

FORT LEE FSB FSB

	CPP Disbursement Date 05/22/2009	Cert 35527	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$68	\$56	-16.7%	
Loans	\$51	\$39	-24.1%	
Construction & development	\$0	\$1	234.9%	
Closed-end 1-4 family residential	\$16	\$14	-14.2%	
Home equity	\$4	\$3	-13.8%	
Credit card	\$0	\$0		
Other consumer	\$18	\$11	-35.9%	
Commercial & Industrial	\$10	\$8	-24.7%	
Commercial real estate	\$2	\$1	-34.9%	
Unused commitments	\$5	\$2	-54.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-39.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$10	\$11	8.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$62	\$52	-15.9%	
Deposits	\$62	\$52	-15.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5	\$4	-25.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	5.5%	--	
Tier 1 risk based capital ratio	11.7%	8.4%	--	
Total risk based capital ratio	12.7%	9.7%	--	
Return on equity ¹	4.7%	-125.1%	--	
Return on assets ¹	0.4%	-10.0%	--	
Net interest margin ¹	4.4%	5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	23.2%	16.8%	--	
Loss provision to net charge-offs (qtr)	112.4%	107.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	24.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.1%	19.5%	0.0%	0.0%
Home equity	8.2%	11.6%	0.0%	3.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.2%	4.4%	2.8%	5.5%
Commercial & Industrial	10.7%	4.0%	0.9%	21.1%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	3.8%	10.0%	1.2%	6.2%