

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)
CAYUGA COUNTY (011), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	60	0	0	0	0	2	60	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	325	1	325	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	60	0	0	1	325	3	385	0	0
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
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	1	224	0	0	1	224	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	1	224	0	0	1	224	0	0

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	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)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	1	60	0	0	0	0	0	0	0	0
Upper Income	2	133	0	0	0	0	1	69	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	193	1	250	0	0	2	319	0	0
GENESEE COUNTY (037), NY										
MSA NA										
Outside Assessment Area										
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	75	1	150	0	0	2	225	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	75	1	150	0	0	2	225	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	1	125	2	880	4	1,025	0	0
Middle Income	2	66	0	0	0	0	2	66	0	0
Upper Income	0	0	0	0	1	893	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	86	1	125	3	1,773	6	1,091	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)
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
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	0	0	2	260	0	0	2	260	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	45	2	260	0	0	3	305	0	0
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
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	40	0	0	0	0	1	40	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	40	0	0	0	0	1	40	0	0

Loans by County

Small Business Loans - Originations

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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)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
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	320	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	320	0	0	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	1	84	0	0	1	551	2	635	0	0
Moderate Income	6	241	0	0	1	1,000	0	0	1	75
Middle Income	0	0	1	225	0	0	1	225	0	0
Upper Income	3	118	0	0	2	1,670	4	868	0	0
Income Not Known	2	61	1	200	2	1,300	2	225	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	504	2	425	6	4,521	9	1,953	1	75

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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)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Inside AA 0001										
Low Income	4	160	1	138	3	1,343	4	378	0	0
Moderate Income	7	235	3	607	1	700	4	287	0	0
Middle Income	13	619	11	1,943	9	5,159	20	3,697	0	0
Upper Income	15	729	5	854	5	1,902	15	1,352	0	0
Income Not Known	1	100	4	600	3	1,346	5	1,646	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,843	24	4,142	21	10,450	48	7,360	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	942	4	519	7	4,435	13	3,534	0	0
Middle Income	26	1,092	7	1,156	1	283	24	1,821	0	0
Upper Income	2	65	0	0	0	0	2	65	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	44	2,099	11	1,675	8	4,718	39	5,420	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
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	1	300	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	0	0	1	300	0	0	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)
TOMPKINS COUNTY (109), NY										
MSA 27060										
Outside Assessment Area										
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	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
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	75	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	1	75	0	0	0	0	0	0	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	0	0	1	210	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	210	0	0	1	210	0	0
TOTAL INSIDE AA IN STATE	84	3,942	35	5,817	29	15,168	87	12,780	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)
TOTAL OUTSIDE AA IN STATE	25	1,135	9	1,644	12	7,239	29	4,809	1	75
STATE TOTAL	109	5,077	44	7,461	41	22,407	116	17,589	1	75

Loans by County

Small Business Loans - Originations

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

State: TEXAS (48)

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)
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
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	196	0	0	1	196	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	196	0	0	1	196	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	196	0	0	1	196	0	0
STATE TOTAL	0	0	1	196	0	0	1	196	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	84	3,942	35	5,817	29	15,168	87	12,780	0	0
TOTAL OUTSIDE AA	25	1,135	10	1,840	12	7,239	30	5,005	1	75
TOTAL INSIDE & OUTSIDE	109	5,077	45	7,657	41	22,407	117	17,785	1	75

2023 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	85	16,435	48	7,360	0	0
NY - OSWEGO COUNTY (075) - MSA 45060	63	8,492	39	5,420	0	0

2023 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)			

2023 Institution Disclosure Statement - Table 6

PAGE: 1 OF 4

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

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

2023 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

CAYUGA COUNTY (011), NY

MSA: NA

Moderate Income

0401.02

Upper Income

0406.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 90-100%

0172.00

FRANKLIN COUNTY (033), NY

MSA: NA

Moderate Income

9505.01

Middle Income

9514.00

Upper Income

9505.02

GENESEE COUNTY (037), NY

MSA: NA

2023 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

9512.00

HERKIMER COUNTY (043), NY

MSA: 46540

Moderate Income

0102.01 0107.02

Middle Income

0101.00 0107.01

Upper Income

0115.02

JEFFERSON COUNTY (045), NY

MSA: 48060

Middle Income

0625.00

Upper Income

0618.02

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0304.04

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income >= 120%

0136.03

ONEIDA COUNTY (065), NY

MSA: 46540

Low Income

0210.00 0263.00

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: PATHFINDER BANK

0214.02 0232.00

Middle Income

0217.01

Upper Income

0250.01 0253.00 0254.00

Income Not Known

0203.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Middle Income

0523.01

TOMPKINS COUNTY (109), NY

MSA: 27060

Middle Income

0019.02

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0910.00

WAYNE COUNTY (117), NY

MSA: 40380

Moderate Income

0209.00

HILL COUNTY (217), TX

MSA: NA

Middle Income

9610.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: PATHFINDER BANK

Respondent ID: 0000057497

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	95	95	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	99	99	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.