

BUFFALO FEDERAL SAVINGS BANK

	CPP Disbursement Date 02/20/2009	Cert 29696	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$138	\$152	10.2%	
Loans	\$112	\$107	-4.6%	
<i>Construction & development</i>	\$15	\$10	-27.8%	
<i>Closed-end 1-4 family residential</i>	\$32	\$27	-15.1%	
<i>Home equity</i>	\$4	\$4	2.1%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$7	\$7	2.9%	
<i>Commercial & Industrial</i>	\$14	\$14	0.8%	
<i>Commercial real estate</i>	\$38	\$41	7.2%	
Unused commitments	\$14	\$10	-28.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$3	-18.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$5	\$4	-11.3%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$128	\$139	9.1%	
Deposits	\$114	\$137	20.4%	
Total other borrowings	\$13	\$1	-90.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$10	\$13	24.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	8.2%	--	
Tier 1 risk based capital ratio	9.0%	11.7%	--	
Total risk based capital ratio	9.8%	12.7%	--	
Return on equity ¹	5.5%	7.7%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	4.8%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.1%	64.2%	--	
Loss provision to net charge-offs (qtr)	187.7%	215.3%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	4.6%	1.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	1.0%	2.1%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	1.6%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.4%	0.0%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	6.4%	0.4%	0.0%
<i>Commercial real estate</i>	0.0%	0.0%	0.0%	0.0%
<i>Total loans</i>	0.9%	1.5%	0.1%	0.1%