

**SHELBY COUNTY STATE BANK  
LOAN TO DEPOSIT RATIO (%)\***

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
JAN	61	61	66	67	75	66	63	59	57	58
FEB	61	62	65	67	68	66	63	60	56	57
MAR	58	62	65	68	75	66	62	60	56	56
APR	61	62	66	68	67	66	62	60	56	55
MAY	60	63	66	69	69	66	66	59	56	55
JUN	62	63	67	69	69	66	66	59	56	55
JUL	62	63	68	69	70	66	66	59	57	56
AUG	63	64	68	70	71	66	66	59	57	56
SEP	62	64	69	70	71	66	66	59	57	57
OCT	61	67	69	70	67	66	66	59	58	57
NOV	63	65	69	70	68	66	65	59	58	58
DEC	63	65	69	70	67	67	66	59	59	55

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
JAN	65	66	78	87	93	92	93	79	64	69
FEB	65	66	78	84	93	93	93	78	64	69
MAR	65	66	79	84	94	93	94	78	64	69
APR	66	67	79	84	94	94	95	77	64	69
MAY	66	68	80	86	95	94	95	77	64	70
JUN	67	68	80	86	96	94	95	77	64	71
JUL	67	68	80	87	96	94	94	76	64	71
AUG	67	69	80	87	97	94	94	75	64	71
SEP	67	69	80	88	96	94	93	75	65	72
OCT	67	70	80	88	96	93	92	75	65	72
NOV	68	70	81	88	95	93	92	74	66	72
DEC	68	71	81	89	95	93	91	74	66	73

\*Loans/Average Deposits