

FIDELITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,854	\$1,727	-6.8%	
Loans	\$1,026	\$954	-7.0%	
<i>Construction & development</i>	\$249	\$158	-36.6%	
<i>Closed-end 1-4 family residential</i>	\$269	\$234	-13.0%	
<i>Home equity</i>	\$42	\$43	3.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$138	\$129	-6.5%	
<i>Commercial & Industrial</i>	\$53	\$47	-11.5%	
<i>Commercial real estate</i>	\$220	\$285	29.7%	
Unused commitments	\$179	\$133	-25.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$653	\$549	-15.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$17	\$20	17.6%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,710	\$1,549	-9.4%	
Deposits	\$1,199	\$1,355	13.0%	
Total other borrowings	\$496	\$185	-62.7%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$143	\$178	24.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	10.5%	--	
Tier 1 risk based capital ratio	13.8%	13.7%	--	
Total risk based capital ratio	14.5%	14.6%	--	
Return on equity ¹	6.7%	4.3%	--	
Return on assets ¹	0.5%	0.4%	--	
Net interest margin ¹	3.5%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.2%	29.6%	--	
Loss provision to net charge-offs (qtr)	95.7%	86.6%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.6%	4.3%	0.0%	0.4%
<i>Closed-end 1-4 family residential</i>	3.8%	5.9%	0.1%	0.1%
<i>Home equity</i>	0.3%	0.7%	0.3%	0.9%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.1%	0.3%	0.3%
<i>Commercial & Industrial</i>	4.6%	2.0%	1.6%	1.8%
<i>Commercial real estate</i>	5.0%	7.0%	0.6%	0.0%
<i>Total loans</i>	2.7%	4.4%	0.3%	0.3%