

PATHWAY BANCORP

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 3304361	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$141	\$142	0.9%	
Loans	\$98	\$100	2.7%	
<i>Construction & development</i>	\$0	\$0	-51.8%	
<i>Closed-end 1-4 family residential</i>	\$7	\$5	-30.9%	
<i>Home equity</i>	\$0	\$0	22.4%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-3.9%	
<i>Commercial & Industrial</i>	\$13	\$14	10.6%	
<i>Commercial real estate</i>	\$8	\$6	-19.2%	
Unused commitments	\$25	\$24	-7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$12	19.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$14	\$11	-19.4%	
Cash & balances due	\$10	\$11	8.5%	
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	\$125	\$125	0.3%	
Deposits	\$117	\$115	-2.2%	
Total other borrowings	\$8	\$10	38.7%	
FHLB advances	\$8	\$10	38.7%	
Equity				
Equity capital at quarter end	\$16	\$17	5.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	10.4%	--	
Tier 1 risk based capital ratio	12.3%	12.8%	--	
Total risk based capital ratio	13.6%	14.1%	--	
Return on equity ¹	5.6%	5.4%	--	
Return on assets ¹	0.6%	0.6%	--	
Net interest margin ¹	3.7%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	132.2%	195.1%	--	
Loss provision to net charge-offs (qtr)	0.0%	16.3%	--	
Net charge-offs to average loans and leases ¹	-0.2%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
<i>Construction & development</i>	0.0%	0.0%	0.0%	45.9%
<i>Closed-end 1-4 family residential</i>	5.6%	4.6%	0.0%	3.4%
<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>	0.5%	0.3%	4.8%	0.1%
<i>Commercial & Industrial</i>	6.7%	3.4%	0.1%	1.2%
<i>Commercial real estate</i>	4.2%	2.6%	0.0%	0.0%
<i>Total loans</i>	1.9%	1.1%	0.1%	0.5%