

LIBERTY BANCSHARES, INC

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2352226	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$950	\$973	2.5%	
Loans	\$839	\$851	1.4%	
Construction & development	\$58	\$56	-2.7%	
Closed-end 1-4 family residential	\$204	\$213	4.2%	
Home equity	\$41	\$37	-10.2%	
Credit card	\$0	\$0		
Other consumer	\$15	\$14	-11.6%	
Commercial & Industrial	\$113	\$119	5.6%	
Commercial real estate	\$300	\$298	-0.6%	
Unused commitments	\$70	\$83	18.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$0	\$0		
Other securities	\$3	\$1	-82.7%	
Cash & balances due	\$48	\$65	35.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$33	\$37	13.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$31	\$39	26.8%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$857	\$871	1.7%	
Deposits	\$755	\$796	5.5%	
Total other borrowings	\$98	\$70	-27.8%	
FHLB advances	\$48	\$67	40.0%	
Equity				
Equity capital at quarter end	\$93	\$102	9.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$22	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	10.3%	--	
Tier 1 risk based capital ratio	12.2%	13.5%	--	
Total risk based capital ratio	13.4%	14.8%	--	
Return on equity ¹	11.9%	14.0%	--	
Return on assets ¹	1.2%	1.5%	--	
Net interest margin ¹	4.0%	4.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	549.8%	285.7%	--	
Loss provision to net charge-offs (qtr)	107.6%	144.1%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	0.1%	1.9%	0.5%	0.5%
Closed-end 1-4 family residential	0.1%	0.3%	0.1%	0.3%
Home equity	0.0%	0.2%	0.1%	0.2%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.1%	0.2%	1.3%	0.6%
Commercial & Industrial	0.3%	0.5%	0.1%	0.1%
Commercial real estate	0.3%	0.4%	0.0%	0.0%
Total loans	0.2%	0.5%	0.2%	0.2%