



**Fidelity**  
BANK



STATEMENT  
*of*  
CONDITION  
*December 31, 2010*

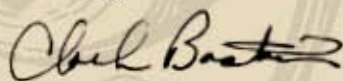
The Fidelity Bank Carnegie Library Building

Fidelity finished the calendar year with earnings in excess of \$10.0 million, representing a 44% increase in earnings from calendar year 2009. The most significant improvement within the Income Statement was Noninterest Income, which increased from just under \$6.7 million in 2009 to over \$21.4 million in 2010, a 221% increase. The primary reason for such a dramatic increase in the Noninterest Income category was a significant reduction in the level of impairment charges associated with the Bank's securities portfolio. In addition, we doubled the size of our mortgage servicing portfolio, which significantly increased fees associated with that banking activity. Finally, non-interest income associated with the origination and sale of mortgage loans increased as we added resources to that business line to take advantage of record low mortgage rates during much of the year.

Given the economic and regulatory environment of the past twelve months, we were pleased with our financial performance for the period. We expect 2011 to be another transition year from the economic downturn of 2008 and 2009 as both the local and national economies continue their recovery process. A major uncertainty for our industry is the impact of many provisions contained in the Dodd-Frank Act, the most significant financial legislation since the Great Depression. Yet to be determined are a multitude of new regulatory initiatives that will affect everything from capital levels to debit card interchange fees.

Looking beyond all the regulatory distractions, we will stay focused on providing our customers with the same quality of personalized service that's allowed Fidelity to prosper for the past 100 plus years. In order to do that, banks need to maintain sufficient levels of capital. Therefore, our current capital levels will remain at historic highs, significantly above the current regulatory requirements. Most importantly, it positions Fidelity with the strength to assist our customers in meeting their financial needs, whatever they might be, in these challenging economic times.

Sincerely,



Clark Bastian  
*Chairman & CEO*



**Clark Bastian**  
*Chairman of the Board &  
Chief Executive Officer*



**John Laisle**  
*President*

# Fidelity Bank Financial Statements

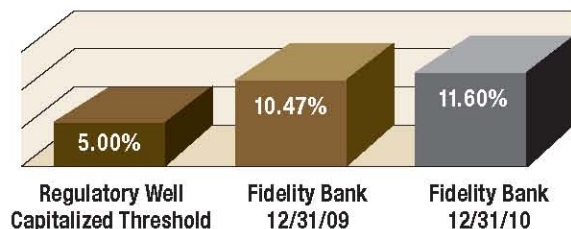
Unaudited

Condensed Statements of Condition (000s)	12/31/2010	12/31/2009
<i>Assets</i>		
Cash and Investment Securities	\$ 602,992	\$ 626,574
Loans Receivable, Net of Allowance	869,786	945,973
Other Assets	167,787	154,281
Total Assets	<u>1,640,565</u>	<u>1,726,828</u>
<i>Liabilities and Capital</i>		
Deposits	1,259,360	1,320,002
Borrowed Funds and Escrows	184,432	220,160
Other Liabilities	12,167	8,361
Total Liabilities	<u>1,455,959</u>	<u>1,548,523</u>
Total Capital	<u>184,606</u>	<u>178,305</u>
Total Liabilities and Capital	<u>\$ 1,640,565</u>	<u>\$ 1,726,828</u>

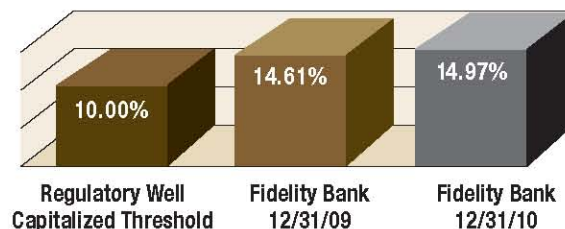
Condensed Statements of Income (000s)	12/31/2010*	12/31/2009*
Interest and Dividend Income	\$ 69,270	\$ 82,562
Interest Expense	(19,692)	(27,592)
Provision for Loan Losses	(11,559)	(12,142)
Net Interest and Dividend Income	<u>38,019</u>	<u>42,828</u>
Noninterest Income	21,452	6,690
Noninterest Expense	(43,683)	(42,162)
Income Before Taxes	<u>15,788</u>	<u>7,356</u>
Income Taxes	(5,698)	(336)
Net Income	<u>\$ 10,090</u>	<u>\$ 7,020</u>

## Regulatory Capital Ratios

Tier 1 (Core) Capital / Adjusted Total Assets



Total Risk-Based Capital / Risk-Weighted Assets



\*Condensed income numbers comprise operations for the fiscal period from January 1 through December 31 per the quarterly TFR Schedule SO as filed and amended with the Office of Thrift Supervision (OTS).

