CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Financial Banking Companies, Inc.
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Submission date: 4/22/09

RSSD (for Bank Holding Companies): 1075788
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 23567

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$20,627	$20,196	Mortgage, Installment & Home Equity	Additional consumer loan volume of $134,000.00 was brokered to outside lenders in March.
b. Average Commercial Loans	$172,071	$172,120	Commercial & Construction	
c. Total Loans (sum of lines a and b)	$192,698	$192,316		These amounts do not include Unearned Income or Loan Loss Allowance, but are reduced by participated amounts.

2. General Market Commentary (optional)