

LIBERTY BANCSHARES, INC.

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$158	\$217	36.9%	
Loans	\$105	\$144	37.1%	
Construction & development	\$31	\$33	8.2%	
Closed-end 1-4 family residential	\$16	\$27	67.0%	
Home equity	\$1	\$3	244.6%	
Credit card	\$0	\$0		
Other consumer	\$7	\$7	10.1%	
Commercial & Industrial	\$22	\$31	41.7%	
Commercial real estate	\$28	\$40	43.0%	
Unused commitments	\$25	\$32	26.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$7	\$13	82.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$20	\$14	-26.3%	
Cash & balances due	\$4	\$23	442.0%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$132	\$175	32.3%	
Deposits	\$128	\$173	34.8%	
Total other borrowings	\$3	\$1	-56.2%	
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$26	\$42	60.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$17	NA	
Performance Ratios				
Tier 1 leverage ratio	6.0%	12.6%	--	
Tier 1 risk based capital ratio	7.5%	16.6%	--	
Total risk based capital ratio	8.4%	17.6%	--	
Return on equity ¹	-8.2%	-3.4%	--	
Return on assets ¹	-1.4%	-0.6%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	253.9%	67.2%	--	
Loss provision to net charge-offs (qtr)	139.9%	-8950.0%	--	
Net charge-offs to average loans and leases ¹	1.0%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	1.3%	5.5%	0.8%	0.0%
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.0%
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%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.7%	0.0%	0.0%
Total loans	0.4%	1.5%	0.3%	0.0%