

Patriot National Bancorp, Inc.

Annual Shareholders Meeting

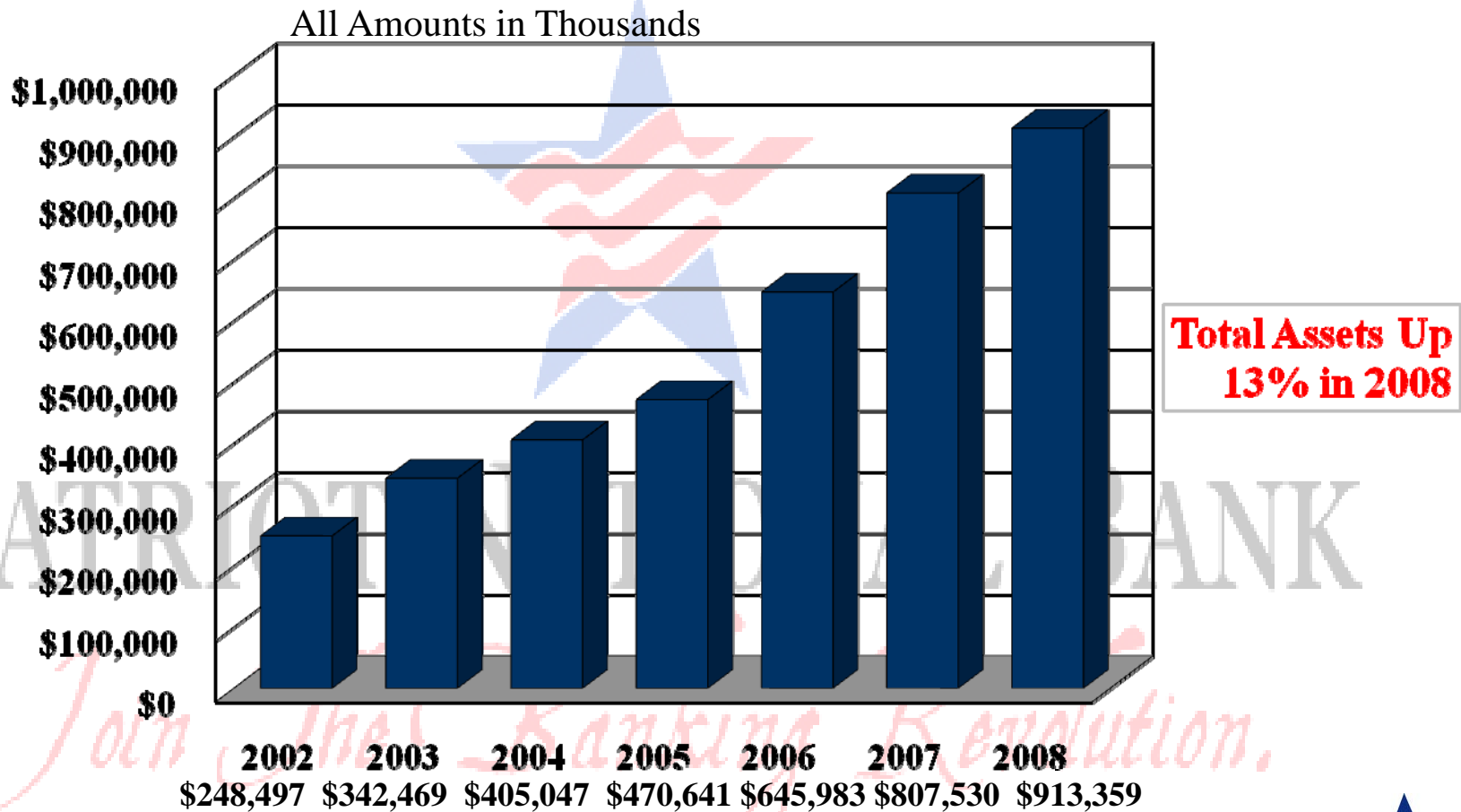
June 17, 2009

Greenwich Hyatt

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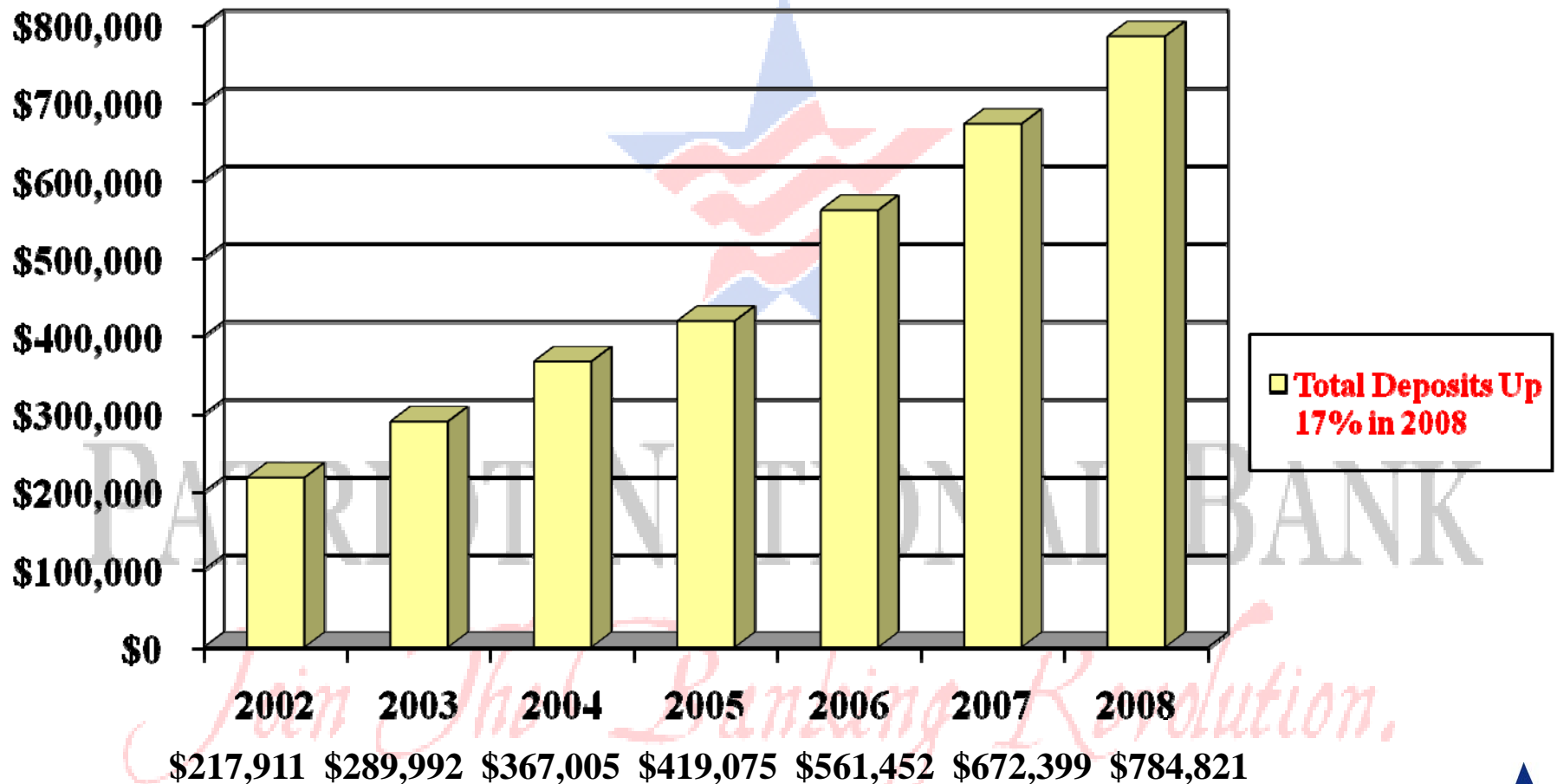
Total Assets



Patriot National Bancorp, Inc.

