

LIBERTY SHARES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1086748	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$697	\$593	-15.0%	
Loans	\$426	\$348	-18.2%	
<i>Construction & development</i>	\$76	\$66	-13.1%	
<i>Closed-end 1-4 family residential</i>	\$89	\$69	-22.8%	
<i>Home equity</i>	\$14	\$13	-7.9%	
<i>Credit card</i>	\$4	\$3	-12.0%	
<i>Other consumer</i>	\$7	\$6	-14.4%	
<i>Commercial & Industrial</i>	\$42	\$30	-28.2%	
<i>Commercial real estate</i>	\$153	\$128	-16.0%	
Unused commitments	\$40	\$36	-10.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$82	\$47	-42.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$44	182.5%	
Cash & balances due	\$123	\$109	-11.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$675	\$576	-14.6%	
Deposits	\$654	\$573	-12.3%	
Total other borrowings	\$17	\$0	-100.0%	
FHLB advances	\$17	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$23	\$17	-25.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	2.8%	4.2%	--	
Tier 1 risk based capital ratio	4.4%	6.3%	--	
Total risk based capital ratio	5.7%	7.6%	--	
Return on equity ¹	-49.8%	24.2%	--	
Return on assets ¹	-1.7%	0.7%	--	
Net interest margin ¹	3.1%	3.5%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	38.1%	31.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--	
Net charge-offs to average loans and leases ¹	0.7%	0.9%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	27.1%	29.8%	0.1%	0.2%
<i>Closed-end 1-4 family residential</i>	8.2%	4.8%	0.1%	0.4%
<i>Home equity</i>	4.2%	0.7%	0.0%	0.4%
<i>Credit card</i>	1.3%	4.1%	0.6%	3.4%
<i>Other consumer</i>	0.3%	0.0%	3.3%	2.9%
<i>Commercial & Industrial</i>	6.3%	5.4%	0.2%	0.7%
<i>Commercial real estate</i>	8.1%	11.2%	0.3%	0.0%
<i>Total loans</i>	10.8%	11.7%	0.2%	0.3%