

Summary Annual Report

Enclosed is The Home Depot benefit plans' Summary Annual Report for the 2014 plan year. Pursuant to the timing requirements under the Employee Retirement Income Security Act of 1974, as amended (ERISA), the information provided includes data for the 2014 plan year. This report is provided for your information. There is no action required on your part. Remember, you can always find detailed information about your plans in your latest Benefits Summary. You can access the Benefits Summary—as well as benefit updates, network provider lists and other valuable information—on www.livetheorangelife.com, Home Depot's benefits Web site.

Be sure to take advantage of all of the plans, programs and services offered by The Home Depot to help you live a healthier orange life!

FOR ASSOCIATES OF THE HOME DEPOT

Home Depot U.S.A., Inc. sponsors a variety of benefit plans to provide financial protection and security for you and your family. The following report contains summary financial information for The Home Depot benefit plans.

Your receipt of this report does not indicate that you were covered by any or every plan described in this report. This report is provided for your information only. No action is required on your part. If you have any questions regarding these plans, please contact a representative at the Benefits Choice Center at 1-800-555-4954.

This is a summary annual report for the following plans:

- Home Depot Medical and Dental Plan
- Home Depot Welfare Benefits Plan
- The Home Depot Welfare Benefits Plan for Part-Time Associates
- The Home Depot Vision Plan
- The Home Depot Cafeteria Benefit Plan (pertaining to the Health Care Spending Account)
- The Home Depot Retiree Medical Plan
- The Home Depot FutureBuilder
- National Blinds & Wallpaper 401(k) Savings & Profit Sharing Plan
- The Home Depot FutureBuilder for Puerto Rico

The annual reports have been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under ERISA.

Although The Home Depot established its benefit plans with the intention that they be maintained indefinitely, the plans may be amended, terminated or discontinued at any time. In the event the plans are terminated, you will be provided written notice of such termination and information regarding your rights.

HOME DEPOT MEDICAL AND DENTAL PLAN

This is a summary of the annual report of the Home Depot Medical and Dental Plan, EIN 58-1853319, Plan No. 501, for period February 01, 2014 through January 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Home Depot U.S.A., Inc. has committed itself to pay certain medical claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Metropolitan Life Insurance Company, Valueoptions, Inc., Triple S Salud, Inc., Takecare, Kaiser Foundation Health Plan Inc., Kaiser Foundation Health Plan Of Georgia, Kaiser Foundation Health Plan Of The Northwest, HMSA, Kaiser Foundation Health Plan Of Hawaii, American Heritage Life, Kaiser Foundation Health Plan Of Colorado, Healthspan Integrated Care, Kaiser Foundation Health Plan Of The Mid-Atlantic States, Cigna Health And Life Insurance Company, and Blue Shield Of California to pay health, dental, prescription drug, HMO, PPO, employee assistance program, major medical, organ and tissue transplant, teleconsultation, and medical benefits abroad claims incurred under the terms of the plan. The total premiums paid for the plan year ending January 31, 2015 were \$ \$208,229,111.

¿HABLA ESPAÑOL?

Si necesita asistencia en relación con el contenido del Resumen del Informe Anual, por favor, llame al Centro de Opciones de Beneficios (Benefits Choice Center) al 1-800-555-4954 y pida hablar con un representante que hable español. Para obtener una copia de los informes anuales completos o de cualquiera de sus partes, escriba o llame a la oficina de Home Depot U.S.A., Inc., que es el patrocinador de los planes:

Home Depot U.S.A., Inc.
Atención: Benefits Dept. Bldg C-18
2455 Paces Ferry Road
Atlanta, GA 30339-4024
770-433-8211, ext. 12395

El precio para cubrir el costo de las copias será de \$2.50 por cada informe anual ó 25 centavos por cualquiera de sus partes.

