

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **November 13, 2012 (November 13, 2012)**

BankUnited, Inc.

(Exact name of registrant as specified in its charter)

Delaware
(State of Incorporation)

001-35039
(Commission File Number)

27-0162450
(I.R.S. Employer Identification No.)

14817 Oak Lane
Miami Lakes, FL 33016
(Address of principal executive offices) (Zip Code)

(305) 569-2000
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 7.01 Regulation FD Disclosure.

A copy of the presentation that management of BankUnited, Inc. will use from time to time during presentations to and discussions with investors, analysts and other interested parties is attached hereto as Exhibit 99.1.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

**Exhibit
Number**

Description

99.1 BankUnited, Inc. Presentation

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: November 13, 2012

BANKUNITED, INC.

EXHIBIT INDEX

Exhibit Number	Description
99.1	BankUnited, Inc. Presentation



BankUnited, Inc.

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that reflect the current views of BankUnited, Inc. ("BankUnited" or "BKU") with respect to, among other things, future events and financial performance. BankUnited generally identifies forward-looking statements by terminology such as "outlook", "believes," "expects," "potential," "continues," "may," "will," "could," "should," "seeks," "approximately," "predicts," "intends," "plans," "estimates," "anticipates" or the negative version of those words or other comparable words. Any forward-looking statements contained in this presentation are based on the current plans, estimates and expectations of BankUnited. This presentation may also contain forward-looking statements in connection with BankUnited's acquisition of Herald National Bank ("Herald"). The inclusion of any forward-looking information regarding BankUnited or Herald should not be regarded as a representation that future plans, estimates or expectations contemplated herein will be achieved. Such forward-looking statements are subject to various risks and uncertainties and assumptions relating to BKU's and Herald's respective operations, financial results, financial condition, business prospects, growth, strategy and liquidity. If one or more of these or other risks or uncertainties materialize, or if the underlying assumptions prove to be incorrect, actual results may vary materially from those indicated in these statements. These factors should not be construed as exhaustive. BankUnited does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. A number of important factors could cause actual results to differ materially from those indicated by the forward-looking statements. Information on these factors can be found in the most recent Annual Report on Form 10-K of BKU, and in the Quarterly Reports on Form 10-Q of BKU, filed with the Securities and Exchange Commission (the "SEC") and available at the SEC's website (www.sec.gov).

Overview of BankUnited

Company Snapshot

- The largest traditional independent bank in Florida⁽¹⁾
 - Florida footprint: 96 branches in 15 counties
 - \$12.7 billion of assets
 - \$5.3 billion of gross loans
 - \$8.5 billion of total deposits
 - \$49.6 million of net income for the quarter ended September 30, 2012



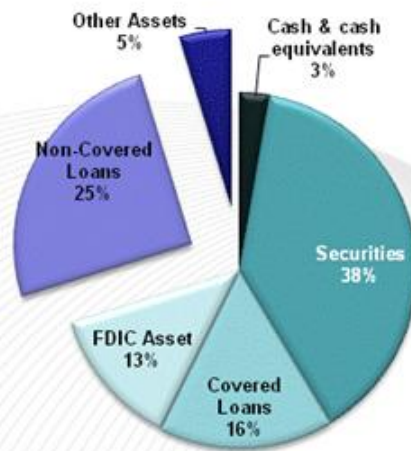
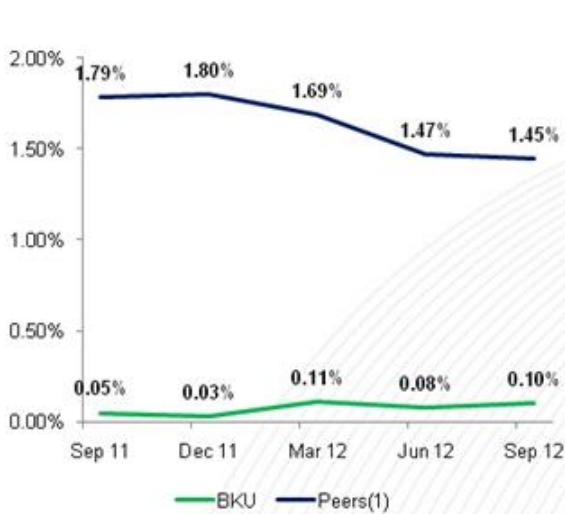
(1) As of September 30, 2012.

