

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$284	\$295	3.9%	
Loans	\$147	\$153	3.8%	
Construction & development	\$12	\$13	5.3%	
Closed-end 1-4 family residential	\$54	\$59	9.5%	
Home equity	\$3	\$3	-6.9%	
Credit card	\$0	\$0		
Other consumer	\$17	\$13	-23.2%	
Commercial & Industrial	\$15	\$15	5.8%	
Commercial real estate	\$31	\$31	-0.8%	
Unused commitments	\$15	\$17	11.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$43	\$29	-33.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$67	\$81	20.8%	
Cash & balances due	\$19	\$23	20.7%	
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	\$257	\$263	2.4%	
Deposits	\$246	\$252	2.3%	
Total other borrowings	\$10	\$10	0.0%	
FHLB advances	\$10	\$10	0.0%	
Equity				
Equity capital at quarter end	\$27	\$32	17.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	10.1%	--	
Tier 1 risk based capital ratio	16.5%	16.7%	--	
Total risk based capital ratio	17.8%	17.9%	--	
Return on equity ¹	9.5%	13.9%	--	
Return on assets ¹	0.9%	1.5%	--	
Net interest margin ¹	3.9%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	76.1%	68.1%	--	
Loss provision to net charge-offs (qtr)	1558.5%	0.9%	--	
Net charge-offs to average loans and leases ¹	0.1%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	3.3%	3.2%	0.0%	0.0%
Closed-end 1-4 family residential	0.6%	0.2%	0.0%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.8%	0.2%	0.2%
Commercial & Industrial	10.4%	12.6%	0.0%	0.0%
Commercial real estate	8.0%	8.3%	0.0%	0.0%
Total loans	3.3%	3.4%	0.0%	0.2%