

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PINELLAS COUNTY (103), FL</b>										
<b>MSA 45300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	97	0	0	0	0	2	97	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	2	97	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	97	0	0	0	0	2	97	0	0
STATE TOTAL	2	97	0	0	0	0	2	97	0	0

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERKSHIRE COUNTY (003), MA</b>										
<b>MSA 38340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	162	0	0	1	162	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	162	0	0	1	162	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	162	0	0	1	162	0	0
STATE TOTAL	0	0	1	162	0	0	1	162	0	0

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

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Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HILLSBOROUGH COUNTY (011), NH</b>										
<b>MSA 31700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	338	1	338	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	338	1	338	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	338	1	338	0	0
STATE TOTAL	0	0	0	0	1	338	1	338	0	0

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	180	0	0	1	180	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	180	0	0	1	180	0	0
STATE TOTAL	0	0	1	180	0	0	1	180	0	0

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,258	1	258	0	0
Middle Income	4	197	1	125	0	0	5	322	0	0
Upper Income	1	18	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	215	1	125	2	1,258	6	580	0	0
<b>CLINTON COUNTY (019), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	120	0	0	1	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0
<b>CORTLAND COUNTY (023), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	14	1	125	0	0	2	139	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	1	125	0	0	2	139	0	0

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Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 39100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>FRANKLIN COUNTY (033), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	1	62	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	0	0	0	0	1	45	0	0
<b>HERKIMER COUNTY (043), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	144	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	0	0	0	0	0	0

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State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (045), NY</b>										
<b>MSA 48060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	135	0	0	1	135	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	1	135	0	0
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	365	1	30	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	0	0	1	365	1	30	0	0



## Loans by County

## Small Business Loans - Originations

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Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	250	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	85	0	0	0	0	1	85	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	250	0	0	1	85	0	0

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## Small Business Loans - Originations

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Respondent ID: 0000057497

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State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	36	0	0	0	0	1	36	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0

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Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	850	1	850	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
<b>ONEIDA COUNTY (065), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	1	67	0	0	1	638	1	67	0	0
Moderate Income	0	0	0	0	1	300	1	300	0	0
Middle Income	3	200	3	550	1	408	7	1,158	0	0
Upper Income	3	142	0	0	2	800	5	942	0	0
Income Not Known	0	0	0	0	3	1,250	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	409	3	550	8	3,396	14	2,467	0	0

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Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ONONDAGA COUNTY (067), NY</b>										
<b>MSA 45060</b>										
<b>Inside AA 0001</b>										
Low Income	8	327	3	492	4	1,565	5	1,040	0	0
Moderate Income	11	398	7	1,146	4	1,863	14	1,369	0	0
Middle Income	21	970	4	770	8	4,148	22	3,016	0	0
Upper Income	16	902	2	357	9	5,864	18	2,237	0	0
Income Not Known	1	100	4	720	2	1,155	3	950	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	2,697	20	3,485	27	14,595	62	8,612	0	0
<b>OSWEGO COUNTY (075), NY</b>										
<b>MSA 45060</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	1	190	1	700	1	190	0	0
Moderate Income	9	661	5	867	8	3,915	7	2,415	0	0
Middle Income	17	846	3	516	6	2,892	20	3,312	0	0
Upper Income	1	75	0	0	1	274	2	349	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,582	9	1,573	16	7,781	30	6,266	0	0
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	170	1	250	0	0	3	420	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	170	1	250	0	0	3	420	0	0

## Loans by County

## Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNE COUNTY (117), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	150	0	0	0	0	3	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	0	0	0	0	3	150	0	0
TOTAL INSIDE AA IN STATE	84	4,279	29	5,058	43	22,376	92	14,878	0	0
TOTAL OUTSIDE AA IN STATE	25	1,366	10	1,699	12	5,869	36	5,107	0	0
STATE TOTAL	109	5,645	39	6,757	55	28,245	128	19,985	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	84	4,279	29	5,058	43	22,376	92	14,878	0	0
TOTAL OUTSIDE AA	27	1,463	12	2,041	14	6,507	42	6,184	0	0
TOTAL INSIDE & OUTSIDE	111	5,742	41	7,099	57	28,883	134	21,062	0	0

2022 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: PATHFINDER BANK

Respondent ID: 0000057497  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ONONDAGA COUNTY (067) - MSA 45060	104	20,777	62	8,612	0	0
NY - OSWEGO COUNTY (075) - MSA 45060	52	10,936	30	6,266	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: PATHFINDER BANK**

**Respondent ID: 0000057497**  
**Agency: FDIC - 3**

Memo Item: Loans by Affiliates			
	Num of Loans	Amount (000s)	
Community Development Loans			
Originated	0	0	0
Purchased	0	0	0
Total	0	0	0
Consortium/Third Party Loans (optional)			

**2022 Institution Disclosure Statement - Table 6**

PAGE: 1 OF 5

**Assessment Area(s) by Tract****Respondent ID: 0000057497****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: PATHFINDER BANK**

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**ASSESSMENT AREA - 0001****ONONDAGA COUNTY (067), NY****MSA: 45060****Low Income**

0005.01 0006.00\* 0007.00\* 0014.00\* 0016.00\* 0021.01 0023.00 0030.00 0038.00\* 0042.00\* 0043.01\*  
0051.00\* 0052.00\* 0053.00\* 0054.00\* 0058.00\* 0061.01\* 0111.02

