



Loans to Deposits Ratio | Public Listed US Banks

In 2022, loans to deposit ratios for US banks grew by 6%, with small-cap banks seeing an 11% increase

Loans to Deposits Ratio | Public Listed US Banks

Data Sources

This report has been compiled from data curated from financial statements published by companies on SEC website

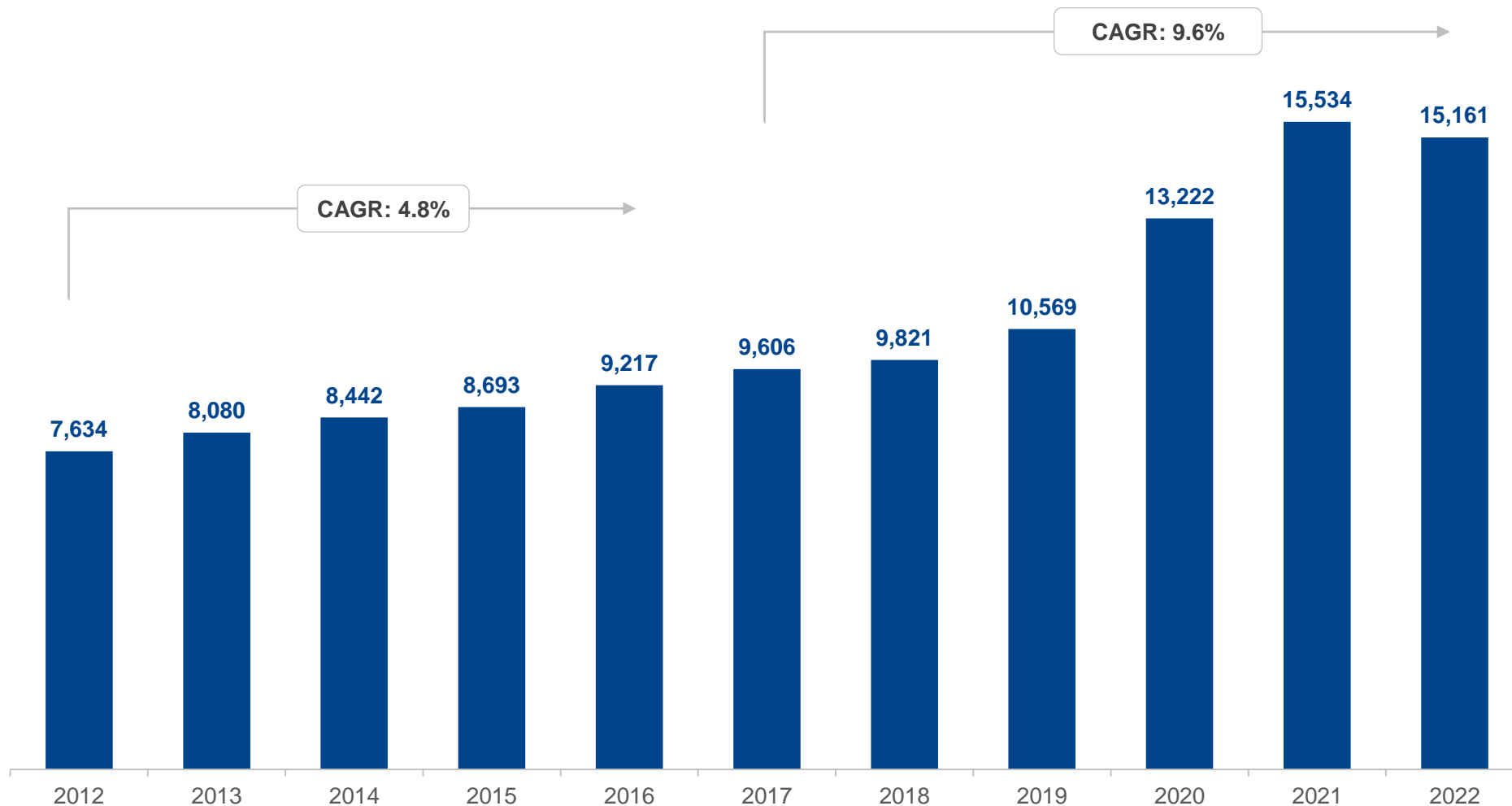
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This report is annualized and will be updated in 2024 to reflect changes in loans to deposits ratio for public listed US banks

Public Listed US Banks

Total Deposits

[Total Deposits reported in USD Billion]

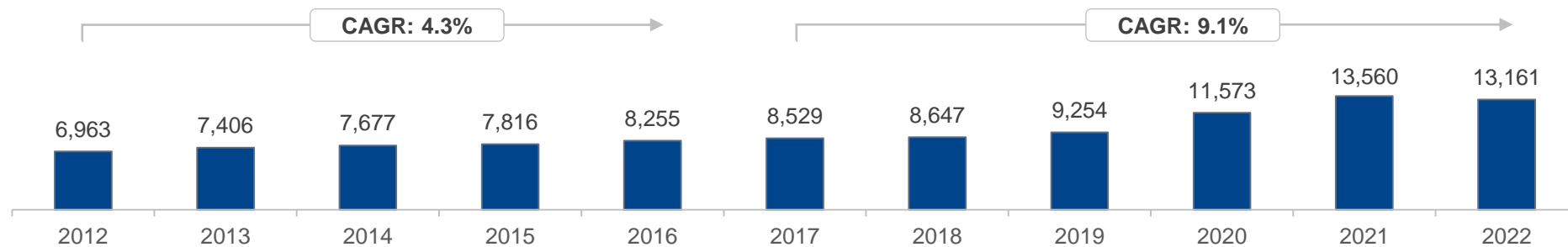


Public Listed US Banks

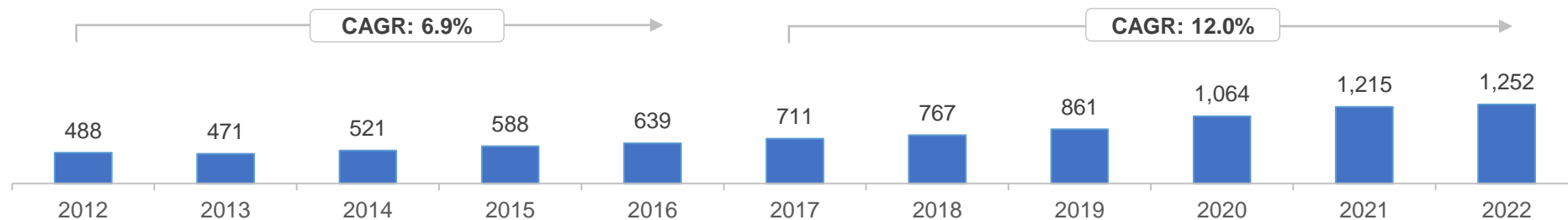
Total Deposits by Type of Banks

[Banks have been categorized based on market cap: Small & Micro - Up to \$2 Bn; Mid Cap - \$2-10 Bn; Large – Above \$10 Bn]

