

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$769	\$982	27.7%	
Loans	\$541	\$701	29.7%	
Construction & development	\$161	\$180	11.5%	
Closed-end 1-4 family residential	\$119	\$180	51.7%	
Home equity	\$6	\$17	170.6%	
Credit card	\$3	\$3	15.2%	
Other consumer	\$21	\$20	-6.1%	
Commercial & Industrial	\$42	\$60	42.2%	
Commercial real estate	\$137	\$183	33.3%	
Unused commitments	\$65	\$81	24.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$111	\$108	-2.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$16	\$42	158.4%	
Cash & balances due	\$33	\$30	-9.9%	
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	\$700	\$893	27.6%	
Deposits	\$629	\$824	31.0%	
Total other borrowings	\$66	\$63	-4.6%	
FHLB advances	\$42	\$42	0.0%	
Equity				
Equity capital at quarter end	\$69	\$89	29.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$15	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	7.4%	--	
Tier 1 risk based capital ratio	9.2%	9.8%	--	
Total risk based capital ratio	10.4%	11.0%	--	
Return on equity ¹	4.1%	7.7%	--	
Return on assets ¹	0.4%	0.7%	--	
Net interest margin ¹	4.0%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	159.8%	195.0%	--	
Loss provision to net charge-offs (qtr)	138.1%	150.8%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.1%	1.0%	0.1%	0.5%
Closed-end 1-4 family residential	0.1%	1.7%	0.0%	0.3%
Home equity	0.5%	0.2%	0.0%	0.6%
Credit card	1.1%	1.2%	1.7%	3.3%
Other consumer	0.7%	1.1%	0.7%	1.3%
Commercial & Industrial	0.8%	0.3%	1.5%	0.7%
Commercial real estate	2.8%	0.0%	0.3%	0.5%
Total loans	0.9%	0.8%	0.3%	0.5%