

**SHELL LAKE STATE BANK**

**CRA PUBLIC FILE**

**Loan to Deposit (LTD) Ratio**

<b><u>Call Report Date</u></b>	<b><u>LTD Ratio</u></b>
December 31, 2018	54.67%
March 31, 2019	58.64%
June 30, 2019	60.91%
September 30, 2019	65.05%
December 31, 2019	68.59%
March 31, 2020	69.31%
June 30, 2020	65.02%
September 30, 2020	65.30%
December 31, 2020	58.25%
March 31, 2021	54.89%
June 30, 2021	57.23%
September 30, 2021	58.20%
December 31, 2021	60.09%
March 31, 2022	61.87%
June 30, 2022	60.32%
September 30, 2022	62.63%
December 31, 2022	66.82%
March 31, 2023	68.46%
June 30, 2023	71.78%
September 30, 2023	75.86%
December 31, 2023	76.44%