CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Liberty Bancshares, Inc. UST Seq Num 760
Person to be contacted about this report: Mike Hill, CFO
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RSSD (for Bank Holding Companies): 2352226
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 34087

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$234,523	$240,246	Average balance consists of 1-4 family residential mortgages, home equity, and other consumer loans such as autos, boats, and other consumer loans.	**The predominate increase in average Consumer Loans was an increase of approximately $6.0 million in senior lien, 1-4 family real estate. Approximately $1.0 million of the increase was in mortgage loans held-for-sale. Partially offsetting the increase was a decline in Other Consumer Lonas of approximately $500,000.**
b. Average Commercial Loans	$562,423	$559,515	Average balance represents loans to sole proprietorships, partnerships, corporations and other business enterprises for commercial and industrial purposes. The loans include Commercial and Industrial (C&I), Small Business, Commercial Real Estate (CRE) and Agriculture. Residential and Commercial Construction are presented here. Also included are net deferred loan fees and unposted loan transactions.	**Average Commercial Loans declined approximately $5.5 million in the Residential Construction area. C&I loans declined by about $1.0 million. The declines in Commercial Loans were partially offset by an increase of $1.2 million in Commercial Construction with the remainder in Commercial Real Estate.**
c. Total Loans (sum of lines a and b)	$796,946	$799,761	Gross average loans are presented.	

2. General Market Commentary (optional)

There has been a softening of loan demand in Southwest Missouri since the 4th quarter of 2008; however, loan requests increased in March relative to January and February of 2009. New loans and renewals of existing loans with additional funds totaled $21.9 million for the month of March, compared to $11.5 million for February.