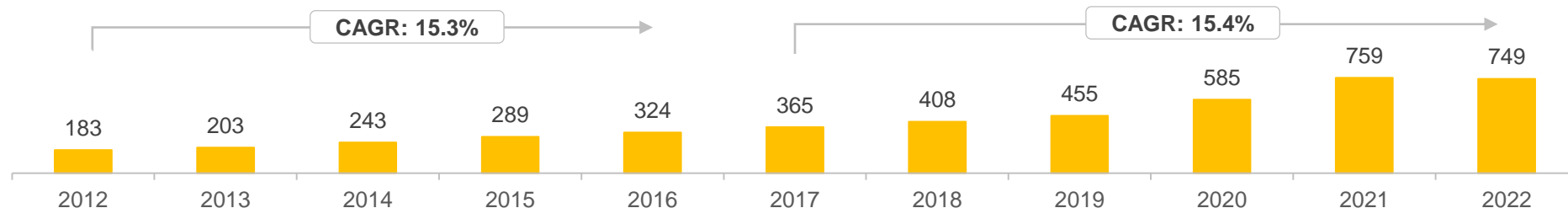
Large Cap



Mid Cap



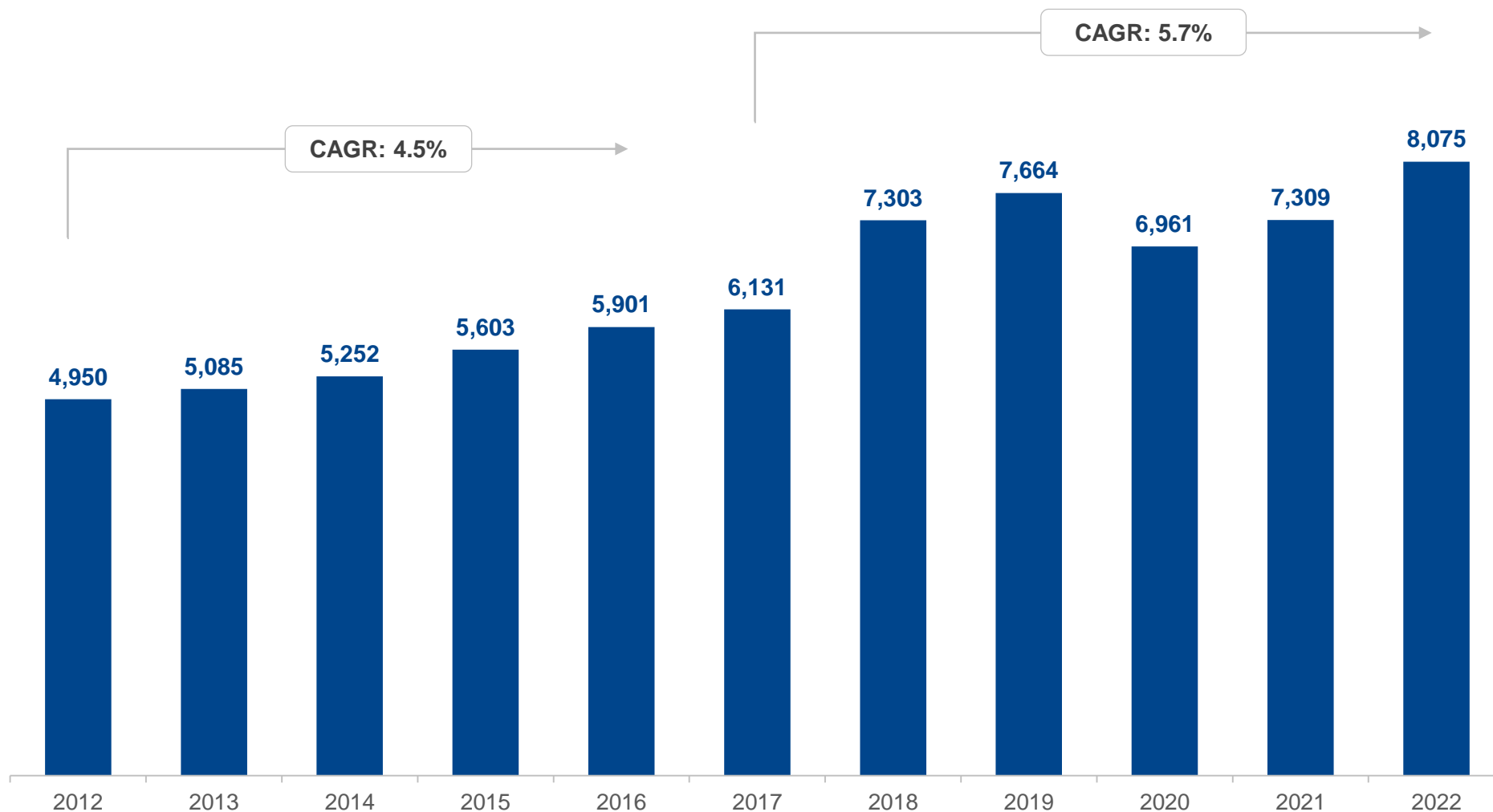
Small & Micro-Cap



Public Listed US Banks

Total Gross Loans

[Total Loans reported in USD Billion]

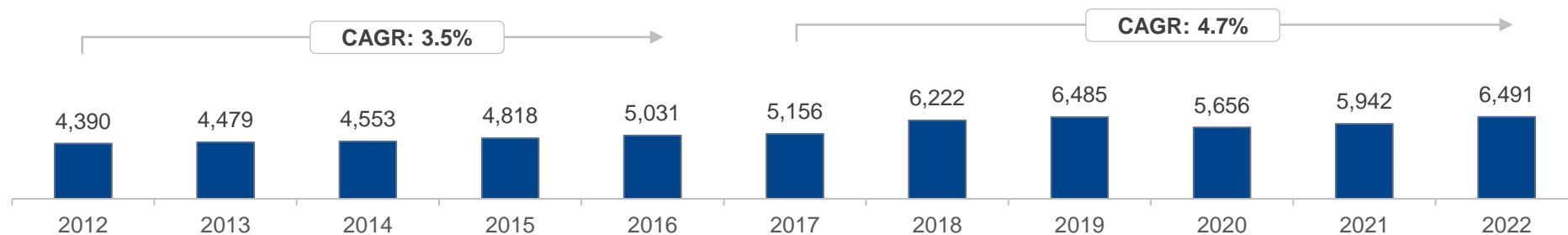


Public Listed US Banks

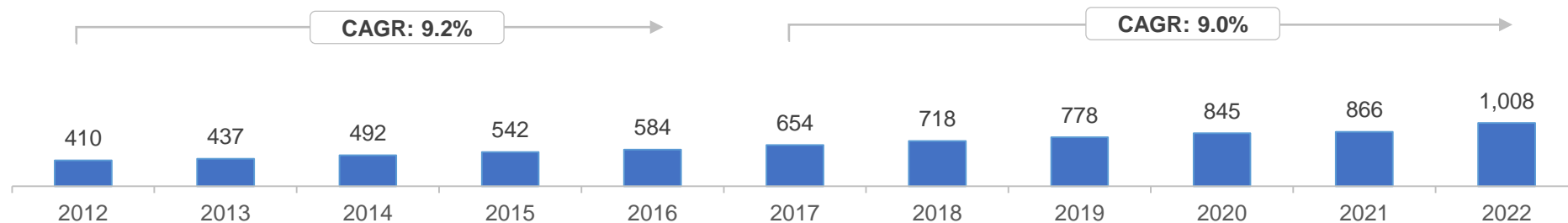
Total Gross Loans by Bank Type (USD, Bn)

[Banks have been categorized based on market cap: Small & Micro - Up to \$2 Bn; Mid Cap - \$2-10 Bn; Large – Above \$10 Bn]