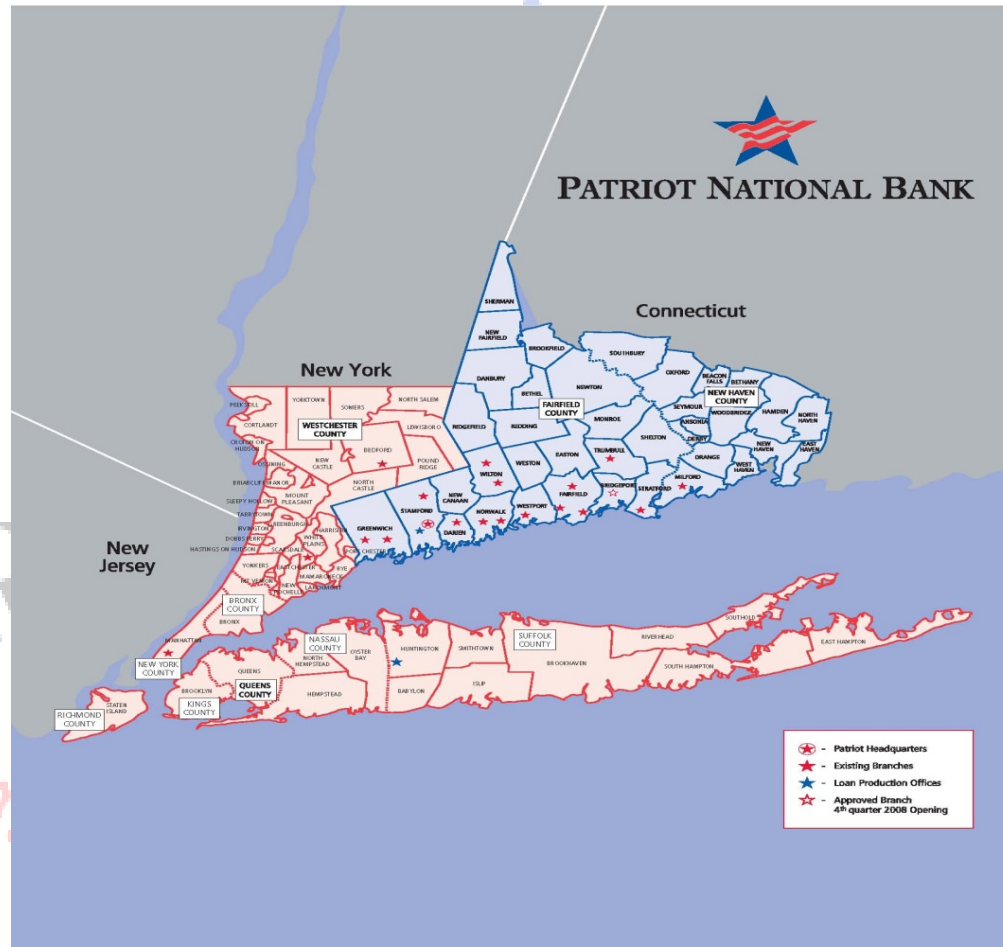
Total Deposits

All Amounts in Thousands



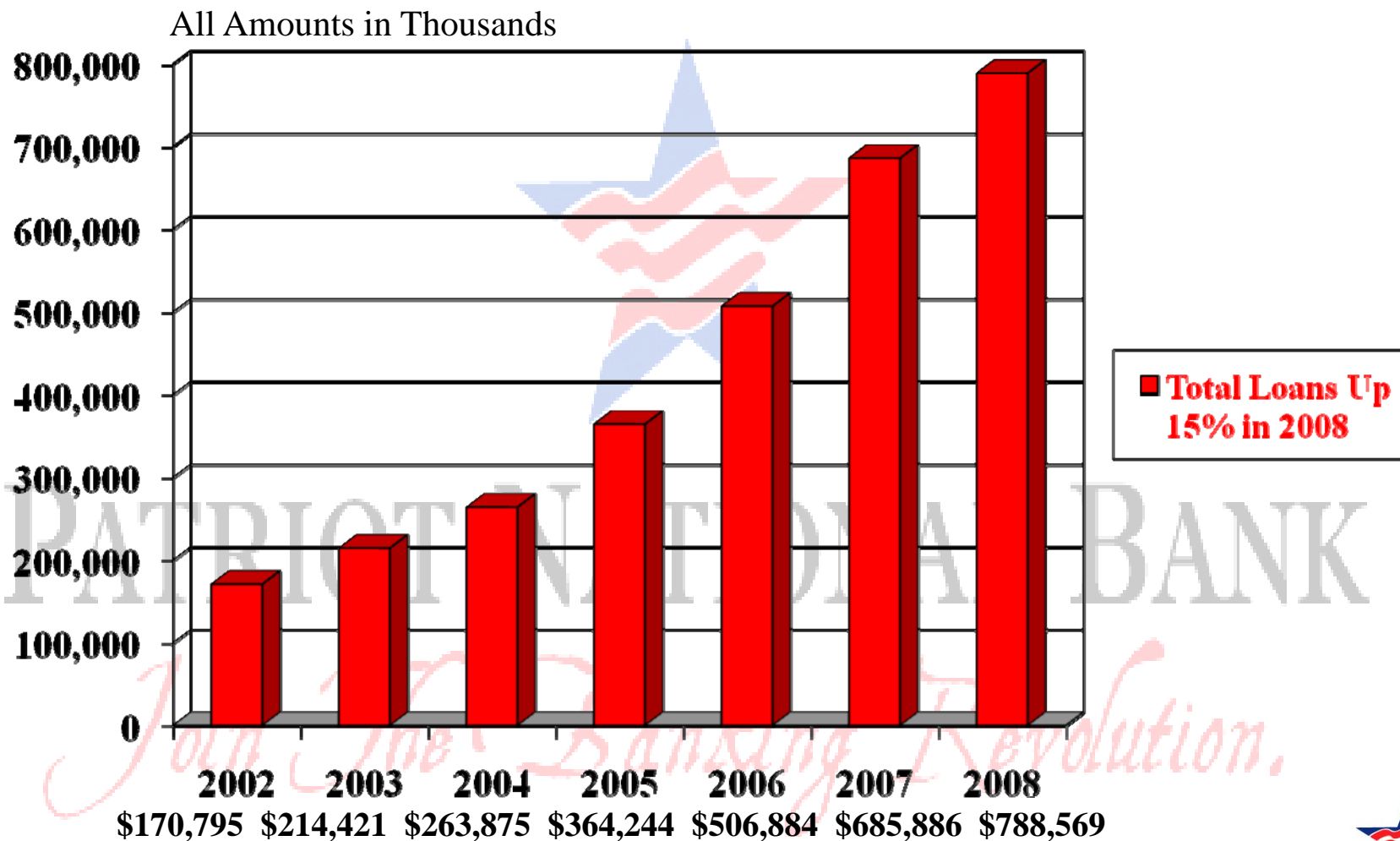
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19 Full Service Branches In Operation June 2008



