

**LIBERTY FINANCIAL SERVICES, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1130548	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>	\$548	\$579	5.7%	
Loans	\$282	\$282	0.2%	
Construction & development	\$3	\$5	61.5%	
Closed-end 1-4 family residential	\$128	\$127	-0.9%	
Home equity	\$2	\$1	-45.9%	
Credit card	\$8	\$8	-1.8%	
Other consumer	\$8	\$14	69.3%	
Commercial & Industrial	\$33	\$25	-24.0%	
Commercial real estate	\$83	\$85	2.1%	
Unused commitments	\$26	\$19	-24.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$72	\$140	94.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$155	\$90	-42.1%	
Cash & balances due	\$15	\$38	147.5%	
<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>	\$507	\$531	4.7%	
Deposits	\$451	\$479	6.2%	
Total other borrowings	\$49	\$44	-10.2%	
FHLB advances	\$49	\$44	-10.2%	
<b>Equity</b>				
Equity capital at quarter end	\$41	\$48	17.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.0%	8.4%	--	
Tier 1 risk based capital ratio	13.7%	16.2%	--	
Total risk based capital ratio	15.0%	17.5%	--	
Return on equity <sup>1</sup>	26.5%	13.4%	--	
Return on assets <sup>1</sup>	2.0%	1.1%	--	
Net interest margin <sup>1</sup>	4.6%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	113.3%	100.0%	--	
Loss provision to net charge-offs (qtr)	253.7%	125.4%	--	
Net charge-offs to average loans and leases <sup>1</sup>	4.2%	0.4%	--	
<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	0.0%	4.7%	0.0%	0.0%
Closed-end 1-4 family residential	3.2%	3.0%	0.0%	0.0%
Home equity	0.0%	14.8%	36.4%	0.9%
Credit card	1.1%	1.2%	0.8%	0.9%
Other consumer	2.4%	7.9%	2.0%	0.6%
Commercial & Industrial	11.8%	7.8%	6.2%	0.8%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	2.9%	2.9%	1.1%	0.1%