

FIDELITY BANCORP, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2121552	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$689	\$656	-4.7%	
Loans	\$368	\$357	-3.1%	
Construction & development	\$19	\$19	3.1%	
Closed-end 1-4 family residential	\$171	\$163	-4.6%	
Home equity	\$27	\$28	3.7%	
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-61.1%	
Commercial & Industrial	\$27	\$25	-5.6%	
Commercial real estate	\$91	\$78	-14.0%	
Unused commitments	\$96	\$98	2.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$97	\$121	24.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$146	\$109	-25.0%	
Cash & balances due	\$43	\$30	-30.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$637	\$602	-5.6%	
Deposits	\$449	\$461	2.5%	
Total other borrowings	\$186	\$139	-24.8%	
FHLB advances	\$80	\$65	-18.8%	
Equity				
Equity capital at quarter end	\$52	\$55	5.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.0%	7.8%	--	
Tier 1 risk based capital ratio	11.5%	12.4%	--	
Total risk based capital ratio	12.8%	13.6%	--	
Return on equity ¹	-0.6%	3.9%	--	
Return on assets ¹	0.0%	0.3%	--	
Net interest margin ¹	2.4%	2.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	45.4%	33.9%	--	
Loss provision to net charge-offs (qtr)	189.9%	25.8%	--	
Net charge-offs to average loans and leases ¹	0.2%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.0%	21.6%	0.0%	0.0%
Closed-end 1-4 family residential	1.6%	1.4%	0.0%	0.0%
Home equity	0.1%	0.1%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	41.6%	12.9%	0.1%	0.0%
Commercial & Industrial	1.5%	5.0%	0.4%	0.0%
Commercial real estate	10.2%	6.9%	0.1%	2.0%
Total loans	3.6%	3.9%	0.1%	0.5%