

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$206	\$204	-1.0%	
Loans	\$165	\$172	4.5%	
Construction & development	\$9	\$8	-10.5%	
Closed-end 1-4 family residential	\$29	\$39	35.1%	
Home equity	\$4	\$6	46.7%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-23.9%	
Commercial & Industrial	\$9	\$14	63.2%	
Commercial real estate	\$53	\$38	-27.9%	
Unused commitments	\$16	\$22	37.2%	
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	0.0%	
Cash & balances due	\$23	\$13	-44.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$46	\$93	101.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$49	\$90	84.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$185	\$181	-1.9%	
Deposits	\$184	\$180	-1.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$21	\$22	5.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	10.7%	--	
Tier 1 risk based capital ratio	13.9%	14.5%	--	
Total risk based capital ratio	15.2%	15.8%	--	
Return on equity ¹	0.8%	13.4%	--	
Return on assets ¹	0.1%	1.4%	--	
Net interest margin ¹	3.8%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	572.2%	488.8%	--	
Loss provision to net charge-offs (qtr)	52.8%	140.2%	--	
Net charge-offs to average loans and leases ¹	2.4%	0.5%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2013	2014	2013	2014
Construction & development	0.0%	0.0%	1.7%	0.9%
Closed-end 1-4 family residential	1.8%	1.6%	0.9%	0.3%
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%	1.6%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.0%	0.5%	0.1%
Total loans	0.3%	0.4%	0.6%	0.1%