

**THE FIRST STATE BANK OF SHELBY  
LOAN TO DEPOSIT RATIOS**

QUARTER	TOTAL LOANS	TOTAL DEPOSITS	LOAN/DEPOSIT RATIO
3/31/2022	\$ 16,959,548.00	\$ 160,818,143.00	10.546%
6/30/2022	\$ 19,763,690.00	\$ 157,342,726.00	12.561%
9/30/2022	\$ 22,849,496.00	\$ 156,865,959.00	14.566%
12/31/2022	\$ 19,678,741.00	\$ 154,221,009.00	12.760%

QUARTER	TOTAL LOANS	TOTAL DEPOSITS	LOAN/DEPOSIT RATIO
3/31/2023	\$ 18,436,714.00	\$ 140,484,275.00	13.124%
6/30/2023	\$ 22,788,048.00	\$ 125,148,988.00	18.209%
9/30/2023	\$ 24,836,554.00	\$ 121,251,694.00	20.483%
12/31/2023	\$ 23,071,113.00	\$ 118,994,649.00	19.388%

QUARTER	TOTAL LOANS	TOTAL DEPOSITS	LOAN/DEPOSIT RATIO
3/31/2024	\$ 22,211,523.00	\$ 117,856,673.00	18.846%
6/30/2024	\$ 26,087,112.00	\$ 123,803,822.00	21.071%
9/30/2024	\$ 27,588,012.00	\$ 123,881,827.00	22.270%
12/31/2024			