

FREMONT BANCORPORATION

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1026801	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$2,420	\$2,368	-2.1%	
Loans	\$1,987	\$1,841	-7.4%	
Construction & development	\$74	\$24	-67.6%	
Closed-end 1-4 family residential	\$750	\$680	-9.4%	
Home equity	\$403	\$367	-8.9%	
Credit card	\$0	\$0		
Other consumer	\$1	\$2	50.5%	
Commercial & Industrial	\$134	\$90	-32.6%	
Commercial real estate	\$496	\$513	3.6%	
Unused commitments	\$605	\$581	-3.9%	
Securitization outstanding principal	\$105	\$89	-15.1%	
Mortgage-backed securities (GSE and private issue)	\$199	\$123	-38.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$9	\$0	-95.6%	
Cash & balances due	\$112	\$315	182.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$1,551	\$1,276	-17.7%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$1,461	\$1,283	-12.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,205	\$2,125	-3.6%	
Deposits	\$1,956	\$1,975	1.0%	
Total other borrowings	\$220	\$111	-49.5%	
FHLB advances	\$220	\$111	-49.5%	
Equity				
Equity capital at quarter end	\$215	\$243	12.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.0%	9.8%	--	
Tier 1 risk based capital ratio	11.4%	14.1%	--	
Total risk based capital ratio	12.7%	15.4%	--	
Return on equity ¹	27.4%	31.7%	--	
Return on assets ¹	2.3%	3.1%	--	
Net interest margin ¹	3.8%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	83.4%	138.7%	--	
Loss provision to net charge-offs (qtr)	179.8%	136.0%	--	
Net charge-offs to average loans and leases ¹	1.7%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	9.5%	4.3%	0.1%	0.0%
Closed-end 1-4 family residential	1.6%	1.7%	0.2%	0.2%
Home equity	0.7%	0.6%	0.2%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.2%	4.4%	5.1%	0.1%
Commercial & Industrial	4.8%	3.8%	1.4%	0.3%
Commercial real estate	3.9%	2.2%	0.9%	0.4%
Total loans	2.6%	1.7%	0.5%	0.3%