

**HOMETOWN BANCORP OF ALABAMA, INC.**

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3451603	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$211	\$256	21.6%	
Loans	\$137	\$147	7.4%	
Construction & development	\$17	\$18	4.1%	
Closed-end 1-4 family residential	\$47	\$53	12.1%	
Home equity	\$4	\$4	-3.9%	
Credit card	\$0	\$0		
Other consumer	\$20	\$23	15.4%	
Commercial & Industrial	\$14	\$13	-11.2%	
Commercial real estate	\$26	\$28	5.8%	
Unused commitments	\$10	\$12	22.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$24	\$42	74.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$35	\$49	41.4%	
Cash & balances due	\$5	\$8	49.6%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$190	\$234	23.3%	
Deposits	\$179	\$221	23.7%	
Total other borrowings	\$10	\$12	20.0%	
FHLB advances	\$10	\$12	20.0%	
<b>Equity</b>				
Equity capital at quarter end	\$21	\$23	6.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	10.1%	--	
Tier 1 risk based capital ratio	15.3%	15.3%	--	
Total risk based capital ratio	16.5%	16.6%	--	
Return on equity <sup>1</sup>	6.8%	11.2%	--	
Return on assets <sup>1</sup>	0.7%	1.1%	--	
Net interest margin <sup>1</sup>	4.2%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	50.5%	75.5%	--	
Loss provision to net charge-offs (qtr)	320.3%	122.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	0.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	6.2%	1.3%	1.5%	0.5%
Closed-end 1-4 family residential	1.1%	0.8%	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	1.3%	0.6%	0.1%	0.0%
Commercial & Industrial	10.3%	11.8%	0.3%	0.6%
Commercial real estate	6.3%	4.0%	0.0%	0.0%
Total loans	3.6%	2.3%	0.3%	0.2%