

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	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$464	\$559	20.6%	
Loans	\$196	\$210	7.3%	
Construction & development	\$5	\$4	-31.9%	
Closed-end 1-4 family residential	\$105	\$106	1.7%	
Home equity	\$1	\$1	83.2%	
Credit card	\$8	\$8	3.3%	
Other consumer	\$18	\$6	-64.8%	
Commercial & Industrial	\$10	\$28	178.4%	
Commercial real estate	\$49	\$52	6.1%	
Unused commitments	\$19	\$25	29.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$64	\$126	98.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$97	\$154	58.6%	
Cash & balances due	\$66	\$25	-61.9%	
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	\$431	\$518	20.0%	
Deposits	\$423	\$509	20.5%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$33	\$42	27.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	6.6%	--	
Tier 1 risk based capital ratio	14.2%	13.7%	--	
Total risk based capital ratio	15.4%	14.9%	--	
Return on equity ¹	1.0%	10.1%	--	
Return on assets ¹	0.1%	0.7%	--	
Net interest margin ¹	4.0%	3.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	68.2%	87.3%	--	
Loss provision to net charge-offs (qtr)	344.3%	47.2%	--	
Net charge-offs to average loans and leases ¹	0.4%	0.9%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2010	2011	2010	2011
Construction & development	0.5%	3.2%	0.0%	0.0%
Closed-end 1-4 family residential	3.7%	3.7%	0.0%	0.0%
Home equity	0.0%	0.0%	5.7%	0.0%
Credit card	1.3%	0.9%	1.4%	0.9%
Other consumer	0.1%	0.0%	0.4%	0.6%
Commercial & Industrial	0.6%	1.0%	0.2%	1.7%
Commercial real estate	3.9%	1.9%	0.0%	0.0%
Total loans	3.1%	2.6%	0.1%	0.3%