First National Bank
Loan to Deposit Ratios

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
2004	80.86	85.70	93.46	88.28
2005	86.01	89.85	94.34	88.00
2006	84.55	84.66	87.79	86.35
2007	88.5	91.9	95.4	92.2
2008	90.21	96.27	101.59	96.14
2009	91.64	96.73	102.74	95.96
2010	94.81	102.98	107.74	100.67
2011	94.4	102.6	104.4	94.0
2012	86.50	93.80	97.70	89.90
2013	84.1	94.2	100.97	96.08
2014	96.86	107.24	107.81	104.00
2015	99.00	103.89	110.01	104.26
2016	103.00	106.00	108.6	102.83
2017	106.02	108.64	108.03	101.71
2018	102.19	105.05	104.00	100.00
2019	97.01	99.35	97.28	94.80
2020	95.33	95.58	96.10	94.74
2021	93.71	99.18	96.32	89.31
2022	91.43	97.90	97.85	94.42
2023	94.52	95.40	96.00	95.94

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr
2024	94.58	98.53	97.23	95.63
2025	95.20	96.89	96.76	96.24
2026	97.23	99.61	99.51	