Clean Balance Sheet

Clean Balance Sheet

Strong Asset Quality

Safe Balance Sheet



NPA ratio well below peers⁽²⁾

Non-covered portfolio built on strong credit culture

Source: SNL Financial. Financial data as of the quarter ended September 30, 2012, or most recent available.

(1) Peers data reflect median values for publicly traded U.S. banks and thrifts with assets between \$10-25 billion and \$1-5 billion in market capitalization.

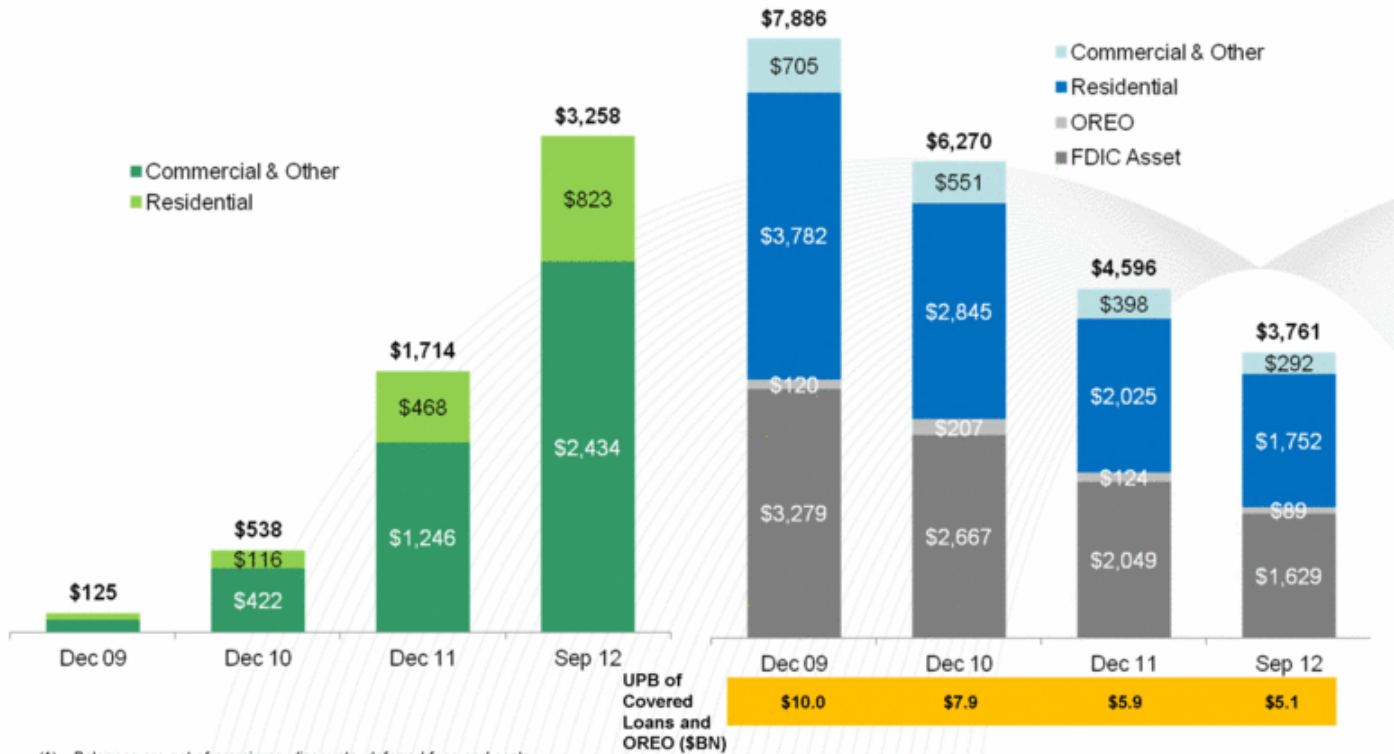
(2) NPA ratio adjusted to exclude assets covered under FDIC loss share agreements.

