

# Liberty Bank and Trust Company

## ORGANIZATIONAL INFORMATION

6600 Plaza Drive, Suite 600

New Orleans, LA 70127

Web Address: www.libertybank.net

Number of Branches: 21

Certified CDFI: Yes

Minority Depository Institution: Yes



## FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	289,672	328,904	374,923	423,239	409,932
Total Loans & Leases (\$000)	130,156	143,417	175,406	195,975	196,415
Total Deposits (\$000)	246,943	291,466	337,160	381,318	367,684
Total Equity Cap (\$000)	22,696	25,027	29,154	34,152	35,282
Net Income (\$000)	3,518	4,119	4,286	2,228	1,880
Return on Average Assets (%)	1.11	1.28	1.16	0.54	0.88
Return on Average Equity (%)	17.99	17.52	16.18	6.79	10.81
Net Interest Margin (%)	4.94	5.12	5.05	4.78	4.76
Leverage Ratio (%)	7.69	7.66	7.80	7.63	8.12
Efficiency Ratio (%)	51.39	67.24	72.44	82.07	84.90
Non Performing Loans/Total Loans (%)	2.97	1.94	3.41	3.10	3.12
Net Chargeoffs/Avg Loans (%)	2.95	0.30	0.85	0.44	1.09
Loan Loss Reserves/Loans (%)	2.35	2.70	1.85	1.91	1.58

## DEPOSIT SURVEY RESPONSE SUMMARY

<b>Deposit Products</b>		<b>(6) Online Capabilities</b>		<b>Debit/Credit Cards</b>	
<b>(1) Checking Accounts</b>	Yes	<i>Available Services</i>		<b>(8) Provide ATM/Debit Cards</b>	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking and Savings
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	<b>(9) Provide Credit Cards</b>	Yes
Account Minimum	\$25	Wire Transfers	No	Provided directly	Yes
		E-Bill Payment	Yes	Customer information shared	No
<b>(2) Money Market Accounts</b>	Yes	Investment Services	No	with a partner institution?	
Automatic Sweep	Yes			Credit check performed by bank?	Yes
Are Checks Available	Yes	<b>Available online reports</b>			
Dual Signature	Yes	Checking Account History	Yes	<b>(10) System Integration</b>	
Account Minimum	\$1,000	How many years	1 year	Integration with Software	Yes
		Money Market Account History	Yes	<i>If yes, identify which</i>	
<b>(3) CDs &amp; CDARS</b>		How many years	1 year	Quickbooks	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Microsoft Money	
Maximum CD Term	2 years	How many years	1 year	Quicken	
CDARS Protection	Yes	Check Imaging	Yes	Peachtree	
<b>(4) Maximum Deposit</b>		How many years	1 year	CSV File	
With CDARS	\$2 million			<b>(11) Integration with Payroll</b>	Yes
Without CDARS	\$250,000	<b>(7) Wire Transfers</b>		Administration systems	
Early Termination for CDs/CDARS	Yes	<i>What Transfers are available</i>		<b>Fees</b>	
Cost of Early Termination	at least 90 days int.	Online	No	Variable, please inquire with bank	
Early Termination Delay	2 days	ACH for Direct Deposit	No		
		Via Phone	No		
<b>(5) Off er overdraft protection?</b>	No	Via Fax	Yes		