

BUFFALO FEDERAL SAVINGS BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions	
	02/20/2009	29696	1	
Selected balance and off-balance sheet items	2012	2013	%chg from prev	
	\$ millions	\$ millions		
Assets		\$121		
Loans		\$74		
<i>Construction & development</i>		\$4		
<i>Closed-end 1-4 family residential</i>		\$22		
<i>Home equity</i>		\$5		
<i>Credit card</i>		\$0		
<i>Other consumer</i>		\$3		
<i>Commercial & Industrial</i>		\$9		
<i>Commercial real estate</i>		\$23		
Unused commitments		\$7		
Securitization outstanding principal		\$0		
Mortgage-backed securities (GSE and private issue)		\$1		
Asset-backed securities		\$0		
Other securities		\$35		
Cash & balances due		\$3		
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>		\$0		
<i>Open-end HELOC originated for sale (quarter)</i>		\$0		
<i>Closed-end mortgage originations sold (quarter)</i>		\$0		
<i>Open-end HELOC originations sold (quarter)</i>		\$0		
Liabilities		\$108		
Deposits		\$106		
Total other borrowings		\$1		
FHLB advances		\$1		
Equity				
Equity capital at quarter end		\$13		
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA	
Performance Ratios				
Tier 1 leverage ratio		11.0%	--	
Tier 1 risk based capital ratio		17.0%	--	
Total risk based capital ratio		18.2%	--	
Return on equity ¹		4.5%	--	
Return on assets ¹		0.5%	--	
Net interest margin ¹		4.3%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)		56.9%	--	
Loss provision to net charge-offs (qtr)		-18.2%	--	
Net charge-offs to average loans and leases ¹		-0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>		0.0%		0.0%
<i>Closed-end 1-4 family residential</i>		1.2%		0.0%
<i>Home equity</i>		0.0%		0.0%
<i>Credit card</i>		0.0%		0.0%
<i>Other consumer</i>		0.0%		0.0%
<i>Commercial & Industrial</i>		0.7%		0.0%
<i>Commercial real estate</i>		8.9%		0.0%
<i>Total loans</i>		3.3%		0.0%