

FEBRUARY
28,
2011

STATEMENT OF CONDITION



LIBERTY BANK
FOR SAVINGS

*Trust & Integrity
Since 1898*



“ We will continue to serve you with
TRUST AND INTEGRITY,
while keeping you informed with news and
updates to help you achieve a brighter
FINANCIAL FUTURE. ”



Message from Our Chairman

While the banking industry as a whole has struggled in recent years, I am pleased to share the news that Liberty Bank remains strong, solid and secure by every measure in our statement of condition. I am even prouder to say that we are performing well by standards that are not so easily quantified – in thank yous, smiles and pats on the back from you, our Liberty Bank family.

Here at Liberty, we believe community banking is the answer to a brighter future. In an era where the big national banks are merging, raising fees and eliminating free checking, Liberty Bank remains a local, family managed, independent community bank. Our decisions are made locally so dollars stay invested in our community.

We are committed to doing what's right for you – and that hasn't changed in the 113 years we've been in business. Liberty's strong financial position is due to conservative leadership from our Board of Directors, Officers and Employees who work hard to provide extraordinary service every day.

It's our goal to remain a premier community bank in Chicagoland by serving the needs of our local market, investing in businesses down the street and supporting families in our neighborhoods.

Your decision to bank locally is key to helping our economy survive and thrive through good times and bad. We will continue to serve you with trust and integrity, while keeping you informed with news and updates to help you achieve a brighter financial future. Thank you for your continued support.

Warm regards,

William J. Smigiel
Chairman & CEO





February 28, 2011

ASSETS

Mortgage Loans and Mortgage Backed Securities	\$505,796,465
Consumer and Equity Loans	11,036,738
Real Estate Owned (Net of Valuation Reserve)	1,116,446
Cash and Investment Securities	313,755,184
Federal Home Loan Bank Stock	5,519,500
Office Properties and Equipment	10,949,239
Prepaid Expense and Other Assets	6,219,580
TOTAL ASSETS	\$854,393,152

LIABILITIES

Deposit Accounts	\$664,481,247
Other Liabilities	16,129,013
Tax and Insurance Escrow	1,448,204
TOTAL LIABILITIES	\$682,058,464

NET WORTH

TOTAL NET WORTH (CAPITAL)	\$172,334,688
TOTAL LIABILITIES AND NET WORTH	\$854,393,152

STATEMENT OF CONDITION

VISIT US AT ONE OF OUR
FIVE BRANCHES



MAIN

2392 N. Milwaukee Ave.
Chicago, IL 60647
www.libertybank.com/logan-square
773.384.4000



LINCOLNWOOD

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www.libertybank.com/lincolnwood
847.674.1300



FOSTER

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Chicago, IL 60656
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773.792.2211



NORWOOD

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Chicago, IL 60646
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773.763.4360



PARK RIDGE

1018 W. Touhy Ave.
Park Ridge, IL 60068
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847.825.0693

BOARD OF DIRECTORS

William J. Smigiel
Chairman & CEO

Milan G. Hiben
Patricia A. Joseph
Theodore J. Theodore
Carl L. Witte

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