

# State Bank Financial

2022 & 2023

## Quarterly Loan to Deposit Ratio

2022 Quarterly Loan to Deposit Ratios	
1 <sup>st</sup> Quarter	49.91%
2 <sup>nd</sup> Quarter	59.63%
3 <sup>rd</sup> Quarter	57.90%
4 <sup>th</sup> Quarter	63.56%

2023 Quarterly Loan to Deposit Ratios	
1 <sup>st</sup> Quarter	71.01%
2 <sup>nd</sup> Quarter	73.58%
3 <sup>rd</sup> Quarter	71.37%
4 <sup>th</sup> Quarter	71.01%