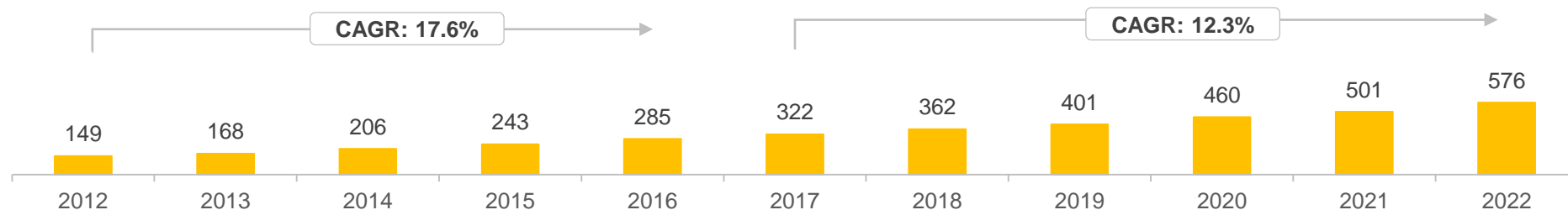
Large Cap



Mid Cap

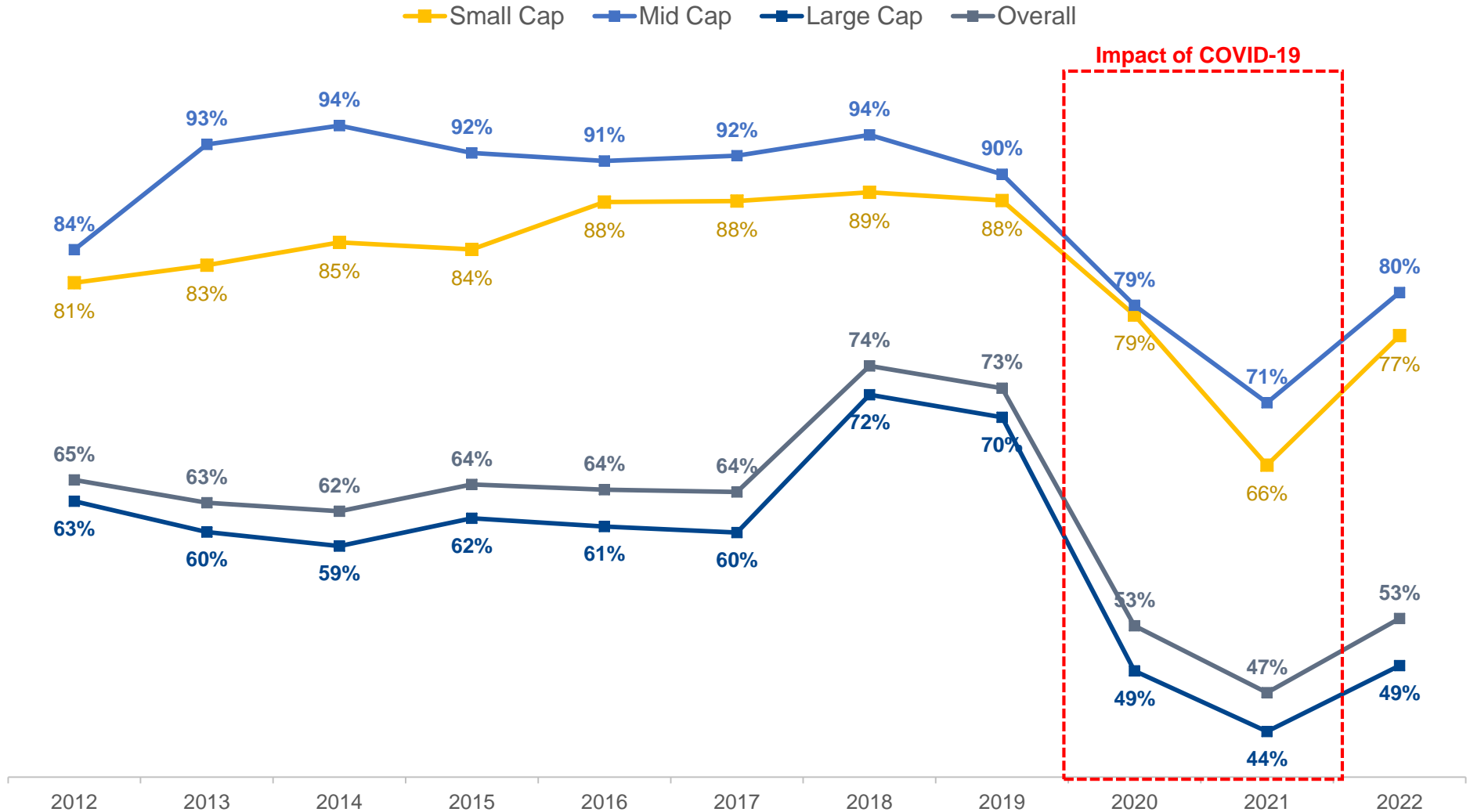


Small & Micro-Cap



Public Listed US Banks

Loans to Deposits Ratio (%)



Banks with Largest Y-o-Y Increase in Loans to Deposits Ratio, 2022

Bank	Gross Loans (USD Mn)			Total Deposits (USD Mn)			Loans to Deposits Ratio (%)		
	2021	2022	Growth (%)	2021	2022	Growth (%)	2021	2022	Growth (%)
Five Star Bancorp	3,870.5	8,376.1	116%	2,285.9	2,782.0	22%	169%	301%	132%
Metropolitan Bank Holding	3,727.8	4,840.5	30%	6,435.6	5,277.9	-18%	58%	92%	34%
Waterstone Financial, Inc.	1,205.8	1,510.2	25%	1,233.4	1,199.0	-3%	98%	126%	28%
First Foundation Inc.	6,906.7	10,726.2	55%	8,812.0	10,362.6	18%	78%	104%	25%
Servisfirst Bancshares, Inc.	9,532.9	11,688.0	23%	12,452.8	11,546.8	-7%	77%	101%	25%
Essa Bancorp, Inc.	1,359.0	1,454.3	7%	1,634.7	1,370.0	-16%	83%	106%	23%
Ameris Bancorp	15,874.3	19,855.3	25%	19,665.6	19,462.7	-1%	81%	102%	21%
Provident Financial Holdings	852.0	1,037.2	22%	956.3	945.3	-1%	89%	110%	21%
National Bank Holdings Corp	4,513.4	7,220.5	60%	6,228.2	7,872.6	26%	72%	92%	19%
Pacwest Bancorp	23,026.3	28,726.0	25%	34,997.8	33,936.3	-3%	66%	85%	19%
Truist Financial Corp	579,026.0	651,982.0	13%	416,488.0	413,495.0	-1%	139%	158%	19%
Carver Bancorp Inc	483.5	579.5	20%	622.1	609.2	-2%	78%	95%	17%
Keycorp	101,854.0	119,394.0	17%	152,572.0	142,595.0	-7%	67%	84%	17%
Trustmark Corp	10,247.8	12,204.0	19%	15,087.2	14,437.6	-4%	68%	85%	17%
Zions Bancorporation	50,851.0	55,653.0	9%	82,789.0	71,652.0	-13%	61%	78%	16%
Umb Financial Corp	17,170.9	21,031.2	22%	35,599.9	32,639.1	-8%	48%	64%	16%
First Citizens Bancshares Inc	32,372.0	70,781.0	119%	51,406.0	89,408.0	74%	63%	79%	16%
Washington Trust Bancorp Inc	4,273.3	5,110.5	20%	4,980.1	5,019.0	1%	86%	102%	16%
Univest Financial Corp	5,310.0	6,123.2	15%	6,055.1	5,913.5	-2%	88%	104%	16%
Brookline Bancorp Inc	7,154.5	7,644.4	7%	7,049.9	6,522.1	-7%	101%	117%	16%

Banks with Largest Y-o-Y Decrease in Loans to Deposits Ratio, 2022

Bank	Gross Loans (USD Mn)			Total Deposits (USD Mn)			Loans to Deposits Ratio (%)		
	2021	2022	Growth (%)	2021	2022	Growth (%)	2021	2022	Growth (%)
TFS Financial Corp	14,330.0	12,573.3	-12%	8,993.6	8,921.0	-1%	159%	141%	-18%
Columbia Banking System, Inc.	10,641.9	11,611.0	9%	18,010.1	27,065.6	50%	59%	43%	-16%
Bancfirst Corp	6,194.3	6,961.7	12%	8,091.9	10,974.2	36%	77%	63%	-13%
Pioneer Bancorp, Inc	1,103.5	1,001.6	-9%	1,530.9	1,680.3	10%	72%	60%	-12%
Triumph Financial, Inc	4,867.6	4,120.3	-15%	4,646.7	4,171.3	-10%	105%	99%	-6%
William Penn Bancorporation	464.8	478.9	3%	570.8	615.4	8%	81%	78%	-4%
IF Bancorp, Inc	520.5	526.0	1%	642.2	667.3	4%	81%	79%	-2%
First Business Financial Services, Inc	2,240.9	2,443.2	9%	1,957.9	2,168.2	11%	114%	113%	-2%
Citigroup Inc	668,537.0	658,018.0	-2%	2,019,065.0	2,096,079.0	4%	33%	31%	-2%
Customers Bancorp, Inc	14,552.6	15,466.4	6%	16,777.9	18,157.0	8%	87%	85%	-2%

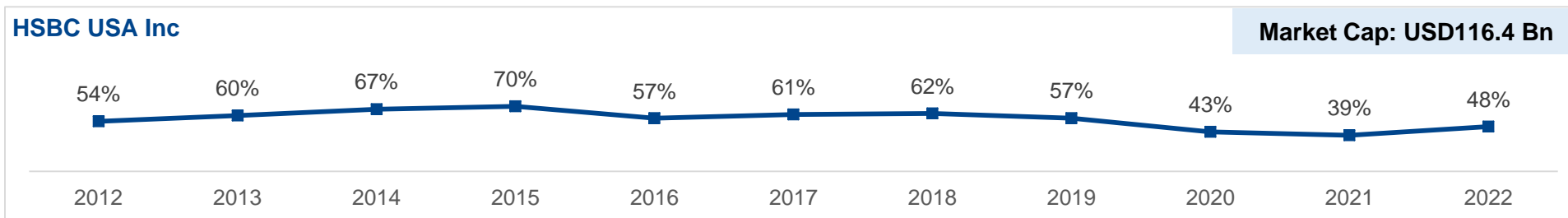
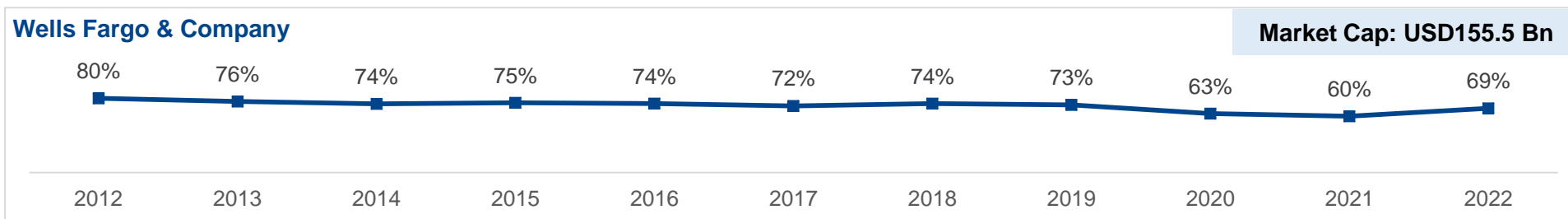
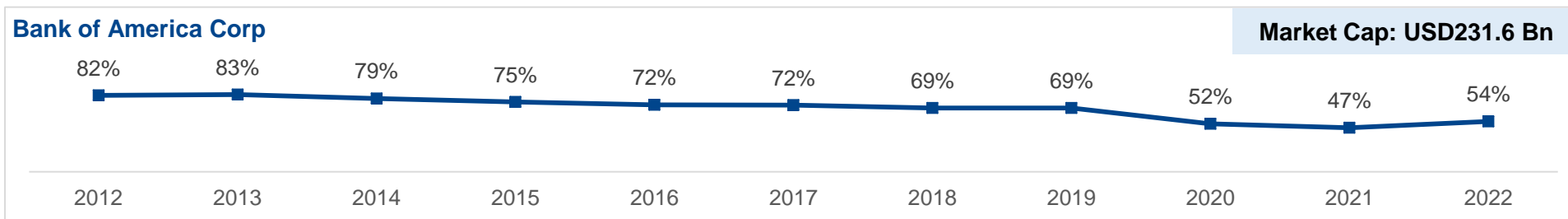
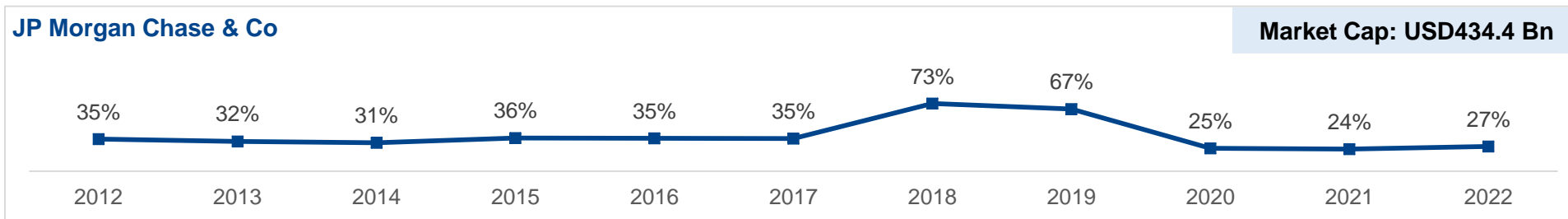
Appendix

