

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$865	\$697	-19.4%	
Loans	\$552	\$426	-22.8%	
Construction & development	\$105	\$76	-27.4%	
Closed-end 1-4 family residential	\$113	\$89	-21.4%	
Home equity	\$16	\$14	-8.7%	
Credit card	\$4	\$4	-3.9%	
Other consumer	\$9	\$7	-18.4%	
Commercial & Industrial	\$58	\$42	-27.9%	
Commercial real estate	\$194	\$153	-21.1%	
Unused commitments	\$50	\$40	-19.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$71	\$82	15.6%	
Asset-backed securities	\$0	\$0		
Other securities	\$6	\$16	149.1%	
Cash & balances due	\$186	\$123	-33.9%	
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	\$832	\$675	-18.9%	
Deposits	\$793	\$654	-17.5%	
Total other borrowings	\$37	\$17	-54.1%	
FHLB advances	\$37	\$17	-54.1%	
Equity				
Equity capital at quarter end	\$33	\$23	-31.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	3.3%	2.8%	--	
Tier 1 risk based capital ratio	5.2%	4.4%	--	
Total risk based capital ratio	6.5%	5.7%	--	
Return on equity ¹	-90.8%	-49.8%	--	
Return on assets ¹	-3.9%	-1.7%	--	
Net interest margin ¹	2.9%	3.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	28.5%	38.1%	--	
Loss provision to net charge-offs (qtr)	99.2%	0.0%	--	
Net charge-offs to average loans and leases ¹	7.6%	0.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	34.4%	27.1%	6.0%	0.1%
Closed-end 1-4 family residential	13.8%	8.2%	1.2%	0.1%
Home equity	2.1%	4.2%	0.7%	0.0%
Credit card	2.3%	1.3%	2.0%	0.6%
Other consumer	1.0%	0.3%	3.0%	3.3%
Commercial & Industrial	13.9%	6.3%	3.1%	0.2%
Commercial real estate	7.0%	8.1%	0.5%	0.3%
Total loans	14.6%	10.8%	2.0%	0.2%