

FIRST FED CMTY BK OF BUCYRUS

	CPP Disbursement Date 12/23/2008	Cert 29705	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$143	\$127	-11.0%	
Loans	\$108	\$104	-4.1%	
Construction & development	\$1	\$2	26.7%	
Closed-end 1-4 family residential	\$67	\$64	-4.5%	
Home equity	\$4	\$3	-5.3%	
Credit card	\$0	\$0		
Other consumer	\$8	\$7	-11.9%	
Commercial & Industrial	\$8	\$8	-2.2%	
Commercial real estate	\$14	\$13	-0.9%	
Unused commitments	\$6	\$7	19.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$4	\$4	6.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$18	\$6	-63.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$130	\$115	-11.7%	
Deposits	\$93	\$99	5.7%	
Total other borrowings	\$36	\$16	-56.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$13	\$13	-4.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.4%	9.8%	--	
Tier 1 risk based capital ratio	14.9%	14.6%	--	
Total risk based capital ratio	16.0%	15.8%	--	
Return on equity ¹	1.8%	6.5%	--	
Return on assets ¹	0.1%	0.6%	--	
Net interest margin ¹	2.7%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.1%	54.0%	--	
Loss provision to net charge-offs (qtr)	163.2%	131.3%	--	
Net charge-offs to average loans and leases ¹	0.3%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	1.9%	2.9%	0.0%	0.1%
Home equity	1.7%	0.3%	0.4%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.5%	1.8%	0.3%	0.3%
Commercial & Industrial	3.7%	0.4%	0.3%	0.0%
Commercial real estate	1.0%	7.1%	0.0%	0.0%
Total loans	1.8%	2.9%	0.1%	0.1%