

HOME FEDERAL SAVINGS BANK

| | CPP Disbursement Date 12/23/2008 | Cert 29042 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|----------------------------|---|-------------|
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | |
| Assets | | \$647 | | |
| Loans | | \$397 | | |
| <i>Construction & development</i> | | \$38 | | |
| <i>Closed-end 1-4 family residential</i> | | \$90 | | |
| <i>Home equity</i> | | \$36 | | |
| <i>Credit card</i> | | \$0 | | |
| <i>Other consumer</i> | | \$2 | | |
| <i>Commercial & Industrial</i> | | \$71 | | |
| <i>Commercial real estate</i> | | \$148 | | |
| Unused commitments | | \$126 | | |
| Securitization outstanding principal | | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | | \$5 | | |
| Asset-backed securities | | \$0 | | |
| Other securities | | \$103 | | |
| Cash & balances due | | \$121 | | |
| Residential mortgage originations | | | | |
| <i>Closed-end mortgage originated for sale (quarter)</i> | | \$8 | | |
| <i>Open-end HELOC originated for sale (quarter)</i> | | \$0 | | |
| <i>Closed-end mortgage originations sold (quarter)</i> | | \$9 | | |
| <i>Open-end HELOC originations sold (quarter)</i> | | \$0 | | |
| Liabilities | | \$559 | | |
| Deposits | | \$555 | | |
| Total other borrowings | | \$1 | | |
| FHLB advances | | \$0 | | |
| Equity | | | | |
| Equity capital at quarter end | | \$88 | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | | 12.2% | -- | |
| Tier 1 risk based capital ratio | | 19.5% | -- | |
| Total risk based capital ratio | | 20.8% | -- | |
| Return on equity ¹ | | 87.6% | -- | |
| Return on assets ¹ | | 11.5% | -- | |
| Net interest margin ¹ | | 3.1% | -- | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | | 65.1% | -- | |
| Loss provision to net charge-offs (qtr) | | -146.2% | -- | |
| Net charge-offs to average loans and leases ¹ | | 2.1% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 |
| <i>Construction & development</i> | | 37.4% | | 6.9% |
| <i>Closed-end 1-4 family residential</i> | | 2.2% | | 0.0% |
| <i>Home equity</i> | | 0.6% | | 0.0% |
| <i>Credit card</i> | | 12.5% | | 0.9% |
| <i>Other consumer</i> | | 5.8% | | 0.3% |
| <i>Commercial & Industrial</i> | | 0.9% | | 0.1% |
| <i>Commercial real estate</i> | | 0.1% | | 0.0% |
| <i>Total loans</i> | | 4.4% | | 0.7% |