

HOMETOWN BANCORP OF ALABAMA, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3451603	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$185	\$211	13.9%	
Loans	\$128	\$137	6.7%	
Construction & development	\$20	\$17	-14.0%	
Closed-end 1-4 family residential	\$38	\$47	25.9%	
Home equity	\$3	\$4	18.3%	
Credit card	\$0	\$0		
Other consumer	\$20	\$20	-3.5%	
Commercial & Industrial	\$14	\$14	2.1%	
Commercial real estate	\$24	\$26	10.1%	
Unused commitments	\$7	\$10	38.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$21	\$24	17.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$35	27.7%	
Cash & balances due	\$3	\$5	66.0%	
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	\$168	\$190	12.5%	
Deposits	\$156	\$179	14.7%	
Total other borrowings	\$12	\$10	-18.1%	
FHLB advances	\$10	\$10	0.0%	
Equity				
Equity capital at quarter end	\$17	\$21	28.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.5%	10.1%	--	
Tier 1 risk based capital ratio	13.5%	15.3%	--	
Total risk based capital ratio	14.5%	16.5%	--	
Return on equity ¹	17.3%	6.8%	--	
Return on assets ¹	1.6%	0.7%	--	
Net interest margin ¹	4.3%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.5%	50.5%	--	
Loss provision to net charge-offs (qtr)	191.2%	320.3%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.3%	6.2%	0.0%	1.5%
Closed-end 1-4 family residential	0.5%	1.1%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.9%	1.3%	0.2%	0.1%
Commercial & Industrial	0.1%	10.3%	0.0%	0.3%
Commercial real estate	0.0%	6.3%	0.0%	0.0%
Total loans	1.1%	3.6%	0.0%	0.3%