

**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): **September 9, 2013 (September 9, 2013)**

**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 the 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: September 9, 2013

BANKUNITED, INC.

/s/ LESLIE LUNAK

Name: Leslie Lunak

Title: Chief Financial Officer

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**EXHIBIT INDEX**

**Exhibit  
Number**

**Description**

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99.1 BankUnited, Inc. Presentation

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**BankUnited, Inc.**

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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", "BKU" or the "Company") 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 historical performance of the Company or the Company's current plans, estimates and expectations of BankUnited. The inclusion of any forward-looking information regarding BankUnited 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 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 including, but not limited to, the risk factors described 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](http://www.sec.gov)).

## The BankUnited Look



# The South Florida Market is Showing Signs of Recovery



From the Headlines...

**Bright days ahead for South Florida economy**

Miami Herald  
August 2013

**Wages rise 2.2% in South Florida, higher than national average**

Sun-Sentinel  
August 2013

**Multi-Family leads way as commercial realty demand rises**

Miami Today  
May 2013

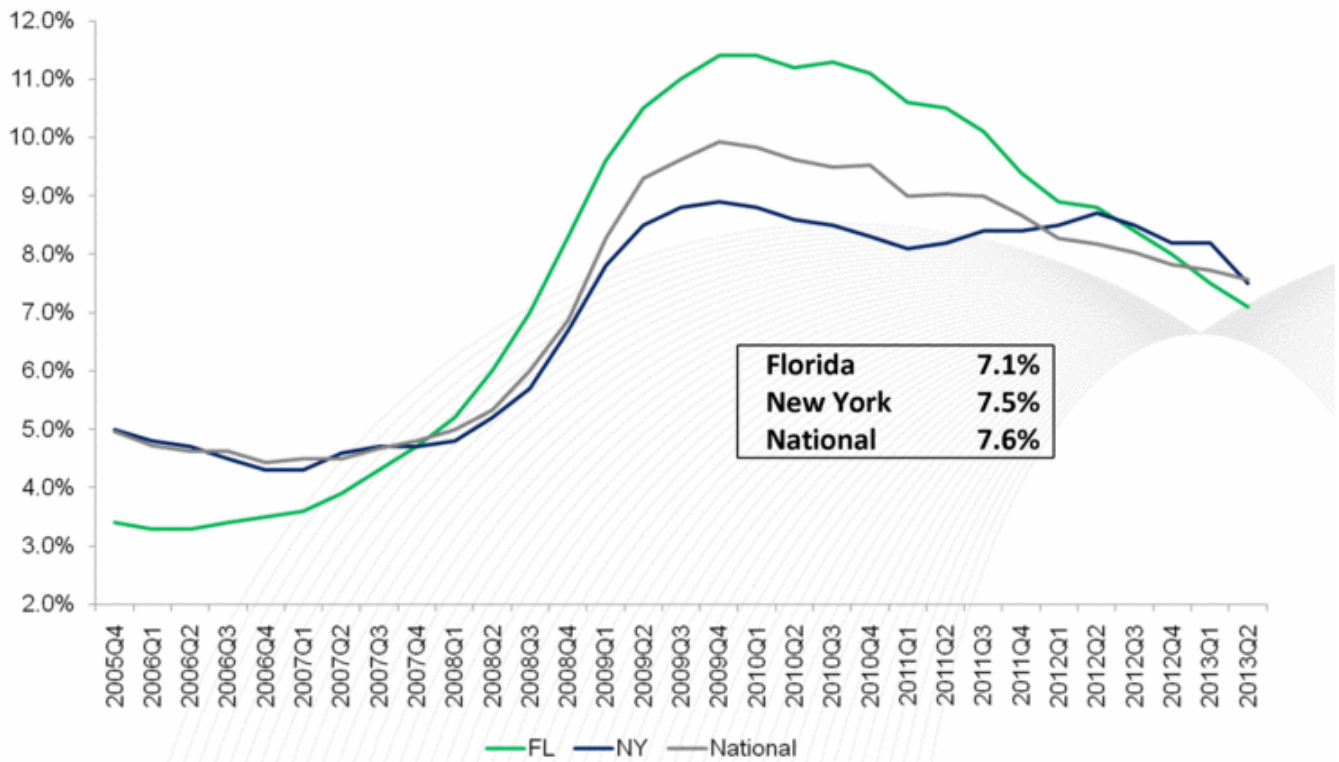
**Seven years after a peak, South Florida home prices climbing back**

