State Bank Financial

2024 & 2025

Quarterly Loan to Deposit Ratio

| 2024 Quarterly Loan to Deposit Ratios | |
|---------------------------------------|--------|
| 1 st Quarter | 70.54% |
| 2 nd Quarter | 74.55% |
| 3 rd Quarter | 68.26% |
| 4 th Quarter | 77.04% |

| 2025 Quarterly Loan to Deposit Ratios | |
|---------------------------------------|--------|
| 1 st Quarter | 70.82% |
| 2 nd Quarter | 70.13% |
| 3 rd Quarter | 73.31% |
| 4 th Quarter | |

