

## Balance Sheet

(Dollar Amounts in Thousands)

## ASSETS

	December 31,	
	2009	2008
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	13,549	5,011
Interest-bearing balances	96	891
Securities:		
Held-to-maturity securities	1,006	1,012
Available-for-sale securities	25,604	14,106
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	2,794	1,066
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	0	0
Loans and leases, net of unearned income	337,140	276,813
LESS: Allowance for loan and lease losses	4,225	2,338
Loans and leases, net of unearned income and allowance	332,915	274,475
Trading assets	0	0
Premises and fixed assets (including capitalized leases)	6,869	5,167
Other real estate owned	507	757
Investments in unconsolidated subsidiaries and associated companies	0	77
<b>Direct and indirect investments in real estate ventures</b>	<b>0</b>	<b>0</b>
Intangible assets:		
Goodwill	10,328	8,027
Other intangible assets	606	703
Other assets	9,205	4,516
<b>Total assets</b>	<b>403,479</b>	<b>315,808</b>

## Fidelity Bank &amp; Trust

## Balance Sheet

(Dollar Amounts in Thousands)

## LIABILITIES

	December 31,	
	2009	2008
Deposits:		
In domestic offices:		
Noninterest-bearing	321,864	247,857
Interest-bearing	32,811	24,249
Total deposits	289,053	223,608
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	0	0
Securities sold under agreements to repurchase	4,392	4,951
Trading liabilities	0	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	30,495	25,649
Subordinated notes and debentures	0	0
Other liabilities	2,050	1,750
<b>Total liabilities</b>	<b>358,801</b>	<b>280,207</b>
Minority interest in consolidated subsidiaries	0	0

## EQUITY CAPITAL

Perpetual preferred stock and related surplus	0	0
Common stock	200	200
Surplus (exclude all surplus related to preferred stock)	31,698	25,298
Retained earnings	12,673	10,003
Accumulated other comprehensive income	107	100
Other equity capital components	0	0
<b>Total Bank equity capital</b>	<b>44,678</b>	<b>35,601</b>
<b>Noncontrolling (minority) interests in consolidated subsidiaries</b>	<b>0</b>	<b>0</b>
<b>Total equity capital</b>	<b>44,678</b>	<b>35,601</b>
<b>Total liabilities and equity capital</b>	<b>403,479</b>	<b>315,808</b>

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## Income Statement

(Dollar Amounts in Thousands)

December 31,

	2009	2008
Interest Income:		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	3,483	3,405
All other loans secured by real estate	7,996	6,446
Commercial and industrial loans	5,071	4,064
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	546	533
Loans to foreign governments and official institutions	0	0
All other loans	3,991	3,822
Total interest and fee income on loans	21,087	18,270
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	2	8
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	305	441
Mortgage-backed securities	0	0
All other securities (includes securities issued by states and political subdivisions in the U.S.)	278	218
Interest income from trading assets	0	0
Interest income on federal funds sold and securities purchased under agreements to resell	11	93
Other interest income	44	66
Total interest income	21,727	19,096
Interest expense:		
Interest on deposits:		
Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	154	245
Nontransaction accounts:		
Savings deposits (includes MMDAs)	573	654
Time deposits of \$100,000 or more	1,610	1,325
Time deposits of less than \$100,000	4,774	4,803
Expense of federal funds purchased and securities sold under agreements to repurchase	0	5
Interest on trading liabilities and other borrowed money	1,263	1,004
Interest on subordinated notes and debentures	0	0
Total interest expense	8,374	8,036
Net interest income	13,353	11,060
Provision for loan and lease losses	3,708	975

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## Income Statement

(Dollar Amounts in Thousands)  
December 31,

	2009	2008
Noninterest income:		
Income from fiduciary activities	9	1
Service charges on deposit accounts	767	597
Trading revenue	0	0
Fees and commissions from securities brokerage	0	0
Investment banking, advisory, and underwriting fees and commissions	0	0
Fees and commissions from annuity sales	0	0
Underwriting income from insurance and reinsurance activities	0	0
Income from other insurance activities	93	34
Venture capital revenue	0	0
Net servicing fees	14	0
Net securitization income	0	0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	(461)	(7)
Net gains (losses) on sales of other assets (excluding securities)	103	(88)
Other noninterest income	688	461
Total noninterest income	1,213	998
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale securities	20	0
Noninterest expense:		
Salaries and employee benefits	4,592	3,637
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	1,465	1,186
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	102	109
Other noninterest expense	3,152	1,738
Total noninterest expense	9,311	6,670
Income (loss) before income taxes and extraordinary items, and other adjustments	1,567	4,413
Applicable income taxes	479	1,541
Income (loss) before extraordinary items and other adjustments	1,088	2,872
Extraordinary items and other adjustments, net of income taxes	0	0
<b>Net income (loss) attributable to bank and noncontrolling (minority) interests</b>	<b>1,088</b>	<b>2,872</b>
<b>LESS: Net income (loss) attributable to noncontrolling (minority) interests</b>	<b>0</b>	<b>0</b>
<b>Net income (loss) attributable to bank</b>	<b>1,088</b>	<b>2,872</b>

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