

LIBERTY BANCSHARES, INC

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 3101784	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$2,547	\$2,543	-0.1%	
Loans	\$1,698	\$1,604	-5.6%	
Construction & development	\$262	\$202	-23.2%	
Closed-end 1-4 family residential	\$315	\$306	-2.9%	
Home equity	\$9	\$8	-4.2%	
Credit card	\$0	\$0		
Other consumer	\$44	\$42	-5.6%	
Commercial & Industrial	\$263	\$245	-6.8%	
Commercial real estate	\$629	\$627	-0.4%	
Unused commitments	\$152	\$122	-20.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$6	\$2	-61.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$553	\$628	13.5%	
Cash & balances due	\$58	\$73	24.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$32	\$51	59.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$34	\$46	35.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,202	\$2,190	-0.5%	
Deposits	\$1,877	\$1,921	2.3%	
Total other borrowings	\$319	\$263	-17.4%	
FHLB advances	\$257	\$189	-26.3%	
Equity				
Equity capital at quarter end	\$345	\$353	2.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$50	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	10.5%	--	
Tier 1 risk based capital ratio	13.9%	14.8%	--	
Total risk based capital ratio	15.1%	16.1%	--	
Return on equity ¹	2.4%	3.1%	--	
Return on assets ¹	0.3%	0.4%	--	
Net interest margin ¹	3.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	102.0%	140.7%	--	
Loss provision to net charge-offs (qtr)	145.3%	98.9%	--	
Net charge-offs to average loans and leases ¹	2.2%	1.5%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010
Construction & development	2.6%	1.5%	0.9%	0.8%
Closed-end 1-4 family residential	1.8%	1.3%	0.5%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.6%	0.3%	0.1%	0.2%
Commercial & Industrial	2.8%	1.8%	1.6%	0.6%
Commercial real estate	1.2%	1.0%	0.2%	0.4%
Total loans	1.7%	1.2%	0.6%	0.4%