Clean Balance Sheet

Dynamic Growth Story – Fueled by Organic Growth

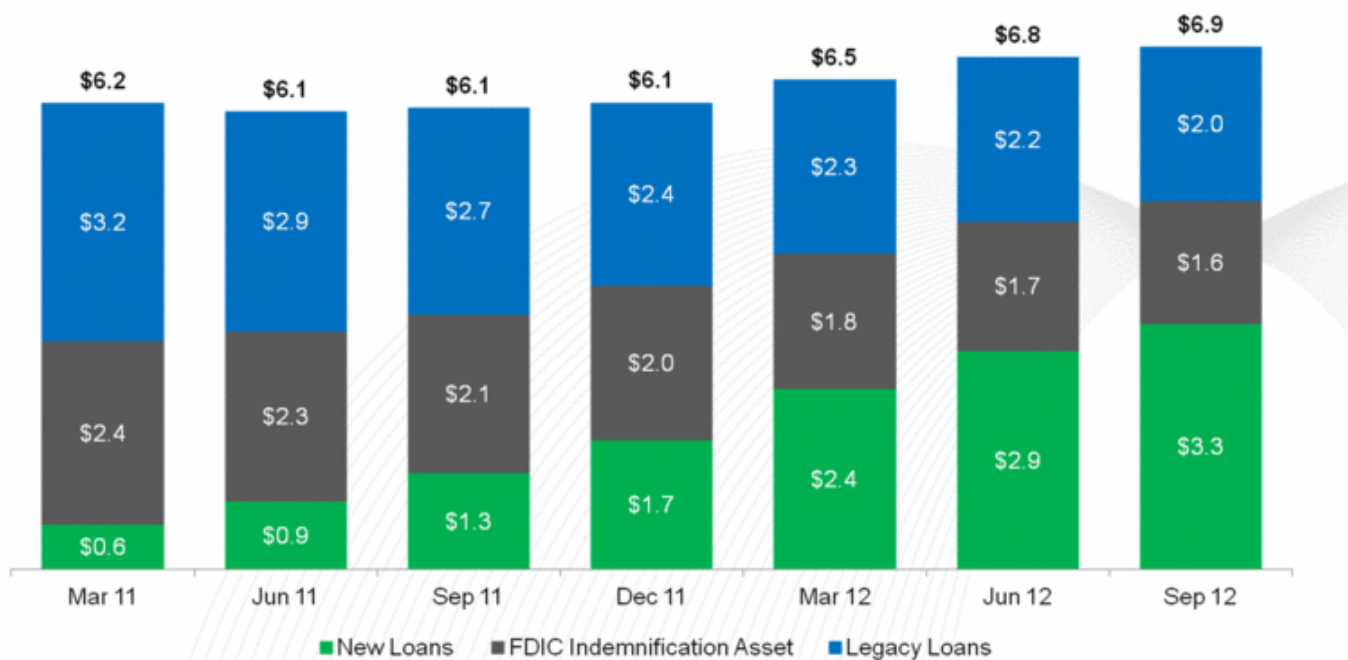
Non-Covered Loans

Legacy Loans and FDIC Asset



Our New Loan Growth has Outpaced Legacy Asset Runoff

Passed Inflection Point in 3Q 2011 and Have Been Experiencing Net Loan Growth ⁽¹⁾
(\$ in billions)

