

FORT LEE FSB FSB

	CPP Disbursement Date 05/22/2009	Cert 35527	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$61	\$68	10.6%	
Loans	\$47	\$51	10.1%	
<i>Construction & development</i>	\$0	\$0	-51.2%	
<i>Closed-end 1-4 family residential</i>	\$20	\$16	-17.8%	
<i>Home equity</i>	\$4	\$4	-8.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$12	\$18	51.6%	
<i>Commercial & Industrial</i>	\$7	\$10	40.2%	
<i>Commercial real estate</i>	\$2	\$2	-5.0%	
Unused commitments	\$3	\$5	49.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-30.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$10	\$10	-3.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$57	\$62	8.9%	
Deposits	\$57	\$62	8.9%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$4	\$5	35.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	8.0%	--	
Tier 1 risk based capital ratio	10.4%	11.7%	--	
Total risk based capital ratio	11.3%	12.7%	--	
Return on equity ¹	2.8%	4.7%	--	
Return on assets ¹	0.2%	0.4%	--	
Net interest margin ¹	2.4%	4.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	108.0%	23.2%	--	
Loss provision to net charge-offs (qtr)	0.0%	112.4%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.0%	2.1%	0.0%	0.0%
<i>Home equity</i>	1.5%	8.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.1%	1.2%	2.6%	2.8%
<i>Commercial & Industrial</i>	3.4%	10.7%	0.0%	0.9%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.7%	3.8%	0.6%	1.2%