Because some of the contracts are so called “experience-rated” contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending January 31, 2015, the premiums paid under such “experience-rated” contracts were \$3,142,170 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$2,562,688.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Insurance information, including sales commissions paid by insurance carriers is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Home Depot USA, Inc. Attn: Plan Administrator, 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339, or by telephone at (770) 433-8211. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Home Depot USA, Inc., 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

HOME DEPOT WELFARE BENEFITS PLAN

This is a summary of the annual report of the Home Depot Welfare Benefits Plan, EIN 58-1853319, Plan No. 502, for period February 01, 2014 through January 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Metropolitan Life Insurance Company, Metropolitan Property & Casualty Insurance Co., Minnesota Life Insurance Company and Aetna Life Insurance Co. to pay temporary disability, long-term disability, long-term care, pre-paid legal, AD&D and voluntary life insurance claims incurred under the terms of the plan. The total premiums paid for the plan year ending January 31, 2015 were \$78,311,078.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

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THE HOME DEPOT WELFARE BENEFITS PLAN FOR PART-TIME ASSOCIATES

This is a summary of the annual report of the Home Depot Welfare Benefits Plan for Part-Time Associates, EIN 58-1853319, Plan No. 510, for period February 01, 2014 through January 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Metropolitan Property & Casualty Insurance Co., Metropolitan Life Insurance Company and American Heritage Life to pay health, dental, life insurance, pre-paid legal, long-term care and short-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending January 31, 2015 were \$42,922,829.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

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THE HOME DEPOT VISION PLAN

This is a summary of the annual report of the Home Depot Vision Plan, EIN 58-1853319, Plan No. 511, for period February 01, 2014 through January 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Fidelity Security Life Insurance Company to pay vision claims incurred under the terms of the plan. The total premiums paid for the plan year ending January 31, 2015 were \$24,155,022.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Home Depot USA, Inc. Attn: Plan Administrator, 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339, or by telephone at (770) 433-8211. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Home Depot USA, Inc., 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

THE HOME DEPOT CAFETERIA BENEFIT PLAN (pertaining to the Health Care Spending Account)

This is a summary of the annual report of the Home Depot Cafeteria Benefit Plan, EIN 58-1853319, Plan No. 506, for period February 01, 2014 through January 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Home Depot has committed itself to all health care spending account claims incurred under the terms of the plan.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Home Depot USA, Inc. Attn: Plan Administrator, 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339, or by telephone at (770) 433-8211. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Home Depot USA, Inc., 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

THE HOME DEPOT RETIREE MEDICAL PLAN

This is a summary of the annual report of the Home Depot Retiree Medical Plan, EIN 58-1853319, Plan No. 527, for period February 01, 2014 through January 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with Aetna Life Insurance Co., to pay PPO claims incurred under the terms of the plan. The total premiums paid for the plan year ending January 31, 2015 were \$124,592.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

- Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Home Depot U.S.A., Inc. Attn: Plan Administrator, 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339-4024, or by telephone at (770) 433-8211. The charge to cover copying costs will be \$0.25 per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Home Depot U.S.A., Inc., 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339-4024) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

THE HOME DEPOT FUTUREBUILDER

This is a summary of the annual report for The Home Depot FutureBuilder, EIN 95-3261426, Plan No. 001, for period January 01, 2014 through December 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$513,515,687. These expenses included \$513,006,474 in benefits paid to participants and beneficiaries, and \$509,213 in other expenses. A total of 360,649 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$5,669,069,768 as of December 31, 2014, compared to \$5,174,870,959 as of January 01, 2014. During the plan year the plan experienced an increase in its net assets of \$494,198,809. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$1,007,714,496, including employer contributions of \$158,687,317, employee contributions of \$359,826,493, and earnings from investments of \$489,200,686.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report;
- Financial information;
- Assets held for investment;
- Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Home Depot U.S.A., Inc. in care of Benefits Department, Plan Administrator, at 2455 Paces Ferry Road, NW Suite C-18, Atlanta, GA 30339, or by telephone at 1-800-555-4954. The charge to cover copying costs will be \$0.25 per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Administrative Committee Of The Home Depot FutureBuilder in care of Benefits Department, Plan Administrator at 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339-4024) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

FOR NATIONAL BLINDS & WALLPAPER 401(K) SAVINGS & PROFIT SHARING PLAN

This is a summary of the annual report for National Blinds & Wallpaper 401(k) Savings & Profit Sharing Plan, EIN 58-1853319, Plan No. 001, for period January 01, 2015 through January 27, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Plan expenses were \$0. A total of 0 persons were participants in or beneficiaries of the plan at the end of the plan year. The Plan terminated as of January 27, 2015, when the Plan was merged into The Home Depot FutureBuilder. Therefore, there are no participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$0 as of January 27, 2015, compared to \$323,275 as of January 01, 2015. During the plan year the plan experienced a decrease in its net assets of \$323,275. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of (\$913), including earnings from investments of (\$913), and net transfers to other plans of \$322,361.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Financial information is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Home Depot U.S.A., Inc. in care of Benefits Department, Plan Administrator, at 2455 Paces Ferry Road, NW Suite C-18, Atlanta, GA 30339, or by telephone at 1-800-555-4954. The charge to cover copying costs will be \$0.25 per page.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Home Depot U.S.A., Inc., 2455 Paces Ferry Road, NW Suite C-18, Atlanta, GA 30339) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Small Plan Audit Waiver

The plan has met the requirements to waive the annual examination and report of an independent qualified public accountant.

