

/20.487/ HOMETOWN BANK		MANAGEMENT RATIOS			FM-088	CSI200213	03/29/19	PAGE 1	
A	B	* * * * *CURRENT* * * * *			* * * * *END OF LAST MONTH		* * * *	* * * *	1 YR AGO
		A	B	RATIO	A	B	RATIO		RATIO
* LOAN RATIOS *									
NET LOANS	/ DEPOSITS	111,936,403	150,271,113	74.49	114,103,380	148,786,310	76.69		74.57
NET LOANS	/ ASSETS	111,936,403	172,843,787	64.76	114,103,380	171,970,995	66.35		66.11
LOAN LOSS RES.	/ TOTAL LOANS	1,210,000-	113,146,403	1.07-	1,210,000-	115,313,380	1.05-		1.04-
* DEPOSIT RATIOS *									
DEMAND DEPOSIT	/ ASSETS	18,323,180	172,843,787	55.44	18,425,081	171,970,995	55.25		56.78
TIME & SAVING	/ ASSETS	54,449,484	172,843,787	31.50	53,766,811	171,970,995	31.27		31.87
* CAPITAL RATIOS *									
EQUITY CAPITAL	/ ASSETS	15,078,008	172,843,787	8.72	14,816,805	171,970,995	8.62		8.48
* INCOME RATIOS *									
NET INCOME BEFORE TAX	/ ASSETS	721,443	172,843,787	.42	581,493	171,970,995	.34		.23
NET INCOME AFTER TAXES	/ ASSETS	654,443	172,843,787	.38	537,993	171,970,995	.31		.19
NET INCOME AFTER TAXES	/ EQUITY CAPITAL	654,443	14,423,565	4.54	537,993	14,278,812	3.77		2.35
NET INT. INCOME	/ AVERAGE ASSETS	1,596,098	168,150,731	.95	1,055,303	166,293,330	.63		.94
* EXPENSE RATIOS *									
OPERATING EXP.	/ OPERATING INC.	1,576,007	747,915	210.72	1,040,699	598,397	173.91		365.60
LABOR COSTS	/ OPERATING INC.	834,929	747,915	111.63	548,964	598,397	91.74		192.88
INTEREST EXP.	/ OPERATING INC.	140,467	747,915	18.78	84,806	598,397	14.17		17.06
* EMPLOYEE RATIOS *									
ASSETS	/ FTE EMPLOYEES	172,843,787	49	3,563,789	171,970,995	49	3,545,794	3,353,203	
LABOR COSTS	/ FTE EMPLOYEES	834,929	49	17,215	548,964	49	11,319	16,421	

/20.487/ HOMETOWN BANK		MANAGEMENT RATIOS			FM-088	CSI200214	06/28/19	PAGE 1	
A	B	* * * * * CURRENT * * * * *			* * * * * END OF LAST MONTH		* * * * *	1 YR AGO	
		A	B	RATIO	A	B	RATIO	RATIO	
* LOAN RATIOS *									
NET LOANS / DEPOSITS		111,858,266	155,114,065	72.11	111,052,406	161,045,381	68.96	75.97	
NET LOANS / ASSETS		111,858,266	175,399,388	63.77	111,052,406	181,832,888	61.07	67.28	
LOAN LOSS RES. / TOTAL LOANS		1,200,000-	113,058,266	1.06-	1,200,000-	112,252,406	1.07-	1.04-	
* DEPOSIT RATIOS *									
DEMAND DEPOSIT / ASSETS		19,390,431	175,399,388	55.63	19,816,766	181,832,888	56.80	57.80	
TIME & SAVING / ASSETS		57,539,678	175,399,388	32.80	57,770,328	181,832,888	31.77	30.77	
* CAPITAL RATIOS *									
EQUITY CAPITAL / ASSETS		15,888,287	175,399,388	9.06	15,430,684	181,832,888	8.49	8.50	
* INCOME RATIOS *									
NET INCOME BEFORE TAX / ASSETS		1,241,610	175,399,388	.71	1,043,215	181,832,888	.57	.46	
NET INCOME AFTER TAXES / ASSETS		1,086,110	175,399,388	.62	922,715	181,832,888	.51	.38	
NET INCOME AFTER TAXES / EQUITY CAPITAL		1,086,110	14,802,178	7.34	922,715	14,507,969	6.36	4.70	
NET INT. INCOME / AVERAGE ASSETS		3,246,862	172,841,743	1.88	2,683,620	171,783,231	1.56	1.89	
* EXPENSE RATIOS *									
OPERATING EXP. / OPERATING INC.		3,194,266	1,272,298	251.06	2,638,561	1,071,213	246.32	372.66	
LABOR COSTS / OPERATING INC.		1,668,079	1,272,298	131.11	1,381,154	1,071,213	128.93	192.15	
INTEREST EXP. / OPERATING INC.		320,593	1,272,298	25.20	259,095	1,071,213	24.19	18.54	
* EMPLOYEE RATIOS *									
ASSETS / FTE EMPLOYEES		175,399,388	49	3,616,482	181,832,888	49	3,749,132	3,355,522	
LABOR COSTS / FTE EMPLOYEES		1,668,079	49	34,393	1,381,154	49	28,477	32,746	

