



**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%
03/31/2025	74.18%
6/30/2025	71.81%
9/30/2025	75.67%
12/31/2025	78.98%

130 South Morgan Street, Shelbyville, Illinois 62565
(217)774-3911 • www.scs-bank.com
Member FDIC

