



SHELBY COUNTY STATE BANK

COMMUNITY BANKING EXPERTS SINCE 1895

Shelby County State Bank Quarterly Loan-to-Deposit Ratio

03/31/2020	97.16%
06/30/2020	91.43%
09/30/2020	85.33%
12/31/2020	84.74%
03/31/2021	75.17%
06/30/2021	74.61%
09/30/2021	72.39%
12/31/2021	70.06%
03/31/2022	62.78%
06/30/2022	63.75%
09/30/2022	67.96%
12/31/2022	74.84%
03/31/2023	68.99%
06/30/2023	73.85%
09/30/2023	75.80%
12/31/2023	81.00%
03/31/2024	74.78%
06/30/2024	78.36%
09/30/2024	77.32%
12/31/2024	76.85%

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Member FDIC

