

**CATSKILL HUDSON BANCORP, INC.**

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3443998	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>	\$222	\$276	24.2%	
Loans	\$139	\$161	15.9%	
<i>Construction &amp; development</i>	\$4	\$5	22.1%	
<i>Closed-end 1-4 family residential</i>	\$17	\$17	4.0%	
<i>Home equity</i>	\$6	\$9	48.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	36.6%	
<i>Commercial &amp; Industrial</i>	\$42	\$42	-1.0%	
<i>Commercial real estate</i>	\$63	\$76	20.2%	
Unused commitments	\$29	\$33	12.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$25	\$26	5.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$49	\$72	48.8%	
Cash & balances due	\$6	\$11	75.5%	
<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>	\$208	\$254	22.5%	
Deposits	\$204	\$246	20.5%	
Total other borrowings	\$0	\$5		
FHLB advances	\$0	\$5		
<b>Equity</b>				
Equity capital at quarter end	\$14	\$22	48.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$7	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.5%	8.1%	--	
Tier 1 risk based capital ratio	8.8%	11.1%	--	
Total risk based capital ratio	10.9%	13.0%	--	
Return on equity <sup>1</sup>	4.0%	7.7%	--	
Return on assets <sup>1</sup>	0.3%	0.6%	--	
Net interest margin <sup>1</sup>	3.7%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	67.3%	58.7%	--	
Loss provision to net charge-offs (qtr)	125.2%	129.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	1.4%	--	
<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>	0.0%	0.0%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.6%	2.1%	0.0%	0.0%
<i>Home equity</i>	3.4%	4.1%	0.0%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	4.3%	0.6%	1.7%
<i>Commercial &amp; Industrial</i>	1.2%	1.7%	0.0%	0.9%
<i>Commercial real estate</i>	2.4%	2.0%	0.1%	0.2%
<i>Total loans</i>	1.7%	1.9%	0.1%	0.4%