

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	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$593	\$540	-8.8%	
Loans	\$348	\$303	-13.1%	
Construction & development	\$66	\$52	-21.8%	
Closed-end 1-4 family residential	\$69	\$61	-11.0%	
Home equity	\$13	\$12	-10.2%	
Credit card	\$3	\$3	-14.4%	
Other consumer	\$6	\$6	-7.3%	
Commercial & Industrial	\$30	\$29	-2.9%	
Commercial real estate	\$128	\$110	-14.7%	
Unused commitments	\$36	\$36	0.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$47	\$53	12.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$44	\$55	24.6%	
Cash & balances due	\$109	\$87	-20.6%	
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	\$576	\$512	-11.1%	
Deposits	\$573	\$510	-11.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$17	\$28	67.2%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.2%	5.5%	--	
Tier 1 risk based capital ratio	6.3%	8.3%	--	
Total risk based capital ratio	7.6%	9.5%	--	
Return on equity ¹	24.2%	14.7%	--	
Return on assets ¹	0.7%	0.7%	--	
Net interest margin ¹	3.5%	3.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	31.3%	18.7%	--	
Loss provision to net charge-offs (qtr)	0.0%	10.3%	--	
Net charge-offs to average loans and leases ¹	0.9%	6.3%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	29.8%	33.8%	0.2%	4.7%
Closed-end 1-4 family residential	4.8%	3.2%	0.4%	0.2%
Home equity	0.7%	1.0%	0.4%	0.0%
Credit card	4.1%	0.0%	3.4%	1.1%
Other consumer	0.0%	0.7%	2.9%	3.0%
Commercial & Industrial	5.4%	5.1%	0.7%	0.9%
Commercial real estate	11.2%	9.8%	0.0%	1.2%
Total loans	11.7%	13.2%	0.3%	1.6%