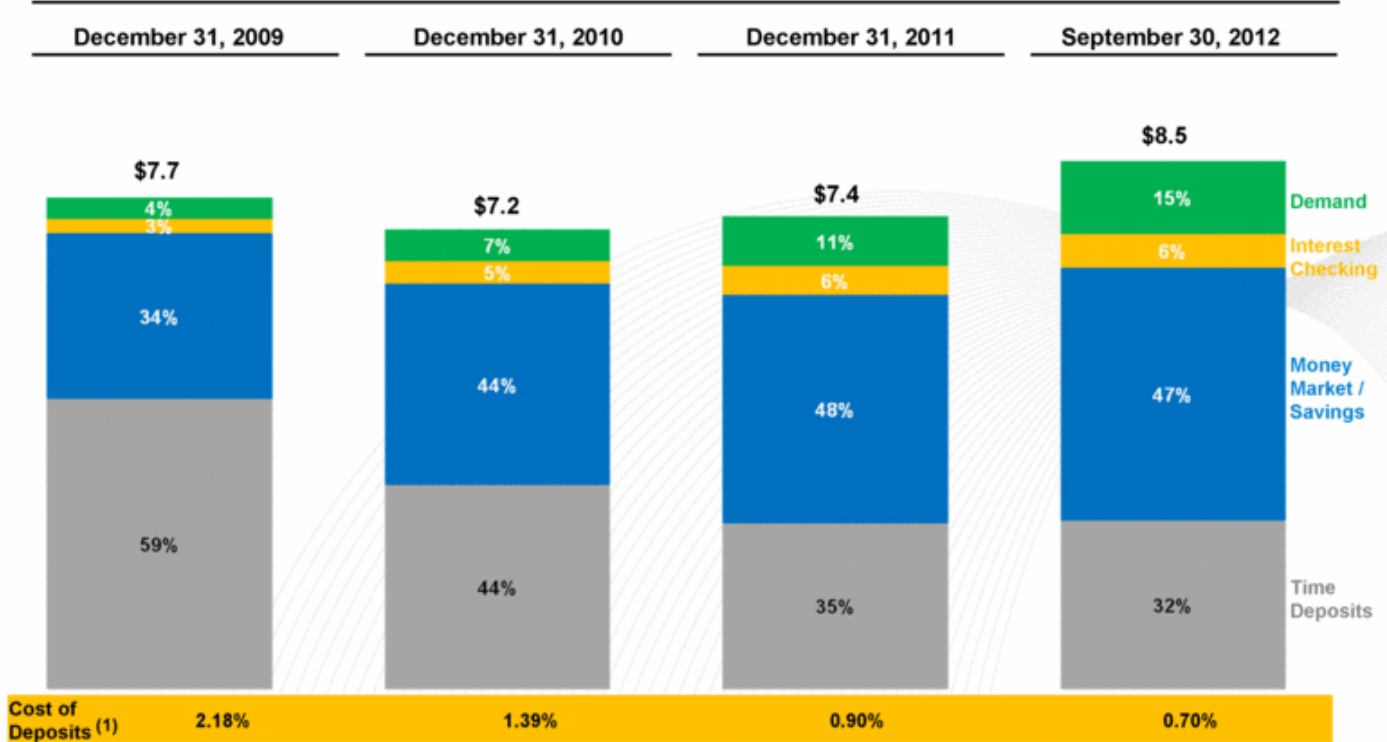


Transformed Deposit Base

\$ in billions



Deposits

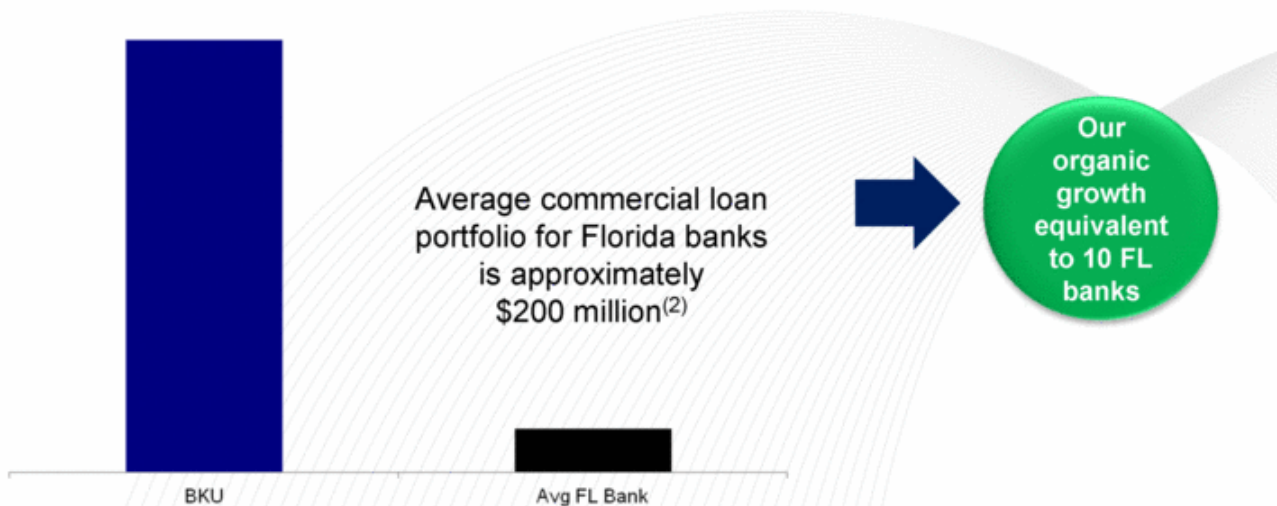


(1) Cost of deposits as of period end date. Excludes accretion of fair value adjustments on CDs and cost of interest rate swap against CD portfolio.

Florida Consolidation



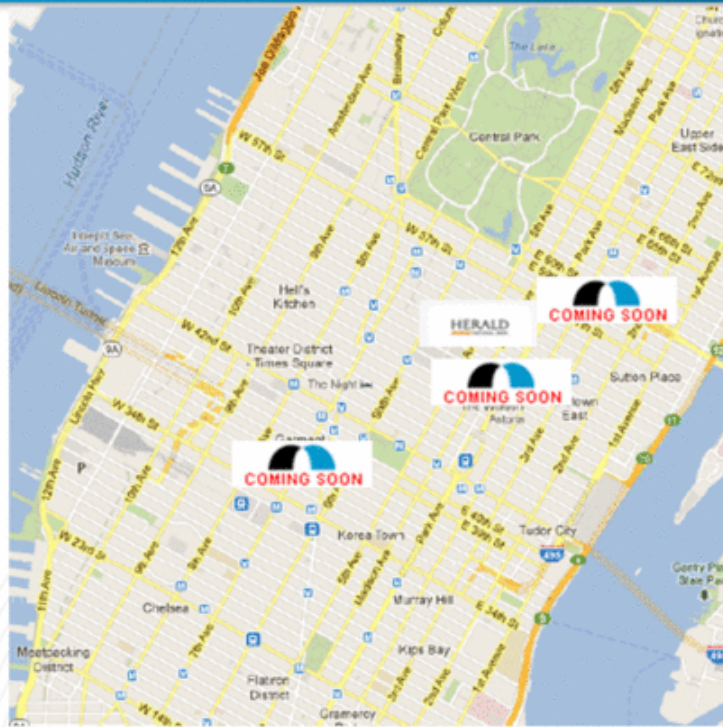
Since the Acquisition, we have grown our Florida commercial bank franchise to approximately \$2.0 billion⁽¹⁾



Source: SNL Financial. Financial data as of the quarter ended September 30, 2012, or most recent available.

(1) Excludes covered loans and loans acquired from the Herald National Bank acquisition.

(2) Excludes covered loans.



Opening in 2013:
299 Park Avenue
960 Avenue of the Americas
136 E 57th Street

Clean Balance Sheet

Dynamic Growth Story – Fueled by Organic Growth

Management Team with Strong Track Record

Senior Executive	Previous Employers	# Years in Industry
John Kanas Chairman, President & CEO	Capital One, North Fork	30+
John Bohlsen Chief Lending Officer	Capital One, North Fork	25+
Rajinder Singh Chief Operating Officer	WL Ross, Capital One, North Fork, FleetBoston	15+
Douglas Pauls Chief Financial Officer	Commerce Bank	25+
Randy Melby Chief Risk Officer	Washington Mutual, Wells Fargo, Norwest	25+