Miami Herald  
July 2013

# South Florida is Building Again



# Unemployment Rate Lower than National Average in Both of our Major Markets



Source: Bureau of Labor Statistics. Data as of June 30, 2013.

Positioned to Grow in Attractive Markets

Dynamic Growth Story – Fueled by Organic Growth

Management Team with Strong Track Record

Strong Regulatory Relations

Strong Performance and Capital Position

Continued Disciplined Evaluation of M&A Opportunities

Company Snapshot as of June 30, 2013

- \$13.2 billion of assets
- \$6.8 billion of loans
  - New loans grew by \$1.1 billion for the quarter ended June 30, 2013
- \$9.0 billion of total deposits
- \$54.0 million, or \$0.52 per diluted common share of net income for the quarter ended June 30, 2013
- Florida footprint: 98 branches in 15 counties
- New York entry: 4 banking centers (3 in Manhattan, 1 in Long Island)
  - Completed first full quarter of lending operations in New York



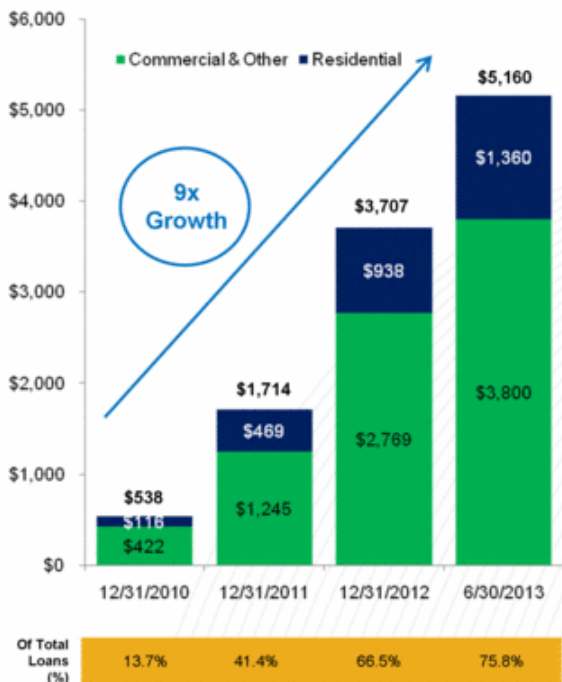
Old Face Transformed ... into the New Face of the Franchise



Transformed Loan Portfolio<sup>(1)</sup>  
\$ in millions

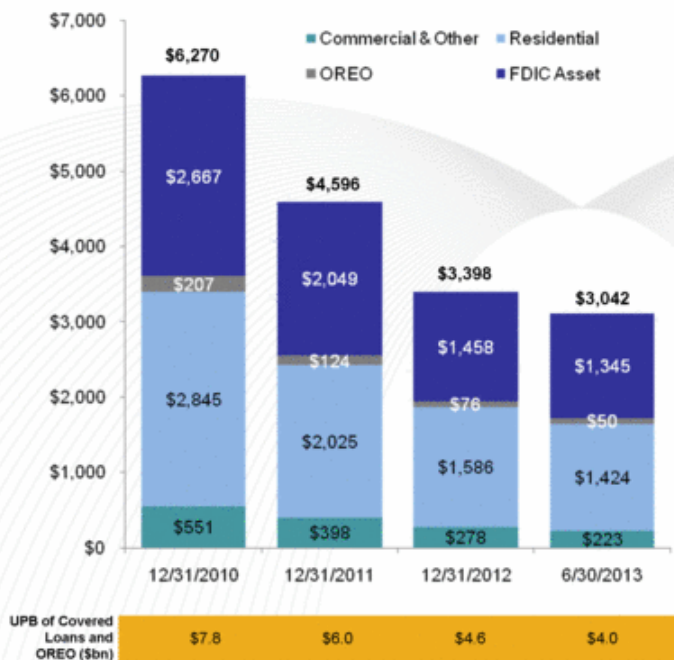
Non-covered Loans

2013YTD Non-Covered Loan Growth of \$1.5 Billion...



