

First Liberty Bank – Loan to Deposit Ratios

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%
2021		2017	
1 st Quarter			
2 nd Quarter 3 rd Quarter 4 th Quarter	94.07% 90.45% 92.02% 89.09%	1 st Quarter 2 nd Quarter 3 rd Quarter 4 th Quarter	87.95% 95.37% 92.64% 86.69%
2 nd Quarter 3 rd Quarter	90.45% 92.02%	2 nd Quarter 3 rd Quarter	95.37% 92.64%