

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$558	\$536	-3.9%	
Loans	\$210	\$254	21.0%	
Construction & development	\$4	\$3	-3.7%	
Closed-end 1-4 family residential	\$106	\$113	6.5%	
Home equity	\$1	\$1	-9.5%	
Credit card	\$8	\$8	2.2%	
Other consumer	\$6	\$9	48.7%	
Commercial & Industrial	\$28	\$39	40.0%	
Commercial real estate	\$52	\$73	41.2%	
Unused commitments	\$25	\$22	-9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$126	\$113	-10.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$152	\$118	-22.4%	
Cash & balances due	\$27	\$28	4.6%	
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	\$517	\$493	-4.6%	
Deposits	\$509	\$484	-5.0%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$41	\$43	5.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	7.4%	--	
Tier 1 risk based capital ratio	13.6%	14.0%	--	
Total risk based capital ratio	14.8%	15.3%	--	
Return on equity ¹	6.0%	11.0%	--	
Return on assets ¹	0.4%	0.9%	--	
Net interest margin ¹	3.3%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.3%	76.5%	--	
Loss provision to net charge-offs (qtr)	47.2%	46.9%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2011	2012	2011	2012
Construction & development	3.2%	0.6%	0.0%	0.0%
Closed-end 1-4 family residential	3.7%	2.5%	0.0%	0.0%
Home equity	0.0%	4.0%	0.0%	19.0%
Credit card	0.9%	1.2%	0.9%	0.9%
Other consumer	0.0%	0.0%	0.6%	1.2%
Commercial & Industrial	1.0%	5.4%	1.7%	0.7%
Commercial real estate	1.9%	0.0%	0.0%	0.0%
Total loans	2.6%	2.1%	0.3%	0.3%