

FIDELITY BANCORP, INC.

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 2435437	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$163	\$153	-6.0%	
Loans	\$125	\$116	-7.8%	
<i>Construction & development</i>	\$19	\$20	5.7%	
<i>Closed-end 1-4 family residential</i>	\$14	\$13	-8.5%	
<i>Home equity</i>	\$3	\$4	19.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$2	-34.2%	
<i>Commercial & Industrial</i>	\$27	\$18	-34.8%	
<i>Commercial real estate</i>	\$57	\$57	0.4%	
Unused commitments	\$17	\$15	-8.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$2	\$2	25.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$13	61.7%	
Cash & balances due	\$14	\$9	-31.4%	
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	\$148	\$139	-6.4%	
Deposits	\$128	\$124	-3.2%	
Total other borrowings	\$20	\$15	-25.6%	
FHLB advances	\$20	\$15	-25.6%	
Equity				
Equity capital at quarter end	\$15	\$15	-1.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.2%	--	
Tier 1 risk based capital ratio	11.0%	11.3%	--	
Total risk based capital ratio	12.2%	12.6%	--	
Return on equity ¹	-17.0%	-13.1%	--	
Return on assets ¹	-1.6%	-1.3%	--	
Net interest margin ¹	4.6%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.1%	27.0%	--	
Loss provision to net charge-offs (qtr)	282.9%	81.5%	--	
Net charge-offs to average loans and leases ¹	1.1%	2.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	5.7%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.8%	0.4%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	2.8%	1.3%	0.5%	2.1%
<i>Commercial & Industrial</i>	11.1%	14.9%	0.7%	4.0%
<i>Commercial real estate</i>	0.2%	4.0%	0.2%	0.1%
<i>Total loans</i>	3.0%	5.3%	0.3%	0.7%