

UNITED FIDELITY BANK FSB

	CPP Disbursement Date 11/13/2009	Cert 29566	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$206	\$214	3.8%	
Loans	\$136	\$109	-20.4%	
<i>Construction & development</i>	\$21	\$15	-28.6%	
<i>Closed-end 1-4 family residential</i>	\$50	\$41	-17.9%	
<i>Home equity</i>	\$5	\$5	-2.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$1	-63.0%	
<i>Commercial & Industrial</i>	\$20	\$18	-10.7%	
<i>Commercial real estate</i>	\$28	\$24	-12.2%	
Unused commitments	\$12	\$13	9.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$68	64.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$3	\$3	4.4%	
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	\$191	\$192	0.1%	
Deposits	\$145	\$133	-8.5%	
Total other borrowings	\$41	\$54	31.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$15	\$22	50.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.9%	9.5%	--	
Tier 1 risk based capital ratio	10.1%	15.8%	--	
Total risk based capital ratio	14.2%	20.2%	--	
Return on equity ¹	-9.0%	-3.7%	--	
Return on assets ¹	-0.6%	-0.3%	--	
Net interest margin ¹	3.2%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	255.4%	132.1%	--	
Loss provision to net charge-offs (qtr)	709.8%	23.5%	--	
Net charge-offs to average loans and leases ¹	0.5%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	7.8%	2.7%
<i>Closed-end 1-4 family residential</i>	0.9%	3.1%	0.5%	0.0%
<i>Home equity</i>	1.1%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.5%	0.2%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	1.2%	0.0%
<i>Commercial real estate</i>	2.1%	0.0%	2.4%	0.0%
<i>Total loans</i>	0.8%	1.2%	2.1%	0.5%