Supporting Data by Companies

Supporting Data by Banks

Large Cap Banks - Loans to Deposits Ratio (%) (1/5)

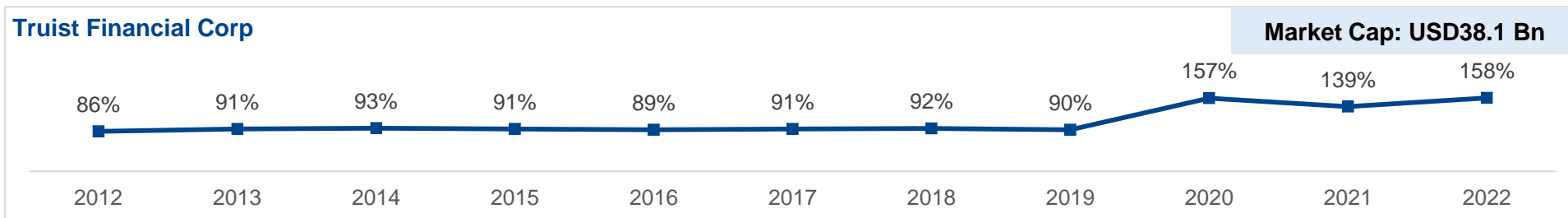
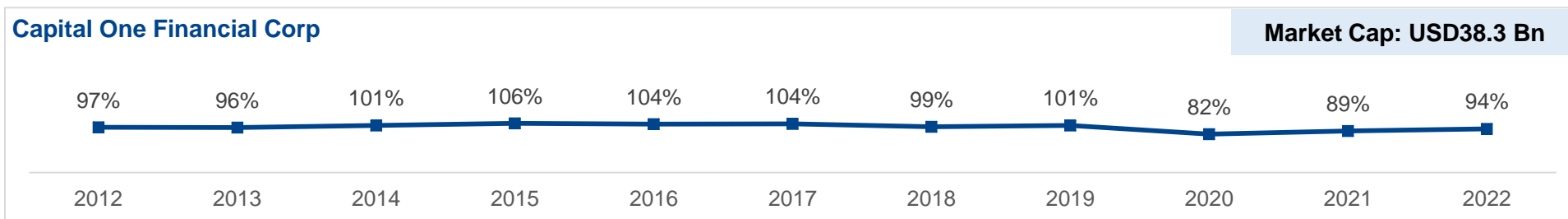
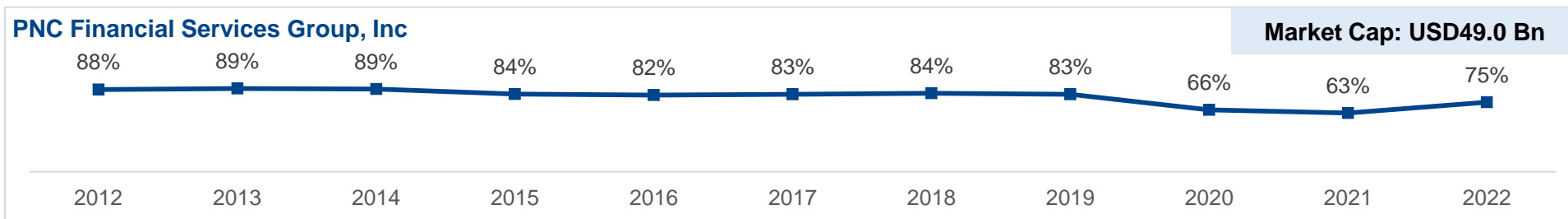
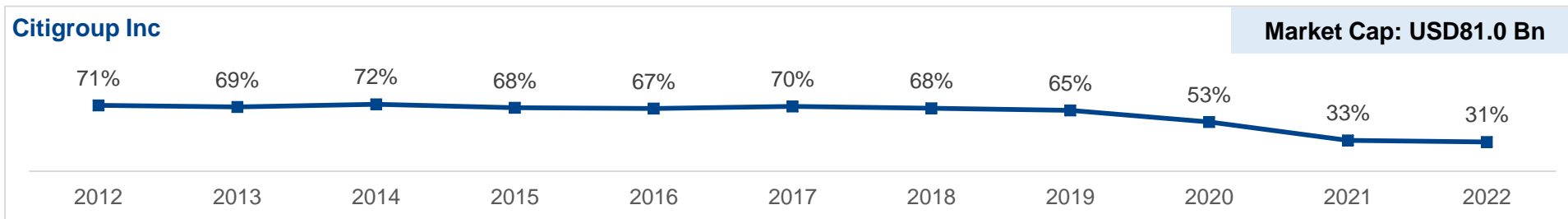
[Large Cap Banks refers to market capitalization of USD 10 Bn and above]



Supporting Data by Banks

Large Cap Banks - Loans to Deposits Ratio (%) (2/5)

