

PASCACK COMMUNITY BANK

	CPP Disbursement Date 02/06/2009	Cert 57215	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$182	\$278	52.4%	
Loans	\$117	\$195	66.7%	
<i>Construction & development</i>	\$14	\$10	-28.6%	
<i>Closed-end 1-4 family residential</i>	\$5	\$26	380.1%	
<i>Home equity</i>	\$16	\$21	28.0%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$0	\$1	50.3%	
<i>Commercial & Industrial</i>	\$15	\$19	24.3%	
<i>Commercial real estate</i>	\$58	\$98	67.6%	
Unused commitments	\$24	\$29	19.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$17	\$14	-15.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$21	\$26	22.7%	
Cash & balances due	\$6	\$12	99.0%	
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	\$169	\$259	53.9%	
Deposits	\$141	\$232	64.4%	
Total other borrowings	\$27	\$27	-0.5%	
FHLB advances	\$24	\$24	0.0%	
Equity				
Equity capital at quarter end	\$14	\$18	34.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$7	NA	
Performance Ratios				
Tier 1 leverage ratio	8.2%	6.9%	--	
Tier 1 risk based capital ratio	10.5%	9.0%	--	
Total risk based capital ratio	11.4%	10.1%	--	
Return on equity ¹	-14.4%	-10.6%	--	
Return on assets ¹	-1.1%	-0.7%	--	
Net interest margin ¹	3.0%	3.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	270.9%	302.0%	--	
Loss provision to net charge-offs (qtr)	392.6%	550.5%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	3.1%	7.8%	1.1%	1.1%
<i>Closed-end 1-4 family residential</i>	0.0%	0.0%	0.0%	0.0%
<i>Home equity</i>	0.3%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.0%	0.0%	0.0%	0.1%
<i>Commercial & Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.4%	0.4%	0.2%	0.1%