

**FIDELITY BANCORP, INC.**

	CPP Disbursement Date 05/29/2009	RSSD (Holding Company) 2435437	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$139	\$137	-1.9%	
Loans	\$95	\$92	-3.4%	
<i>Construction &amp; development</i>	\$11	\$9	-13.7%	
<i>Closed-end 1-4 family residential</i>	\$8	\$17	96.8%	
<i>Home equity</i>	\$3	\$4	67.6%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-25.2%	
<i>Commercial &amp; Industrial</i>	\$20	\$16	-22.5%	
<i>Commercial real estate</i>	\$50	\$44	-13.3%	
Unused commitments	\$9	\$9	-0.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$9	19.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$4	-75.5%	
Cash & balances due	\$11	\$18	74.4%	
<b>Residential mortgage originations</b>				
<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		
<b>Liabilities</b>	\$125	\$122	-2.5%	
Deposits	\$119	\$122	2.1%	
Total other borrowings	\$6	\$0	-100.0%	
FHLB advances	\$6	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$15	\$15	3.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.9%	11.4%	--	
Tier 1 risk based capital ratio	13.2%	15.0%	--	
Total risk based capital ratio	14.5%	16.3%	--	
Return on equity <sup>1</sup>	-13.2%	10.8%	--	
Return on assets <sup>1</sup>	-1.4%	1.2%	--	
Net interest margin <sup>1</sup>	4.8%	6.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.2%	84.2%	--	
Loss provision to net charge-offs (qtr)	5950.0%	-2150.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
<i>Construction &amp; development</i>	0.1%	5.4%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	24.0%	3.5%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.8%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	1.2%	0.9%	0.4%	0.0%
<i>Commercial &amp; Industrial</i>	7.6%	5.2%	0.2%	0.0%
<i>Commercial real estate</i>	4.3%	0.3%	0.0%	0.0%
<i>Total loans</i>	6.1%	2.3%	0.1%	0.0%