## BOARD OF DIRECTORS

M. CLARK BASTIAN

*Chairman of the Board &  
Chief Executive Officer, Fidelity Bank*

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*President, Fidelity Financial Corporation*

DONALD F. GAYLOR

*Consultant, Utility Management*

CHRISTOPHER J. GOEBEL

*President & CEO, Star Lumber and  
Supply Co., Inc.*

CHARLES F. GRIER

*President, Utility Contractors, Inc.*

GEORGE LAHAM

*President, Latham Development*

JOHN WM. LAISLE

*President, Fidelity Bank*

## EXECUTIVE MANAGEMENT

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Chief Executive Officer*

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*President*

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*EVP, Chief Operating Officer*

TIMOTHY B. NELSON

*EVP, Chief Lending Officer*

MARK S. SIKES

*EVP, Chief Credit Officer*

BRUCE W. WILGERS

*EVP, Chief Financial Officer*

## COMMERCIAL BANKING

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TERRY L. CARPENTER

*SVP, Construction Lending*

BRIAN P. DEVLIN

*SVP, Commercial Banking*

JEFF T. RONEN

*SVP, Commercial Business Lending*

MICHAEL E. SMITH

*SVP, Commercial Real Estate Lending*

TERESA A. WALLWEBER

*SVP, Commercial Relationship Manager*

RANDALL S. WILLIAMS

*SVP, Commercial Relationship Manager*

JAMES W. BOTHNER

*VP, Construction Lending*

CARI C. CLAYTON

*VP, Commercial Relationship Manager*

LORI A. FARLEY

*VP, Treasury Management Sales*

MATTHEW J. DAVIS

*AVP, Commercial Real Estate Lending*

NICOLE D. SCHAAR

*AVP, Treasury Management Sales*

## RETAIL BANKING

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*SVP, Retail Sales*

ILENE M. SEVERNS

*SVP, Residential Lending*

AARON K. BAKER

*VP, In-Store Banking*

JOLEY S. HOOVER

*VP, Regional Manager*

BRYAN K. TABER

*VP, Consumer Lending*

MICHAEL E. WILLIAMS

*VP, Regional Manager*

## OKLAHOMA FIDELITY BANK

AARON C. BASTIAN

*President, Oklahoma Fidelity Bank*

KENNETH W. HUBBLE

*SVP, Construction Loan Officer*

C. EDWARD RENFRO

*SVP, Commercial Loan Officer*

RORY R. LAISLE

*VP, Commercial Loan Officer*

TERESA R. SHUFFIELD

*VP, Regional Manager*

## LOCATIONS

### Wichita

13th & Woodlawn  
1306 North Woodlawn

37th & Woodlawn  
3641 North Woodlawn

Bradley Fair

2111 North Bradley Fair Parkway

Cherry Creek

7711 East Harry

Crestview

12715 East Central

Downtown, Main Office

100 East English

East Harry

3525 East Harry

East Kellogg\*

11411 East Kellogg

Meridian\*

5475 North Meridian

NewMarket Square Motor Bank

2251 North Maize Road

NewMarket Square\*

10600 West 21st Street

Northrock\*

3030 North Rock Road

Northwest

8442 West 13th Street

Pawnee & Broadway\*

501 East Pawnee

South Seneca

3101 South Seneca

Twin Lakes

2265 North Armidon

West Kellogg\*

6110 West Kellogg

Westlink

9300 West Central

### Derby

255 North Rock Road

2020 Southeast Boulevard\*

### Edmond

2nd & Blackwelder

1127 East 2nd Street

150th & Western

1020 Northwest 150th Street

### Oklahoma City

Penn & Hefner

2225 West Hefner Road

Wedgewood & Northwest Expressway

4035 Northwest Expressway

Rockwell & Hefner

6901 West Hefner Road

\*Walmart Supercenter  
In-Store Offices



**Fidelity**  
BANK

fidelitybank.com