September 3, 2024

Liberty National Bank Branches and Hours: 4425 Singing Hills Blvd.	Lobby:	M-F	8:30 AM – 4:30 PM
Sioux City, IA 51106 MSA/MD Code: 43580, State Code: 19 County Code: 193, Tract: 0021.02	Drive Up:	M-F	8:00 AM – 5:00 PM
324 Dakota Dunes Blvd., Suite 100 Dakota Dunes, SD 57049 MSA/MD Code: 43580, State Code: 46 County Code: 127, Tract: 0203.01 Opened 05/17/2010	Lobby: Drive Up:	M-F M-F	8:30 AM – 4:30 PM 8:00 AM – 5:00 PM
112 E Main Street Elk Point SD 57025 MSA/MD Code: 43580, State Code: 46 County Code: 127, Tract: 0202.00 Opened 06/16/2008	Lobby: Drive Up:	M-F M-F	8:30 AM - 4:30 PM 8:00 AM - 5:00 PM
113 Military Road North Sioux City SD 57049 MSA/MD Code: 43580, State Code: 46 County Code: 127, Tract: 0203.02 Opened 06/16/2008	Lobby: Drive Up:	M-F M-F	8:30 AM - 4:30 PM 8:00 AM - 5:00 PM
3520 S Louise Avenue Sioux Falls SD 57106 MSA/MD Code: 43620, State Code: 46 County Code: 099, Tract: 0011.09 Opened 06/16/2008	Lobby: Drive Up:	M-F M-F	8:30 AM - 4:30 PM 8:00 AM - 5:00 PM
133 S Main Ave Sioux Falls SD 57104 MSA/MD Code: 43620, State Code: 46 County Code: 099, Tract: 0007.01 Opened 03/21/2012	Lobby: Drive Up:	M-F M-F	8:30 AM - 4:30 PM 8:00 AM - 5:00 PM
1807 US Hwy 71 N. Okoboji, IA 51355 MSA/MD Code: N/A, State Code: 19 County Code: 059, Tract: 4511.00 Opened 12/03/2012	Lobby: Drive Up:	M-F M-F	8:30 AM - 4:30 PM 8:00 AM - 5:00 PM
5260 NW 86 th St. Johnston, IA 50131 MSA/MD Code: 19780, State Code: 19 County Code: 153, Tract: 0117.04 Opened 05/26/2015	Lobby: Drive Up:	M-F M-F	8:30 AM - 5:00 PM 8:00 AM - 5:00 PM

Liberty National Bank Loan to Deposit Ratios:

1 st Quarter 2021 80.38%	1 st Quarter 2022 90.28%	1 st Quarter 2023 88.85%	1st Quarter 2024 97.74%
2nd Quarter 2021 81.04%	2 nd Quarter 2022 91.40%	2 nd Quarter 2023 95.45%	2 nd Quarter 2024 97.11%
3 rd Quarter 2021 87.91%	3 rd Quarter 2022 86.89%	3 rd Quarter 2023 91.94%	
4 th Quarter 2021 87.11%	4 th Quarter 2022 82.46%	4 th Quarter 2023 85.10%	

The branch located at 4619 E Arrowhead Parkway MSA/MD Code 43620, State Code 46, County Code 099 & Tract 0004.07 closed 11/15/2022. There are no comments for the current year or the prior two years concerning Liberty National Bank Community Reinvestment Act performance.