

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$1,145	\$1,035	-9.6%	
Loans	\$912	\$814	-10.8%	
<i>Construction & development</i>	\$216	\$131	-39.3%	
<i>Closed-end 1-4 family residential</i>	\$162	\$139	-14.3%	
<i>Home equity</i>	\$52	\$51	-2.6%	
<i>Credit card</i>	\$0	\$0	-2.9%	
<i>Other consumer</i>	\$8	\$7	-12.0%	
<i>Commercial & Industrial</i>	\$208	\$193	-7.0%	
<i>Commercial real estate</i>	\$210	\$216	2.7%	
Unused commitments	\$174	\$130	-25.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$77	\$54	-30.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$0		
Cash & balances due	\$15	\$16	5.5%	
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	\$1,037	\$939	-9.5%	
Deposits	\$882	\$798	-9.5%	
Total other borrowings	\$147	\$135	-8.0%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$108	\$97	-10.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.6%	--	
Tier 1 risk based capital ratio	11.6%	10.9%	--	
Total risk based capital ratio	12.7%	12.1%	--	
Return on equity ¹	-10.0%	1.3%	--	
Return on assets ¹	-0.8%	0.1%	--	
Net interest margin ¹	3.1%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	17.4%	24.0%	--	
Loss provision to net charge-offs (qtr)	108.4%	96.5%	--	
Net charge-offs to average loans and leases ¹	3.4%	1.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	11.5%	8.8%	0.2%	-0.6%
<i>Closed-end 1-4 family residential</i>	1.0%	0.8%	0.1%	0.2%
<i>Home equity</i>	6.5%	6.4%	0.1%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.3%	2.2%
<i>Other consumer</i>	0.4%	0.4%	0.6%	1.1%
<i>Commercial & Industrial</i>	5.0%	7.8%	2.6%	1.2%
<i>Commercial real estate</i>	6.9%	8.4%	1.1%	0.9%
<i>Total loans</i>	6.0%	6.0%	0.8%	0.5%