

PATHWAY BANCORP

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3304361	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$154	\$156	1.3%	
Loans	\$118	\$104	-11.6%	
<i>Construction &amp; development</i>	\$3	\$2	-32.0%	
<i>Closed-end 1-4 family residential</i>	\$12	\$10	-13.0%	
<i>Home equity</i>	\$0	\$0	10.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$3	\$3	4.2%	
<i>Commercial &amp; Industrial</i>	\$25	\$19	-22.4%	
<i>Commercial real estate</i>	\$7	\$7	3.1%	
Unused commitments	\$25	\$28	9.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$5	53.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$23	57.9%	
Cash & balances due	\$7	\$9	26.4%	
<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>	\$140	\$142	1.4%	
Deposits	\$124	\$130	4.4%	
Total other borrowings	\$16	\$12	-21.6%	
FHLB advances	\$16	\$12	-21.6%	
<b>Equity</b>				
Equity capital at quarter end	\$14	\$14	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$4	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.8%	9.0%	--	
Tier 1 risk based capital ratio	10.8%	11.8%	--	
Total risk based capital ratio	12.0%	13.0%	--	
Return on equity <sup>1</sup>	-16.8%	4.0%	--	
Return on assets <sup>1</sup>	-1.5%	0.4%	--	
Net interest margin <sup>1</sup>	3.3%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	30.7%	39.3%	--	
Loss provision to net charge-offs (qtr)	91.1%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.8%	0.5%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	25.4%	64.2%	0.0%	1.4%
<i>Closed-end 1-4 family residential</i>	7.7%	17.9%	0.7%	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>	1.4%	0.8%	1.1%	0.0%
<i>Commercial &amp; Industrial</i>	6.1%	4.8%	5.2%	0.6%
<i>Commercial real estate</i>	1.6%	5.4%	0.0%	0.0%
<i>Total loans</i>	4.7%	6.9%	1.2%	0.4%