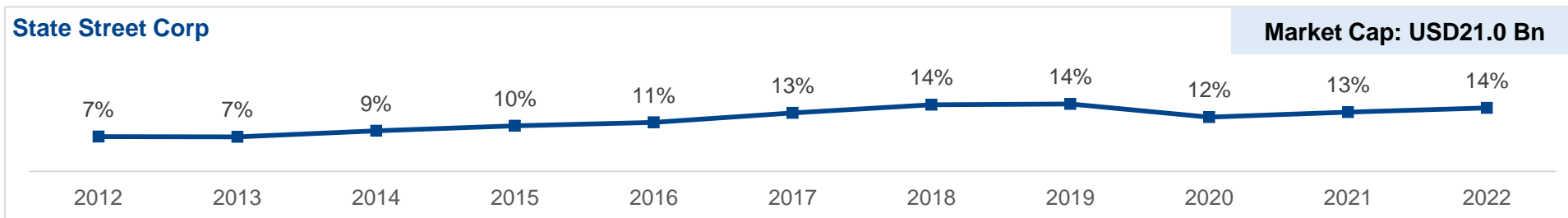
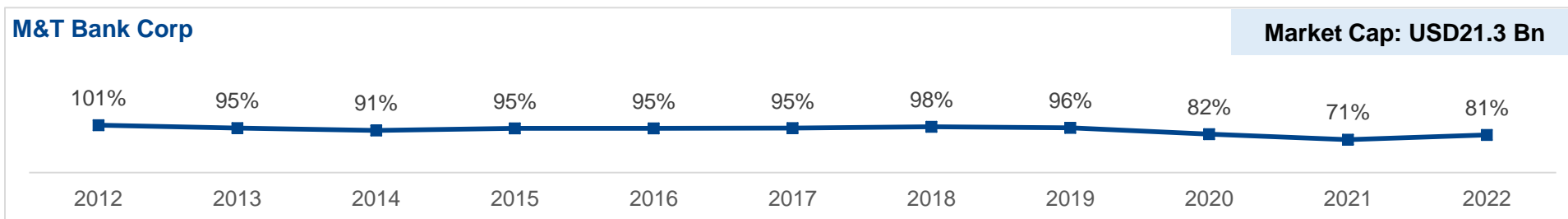
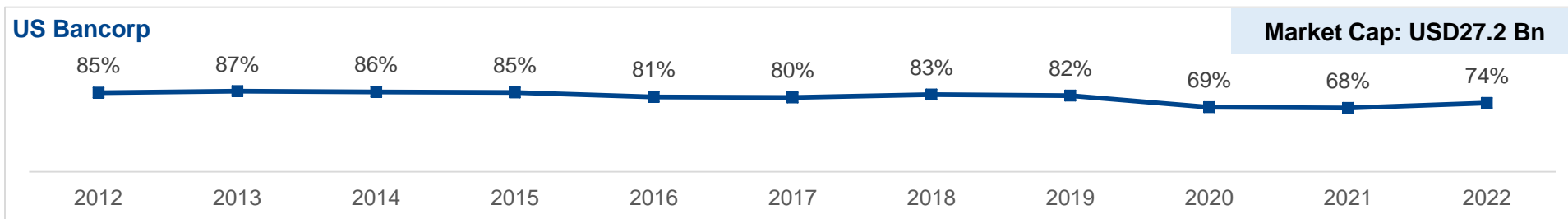
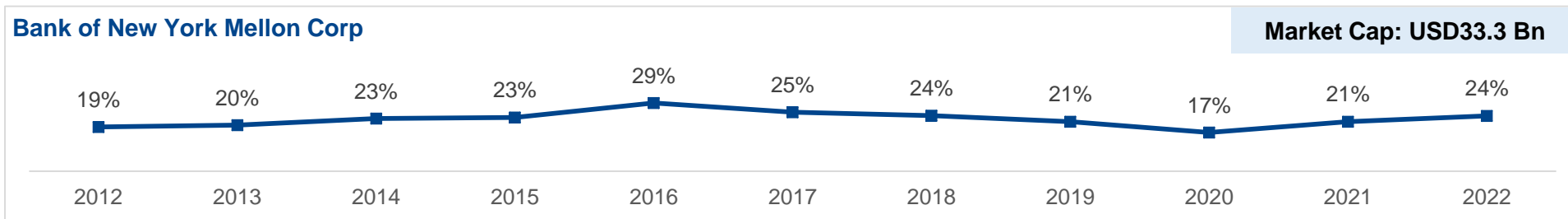
[Large Cap Banks refers to market capitalization of USD 10 Bn and above]



Supporting Data by Banks

Large Cap Banks - Loans to Deposits Ratio (%) (3/5)

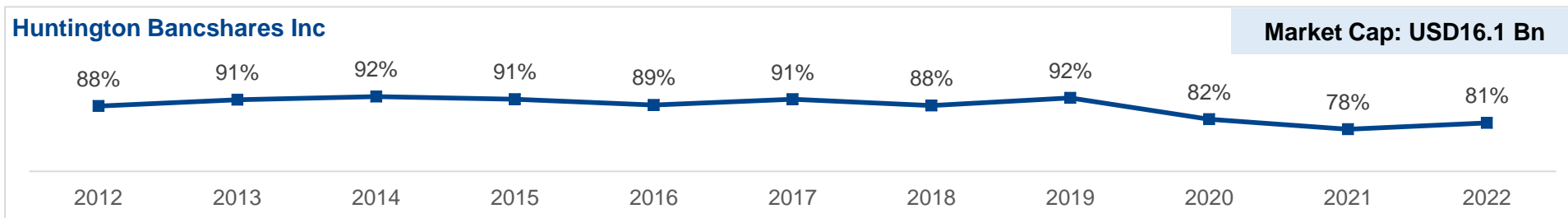
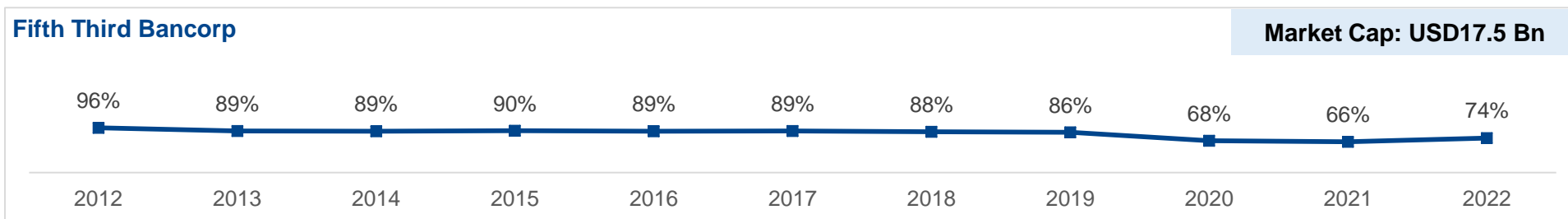
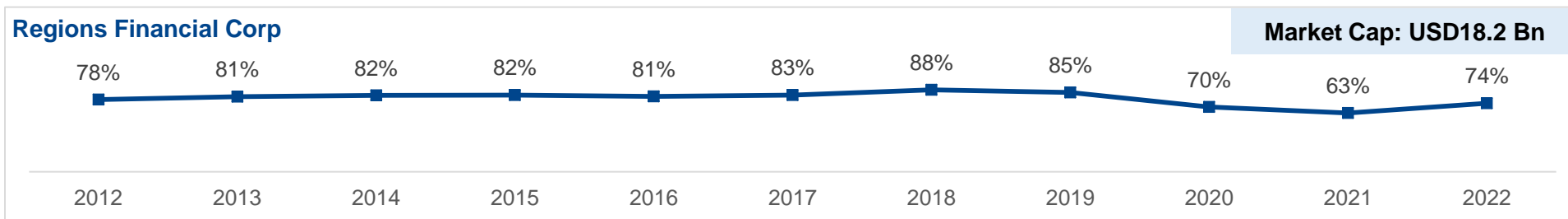
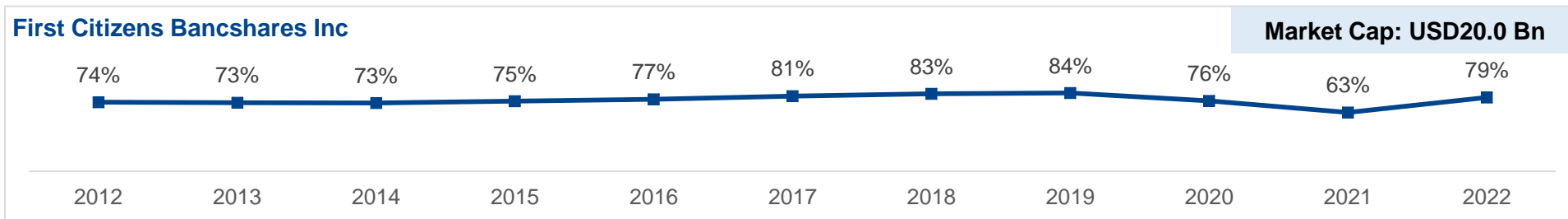
[Large Cap Banks refers to market capitalization of USD 10 Bn and above]



Supporting Data by Banks

Large Cap Banks - Loans to Deposits Ratio (%) (4/5)

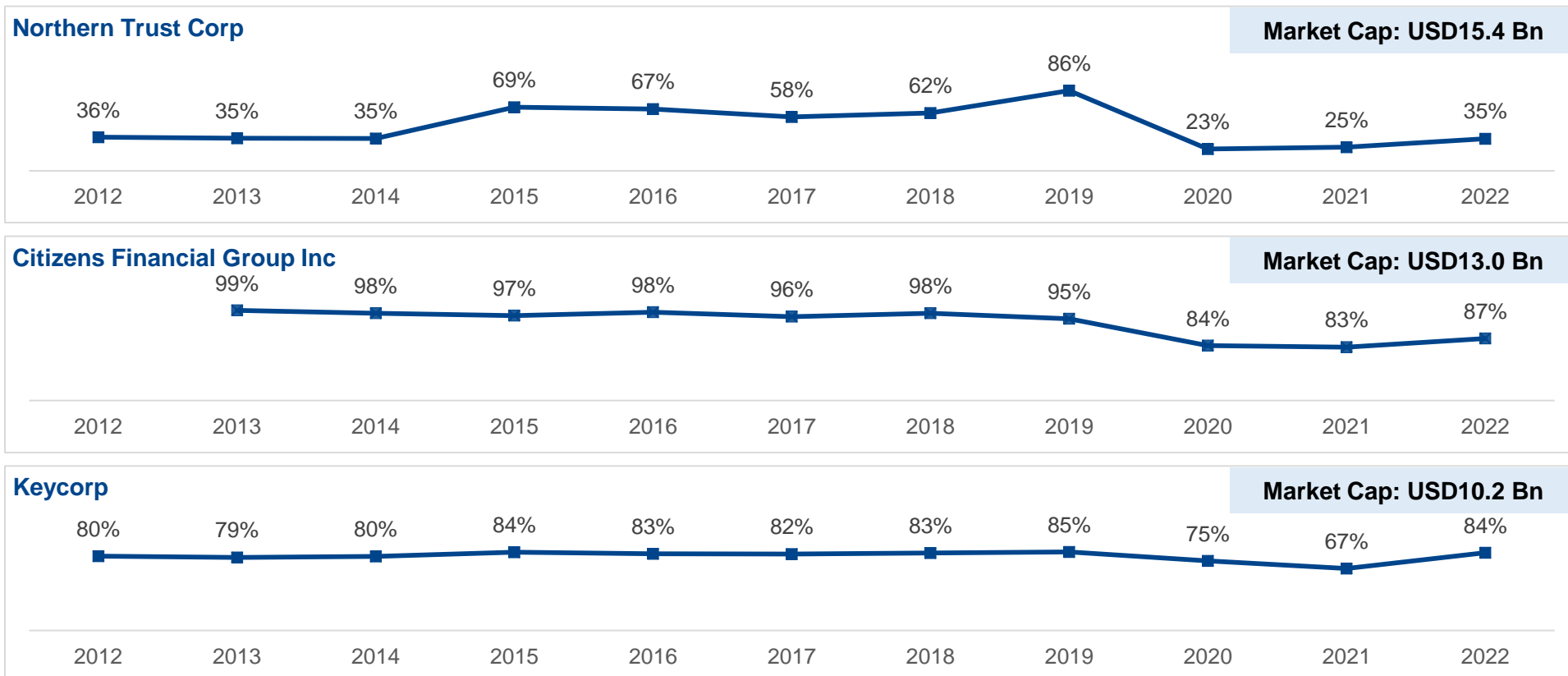
[Large Cap Banks refers to market capitalization of USD 10 Bn and above]



