

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	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$181	\$166	-8.1%		
Loans	\$80	\$64	-20.2%		
Construction & development	\$10	\$6	-35.5%		
Closed-end 1-4 family residential	\$31	\$28	-10.0%		
Home equity	\$4	\$3	-23.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-32.9%		
Commercial & Industrial	\$15	\$12	-20.3%		
Commercial real estate	\$14	\$11	-20.2%		
Unused commitments	\$8	\$7	-9.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$61	\$58	-3.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$9			
Cash & balances due	\$8	\$8	-5.0%		
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	\$160	\$144	-9.7%		
Deposits	\$125	\$122	-2.4%		
Total other borrowings	\$30	\$17	-43.6%		
FHLB advances	\$0	\$17			
Equity					
Equity capital at quarter end	\$21	\$22	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	11.1%	--		
Tier 1 risk based capital ratio	17.0%	22.0%	--		
Total risk based capital ratio	22.4%	28.1%	--		
Return on equity ¹	0.7%	3.9%	--		
Return on assets ¹	0.1%	0.5%	--		
Net interest margin ¹	3.6%	3.9%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	55.8%	46.7%	--		
Loss provision to net charge-offs (qtr)	30.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.4%	0.3%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	0.0%	53.1%	4.9%	0.0%	--
Closed-end 1-4 family residential	2.4%	2.2%	0.0%	0.3%	--
Home equity	1.7%	1.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	22.6%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	22.2%	0.0%	0.0%	0.0%	--
Total loans	5.0%	6.3%	0.6%	0.1%	--