

FIDELITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$1,563	\$1,596	2.1%	
Loans	\$979	\$1,141	16.5%	
Construction & development	\$94	\$78	-17.0%	
Closed-end 1-4 family residential	\$230	\$227	-1.4%	
Home equity	\$51	\$51	1.9%	
Credit card	\$0	\$0		
Other consumer	\$119	\$106	-11.0%	
Commercial & Industrial	\$67	\$75	12.1%	
Commercial real estate	\$325	\$426	31.0%	
Unused commitments	\$120	\$156	30.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$211	\$128	-39.5%	
Asset-backed securities	\$111	\$57	-48.3%	
Other securities	\$3	\$0	-100.0%	
Cash & balances due	\$120	\$148	23.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$49	\$35	-30.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$44	\$41	-7.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,381	\$1,422	3.0%	
Deposits	\$1,276	\$1,299	1.8%	
Total other borrowings	\$92	\$110	20.4%	
FHLB advances	\$45	\$64	41.8%	
Equity				
Equity capital at quarter end	\$182	\$174	-4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.6%	11.4%	--	
Tier 1 risk based capital ratio	14.0%	13.5%	--	
Total risk based capital ratio	14.9%	14.7%	--	
Return on equity ¹	3.6%	6.4%	--	
Return on assets ¹	0.4%	0.7%	--	
Net interest margin ¹	4.4%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	31.0%	45.8%	--	
Loss provision to net charge-offs (qtr)	121.4%	203.9%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	1.8%	2.8%	0.1%	0.3%
Closed-end 1-4 family residential	11.7%	13.6%	0.4%	0.0%
Home equity	0.3%	0.2%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	0.9%	-0.2%	0.0%
Commercial & Industrial	0.0%	0.1%	0.0%	0.0%
Commercial real estate	3.1%	0.0%	0.3%	0.1%
Total loans	4.1%	3.0%	0.2%	0.1%