Supporting Data by Banks

Large Cap Banks - Loans to Deposits Ratio (%) (5/5)

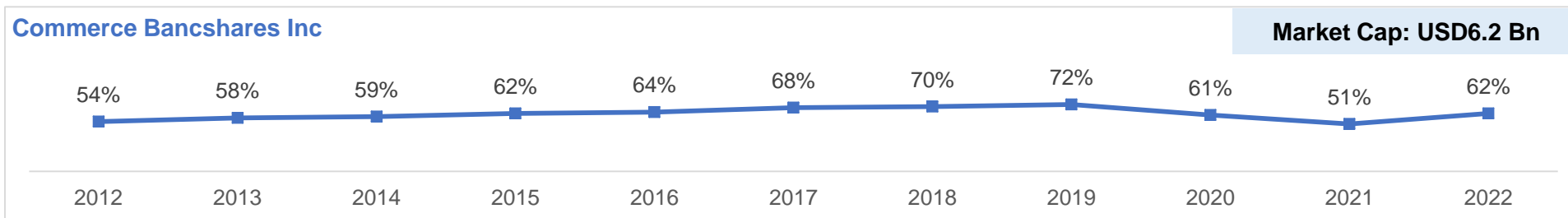
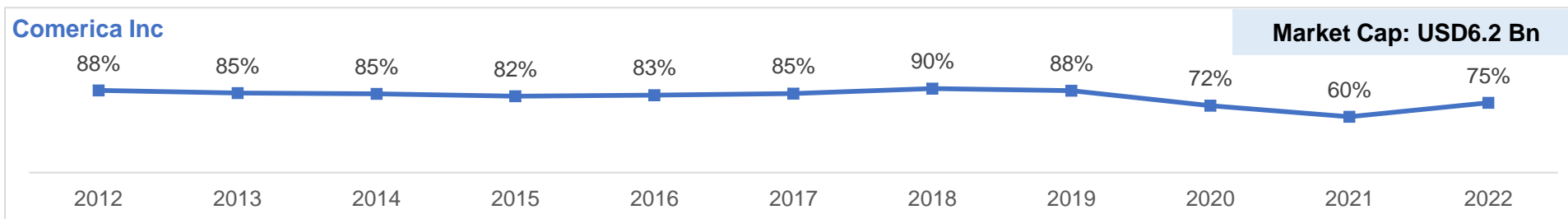
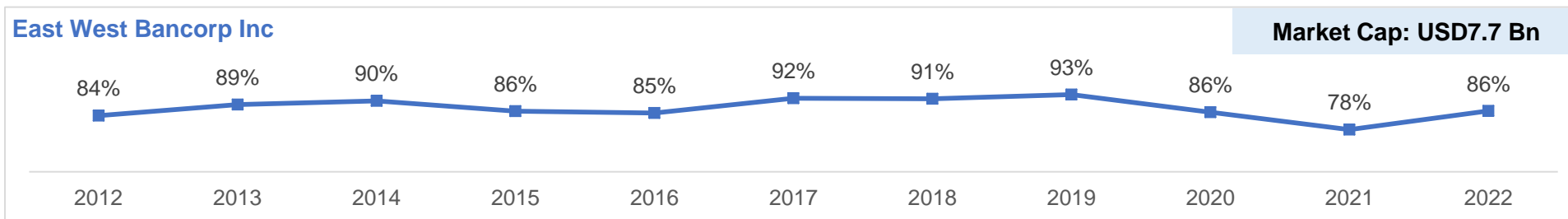
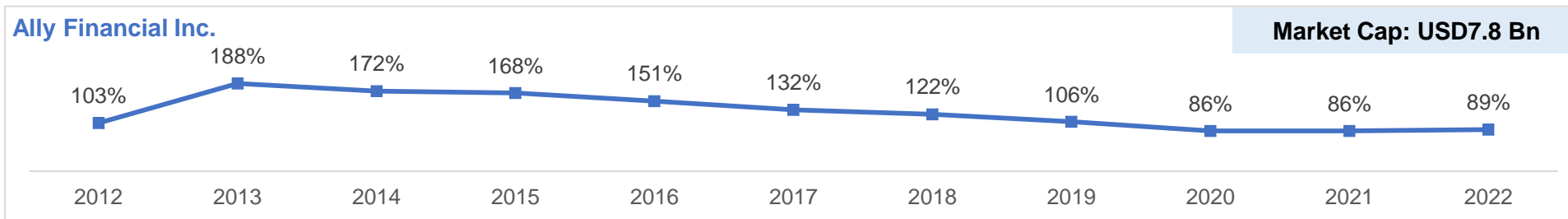
[Large Cap Banks refers to market capitalization of USD 10 Bn and above]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (1/11)

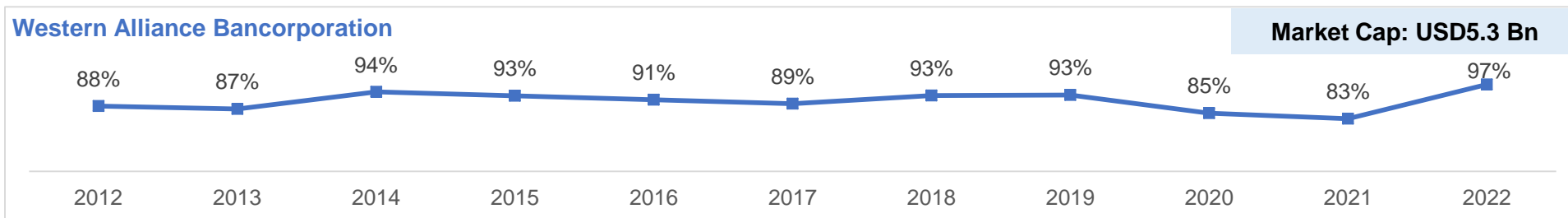
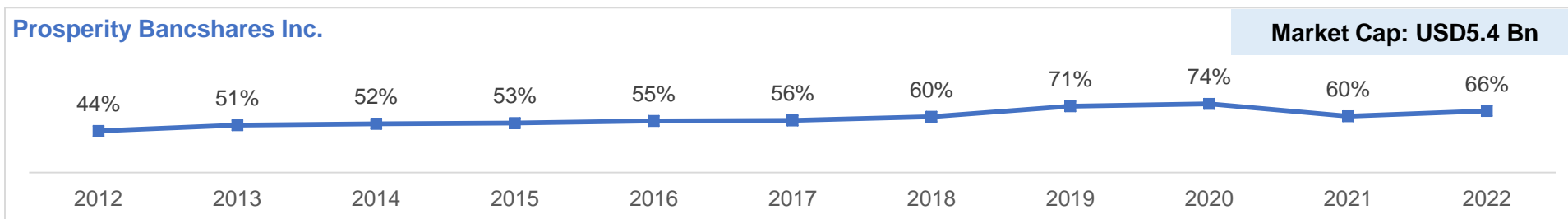
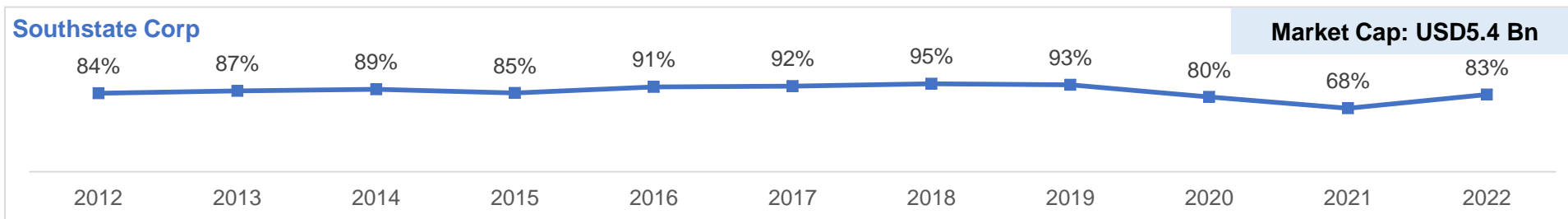
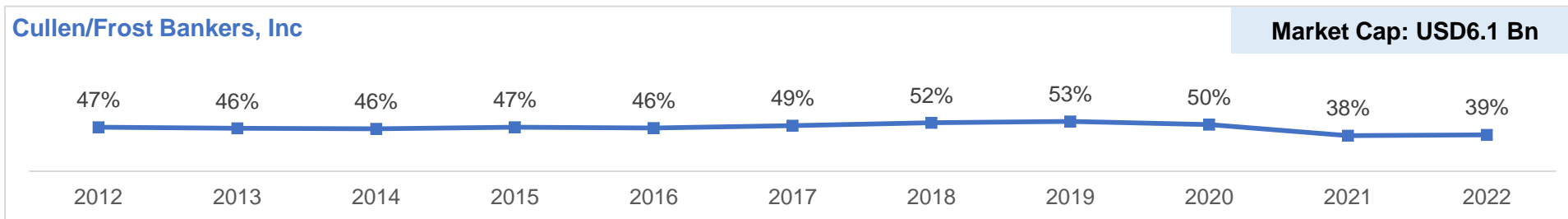
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (2/11)

