

H BANCORP LLC

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2453084	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$153	\$838	446.1%	
Loans	\$121	\$693	474.3%	
Construction & development	\$2	\$56	2798.0%	
Closed-end 1-4 family residential	\$9	\$35	278.0%	
Home equity	\$15	\$17	12.3%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	72.5%	
Commercial & Industrial	\$25	\$137	445.5%	
Commercial real estate	\$65	\$420	548.3%	
Unused commitments	\$25	\$121	389.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$3	\$3	-9.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$86	2128.0%	
Cash & balances due	\$25	\$19	-24.4%	
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	\$150	\$732	387.4%	
Deposits	\$146	\$699	379.3%	
Total other borrowings	\$4	\$28	600.0%	
FHLB advances	\$4	\$28	600.0%	
Equity				
Equity capital at quarter end	\$3	\$105	3251.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	2.0%	12.5%	--	
Tier 1 risk based capital ratio	2.6%	12.8%	--	
Total risk based capital ratio	3.8%	14.1%	--	
Return on equity ¹	-76.4%	6.5%	--	
Return on assets ¹	-1.7%	0.8%	--	
Net interest margin ¹	3.6%	5.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	102.0%	64.5%	--	
Loss provision to net charge-offs (qtr)	0.0%	-62.2%	--	
Net charge-offs to average loans and leases ¹	-0.1%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	0.0%	4.0%	0.0%	0.0%
Closed-end 1-4 family residential	5.2%	2.3%	0.0%	0.0%
Home equity	4.5%	2.5%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.4%	1.1%	0.2%	0.0%
Commercial & Industrial	3.5%	5.0%	0.2%	0.1%
Commercial real estate	2.9%	2.4%	0.0%	0.0%
Total loans	3.3%	3.4%	0.0%	0.1%