

FREEMPORT STATE BANK

	CPP Disbursement Date 02/06/2009	Cert 18067	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$23	\$25	4.5%		
Loans	\$11	\$11	8.5%		
Construction & development	\$0	\$1	30.7%		
Closed-end 1-4 family residential	\$3	\$2	-12.2%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	15.2%		
Commercial & Industrial	\$1	\$1	-37.9%		
Commercial real estate	\$2	\$2	5.8%		
Unused commitments	\$1	\$2	4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$3	152.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$5	-6.6%		
Cash & balances due	\$3	\$3	-0.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$22	\$23	5.2%		
Deposits	\$22	\$23	5.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$2	\$2	-3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.8%	5.9%	--		
Tier 1 risk based capital ratio	10.8%	10.6%	--		
Total risk based capital ratio	12.1%	11.7%	--		
Return on equity ¹	7.3%	-0.2%	--		
Return on assets ¹	0.6%	0.0%	--		
Net interest margin ¹	3.6%	3.1%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	149.2%	180.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	-400.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
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	14.3%	17.6%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.1%	0.8%	0.0%	0.0%	--