

PATHFINDER BANCORP INC

	CPP Disbursement Date 09/11/2009	RSSDHCRCR NA	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$383	\$415	8.3%	
Loans	\$249	\$262	5.4%	
Construction & development	\$2	\$5	112.0%	
Closed-end 1-4 family residential	\$147	\$145	-1.5%	
Home equity	\$11	\$14	31.1%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-0.2%	
Commercial & Industrial	\$28	\$25	-10.8%	
Commercial real estate	\$55	\$53	-3.1%	
Unused commitments	\$29	\$25	-13.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$60	\$58	-2.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$40	\$45	11.1%	
Cash & balances due	\$11	\$25	117.7%	
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	\$353	\$376	6.5%	
Deposits	\$297	\$336	13.0%	
Total other borrowings	\$52	\$36	-30.7%	
FHLB advances	\$31	\$31	0.0%	
Equity				
Equity capital at quarter end	\$30	\$38	29.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	7.3%	8.6%	--	
Tier 1 risk based capital ratio	11.2%	14.2%	--	
Total risk based capital ratio	12.2%	15.4%	--	
Return on equity ¹	10.3%	7.4%	--	
Return on assets ¹	0.8%	0.7%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	106.5%	133.0%	--	
Loss provision to net charge-offs (qtr)	692.3%	211.4%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.5%	0.9%	0.0%	0.0%
Home equity	1.1%	0.4%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.2%	0.0%	0.4%	1.0%
Commercial & Industrial	2.2%	0.6%	0.1%	0.3%
Commercial real estate	1.5%	1.6%	0.0%	0.0%
Total loans	0.9%	0.9%	0.0%	0.0%