[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



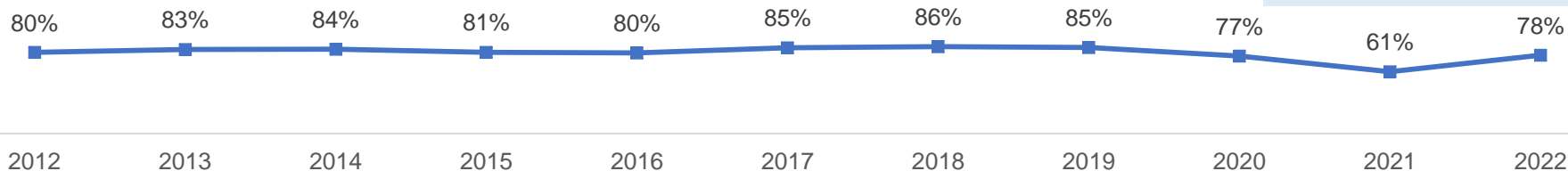
Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (3/11)

[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]

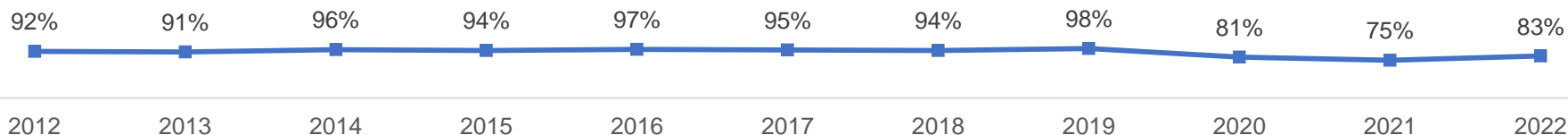
Zions Bancorporation

Market Cap: USD5.1 Bn



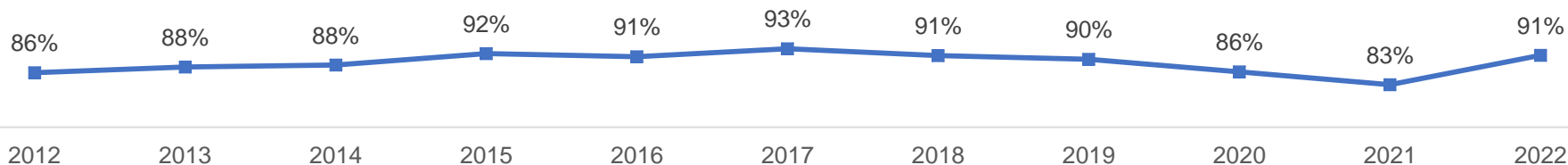
Pinnacle Financial Partners, Inc

Market Cap: USD5.1 Bn



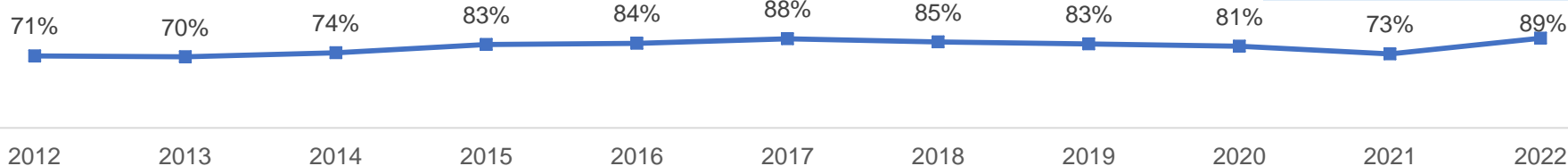
Wintrust Financial Corp.

Market Cap: USD4.8 Bn



Old National Bancorp

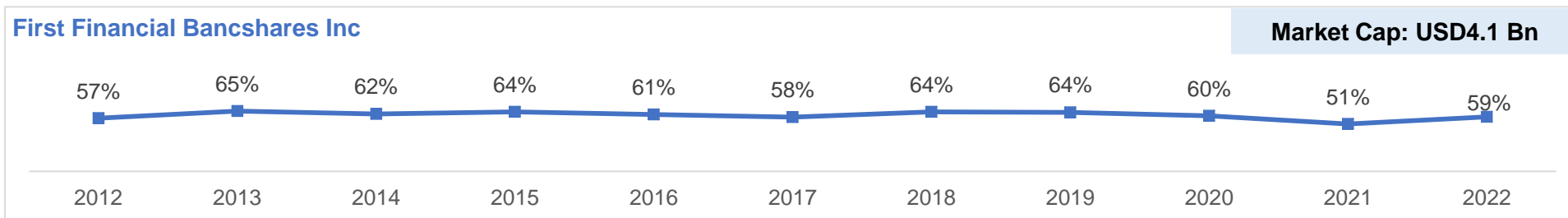
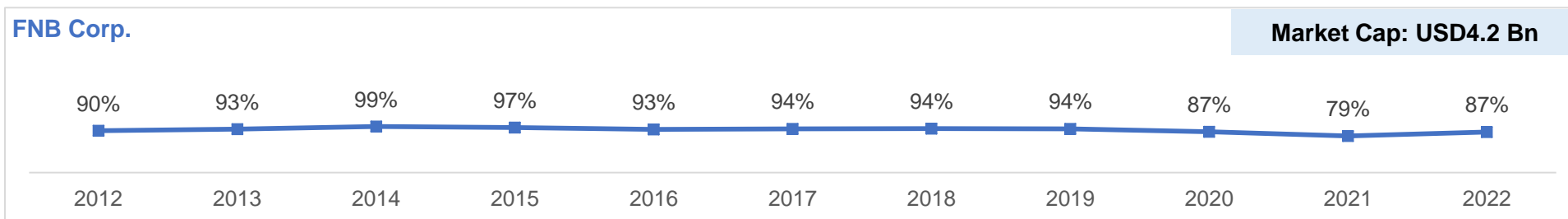
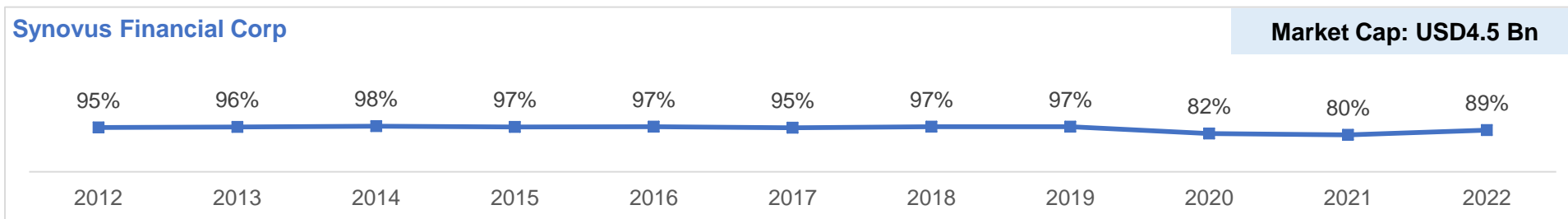
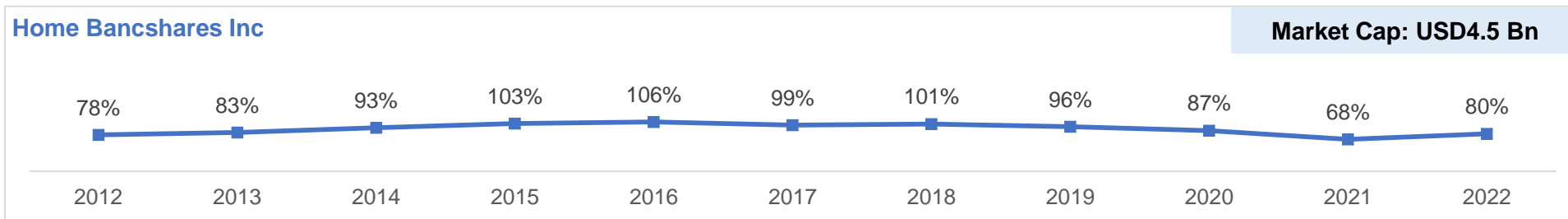
Market Cap: USD4.5 Bn



