

FIDELITY BANK

	CPP Disbursement Date 12/19/2008	Cert 30895	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$1,727	\$1,641	-5.0%	
Loans	\$954	\$879	-7.9%	
Construction & development	\$158	\$109	-30.9%	
Closed-end 1-4 family residential	\$234	\$210	-10.1%	
Home equity	\$43	\$43	-0.3%	
Credit card	\$0	\$0		
Other consumer	\$129	\$128	-1.0%	
Commercial & Industrial	\$47	\$54	16.6%	
Commercial real estate	\$285	\$272	-4.7%	
Unused commitments	\$133	\$112	-15.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$549	\$436	-20.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$20	\$15	-23.5%	
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	\$1,549	\$1,456	-6.0%	
Deposits	\$1,355	\$1,324	-2.3%	
Total other borrowings	\$185	\$119	-35.5%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$178	\$185	3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.5%	11.6%	--	
Tier 1 risk based capital ratio	13.7%	14.0%	--	
Total risk based capital ratio	14.6%	15.0%	--	
Return on equity ¹	4.3%	6.1%	--	
Return on assets ¹	0.4%	0.7%	--	
Net interest margin ¹	3.3%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	29.6%	57.6%	--	
Loss provision to net charge-offs (qtr)	86.6%	91.3%	--	
Net charge-offs to average loans and leases ¹	1.0%	1.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	4.3%	2.0%	0.4%	1.7%
Closed-end 1-4 family residential	5.9%	7.7%	0.1%	0.3%
Home equity	0.7%	0.0%	0.9%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.1%	0.3%	0.1%
Commercial & Industrial	2.0%	1.4%	1.8%	0.0%
Commercial real estate	7.0%	1.1%	0.0%	0.0%
Total loans	4.4%	2.5%	0.3%	0.3%