**Moderate Income**

0002.00\* 0008.00\* 0010.00 0015.00\* 0017.01\* 0018.00\* 0019.00 0020.00\* 0027.00\* 0034.00\* 0035.00  
0036.01 0055.00 0057.00\* 0059.00\* 0112.01 0118.00\* 0129.00\* 0140.00 0142.00 0143.00\*

**Middle Income**

0003.00\* 0004.00\* 0017.02\* 0024.00\* 0029.01\* 0036.02\* 0044.01 0049.00\* 0050.00 0056.01\* 0060.00\*  
0061.02\* 0061.03\* 0102.00 0103.01\* 0106.00\* 0107.00\* 0108.00 0109.00 0112.31\* 0113.00 0116.00\*  
0117.00\* 0119.00 0120.00\* 0122.00\* 0124.00\* 0125.00\* 0126.00\* 0127.00\* 0128.00 0130.00\* 0133.00\*  
0134.00 0135.00\* 0136.00 0137.01\* 0138.00\* 0139.00 0144.00 0145.00 0146.00 0154.00\* 0155.00  
0156.01\* 0157.01\* 0158.00 0160.01 0162.00\* 0164.00\* 0165.01\* 0167.00 0168.02\* 0169.02\*

**Upper Income**

0001.00 0009.00 0046.00\* 0048.00\* 0101.00\* 0103.21 0103.22\* 0104.00\* 0105.00 0110.11\* 0110.12\*  
0110.21\* 0110.22\* 0111.01\* 0112.02\* 0112.32\* 0112.41\* 0112.42\* 0114.01 0114.02 0115.00 0121.00  
0123.00\* 0131.00\* 0132.00\* 0147.00 0148.00\* 0149.00 0150.00 0151.00 0152.01\* 0152.02 0152.03\*  
0156.02\* 0157.02\* 0160.02\* 0161.00\* 0163.00\* 0165.02\* 0166.00\* 0168.01\* 0169.01\*

**Income Not Known**

0032.00 0039.00\* 0040.00\* 0043.02 0045.00\* 0056.02\* 9400.00\*

**OSWEGO COUNTY (075), NY****MSA: 45060****Low Income**

0211.02

**Moderate Income**

0203.04 0205.01\* 0205.03\* 0208.00 0209.01\* 0211.01 0211.03\* 0211.04 0212.01\* 0212.02 0212.03\*  
0215.04 0216.02 0216.04 0216.05



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: PATHFINDER BANK**

**Respondent ID: 0000057497**

**Agency: FDIC - 3**

**Middle Income**

0201.01\* 0201.02 0202.01\* 0202.02 0203.01\* 0203.03\* 0204.00\* 0205.02\* 0206.00 0207.03\* 0207.04\*  
0207.05\* 0207.06 0207.07 0209.03\* 0209.04 0209.05 0210.01\* 0210.02\* 0210.03 0213.00 0214.02  
0215.01\* 0215.03 0216.01 0216.03

**Upper Income**

0214.01 0215.05\*

**Income Not Known**

9900.00\*

**OUTSIDE ASSESSMENT AREA**

**PINELLAS COUNTY (103), FL**

**MSA: 45300**

**Median Family Income >= 120%**

0244.11

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income >= 120%**

7051.00

**BERKSHIRE COUNTY (003), MA**

**MSA: 38340**

**Upper Income**

9352.00

**HILLSBOROUGH COUNTY (011), NH**

**MSA: 31700**

**Upper Income**

0029.01

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income >= 120%**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: PATHFINDER BANK**

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**Respondent ID: 0000057497**

**Agency: FDIC - 3**

0085.02

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Moderate Income**

0401.02

**Middle Income**

0402.01 0417.00 0418.00

**Upper Income**

0406.00

**CLINTON COUNTY (019), NY**

**MSA: NA**

**Middle Income**

1035.12

**CORTLAND COUNTY (023), NY**

**MSA: NA**

**Upper Income**

9702.01

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Middle Income**

0300.00

**FRANKLIN COUNTY (033), NY**

**MSA: NA**

**Middle Income**

9506.01

**Upper Income**

9505.02

**HERKIMER COUNTY (043), NY**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: PATHFINDER BANK**

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**MSA: 46540**

**Moderate Income**

0107.02

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Middle Income**

0616.00

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Middle Income**

0302.00 0304.04

**Upper Income**

0305.01

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 60-70%**

0109.01

**Median Family Income 90-100%**

0135.05

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income >= 120%**

5182.04

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income 70-80%**

0038.00

**ONEIDA COUNTY (065), NY**

**Respondent ID: 0000057497**

**Agency: FDIC - 3**

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

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MSA: 46540

Low Income

0208.02 0263.00

Moderate Income

0213.02

Middle Income

0213.03 0217.01 0239.01 0252.00 0267.00

Upper Income

0254.00

Income Not Known

0203.00

ULSTER COUNTY (111), NY

MSA: 28740

Middle Income

9504.00 9534.00

WAYNE COUNTY (117), NY

MSA: 40380

Middle Income

0216.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000057497

Institution: PATHFINDER BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	107	107	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	2	2	0	0.00%
Total	111	111	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.