

CORNING SAVINGS&LOAN ASSN

	CPP Disbursement Date 02/13/2009	Cert 31711	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$32	\$33	2.1%	
Loans	\$22	\$25	10.8%	
<i>Construction & development</i>	\$1	\$1	67.8%	
<i>Closed-end 1-4 family residential</i>	\$10	\$10	4.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$2	\$2	-23.1%	
<i>Commercial & Industrial</i>	\$4	\$5	17.9%	
<i>Commercial real estate</i>	\$6	\$6	14.8%	
Unused commitments	\$2	\$11	500.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-15.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$6	\$4	-27.9%	
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	\$29	\$28	-2.1%	
Deposits	\$27	\$27	-0.2%	
Total other borrowings	\$1	\$1	-35.1%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$4	\$5	34.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	11.5%	--	
Tier 1 risk based capital ratio	13.4%	19.0%	--	
Total risk based capital ratio	14.5%	20.2%	--	
Return on equity ¹	191.8%	-22.4%	--	
Return on assets ¹	20.2%	-3.0%	--	
Net interest margin ¹	3.5%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.7%	59.3%	--	
Loss provision to net charge-offs (qtr)	18.2%	130.9%	--	
Net charge-offs to average loans and leases ¹	-0.2%	6.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.8%	1.9%	0.1%	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>	8.8%	6.7%	2.4%	2.1%
<i>Commercial & Industrial</i>	2.6%	3.1%	0.0%	6.1%
<i>Commercial real estate</i>	0.0%	1.2%	0.0%	0.1%
<i>Total loans</i>	2.1%	2.2%	0.3%	1.6%