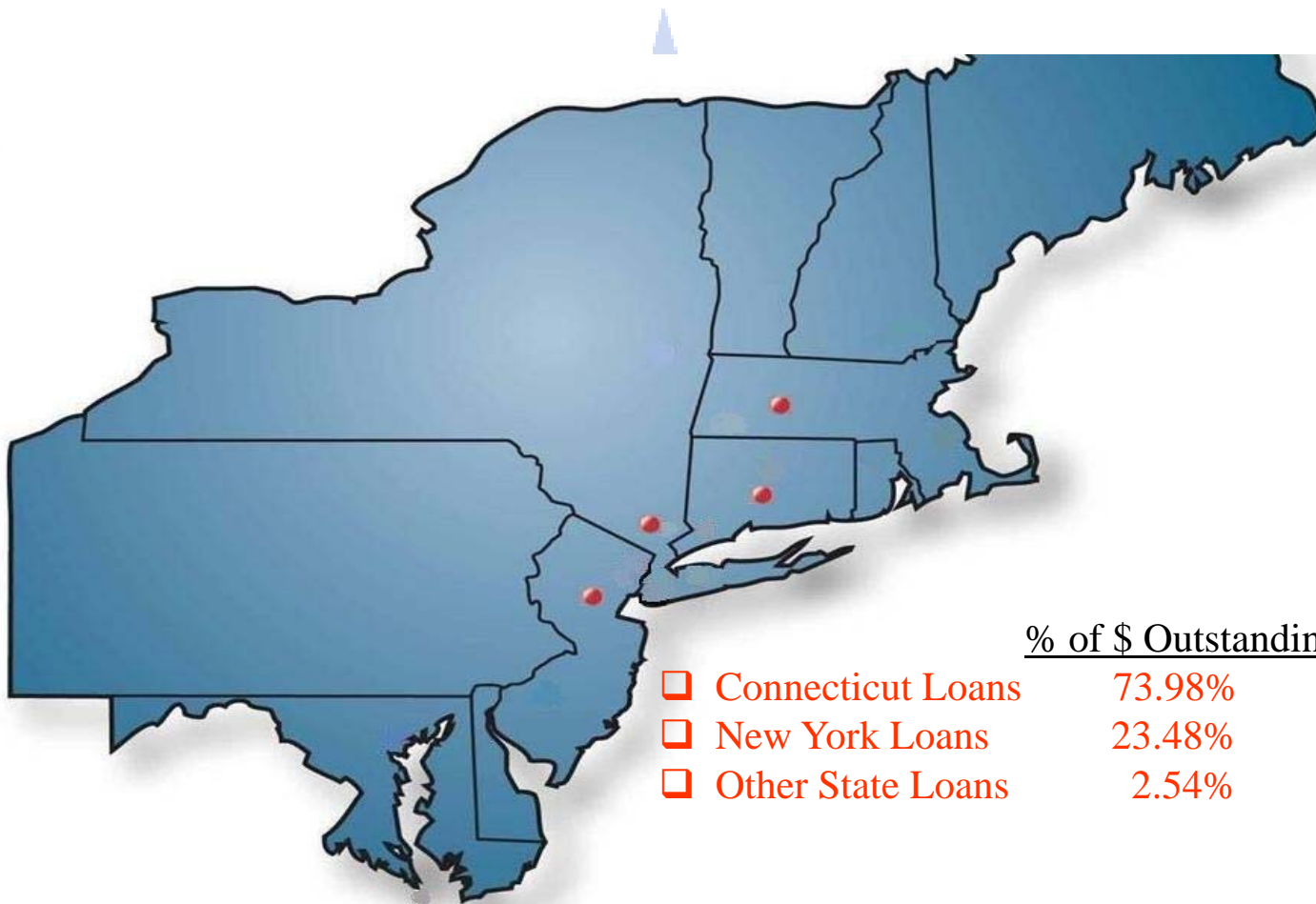
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Total Net Loans



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Real Estate Loans Geographic Distribution

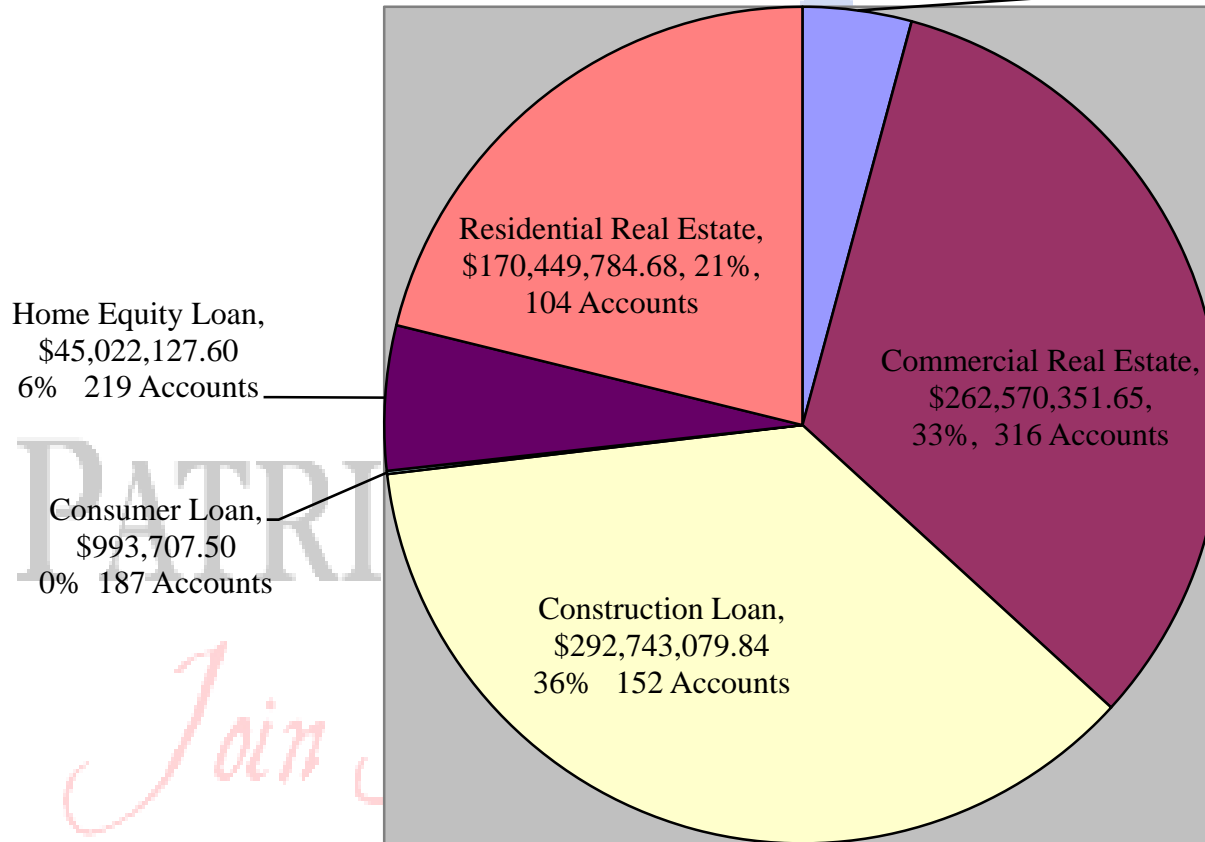


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Loan Portfolio Composition

Loan Type Concentrations, December 31, 2008

Commercial Loan,
\$33,860,527.25
4% 238 Accounts



■ Commercial Loan ■ Commercial Real Estate ■ Construction Loan ■ Consumer Loan ■ Home Equity Loan ■ Residential Real Estate

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Working Out Construction Loans in a Weak Real Estate Market

 *Significant Increase in Non-Accrual Loans in 2008 to \$80.5 Million*

 *Maximum Loan to Value Ratio 65% “as Complete” at Origination*

 *Average Loan to Value Ratio “as Complete” at Origination 55%*

 *No Construction Loan Charge Offs in 2008*

 *All Construction Spec Loans Originated in Connecticut & New York*

 *Construction Advances Are Monitored by Inspectors Prior to Draws*

 *Members of Management Know Area Where The Loans Are Made*

 *No Large Tract Development Financed*

 *Most Condo Projects Financed are Small and All Are Within the*

Markets in Connecticut and Southern New York

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Loan Portfolio



Significant Concentration in Commercial Real Estate & Construction Loans



No Sub-Prime Loan Exposure



No Option ARM's



No Negative Amortization Loans



No High Loan To Value Ratio Real Estate Loans "At Origination"



