

LIBERTY BANCSHARES, INC

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2352226	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$876	\$950	8.4%	
Loans	\$800	\$839	4.8%	
<i>Construction & development</i>	\$85	\$58	-32.1%	
<i>Closed-end 1-4 family residential</i>	\$170	\$204	20.2%	
<i>Home equity</i>	\$43	\$41	-4.5%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$18	\$15	-15.5%	
<i>Commercial & Industrial</i>	\$112	\$113	0.8%	
<i>Commercial real estate</i>	\$277	\$300	8.2%	
Unused commitments	\$81	\$70	-14.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$3	-28.2%	
Cash & balances due	\$20	\$48	141.9%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$17	\$33	87.0%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$14	\$31	115.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$809	\$857	5.9%	
Deposits	\$674	\$755	12.0%	
Total other borrowings	\$131	\$98	-25.6%	
FHLB advances	\$65	\$48	-26.9%	
Equity				
Equity capital at quarter end	\$67	\$93	38.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$22	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	9.6%	--	
Tier 1 risk based capital ratio	8.8%	12.2%	--	
Total risk based capital ratio	10.1%	13.4%	--	
Return on equity ¹	-2.4%	11.9%	--	
Return on assets ¹	-0.2%	1.2%	--	
Net interest margin ¹	3.6%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	390.6%	549.8%	--	
Loss provision to net charge-offs (qtr)	196.2%	107.6%	--	
Net charge-offs to average loans and leases ¹	1.1%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.3%	0.1%	0.8%	0.5%
<i>Closed-end 1-4 family residential</i>	0.4%	0.1%	0.1%	0.1%
<i>Home equity</i>	0.0%	0.0%	0.9%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.7%	0.1%	2.4%	1.3%
<i>Commercial & Industrial</i>	0.3%	0.3%	0.4%	0.1%
<i>Commercial real estate</i>	0.1%	0.3%	0.1%	0.0%
<i>Total loans</i>	0.3%	0.2%	0.3%	0.2%