Covered Loans, OREO & FDIC Asset

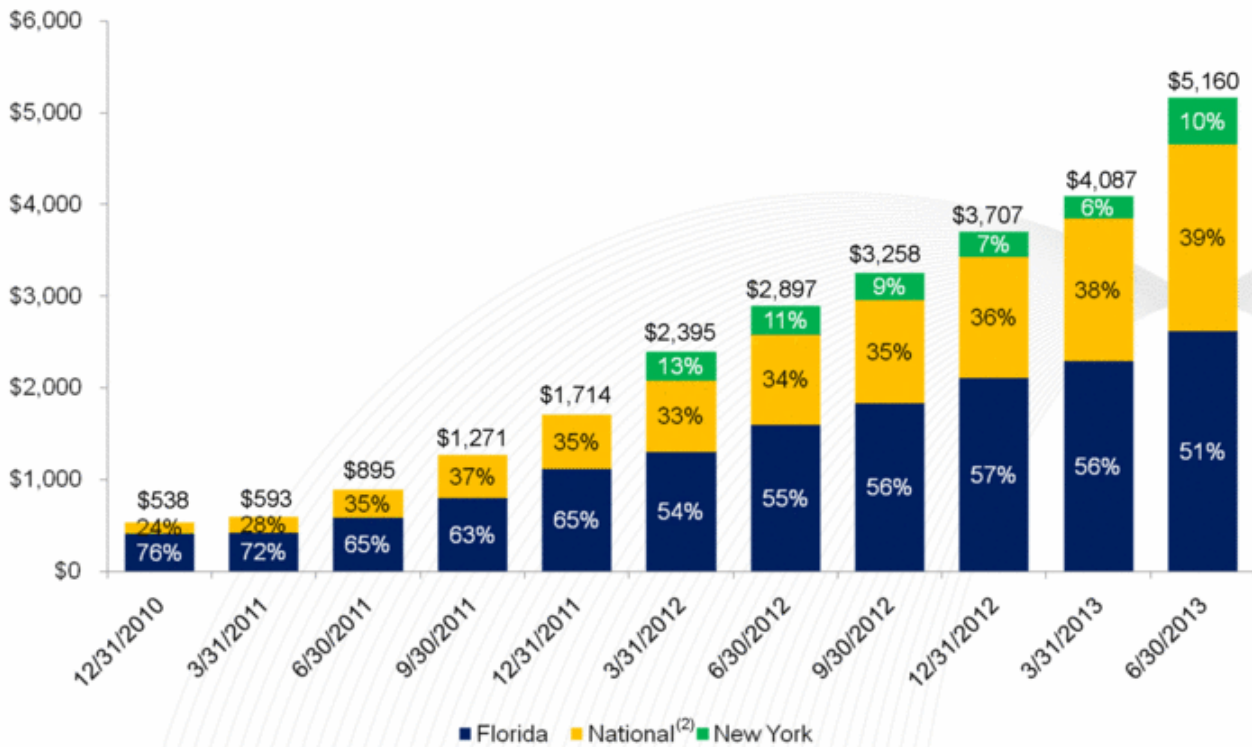
... Offset by \$356 Million Attrition of Legacy Asset



(1) Loan balances reported net of premiums, discounts, deferred fees and costs.