PARA FUTUREBUILDER DE THE HOME DEPOT PARA PUERTO RICO

Este es un resumen del informe anual del Plan FutureBuilder de The Home Depot para Puerto Rico, EIN 66-0548924, Plan núm. 001, correspondiente al período del 01 de enero de 2014 al 31 de diciembre de 2014. El informe anual ha sido archivado con la Administración de Seguridad de Beneficios del Empleado, Departamento de Trabajo de los Estados Unidos, conforme a las condiciones de la Ley de Seguridad de Ingresos de Jubilación del Empleado (ERISA) de 1974.

Estado financiero básico

Los beneficios bajo el plan son proporcionados por un fondo de inversión. Los gastos del plan fueron \$1,250,393. Estos gastos incluyeron \$1,210,976 en beneficios pagados a participantes y beneficiarios y \$39,417 para otros gastos. Un total de 1,955 personas fueron participantes o beneficiarios del plan al final del año de plan, aunque no todas estas personas han ganado aún el derecho a recibir beneficios.

El valor de los activos del plan tras sustraer los pasivos, fue de \$16,083,846 para el 31 de diciembre de 2014, en comparación con \$14,321,887 para el 1 de enero de 2014. Durante el año, el plan experimentó un aumento de \$1,761,959 en sus activos netos. Este aumento incluye apreciación o depreciación no realizada en el valor de los activos del plan; es decir, la diferencia entre el valor de los activos del plan al final del año y el valor de los activos al comienzo del año o el costo de los activos adquiridos durante el año. El plan tuvo un ingreso total de \$3,012,352, incluyendo contribuciones del empleador de \$710,553, contribuciones del empleado de \$1,286,692 y ganancias de inversiones de \$1,015,107.

Tus derechos a obtener información adicional

Tienes derecho a recibir una copia del informe anual completo, o cualquier parte del mismo, a pedido. Los datos a continuación están incluidos en dicho informe:

- El informe de un contador;
- Información financiera;
- Activos para inversión;
- Información sobre fideicomisos comunes o colectivos, cuentas separadas mancomunadas, fideicomisos principales o entidades de inversión 103-12 en las que participa el plan.

Para obtener una copia del informe anual completo, o cualquier parte del mismo, escribe o llama a la oficina de The Home Depot U.S.A., Inc., atención: Don Buben, Administrador del plan, en 2455 Paces Ferry Road, NW Suite C-18, Atlanta, GA 30339, o por teléfono al 1-800-555-4954. El cargo para cubrir los costos de las copias será de \$0.25 por página.

También tienes el derecho a recibir de parte del administrador del plan, a tu pedido y sin cargo alguno, un estado de los activos y pasivos del plan y notas adjuntas, o un estado de ingresos y gastos del plan y notas adjuntas, o ambos. Si solicitas al administrador del plan una copia del informe anual completo, se incluirán estos dos estados y sus notas adjuntas como parte del informe. El cargo para cubrir los costos de copia que se mencionó arriba no incluye un cargo por las copias de estas porciones del informe, pues las mismas se proporcionan sin costo.

Además, tienes el derecho otorgado por ley a examinar el informe anual en la oficina principal del plan (Comité administrativo de FutureBuilder de The Home Depot para Puerto Rico, bajo la dirección de Don Buben, quien es el administrador del plan en 2455 Paces Ferry Road, NW C-18, Atlanta, GA 30339-4024) y en el departamento del trabajo de los EE. UU. en Washington, D.C., o a obtener una copia del Departamento de Trabajo de los Estados Unidos tras pagar los costos de copiado. Los pedidos al Departamento deben estar dirigidos a: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



Benefits Department
The Home Depot
2455 Paces Ferry Road
C-18
Atlanta, GA 30339

**IMPORTANT BENEFITS INFORMATION ENCLOSED.
OPEN IMMEDIATELY.**