

FREEMPORT BANCSHARES, INC.

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1205585	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$207	\$208	0.6%	
Loans	\$163	\$163	0.2%	
Construction & development	\$13	\$12	-13.4%	
Closed-end 1-4 family residential	\$34	\$37	9.6%	
Home equity	\$5	\$4	-11.5%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-14.4%	
Commercial & Industrial	\$6	\$7	17.0%	
Commercial real estate	\$60	\$49	-17.9%	
Unused commitments	\$15	\$17	15.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	0.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	16.1%	
Cash & balances due	\$27	\$29	6.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$68	\$119	73.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$66	\$120	81.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$186	\$187	0.5%	
Deposits	\$185	\$186	0.5%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$21	\$21	0.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.7%	--	
Tier 1 risk based capital ratio	13.7%	13.6%	--	
Total risk based capital ratio	15.0%	14.8%	--	
Return on equity ¹	-30.9%	0.8%	--	
Return on assets ¹	-3.3%	0.1%	--	
Net interest margin ¹	4.0%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	114.0%	122.0%	--	
Loss provision to net charge-offs (qtr)	451.9%	59.0%	--	
Net charge-offs to average loans and leases ¹	0.9%	2.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	10.0%	10.7%	0.2%	0.9%
Closed-end 1-4 family residential	2.8%	3.1%	0.0%	0.8%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	1.8%	0.0%
Commercial real estate	0.6%	1.0%	0.0%	0.9%
Total loans	1.9%	1.8%	0.2%	0.5%