No High Loan To Value Home Equity Loans Originated for Portfolio



Minimal Credit Card Loan And Auto Loan Exposure



Minimal Unsecured Loans

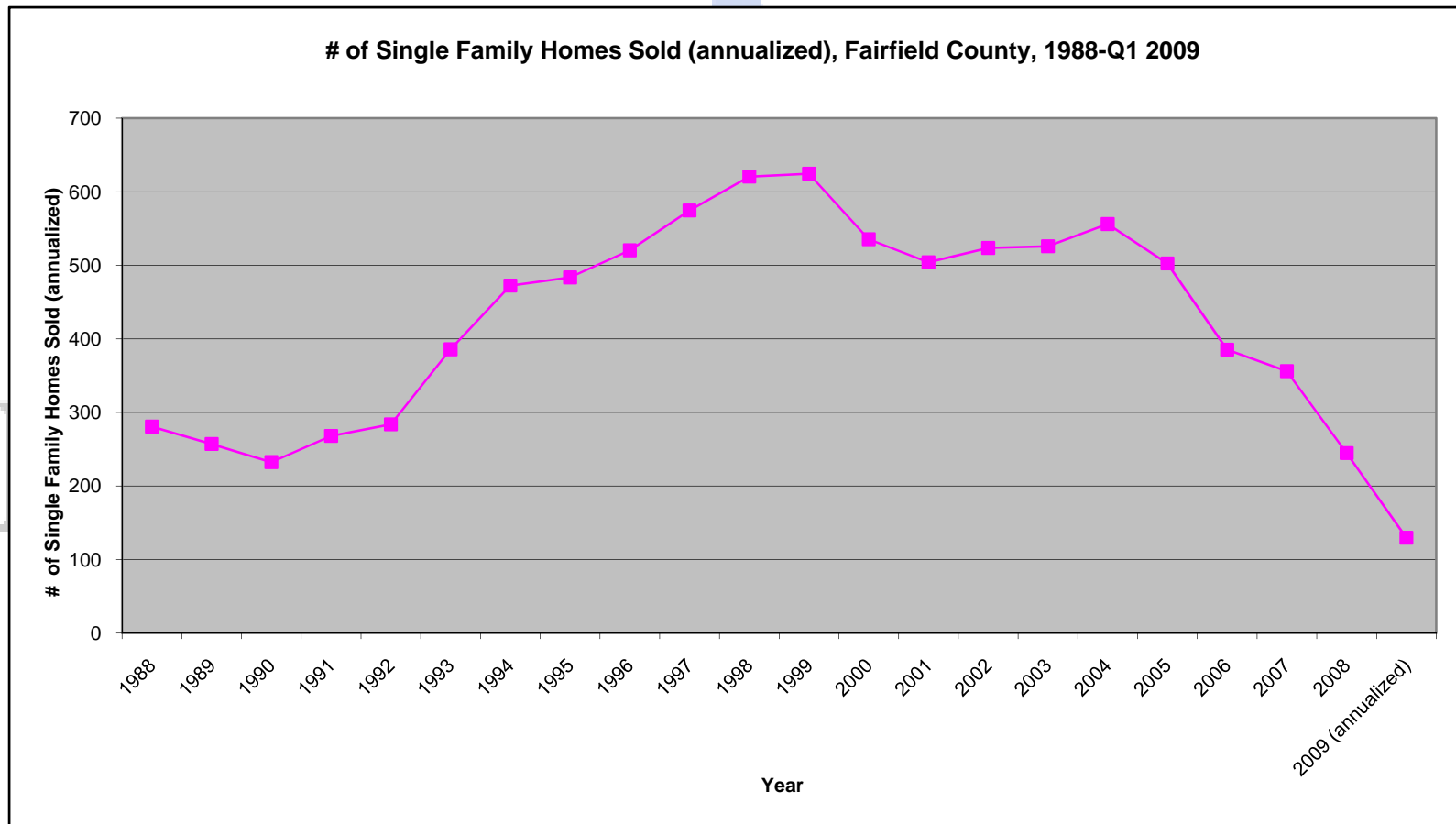


Conservative Loan to Value Standards Were Used to Underwrite and Originate Construction Loans



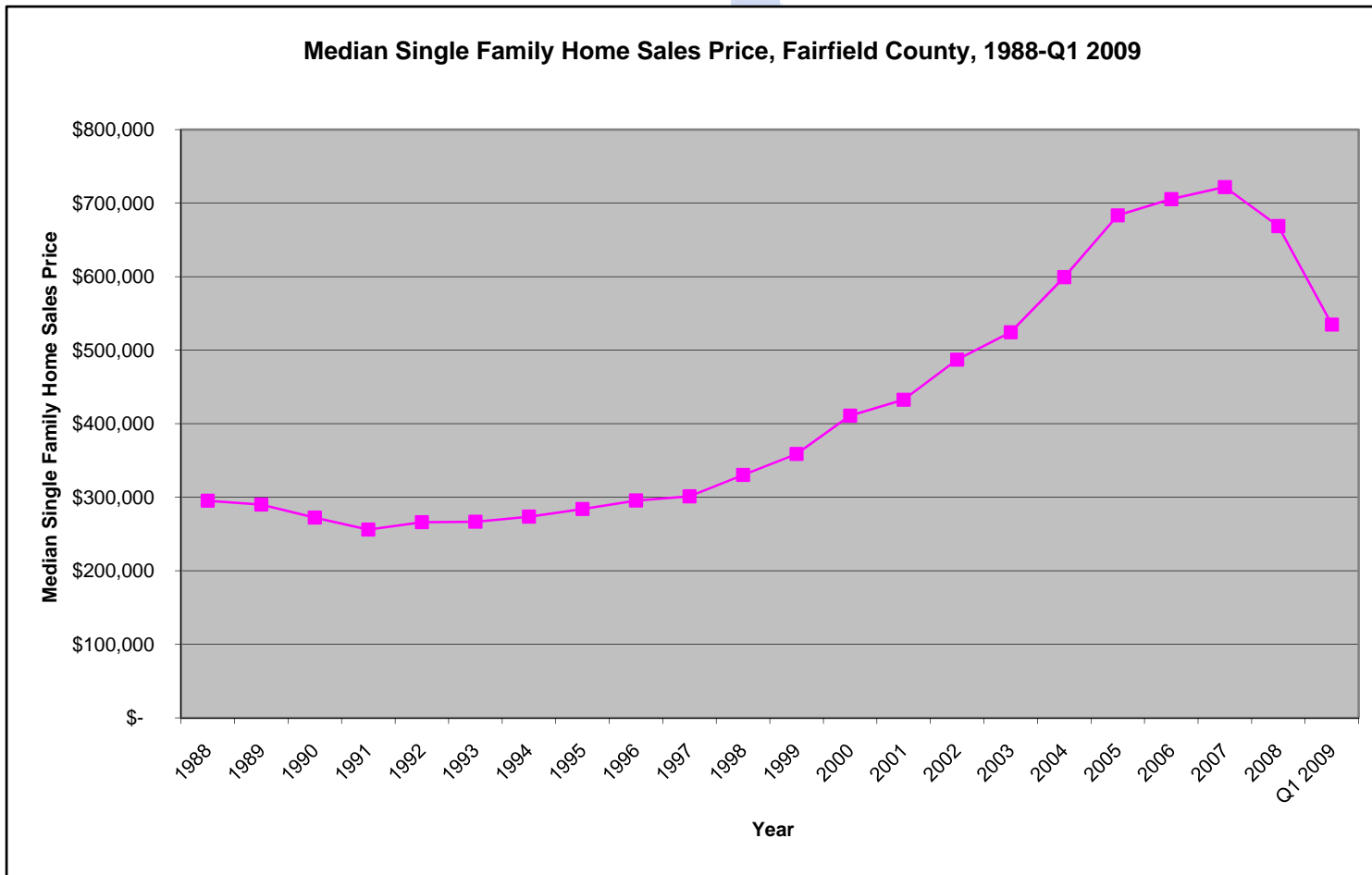
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Housing Market from 1988 to 1st Quarter 2009 for Fairfield County



