

CORNING SAVINGS&LOAN ASSN

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	02/13/2009	31711	1	
Selected balance and off-balance sheet items	2009	2010	%chg from prev	
	\$ millions	\$ millions		
Assets	\$33	\$35	4.9%	
Loans	\$25	\$26	4.0%	
Construction & development	\$1	\$1	-9.2%	
Closed-end 1-4 family residential	\$10	\$11	8.4%	
Home equity	\$0	\$0		
Credit card	\$0	\$0		
Other consumer	\$2	\$1	-26.4%	
Commercial & Industrial	\$5	\$5	-10.3%	
Commercial real estate	\$6	\$8	22.9%	
Unused commitments	\$11	\$3	-74.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$1	45.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$4	\$5	8.1%	
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	\$28	\$30	5.7%	
Deposits	\$27	\$29	9.0%	
Total other borrowings	\$1	\$0	-91.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$5	\$5	0.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	11.5%	11.5%	--	
Tier 1 risk based capital ratio	19.0%	18.2%	--	
Total risk based capital ratio	20.2%	19.5%	--	
Return on equity ¹	-22.4%	2.1%	--	
Return on assets ¹	-3.0%	0.3%	--	
Net interest margin ¹	3.8%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	59.3%	100.3%	--	
Loss provision to net charge-offs (qtr)	130.9%	-23.1%	--	
Net charge-offs to average loans and leases ¹	6.1%	-3.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.9%	1.9%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	6.7%	1.5%	2.1%	0.0%
Commercial & Industrial	3.1%	2.1%	6.1%	-3.3%
Commercial real estate	1.2%	0.5%	0.1%	0.0%
Total loans	2.2%	1.4%	1.6%	-0.7%