

HOMETOWN BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2955300	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$130	\$128	-1.9%	
Loans	\$102	\$101	-1.6%	
Construction & development	\$6	\$6	7.8%	
Closed-end 1-4 family residential	\$31	\$33	3.6%	
Home equity	\$2	\$3	4.6%	
Credit card	\$0	\$0		
Other consumer	\$9	\$9	-6.5%	
Commercial & Industrial	\$15	\$10	-36.0%	
Commercial real estate	\$32	\$34	3.6%	
Unused commitments	\$11	\$9	-11.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$4	31.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$7	-11.6%	
Cash & balances due	\$2	\$5	145.3%	
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	\$120	\$116	-2.8%	
Deposits	\$110	\$105	-4.5%	
Total other borrowings	\$10	\$11	14.6%	
FHLB advances	\$8	\$8	-6.3%	
Equity				
Equity capital at quarter end	\$10	\$11	8.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	7.9%	8.7%	--	
Tier 1 risk based capital ratio	10.5%	11.1%	--	
Total risk based capital ratio	11.6%	12.4%	--	
Return on equity ¹	-6.7%	8.3%	--	
Return on assets ¹	-0.5%	0.7%	--	
Net interest margin ¹	3.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	37.5%	50.1%	--	
Loss provision to net charge-offs (qtr)	338.1%	100.0%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	26.3%	20.5%	0.0%	0.0%
Closed-end 1-4 family residential	1.5%	1.7%	0.0%	0.0%
Home equity	0.0%	0.0%	0.7%	0.4%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.7%	0.8%	0.2%	0.2%
Commercial & Industrial	0.0%	1.4%	0.0%	0.6%
Commercial real estate	2.6%	1.8%	0.0%	0.0%
Total loans	2.9%	2.7%	0.0%	0.1%