

LIBERTY FINANCIAL SERVICES, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1130548	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$375	\$424	13.0%	
Loans	\$175	\$196	11.6%	
Construction & development	\$4	\$6	61.6%	
Closed-end 1-4 family residential	\$110	\$107	-2.9%	
Home equity	\$1	\$2	151.1%	
Credit card	\$7	\$8	12.9%	
Other consumer	\$12	\$24	96.9%	
Commercial & Industrial	\$7	\$7	6.5%	
Commercial real estate	\$34	\$42	21.4%	
Unused commitments	\$19	\$23	18.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$55	\$44	-19.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$79	\$106	33.0%	
Cash & balances due	\$33	\$41	24.6%	
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	\$346	\$389	12.6%	
Deposits	\$337	\$381	13.1%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$29	\$34	18.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	7.7%	--	
Tier 1 risk based capital ratio	14.8%	14.2%	--	
Total risk based capital ratio	16.1%	15.5%	--	
Return on equity ¹	31.1%	6.7%	--	
Return on assets ¹	2.3%	0.6%	--	
Net interest margin ¹	5.2%	5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	53.4%	59.3%	--	
Loss provision to net charge-offs (qtr)	31.2%	311.2%	--	
Net charge-offs to average loans and leases ¹	1.6%	0.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.0%	1.1%	0.0%	0.0%
Closed-end 1-4 family residential	3.3%	4.5%	0.0%	0.0%
Home equity	44.7%	9.6%	15.0%	1.1%
Credit card	1.6%	3.5%	1.3%	1.4%
Other consumer	0.2%	0.0%	1.0%	0.5%
Commercial & Industrial	0.0%	0.1%	5.3%	1.3%
Commercial real estate	4.6%	2.4%	0.0%	0.0%
Total loans	3.5%	3.2%	0.4%	0.2%