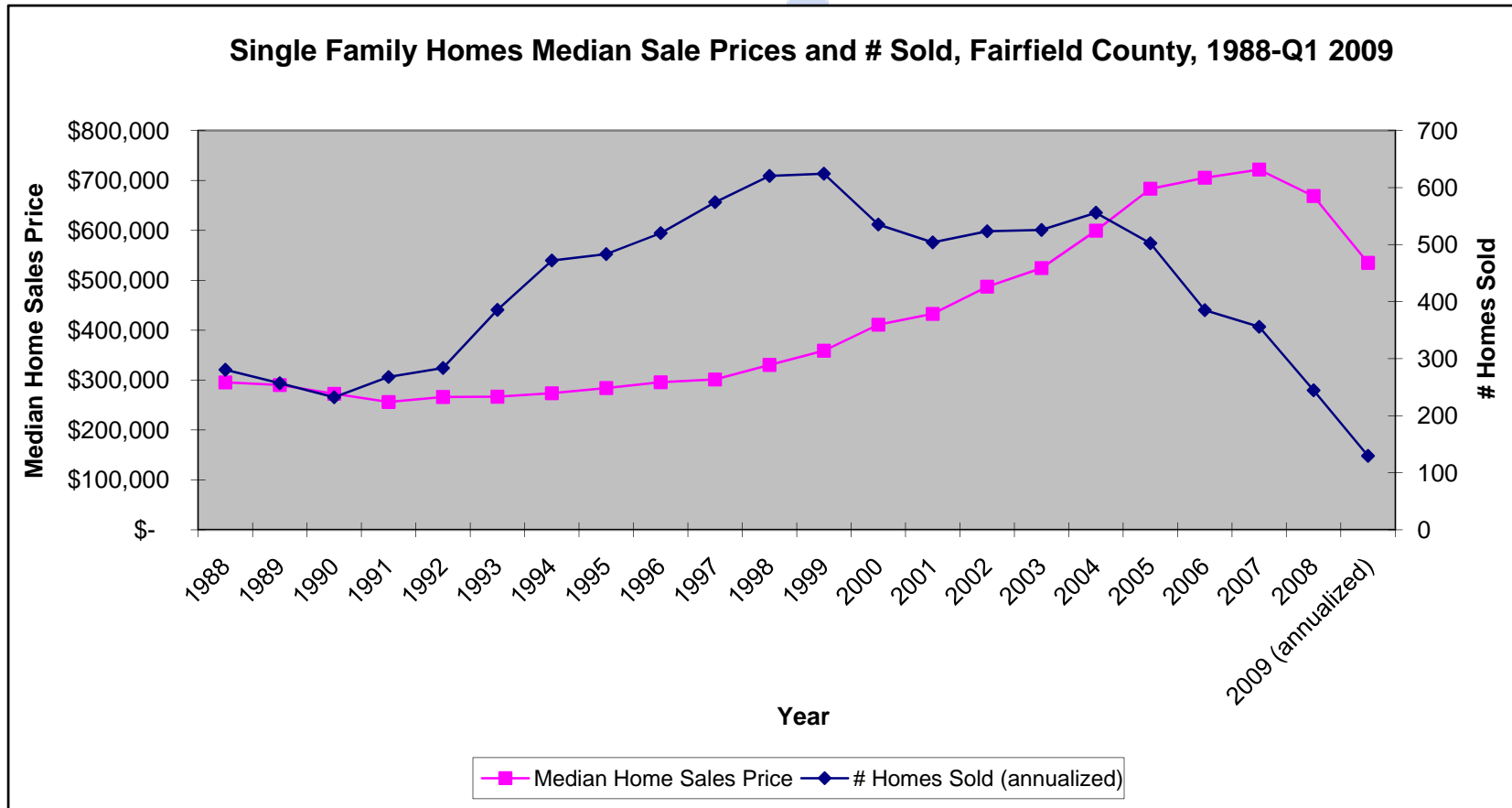
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Housing Market from 1988 to 1st Quarter 2009 for Fairfield County



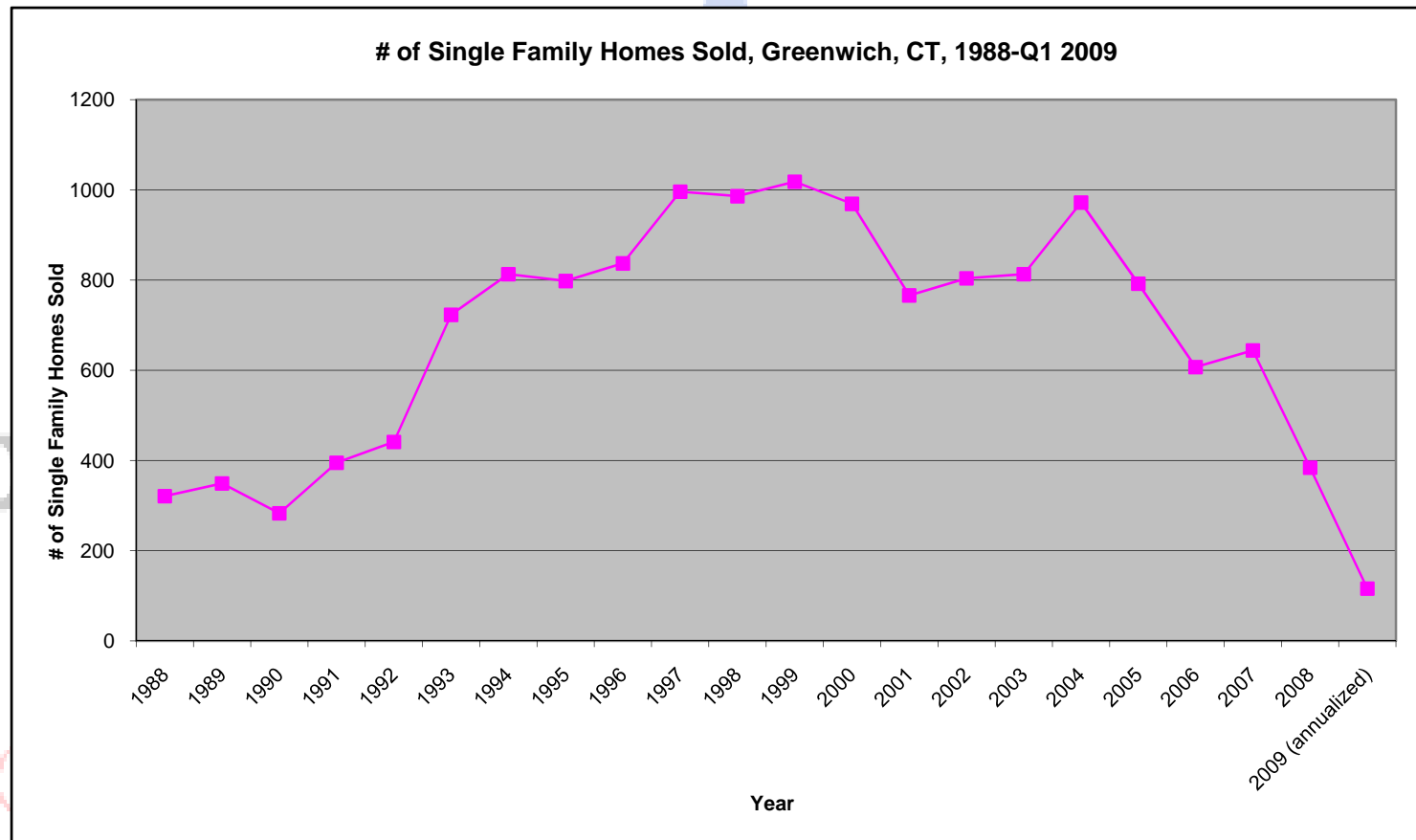
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Housing Market from 1988 to 1st Quarter 2009 for Fairfield County



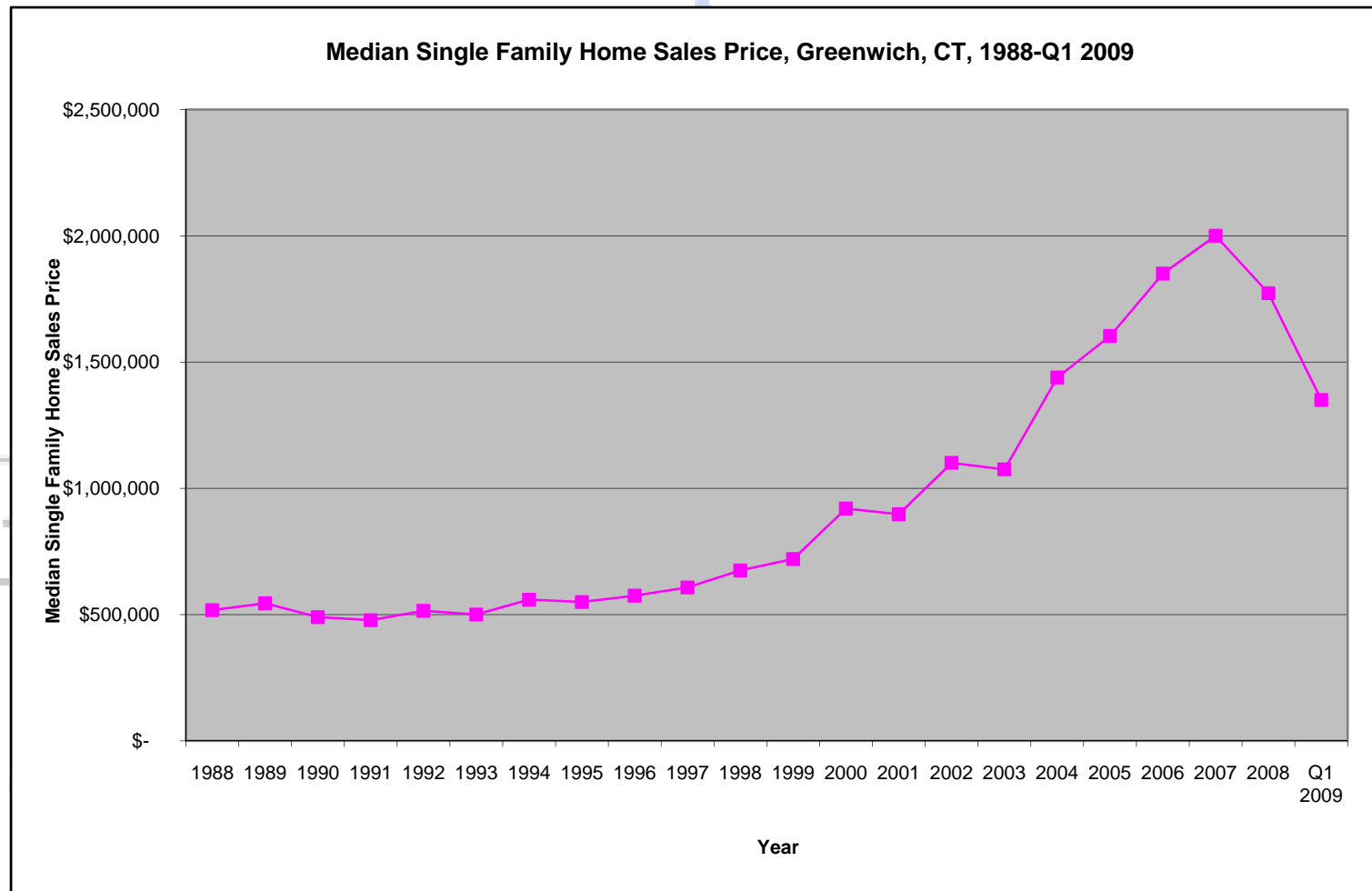
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Housing Market from 1988 to 1st Quarter 2009 for Greenwich



