

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,145	\$2,359	10.0%	
Loans	\$1,764	\$1,866	5.8%	
<i>Construction & development</i>	\$159	\$118	-25.5%	
<i>Closed-end 1-4 family residential</i>	\$354	\$523	48.0%	
<i>Home equity</i>	\$438	\$448	2.4%	
<i>Credit card</i>	\$1	\$1	4.5%	
<i>Other consumer</i>	\$1	\$2	117.8%	
<i>Commercial & Industrial</i>	\$190	\$155	-18.3%	
<i>Commercial real estate</i>	\$489	\$493	0.8%	
Unused commitments	\$883	\$659	-25.4%	
Securitization outstanding principal	\$139	\$119	-14.5%	
Mortgage-backed securities (GSE and private issue)	\$242	\$236	-2.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$0	-72.0%	
Cash & balances due	\$40	\$130	223.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$162	\$945	483.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$139	\$840	505.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,963	\$2,148	9.4%	
Deposits	\$1,524	\$1,784	17.1%	
Total other borrowings	\$411	\$341	-16.9%	
FHLB advances	\$411	\$341	-16.9%	
Equity				
Equity capital at quarter end	\$181	\$212	16.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$16	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	8.5%	--	
Tier 1 risk based capital ratio	10.0%	11.2%	--	
Total risk based capital ratio	10.8%	12.4%	--	
Return on equity ¹	5.0%	7.0%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.7%	39.0%	--	
Loss provision to net charge-offs (qtr)	71.1%	76.6%	--	
Net charge-offs to average loans and leases ¹	1.2%	2.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	9.0%	17.6%	1.6%	5.2%
<i>Closed-end 1-4 family residential</i>	1.4%	2.2%	0.2%	0.4%
<i>Home equity</i>	0.2%	0.5%	0.2%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	7.6%	2.4%	0.2%	5.6%
<i>Commercial & Industrial</i>	0.6%	4.7%	0.0%	0.8%
<i>Commercial real estate</i>	0.0%	1.5%	0.0%	0.1%
<i>Total loans</i>	1.3%	2.7%	0.3%	0.7%