

December 31, 2024

Liberty National Bank Branches and Hours:

4425 Singing Hills Blvd. Lobby: M-F 8:30 AM – 4:30 PM
Sioux City, IA 51106 Drive Up: M-F 8:00 AM – 5:00 PM
MSA/MD Code: 43580, State Code: 19
County Code: 193, Tract: 0021.02

324 Dakota Dunes Blvd., Suite 100 Lobby: M-F 8:30 AM – 4:30 PM
Dakota Dunes, SD 57049 Drive Up: M-F 8:00 AM – 5:00 PM
MSA/MD Code: 43580, State Code: 46
County Code: 127, Tract: 0203.01
Opened 05/17/2010

112 E Main Street Lobby: M-F 8:30 AM – 4:30 PM
Elk Point SD 57025 Drive Up: M-F 8:00 AM - 5:00 PM
MSA/MD Code: 43580, State Code: 46
County Code: 127, Tract: 0202.00
Opened 06/16/2008

113 Military Road Lobby: M-F 8:30 AM – 4:30 PM
North Sioux City SD 57049 Drive Up: M-F 8:00 AM - 5:00 PM
MSA/MD Code: 43580, State Code: 46
County Code: 127, Tract: 0203.02
Opened 06/16/2008

3520 S Louise Avenue Lobby: M-F 8:30 AM - 4:30 PM
Sioux Falls SD 57106 Drive Up: M-F 8:00 AM - 5:00 PM
MSA/MD Code: 43620, State Code: 46
County Code: 099, Tract: 0011.09
Opened 06/16/2008

133 S Main Ave Lobby: M-F 8:30 AM - 4:30 PM
Sioux Falls SD 57104 Drive Up: M-F 8:00 AM – 5:00 PM
MSA/MD Code: 43620, State Code: 46
County Code: 099, Tract: 0007.01
Opened 03/21/2012

1807 US Hwy 71 N. Lobby: M-F 8:30 AM - 4:30 PM
Okoboji, IA 51355 Drive Up: M-F 8:00 AM - 5:00 PM
MSA/MD Code: N/A, State Code: 19
County Code: 059, Tract: 4511.00
Opened 12/03/2012

5260 NW 86th St. Lobby: M-F 8:30 AM - 5:00 PM
Johnston, IA 50131 Drive Up: M-F 8:00 AM - 5:00 PM
MSA/MD Code: 19780, State Code: 19
County Code: 153, Tract: 0117.04
Opened 05/26/2015

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%	1 st Quarter 2024 97.74%
2 nd 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%	3 rd Quarter 2024 102.93%
4 th Quarter 2021 87.11%	4 th Quarter 2022 82.46%	4 th Quarter 2023 85.10%	4 th Quarter 2024 91.49%

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.