

HOME FEDERAL BANK

	CPP Disbursement Date 11/21/2008	Cert 28092	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,172	\$1,173	0.0%	
Loans	\$826	\$842	2.0%	
<i>Construction & development</i>	\$51	\$64	25.0%	
<i>Closed-end 1-4 family residential</i>	\$155	\$141	-9.0%	
<i>Home equity</i>	\$45	\$53	17.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$59	\$44	-24.6%	
<i>Commercial & Industrial</i>	\$209	\$217	4.2%	
<i>Commercial real estate</i>	\$239	\$258	8.0%	
Unused commitments	\$190	\$237	25.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$225	\$200	-10.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$25	\$22	-10.0%	
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	\$1,077	\$1,068	-0.9%	
Deposits	\$812	\$889	9.5%	
Total other borrowings	\$253	\$166	-34.3%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$95	\$105	10.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	8.9%	--	
Tier 1 risk based capital ratio	10.5%	11.0%	--	
Total risk based capital ratio	11.4%	11.8%	--	
Return on equity ¹	10.0%	9.6%	--	
Return on assets ¹	0.8%	0.8%	--	
Net interest margin ¹	3.6%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	190.5%	54.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	128.9%	--	
Net charge-offs to average loans and leases ¹	-0.9%	0.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.1%	2.6%	0.0%	0.0%
<i>Closed-end 1-4 family residential</i>	0.7%	0.6%	0.1%	0.1%
<i>Home equity</i>	0.5%	0.2%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.5%	0.4%	0.3%	0.3%
<i>Commercial & Industrial</i>	0.6%	4.7%	0.1%	0.1%
<i>Commercial real estate</i>	0.3%	0.8%	0.0%	0.0%
<i>Total loans</i>	0.5%	1.8%	0.0%	0.0%