FIRST LIBERTY BANK Loan to Deposit Ratios

2025		2021	
1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	97.64% % %	1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	94.07% 90.45% 92.02% 89.09%
2024		2020	
1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	96.41% 96.46% 99.66% 96.19%	1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	92.08% 102.08% 103.17% 95.62%
2023		2019	
1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	96.96% 97.24% 99.43% 94.73%	1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	92.63% 89.25% 91.76% 98.30%
2022		2018	
1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	84.59% 90.22% 100.13% 91.12%	1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	89.29% 94.63% 95.50% 92.13%