

**FIDELITY BANCORP, INC.**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2121552	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$735	\$730	-0.6%	
Loans	\$477	\$408	-14.5%	
<i>Construction &amp; development</i>	\$27	\$17	-35.6%	
<i>Closed-end 1-4 family residential</i>	\$298	\$214	-28.3%	
<i>Home equity</i>	\$13	\$23	76.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	5.1%	
<i>Commercial &amp; Industrial</i>	\$31	\$32	0.9%	
<i>Commercial real estate</i>	\$91	\$94	3.1%	
Unused commitments	\$79	\$103	30.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$93	\$86	-7.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$126	\$154	22.5%	
Cash & balances due	\$7	\$45	547.5%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$2	\$8	260.1%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$2	\$9	310.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$686	\$681	-0.7%	
Deposits	\$417	\$455	9.2%	
Total other borrowings	\$267	\$224	-16.2%	
FHLB advances	\$162	\$118	-27.1%	
<b>Equity</b>				
Equity capital at quarter end	\$49	\$49	0.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.4%	7.0%	--	
Tier 1 risk based capital ratio	10.8%	10.8%	--	
Total risk based capital ratio	11.6%	12.1%	--	
Return on equity <sup>1</sup>	14.7%	1.3%	--	
Return on assets <sup>1</sup>	0.9%	0.1%	--	
Net interest margin <sup>1</sup>	2.8%	2.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.0%	29.4%	--	
Loss provision to net charge-offs (qtr)	140.9%	769.2%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
<i>Construction &amp; development</i>	10.5%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.9%	1.6%	0.1%	0.0%
<i>Home equity</i>	0.8%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	20.0%	1.0%	0.3%	0.0%
<i>Commercial &amp; Industrial</i>	2.7%	3.0%	0.7%	0.1%
<i>Commercial real estate</i>	3.2%	16.8%	0.0%	0.0%
<i>Total loans</i>	2.0%	5.0%	0.1%	0.0%