

FIDELITY SOUTHERN CORPORATION

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1081118	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,760	\$1,846	4.9%	
Loans	\$1,444	\$1,421	-1.6%	
<i>Construction & development</i>	\$253	\$156	-38.5%	
<i>Closed-end 1-4 family residential</i>	\$60	\$148	147.3%	
<i>Home equity</i>	\$52	\$60	13.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$694	\$626	-9.7%	
<i>Commercial & Industrial</i>	\$136	\$103	-24.4%	
<i>Commercial real estate</i>	\$227	\$306	34.8%	
Unused commitments	\$194	\$218	12.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$129	\$82	-36.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$24	\$75	206.2%	
Cash & balances due	\$69	\$171	148.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$5	\$196	4224.4%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$5	\$197	3717.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,582	\$1,671	5.6%	
Deposits	\$1,449	\$1,552	7.1%	
Total other borrowings	\$112	\$99	-11.7%	
FHLB advances	\$50	\$78	55.0%	
Equity				
Equity capital at quarter end	\$177	\$175	-1.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$52	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.0%	9.2%	--	
Tier 1 risk based capital ratio	11.0%	11.5%	--	
Total risk based capital ratio	12.9%	13.4%	--	
Return on equity ¹	-18.1%	5.9%	--	
Return on assets ¹	-1.6%	0.5%	--	
Net interest margin ¹	2.9%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.3%	43.1%	--	
Loss provision to net charge-offs (qtr)	209.0%	57.8%	--	
Net charge-offs to average loans and leases ¹	1.9%	3.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	33.7%	33.7%	1.4%	6.0%
<i>Closed-end 1-4 family residential</i>	1.4%	4.5%	0.0%	0.1%
<i>Home equity</i>	0.7%	1.2%	0.1%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.4%	0.5%	0.4%
<i>Commercial & Industrial</i>	4.5%	0.4%	0.0%	0.1%
<i>Commercial real estate</i>	1.1%	2.3%	0.0%	0.0%
<i>Total loans</i>	6.8%	4.9%	0.5%	0.9%