

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$2,616	\$2,547	-2.6%	
Loans	\$1,831	\$1,698	-7.2%	
<i>Construction & development</i>	\$290	\$262	-9.5%	
<i>Closed-end 1-4 family residential</i>	\$328	\$315	-3.8%	
<i>Home equity</i>	\$11	\$9	-21.7%	
<i>Credit card</i>	\$2	\$0	-100.0%	
<i>Other consumer</i>	\$51	\$44	-13.4%	
<i>Commercial & Industrial</i>	\$324	\$263	-18.7%	
<i>Commercial real estate</i>	\$656	\$629	-4.2%	
Unused commitments	\$169	\$152	-9.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$31	\$6	-81.8%	
Asset-backed securities	\$0	\$0		
Other securities	\$455	\$553	21.8%	
Cash & balances due	\$79	\$58	-26.0%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$25	\$32	26.6%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$26	\$34	29.6%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$2,323	\$2,202	-5.2%	
Deposits	\$1,956	\$1,877	-4.1%	
Total other borrowings	\$358	\$319	-11.0%	
FHLB advances	\$293	\$257	-12.4%	
Equity				
Equity capital at quarter end	\$293	\$345	17.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$50	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	10.2%	--	
Tier 1 risk based capital ratio	10.2%	13.9%	--	
Total risk based capital ratio	11.4%	15.1%	--	
Return on equity ¹	-2.7%	2.4%	--	
Return on assets ¹	-0.3%	0.3%	--	
Net interest margin ¹	3.1%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	184.0%	102.0%	--	
Loss provision to net charge-offs (qtr)	162.5%	145.3%	--	
Net charge-offs to average loans and leases ¹	1.5%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	1.2%	2.6%	1.2%	0.9%
<i>Closed-end 1-4 family residential</i>	1.3%	1.8%	0.4%	0.5%
<i>Home equity</i>	0.8%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.7%	0.0%
<i>Other consumer</i>	0.4%	0.6%	0.2%	0.1%
<i>Commercial & Industrial</i>	1.2%	2.8%	0.3%	1.6%
<i>Commercial real estate</i>	0.4%	1.2%	0.1%	0.2%
<i>Total loans</i>	0.8%	1.7%	0.4%	0.6%