/20.487/ HOMETOWN BANK		MANAGEMENT RATIOS			FM-088	CSI200215	09/30/19	PAGE 1	
A	B	* * * * * CURRENT * * * * *			* * * * * END OF LAST MONTH		* * * * *	1 YR AGO	
		A	B	RATIO	A	B	RATIO		
* LOAN RATIOS *									
NET LOANS	/ DEPOSITS	113,721,541	156,739,624	72.55	111,809,776	158,835,756	70.39		80.14
NET LOANS	/ ASSETS	113,721,541	177,629,229	64.02	111,809,776	179,917,651	62.14		69.20
LOAN LOSS RES.	/ TOTAL LOANS	1,200,000-	114,921,541	1.04-	1,190,020-	112,999,796	1.05-		1.03-
* DEPOSIT RATIOS *									
DEMAND DEPOSIT	/ ASSETS	19,286,057	177,629,229	56.08	19,341,133	179,917,651	56.54		56.27
TIME & SAVING	/ ASSETS	57,125,217	177,629,229	32.16	57,116,547	179,917,651	31.75		30.08
* CAPITAL RATIOS *									
EQUITY CAPITAL	/ ASSETS	16,289,926	177,629,229	9.17	16,458,350	179,917,651	9.15		8.48
* INCOME RATIOS *									
NET INCOME BEFORE TAX	/ ASSETS	1,720,368	177,629,229	.97	1,578,507	179,917,651	.88		.73
NET INCOME AFTER TAXES	/ ASSETS	1,487,868	177,629,229	.84	1,366,507	179,917,651	.76		.61
NET INCOME AFTER TAXES	/ EQUITY CAPITAL	1,487,868	14,802,057	10.05	1,366,507	15,091,843	9.05		7.72
NET INT. INCOME	/ AVERAGE ASSETS	4,916,769	174,373,236	2.82	4,356,876	173,912,984	2.51		2.88
* EXPENSE RATIOS *									
OPERATING EXP.	/ OPERATING INC.	4,882,661	1,795,289	271.97	4,322,249	1,644,498	262.83		366.31
LABOR COSTS	/ OPERATING INC.	2,544,190	1,795,289	141.71	2,246,701	1,644,498	136.62		189.64
INTEREST EXP.	/ OPERATING INC.	521,768	1,795,289	29.06	458,467	1,644,498	27.88		18.89
* EMPLOYEE RATIOS *									
ASSETS	/ FTE EMPLOYEES	177,629,229	56	3,194,770	179,917,651	56	3,235,929	3,393,846	
LABOR COSTS	/ FTE EMPLOYEES	2,544,190	56	45,759	2,246,701	56	40,408	49,688	

/20.487/ HOMETOWN BANK		MANAGEMENT RATIOS			FM-088	CSI200215	12/31/19	PAGE	1
A	B	* * * * * CURRENT * * * * *			* * * * * END OF LAST MONTH * * * * *			* * * * * 1 YR AGO	
		A	B	RATIO	A	B	RATIO		
* LOAN RATIOS *									
NET LOANS	/ DEPOSITS	117,589,250	156,934,594	74.93	117,007,272	162,297,381	72.09		81.08
NET LOANS	/ ASSETS	117,589,250	178,827,992	65.76	117,007,272	182,164,954	64.23		69.47
LOAN LOSS RES.	/ TOTAL LOANS	1,200,000-	118,789,250	1.01-	1,200,000-	118,207,272	1.02-		1.04-
* DEPOSIT RATIOS *									
DEMAND DEPOSIT	/ ASSETS	20,327,609	178,827,992	55.24	20,774,337	182,164,954	56.87		56.05
TIME & SAVING	/ ASSETS	58,145,701	178,827,992	32.51	58,708,257	182,164,954	32.23		29.64
* CAPITAL RATIOS *									
EQUITY CAPITAL	/ ASSETS	16,624,137	178,827,992	9.30	16,508,988	182,164,954	9.06		8.75
* INCOME RATIOS *									
NET INCOME BEFORE TAX	/ ASSETS	2,253,998	178,827,992	1.26	2,072,883	182,164,954	1.14		1.01
NET INCOME AFTER TAXES	/ ASSETS	1,958,498	178,827,992	1.10	1,789,383	182,164,954	.98		.85
NET INCOME AFTER TAXES	/ EQUITY CAPITAL	1,958,498	14,665,639	13.35	1,789,383	14,719,604	12.16		10.80
NET INT. INCOME	/ AVERAGE ASSETS	6,603,190	175,441,481	3.76	6,027,278	175,153,146	3.44		3.88
* EXPENSE RATIOS *									
OPERATING EXP.	/ OPERATING INC.	6,576,768	2,363,341	278.28	5,991,306	2,163,342	276.95		365.36
LABOR COSTS	/ OPERATING INC.	3,437,258	2,363,341	145.44	3,116,647	2,163,342	144.07		189.47
INTEREST EXP.	/ OPERATING INC.	708,957	2,363,341	30.00	646,432	2,163,342	29.88		20.27
* EMPLOYEE RATIOS *									
ASSETS	/ FTE EMPLOYEES	178,827,992	57	3,110,593	182,164,954	57	3,168,637	3,384,417	
LABOR COSTS	/ FTE EMPLOYEES	3,437,258	57	59,789	3,116,647	57	54,212	66,665	