

FIDELITY SOUTHERN CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1081118	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,140	\$2,232	4.3%	
Loans	\$1,730	\$1,758	1.6%	
Construction & development	\$157	\$130	-17.5%	
Closed-end 1-4 family residential	\$238	\$160	-33.1%	
Home equity	\$76	\$69	-9.6%	
Credit card	\$0	\$0		
Other consumer	\$725	\$6	-99.2%	
Commercial & Industrial	\$96	\$90	-6.3%	
Commercial real estate	\$410	\$415	1.3%	
Unused commitments	\$209	\$205	-2.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$153	\$184	20.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$57	\$87	51.7%	
Cash & balances due	\$75	\$55	-26.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$417	\$435	4.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$396	\$415	4.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,948	\$2,027	4.0%	
Deposits	\$1,796	\$1,890	5.2%	
Total other borrowings	\$126	\$106	-16.4%	
FHLB advances	\$87	\$87	0.0%	
Equity				
Equity capital at quarter end	\$192	\$205	6.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.1%	--	
Tier 1 risk based capital ratio	10.4%	10.9%	--	
Total risk based capital ratio	12.2%	12.7%	--	
Return on equity ¹	4.4%	8.6%	--	
Return on assets ¹	0.4%	0.8%	--	
Net interest margin ¹	4.0%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	35.8%	39.2%	--	
Loss provision to net charge-offs (qtr)	93.9%	78.8%	--	
Net charge-offs to average loans and leases ¹	1.9%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	33.8%	28.9%	2.8%	3.2%
Closed-end 1-4 family residential	4.4%	3.0%	0.5%	0.0%
Home equity	0.9%	1.6%	0.4%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	6.4%	0.2%	15.8%
Commercial & Industrial	1.4%	1.3%	0.7%	0.5%
Commercial real estate	4.4%	6.1%	0.0%	0.2%
Total loans	5.0%	4.1%	0.5%	0.4%