

**FREMONT BANCORPORATION**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1026801	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2009</b> \$ millions	<b>2010</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,359	\$2,420	2.6%	
Loans	\$1,866	\$1,987	6.5%	
Construction & development	\$118	\$74	-37.4%	
Closed-end 1-4 family residential	\$523	\$750	43.3%	
Home equity	\$448	\$403	-10.1%	
Credit card	\$1	\$0	-100.0%	
Other consumer	\$2	\$1	-41.2%	
Commercial & Industrial	\$155	\$134	-13.5%	
Commercial real estate	\$493	\$496	0.5%	
Unused commitments	\$659	\$605	-8.1%	
Securitization outstanding principal	\$119	\$105	-11.5%	
Mortgage-backed securities (GSE and private issue)	\$236	\$199	-15.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$0	\$9	2395.8%	
Cash & balances due	\$130	\$112	-14.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$945	\$1,551	64.1%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$840	\$1,461	73.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$2,148	\$2,205	2.7%	
Deposits	\$1,784	\$1,956	9.7%	
Total other borrowings	\$341	\$220	-35.5%	
FHLB advances	\$341	\$220	-35.5%	
<b>Equity</b>				
Equity capital at quarter end	\$212	\$215	1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$16	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.5%	8.0%	--	
Tier 1 risk based capital ratio	11.2%	11.4%	--	
Total risk based capital ratio	12.4%	12.6%	--	
Return on equity <sup>1</sup>	7.0%	27.4%	--	
Return on assets <sup>1</sup>	0.6%	2.3%	--	
Net interest margin <sup>1</sup>	3.8%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	39.0%	83.4%	--	
Loss provision to net charge-offs (qtr)	76.6%	179.8%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.6%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>	<b>2010</b>
Construction & development	17.6%	9.5%	5.2%	0.1%
Closed-end 1-4 family residential	2.2%	1.6%	0.4%	0.2%
Home equity	0.5%	0.7%	0.4%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.4%	0.2%	5.6%	5.1%
Commercial & Industrial	4.7%	4.8%	0.8%	1.4%
Commercial real estate	1.5%	3.9%	0.1%	0.9%
Total loans	2.7%	2.6%	0.7%	0.5%