Clean Balance Sheet

Dynamic Growth Story – Fueled by Organic Growth

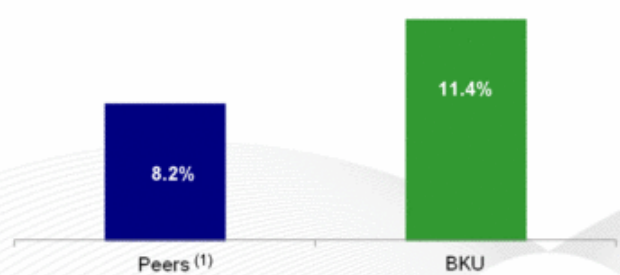
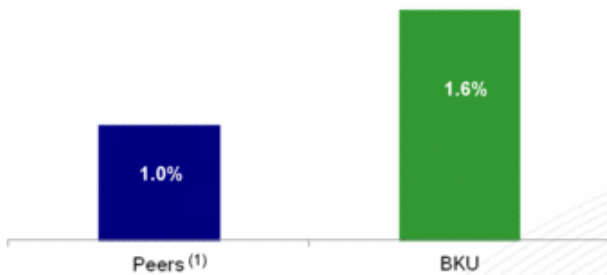
Management Team with Strong Track Record

Strong Performance and Capital Position

How Do We Compare?

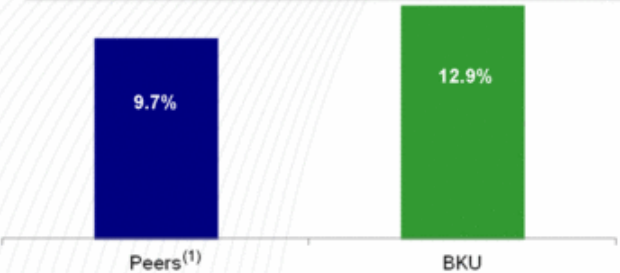
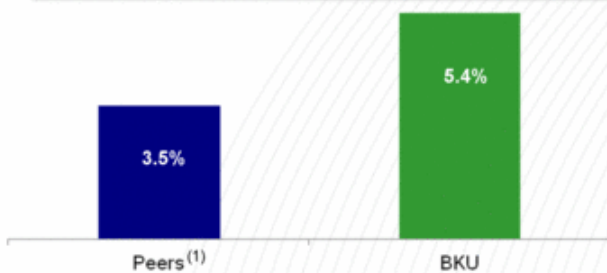
Return on Avg Assets

Return on Avg Equity



Net Interest Margin

Tier 1 Leverage



Source: SNL Financial. Financial data as of the quarter ended September 30, 2012, or most recent available.

(1) Peers data reflect median values for publicly traded U.S. banks and thrifts with assets between \$10-25 billion and \$1-5 billion in market capitalization.

Clean Balance Sheet

Dynamic Growth Story – Fueled by Organic Growth

Management Team with Strong Track Record

Strong Performance and Capital Position

Healthy Regulatory Relations

Clean Balance Sheet

Dynamic Growth Story – Fueled by Organic Growth

Management Team with Strong Track Record

Strong Performance and Capital Position

Healthy Regulatory Relations

The Dominant Florida Institution

Where are we headed?

- Built a strong Florida-centric commercial bank on the framework of a failed thrift
- Became a consolidator of the Florida market one loan and one customer at a time
- Enhanced infrastructure to support the future growth of a healthy institution and comply with new regulatory standards
- Built a powerful brand in South Florida

- ★ Four consecutive superior 5-star ratings from *BauerFinancial*
- ★ Received Baa3 investment grade rating from *Moody's* (October 2012)
- ★ #1 on the *South Florida Business Journal's* list of the "Top 25 Community Banks" (September 2012)
- ★ Named among the top 20 most active lenders in the South Florida District of the Small Business Administration (July 2012)
- ★ #2 financial institution in the \$5 billion to \$50 billion category (total assets) based on a combination of profitability, capitalization and asset quality (July 2012, *Bank Director* magazine)
- ★ #2 on the *South Florida Business Journal's* list of the "Top Commercial Lenders and Brokers" (March 2012, based on 2010 production)

- Continue focus on small business and middle market customers in Florida
- Further develop the consumer segment and diversify into select consumer asset classes
- Launch New York with a commercial focus
- Maintain trajectory of loan growth
- Continue focus on lowering cost of funds while growing deposits bank-wide
- Take advantage of industry consolidation in both markets

BankUnited, Inc.