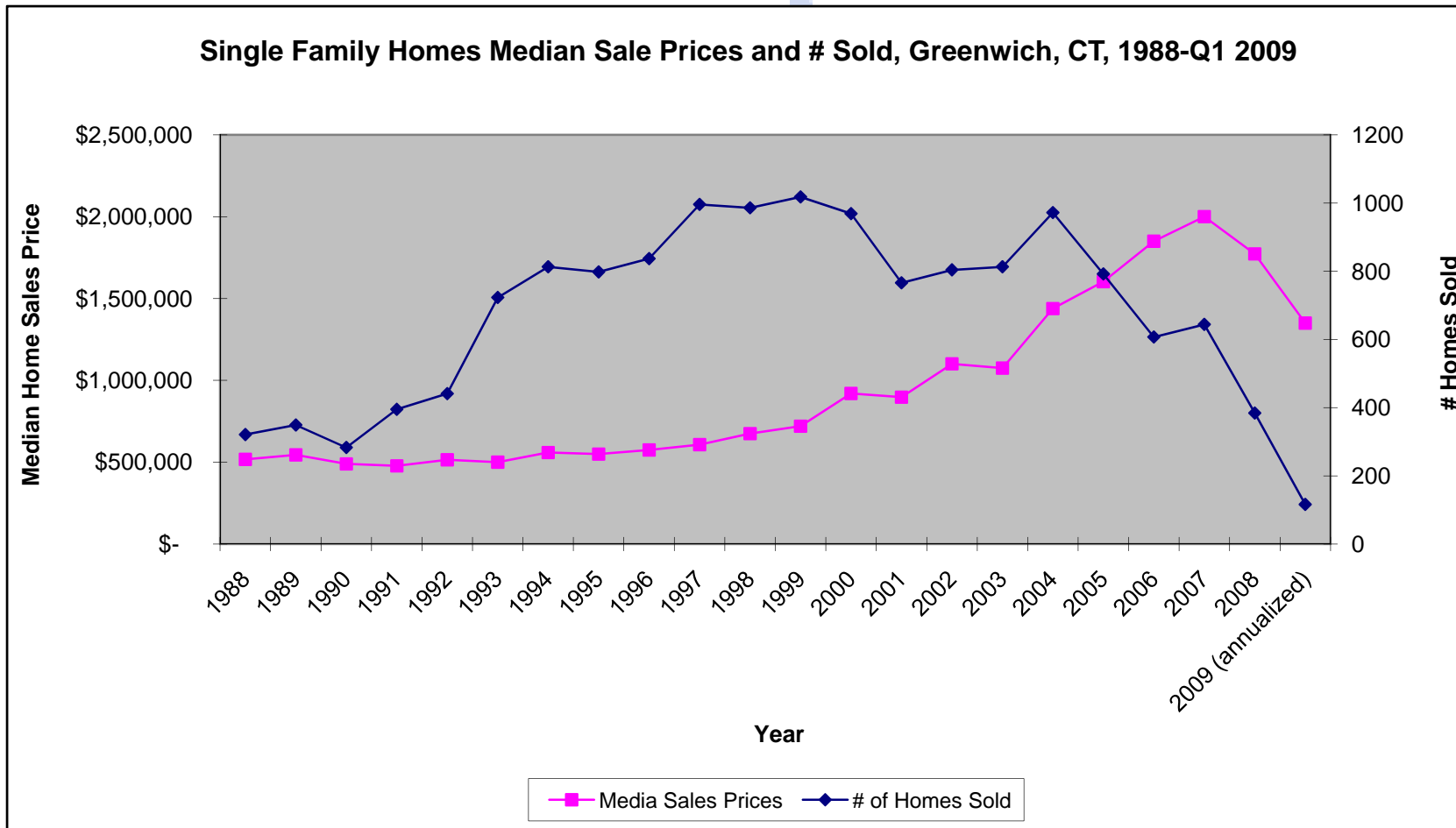
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Housing Market from 1988 to 1st Quarter 2009 for Greenwich



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Housing Market from 1988 to 1st Quarter 2009 for Greenwich



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Construction Loans Paid Off in 2008

 *\$110.5 Million in Patriot Construction Loans Were Paid Off or Refinanced at Other Institutions*

 *No Charge Offs Taken on Any Construction Loans Paid Off During 2008*

 *The Average Outstanding Loan Balance on Paid Off Construction Loans Was 67% of the Sales Price on Those Loans Paid Off by Sale*

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Interest Rate Risk Exposure

No Long Term Fixed Rate Mortgages Held In Portfolio

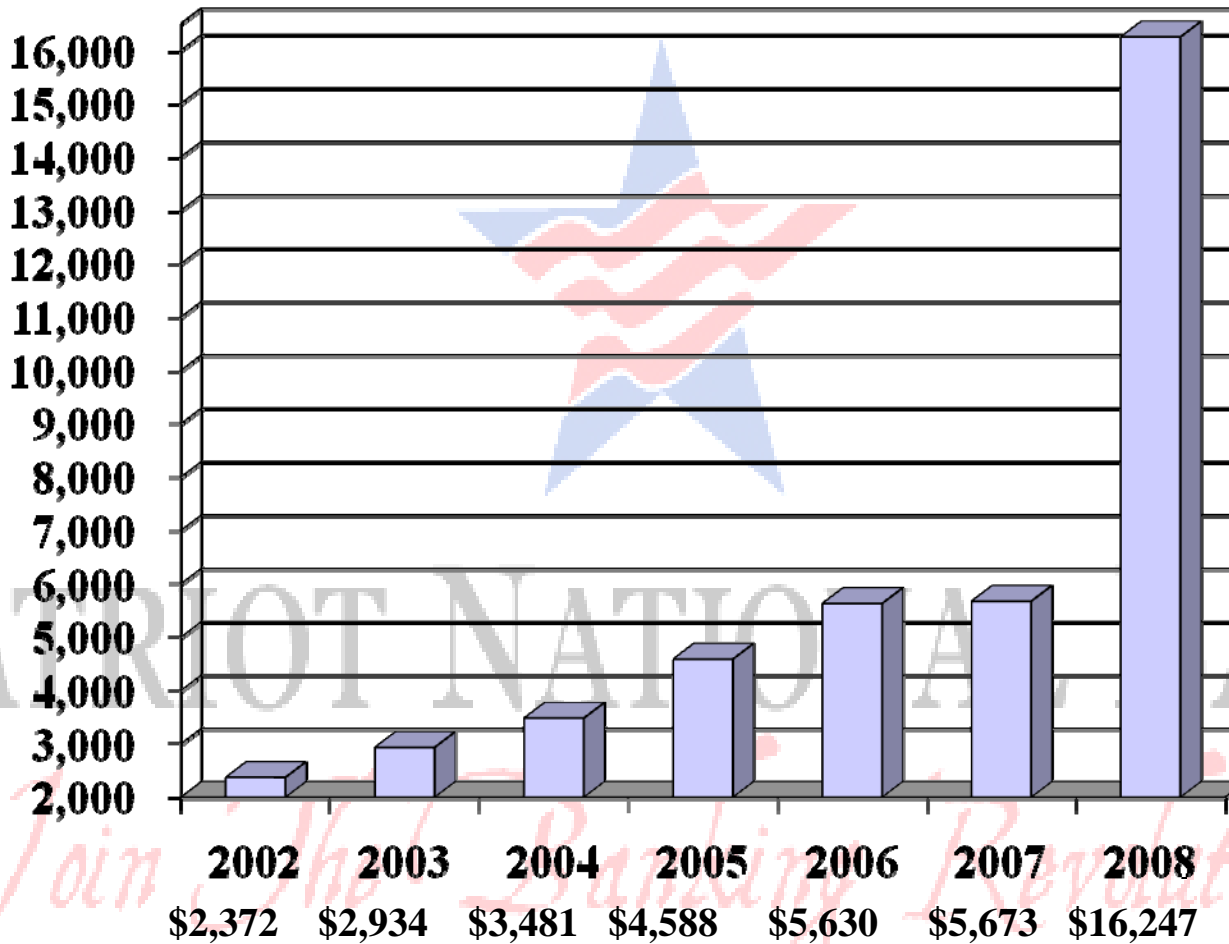
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Allowance For Loan Losses

