372	372	365	-	-	-	-	-	372	-	-	254	254
Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
Total -	2,662	1,629	1,956	1,421	584	513	349	10	2,662	584	88	1,497	5,396
<b>Equity</b>													
Total Equity	41,630,821	40,263,246	38,726,925	39,595,399	38,360,620	37,725,337	35,566,079	36,365,245	41,630,821	38,360,620	36,712,728	30,137,594	26,973,251
Preferred Equity	24,490,600	24,490,600	24,490,600	24,490,600	24,490,600	23,490,600	23,490,600	23,490,600	24,490,600	24,490,600	23,490,600	20,240,600	19,540,600
Common Equity	17,140,221	15,772,646	14,236,325	15,104,799	13,870,020	14,234,737	12,075,479	12,874,645	17,140,221	13,870,020	13,222,128	9,896,994	7,432,651
Common Shares Outstanding	3,696,211	3,696,211	3,696,211	3,696,211	3,702,461	3,703,786	3,704,286	3,611,786	3,696,211	3,702,461	3,611,786	3,498,662	3,248,104