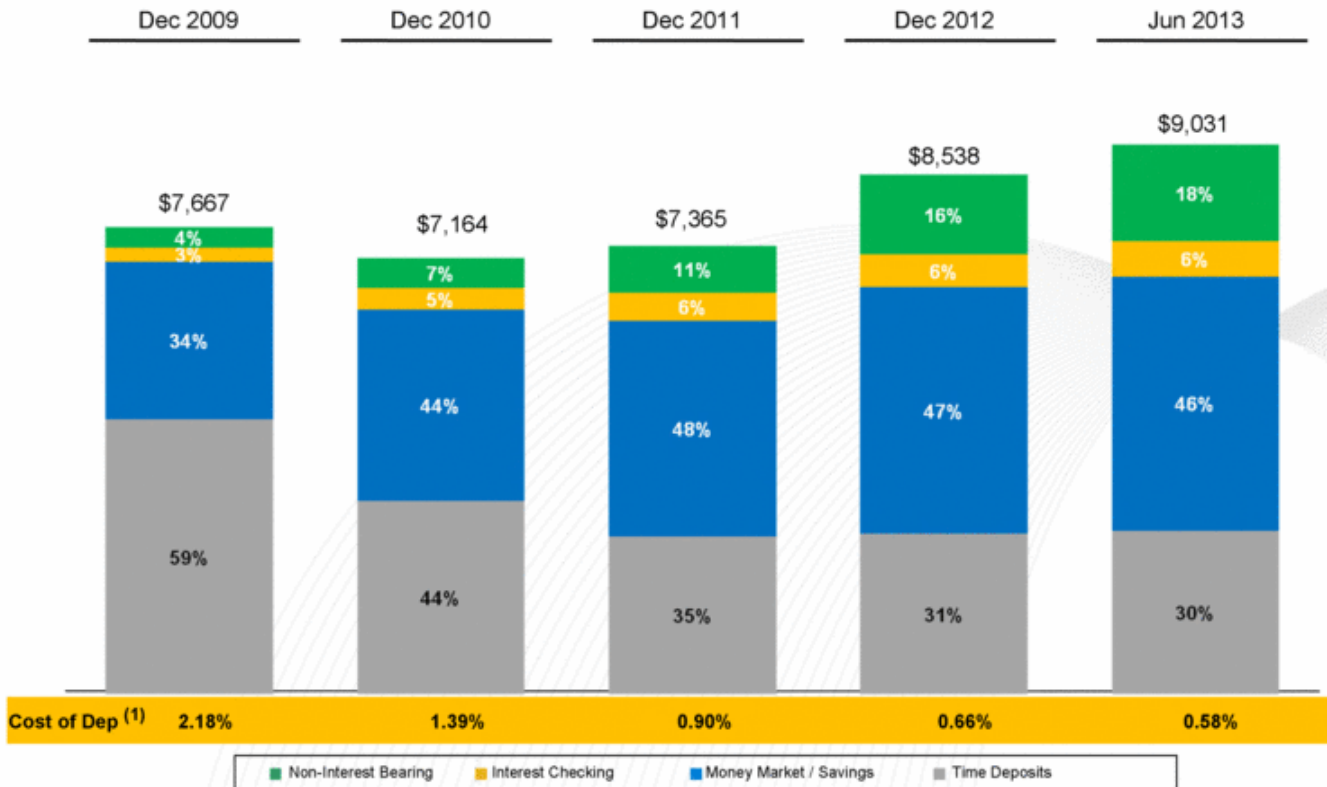
Geographically Diverse  
Non-Covered Loan Portfolio<sup>(1)</sup>  
\$ in millions



(1) Loan balances reported net of premiums, discounts, deferred fees and costs.  
 (2) National includes loans in our lending subsidiaries, purchased residential loans and indirect auto loans.

# Transformed Deposit Base

\$ in millions

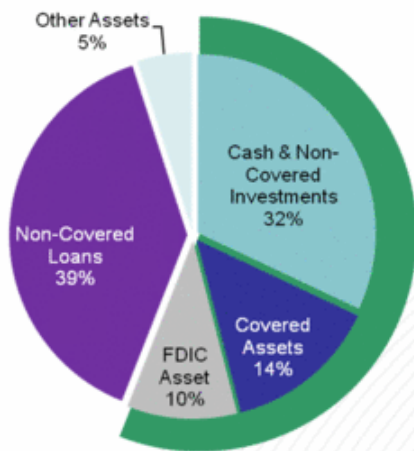


(1) Cost of deposits as of period end date. Excludes cost of interest rate swap against CD portfolio.