All Amounts in Thousands



\$15.1 Million Added To Allowance For Loan Losses In The Past 7 Years

2008 Write downs \$715,000

2009 Write downs through March 31, 2009 \$1.2 Million

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Analysis Of Allowance For Loan Losses

	2008	2007	2006	2005	2004	2003	2002
	(Thousands of Dollars)						
Balance At Beginning Of Period	\$5,673	\$5,630	\$4,588	\$3,481	\$2,934	\$2,372	\$1,894
* Net Recoveries (Charge-Offs)	(715)	(32)	2	(3)	(9)	(1)	10
Additions Charged To Operations	11,289	75	1,040	1,110	556	563	468
Balance At End Of Period	\$16,247	\$5,673	\$5,630	\$4,588	\$3,481	\$2,934	\$2,372
Ratio of Net Recoveries (Charge-Offs) During The Period To Average Loans							

Net Charge-offs 7 Years \$748,000 through December 31, 2008

Provision To Allowance For Loan Losses \$15.1 Million For Same Period

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Asset Quality

Investment Securities Portfolio (Available For Sale)



No Sub-Prime Loan Exposure In Investment Portfolio



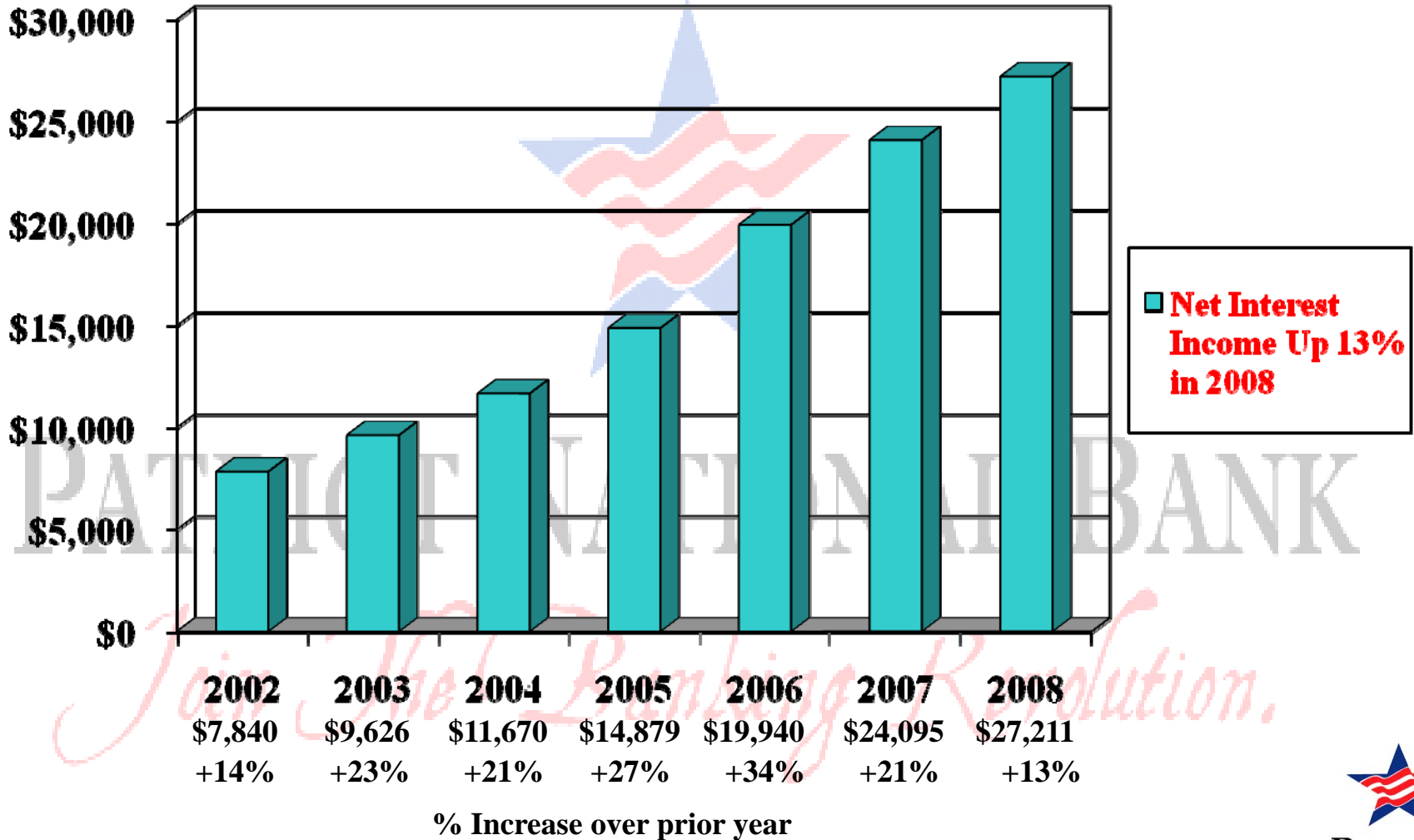
All Mortgage Backed Securities Held In Portfolio Are U.S. Government Agency or Government Sponsored Agency Securities

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Net Interest Income

All Amounts in Thousands



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Significant Unusual 2008 Events



