

PATHWAY BANCORP

|   | CPP Disbursement Date | RSSD (Holding Company) | Number of Insured Depository Institutions |      |
|---|-----------------------|------------------------|---|------|
|   | 03/27/2009            | 3304361                | 1   |      |
| Selected balance and off-balance sheet items  | 2012<br>\$ millions   | 2013<br>\$ millions    | %chg from prev                            |      |
| <b>Assets</b>   | \$142                 | \$145                  | 2.2%                                      |      |
| Loans   | \$100                 | \$102                  | 2.0%                                      |      |
| Construction & development  | \$0                   | \$0                    | -35.6%                                    |      |
| Closed-end 1-4 family residential   | \$5                   | \$3                    | -28.9%                                    |      |
| Home equity   | \$0                   | \$0                    | 6.1%                                      |      |
| Credit card   | \$0                   | \$0                    |   |      |
| Other consumer  | \$1                   | \$1                    | -24.5%                                    |      |
| Commercial & Industrial   | \$14                  | \$12                   | -18.0%                                    |      |
| Commercial real estate  | \$6                   | \$9                    | 37.6%                                     |      |
| Unused commitments  | \$24                  | \$30                   | 25.5%                                     |      |
| Securitization outstanding principal  | \$0                   | \$0                    |   |      |
| Mortgage-backed securities (GSE and private issue)  | \$12                  | \$11                   | -11.3%                                    |      |
| Asset-backed securities   | \$0                   | \$0                    |   |      |
| Other securities  | \$11                  | \$15                   | 31.2%                                     |      |
| Cash & balances due   | \$11                  | \$11                   | -1.2%                                     |      |
| 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                    |   |      |
| <b>Liabilities</b>  | \$125                 | \$129                  | 2.7%                                      |      |
| Deposits  | \$115                 | \$113                  | -2.0%                                     |      |
| Total other borrowings  | \$10                  | \$16                   | 53.8%                                     |      |
| FHLB advances   | \$10                  | \$16                   | 49.4%                                     |      |
| <b>Equity</b>   |                       |                        |   |      |
| Equity capital at quarter end   | \$17                  | \$17                   | -1.1%                                     |      |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0                   | \$0                    | NA  |      |
| <b>Performance Ratios</b>   |                       |                        |   |      |
| Tier 1 leverage ratio   | 10.4%                 | 10.5%                  | --  |      |
| Tier 1 risk based capital ratio   | 12.8%                 | 12.7%                  | --  |      |
| Total risk based capital ratio  | 14.1%                 | 14.0%                  | --  |      |
| Return on equity <sup>1</sup>   | 5.4%                  | 6.2%                   | --  |      |
| Return on assets <sup>1</sup>   | 0.6%                  | 0.7%                   | --  |      |
| Net interest margin <sup>1</sup>  | 3.7%                  | 3.5%                   | --  |      |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)                                | 195.1%                | 242.7%                 | --  |      |
| Loss provision to net charge-offs (qtr)   | 16.3%                 | 45.5%                  | --  |      |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 1.8%                  | 0.3%                   | --  |      |
| <sup>1</sup> Quarterly, annualized.   |                       |                        |   |      |
| Asset Quality (% of Total Loan Type)  | Noncurrent Loans      |                        | Gross Charge-Offs                         |      |
|   | 2012                  | 2013                   | 2012                                      | 2013 |
| Construction & development  | 0.0%                  | 0.0%                   | 45.9%                                     | 0.0% |
| Closed-end 1-4 family residential   | 4.6%                  | 8.6%                   | 3.4%                                      | 0.0% |
| Home equity   | 0.0%                  | 0.0%                   | 0.0%                                      | 0.0% |
| Credit card   | 0.0%                  | 0.0%                   | 0.0%                                      | 0.0% |
| Other consumer  | 0.3%                  | 0.5%                   | 0.1%                                      | 7.5% |
| Commercial & Industrial   | 3.4%                  | 3.2%                   | 1.2%                                      | 0.6% |
| Commercial real estate  | 2.6%                  | 0.2%                   | 0.0%                                      | 0.0% |
| Total loans   | 1.1%                  | 0.8%                   | 0.5%                                      | 0.1% |