# Fortress Balance Sheet



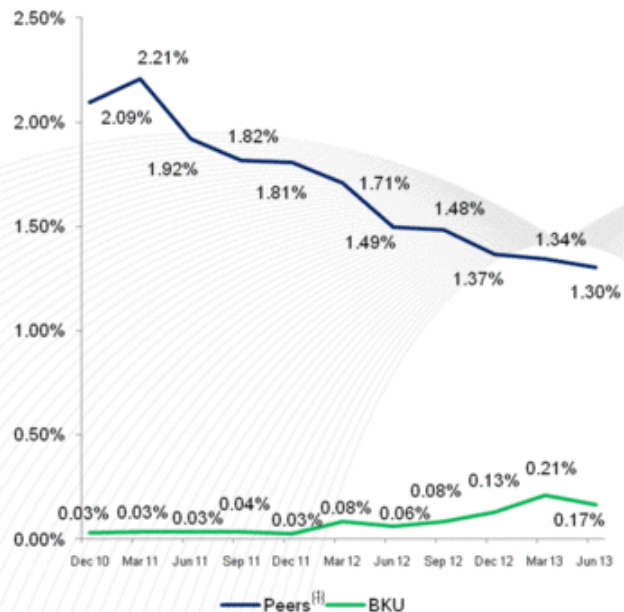
## Safe Balance Sheet



**56% covered assets, FDIC asset, cash and securities**

**Non-covered portfolio built on strong credit culture**

## De Minimis Non-Covered NPA's



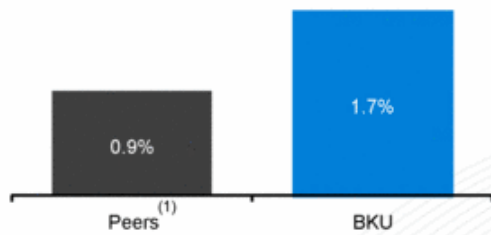
**NPA ratio well below peers(2)**

Financial data as of June 30, 2013, or most recent available.

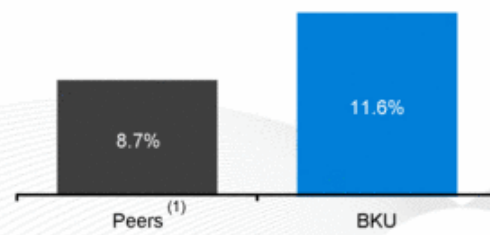
(1) Source: SNL Financial. Peers data reflect median values for publicly traded U.S. banks and thrifts with assets between \$10-25 billion and \$1-5 billion in market capitalization.

(2) NPA ratio calculated as non-covered NPAs as a percentage of total assets.

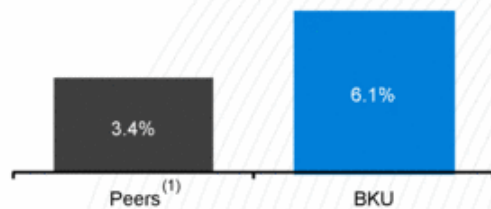
Return on Avg Assets



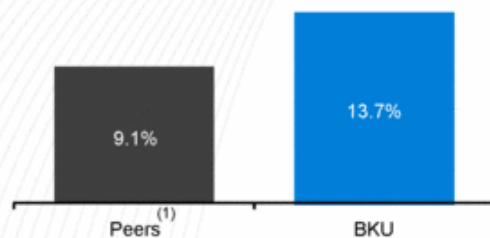
Return on Avg Equity



Net Interest Margin



Tier 1 Leverage



Financial data as of and for the quarter ended June 30, 2013.

(1) Source: SNL Financial. 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.

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