\$11.3 Million Provisions to Allowance for Loan Losses



*\$2.1 Million Impairment Charges on Investment Grade Auction Rate Securities**



\$1.4 Million Goodwill Impairment Charges



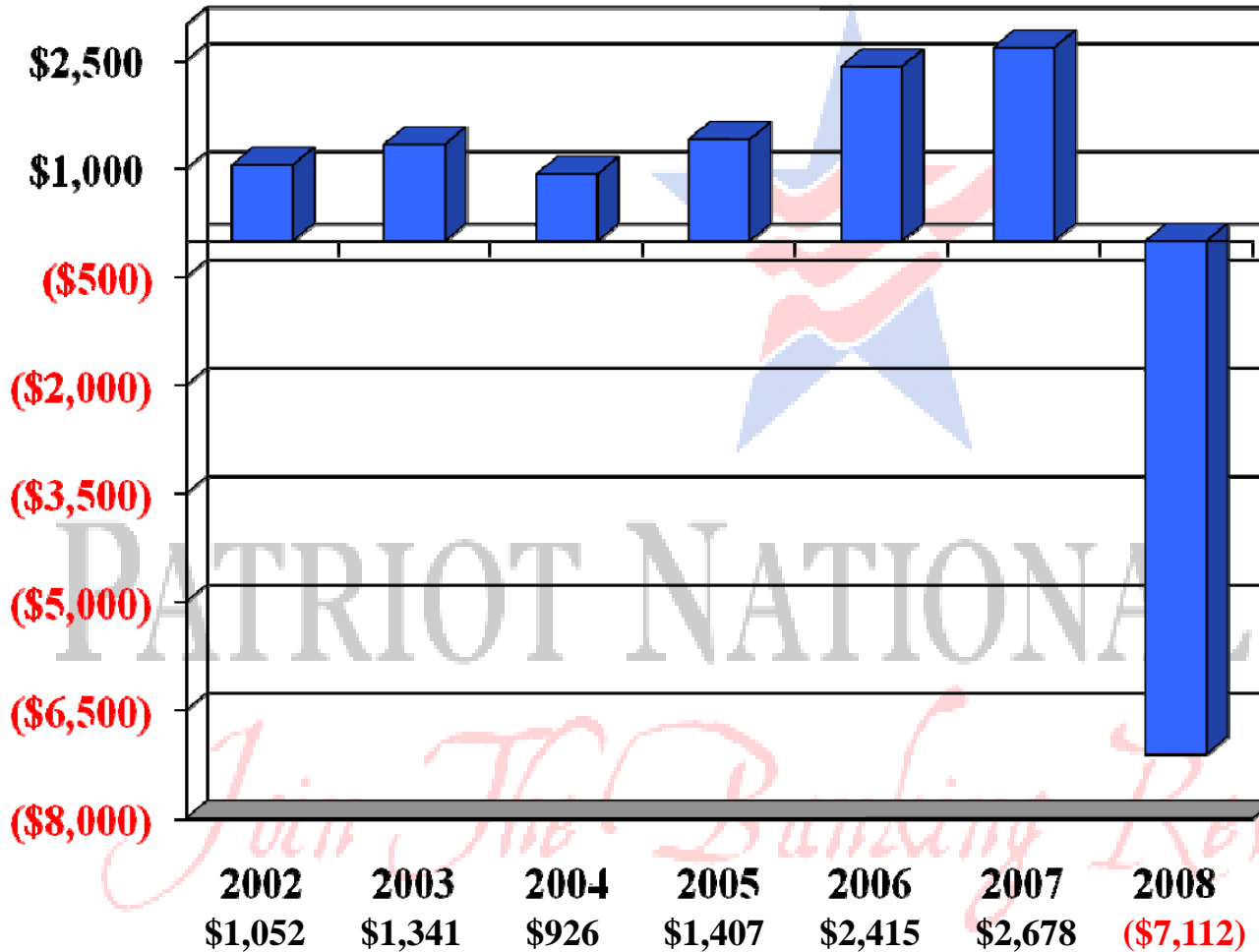
\$1.05 FHLMC – 100% Write Off

** Note: All Auction Rate Securities Remain Investment Grade and Continue to Pay Dividends in Accordance With the Terms of the Securities*

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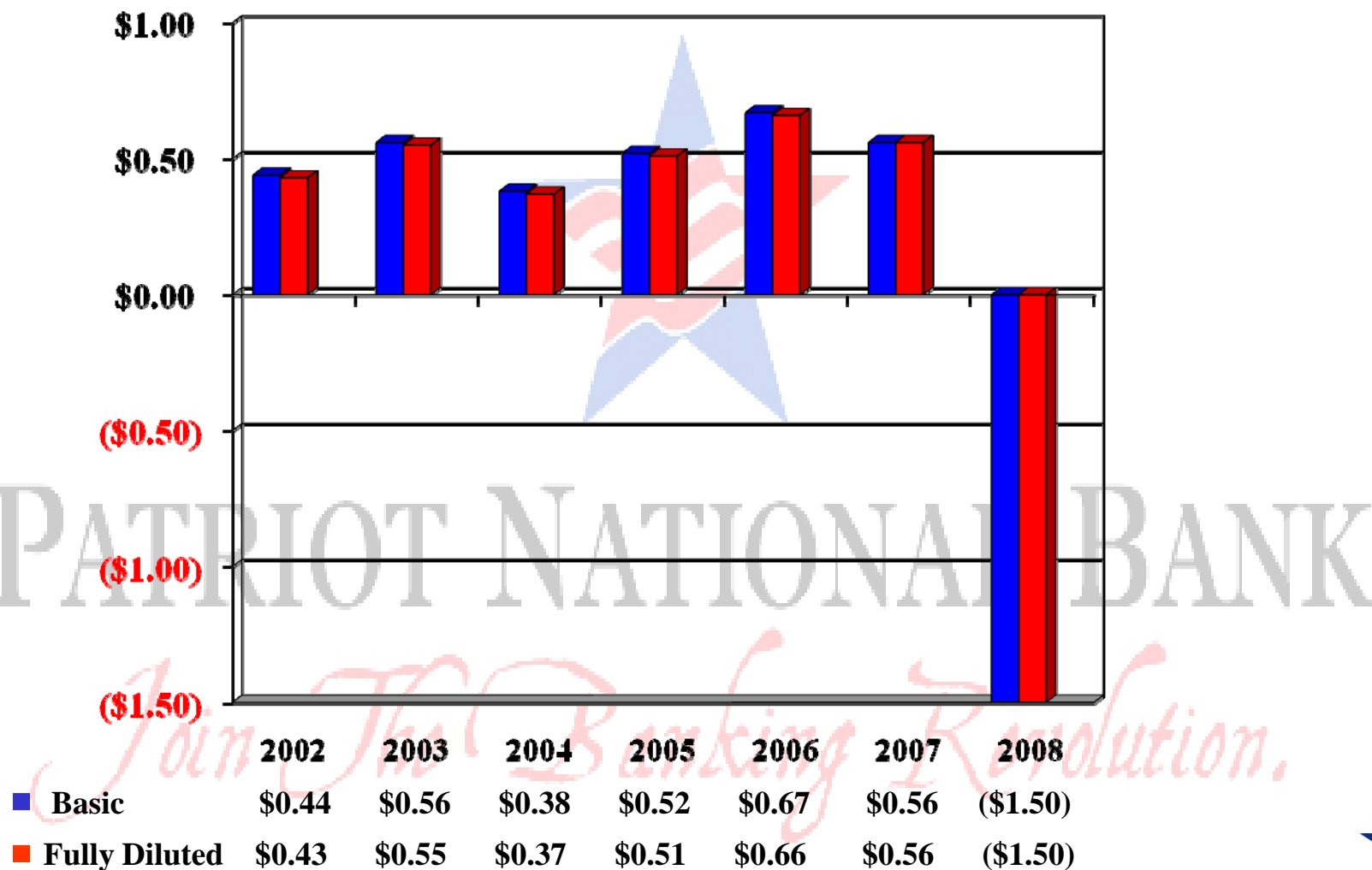
Net Income

All Amounts in Thousands



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Earnings Per Share



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Navigating Through The Economic Storm

Steps Taken



The Bank Currently has a Moratorium on Construction Loans and Commercial Real Estate Loans to Reduce Exposure



The Bank's Asset and Loan Growth Will be Modest



Re-Appraisal Program



Formed Experience Loan Workout Team

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Steps Taken

 *Eliminated Executive Bonuses in 2008 And 2009*

 *Implemented a Salary Freeze on All Officers Assistant Vice President and Above*

 *Closed Long Island Lending Office*

 *Reduced the Number of Salary Based Commercial Real Estate Loan Officers by Nine*

 *Reduced Annual Market Budget by 50%*

 *Eliminated Common Stock Dividend*

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2009 Prospects

 *Non-Performing Loans Expected to Increase*

 *NPL's Expected to Peak in the 4th Quarter 2009 and Then Trend Down in 2010*

 *Continued Significant Provisions to Allowance For Loan Losses*

 *Net Operating Losses*

 *Writedowns of Construction Loans Until Disposed Of*

 *Limited Balance Sheet and Loan Growth Until Capital is Raised*

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Return To Profitability

*Dependent on End of Recession and
Stabilization And Improvement in
Local Real Estate Markets*

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The Future



Fewer Competitors

*The Bank Will Be Well Positioned Provided Capital is Raised
and Problems Loans Are Resolved*



*Patriot Has 19 Full Service Branches in One of The Most
Desirable Real Estate Markets in The U.S.*



Loan and Deposit Pricing More Favorable for Banks

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