

**FREEMPORT BANCSHARES, INC.**

	CPP Disbursement Date 05/08/2009	RSSD (Holding Company) 1205585	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$205	\$225	9.9%	
Loans	\$183	\$183	0.5%	
<i>Construction &amp; development</i>	\$33	\$27	-20.3%	
<i>Closed-end 1-4 family residential</i>	\$33	\$39	20.1%	
<i>Home equity</i>	\$8	\$6	-18.2%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-23.5%	
<i>Commercial &amp; Industrial</i>	\$10	\$7	-24.6%	
<i>Commercial real estate</i>	\$63	\$64	1.0%	
Unused commitments	\$27	\$18	-30.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-25.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$2	\$2	2.2%	
Cash & balances due	\$5	\$24	396.2%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$19	\$24	23.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$21	\$23	14.1%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$184	\$204	10.7%	
Deposits	\$172	\$193	12.3%	
Total other borrowings	\$11	\$9	-14.3%	
FHLB advances	\$11	\$9	-14.3%	
<b>Equity</b>				
Equity capital at quarter end	\$21	\$21	3.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.4%	9.1%	--	
Tier 1 risk based capital ratio	11.7%	12.4%	--	
Total risk based capital ratio	12.7%	13.6%	--	
Return on equity <sup>1</sup>	3.0%	2.8%	--	
Return on assets <sup>1</sup>	0.3%	0.3%	--	
Net interest margin <sup>1</sup>	2.9%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	157.6%	111.3%	--	
Loss provision to net charge-offs (qtr)	94.2%	83.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.8%	0.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	1.3%	3.6%	0.7%	0.0%
<i>Closed-end 1-4 family residential</i>	0.7%	2.3%	0.0%	0.4%
<i>Home equity</i>	1.0%	0.0%	1.2%	0.4%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.0%	0.5%	-0.1%
<i>Commercial &amp; Industrial</i>	0.0%	0.0%	0.0%	0.0%
<i>Commercial real estate</i>	0.6%	0.2%	0.0%	0.1%
<i>Total loans</i>	0.6%	1.1%	0.2%	0.1%