

**UNITED FIDELITY BANK FSB**

	CPP Disbursement Date 11/13/2009	Cert 29566	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$206	\$181	-12.2%	
Loans	\$92	\$80	-13.0%	
Construction & development	\$12	\$10	-16.6%	
Closed-end 1-4 family residential	\$34	\$31	-9.3%	
Home equity	\$4	\$4	-5.5%	
Credit card	\$0	\$0		
Other consumer	\$1	\$0	-46.7%	
Commercial & Industrial	\$16	\$15	-8.2%	
Commercial real estate	\$20	\$14	-27.8%	
Unused commitments	\$10	\$8	-15.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$77	\$61	-21.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$3	\$8	203.7%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$184	\$160	-13.4%	
Deposits	\$142	\$125	-11.9%	
Total other borrowings	\$37	\$30	-20.3%	
FHLB advances	\$0	\$0		
<b>Equity</b>				
Equity capital at quarter end	\$21	\$21	-1.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.2%	10.1%	--	
Tier 1 risk based capital ratio	17.2%	18.4%	--	
Total risk based capital ratio	22.1%	23.8%	--	
Return on equity <sup>1</sup>	-21.7%	0.7%	--	
Return on assets <sup>1</sup>	-2.3%	0.1%	--	
Net interest margin <sup>1</sup>	3.6%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.8%	55.8%	--	
Loss provision to net charge-offs (qtr)	85.4%	30.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	6.3%	2.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	0.0%	0.0%	1.9%	4.9%
Closed-end 1-4 family residential	8.3%	2.4%	2.0%	0.0%
Home equity	0.3%	1.7%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.3%	0.0%
Commercial & Industrial	0.6%	0.0%	0.0%	0.0%
Commercial real estate	7.0%	22.2%	1.2%	0.0%
Total loans	4.7%	5.0%	1.6%	0.6%