

LIBERTY BANCSHARES, INC.

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2013</b> \$ millions	<b>2014</b> \$ millions	%chg from prev	
<b>Assets</b>	\$341	\$380	11.3%	
Loans	\$260	\$285	9.9%	
Construction & development	\$41	\$58	40.1%	
Closed-end 1-4 family residential	\$52	\$56	7.6%	
Home equity	\$12	\$11	-9.9%	
Credit card	\$0	\$0		
Other consumer	\$2	\$2	2.1%	
Commercial & Industrial	\$60	\$61	3.2%	
Commercial real estate	\$87	\$87	0.1%	
Unused commitments	\$81	\$83	2.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$36	\$31	-14.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$11	\$10	-6.1%	
Cash & balances due	\$9	\$31	257.0%	
<b>Residential mortgage originations</b>				
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		
<b>Liabilities</b>	\$297	\$332	12.0%	
Deposits	\$290	\$330	13.9%	
Total other borrowings	\$4	\$0	-100.0%	
FHLB advances	\$4	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$44	\$47	6.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.5%	9.1%	--	
Tier 1 risk based capital ratio	12.0%	12.1%	--	
Total risk based capital ratio	13.2%	13.3%	--	
Return on equity <sup>1</sup>	5.0%	5.7%	--	
Return on assets <sup>1</sup>	0.7%	0.7%	--	
Net interest margin <sup>1</sup>	4.5%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	250.0%	152.9%	--	
Loss provision to net charge-offs (qtr)	214.3%	0.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2013</b>	<b>2014</b>	<b>2013</b>	<b>2014</b>
Construction & development	0.1%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.9%	0.6%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.0%	2.8%	0.0%
Commercial & Industrial	1.0%	3.4%	0.0%	0.4%
Commercial real estate	0.4%	0.0%	0.0%	0.0%
Total loans	0.6%	0.8%	0.0%	0.1%