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (4/11)

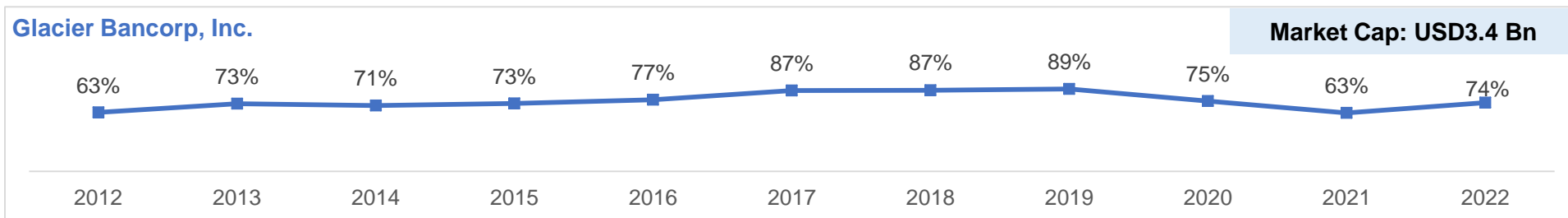
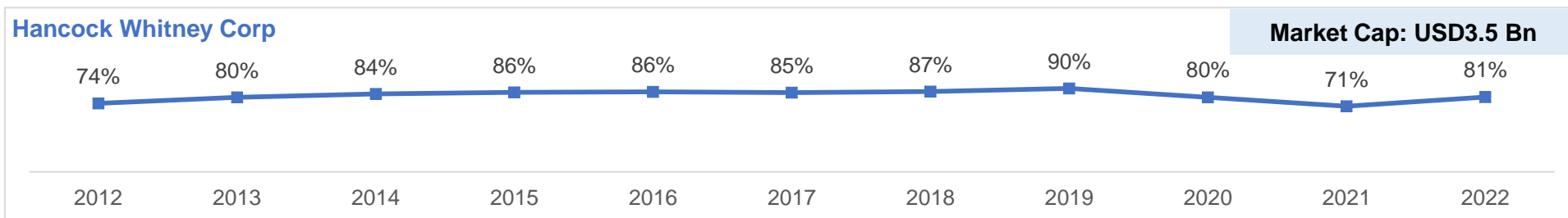
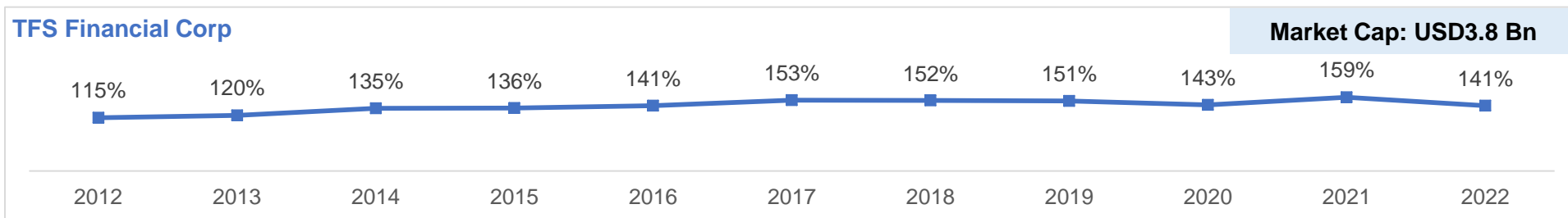
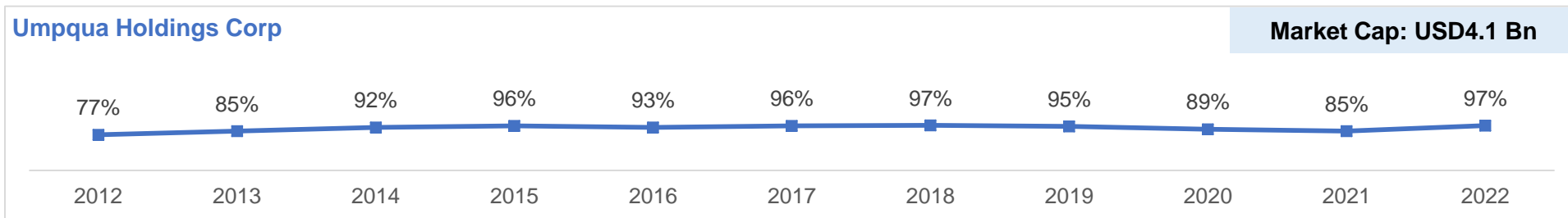
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (5/11)

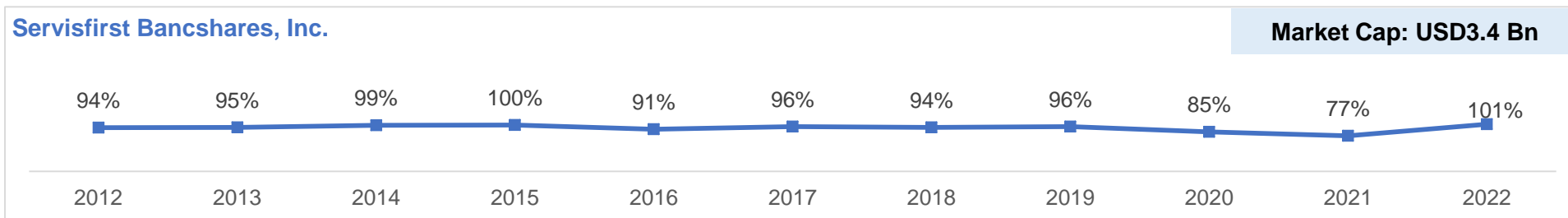
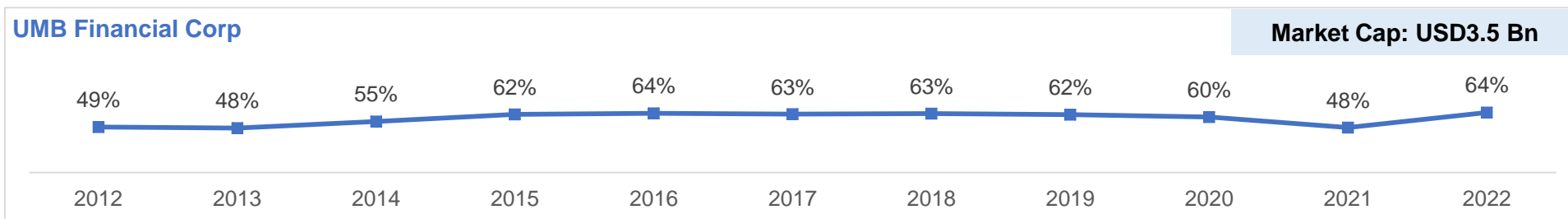
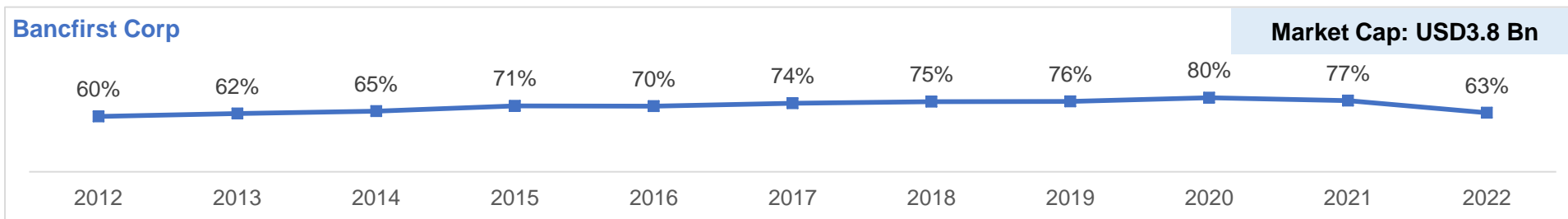
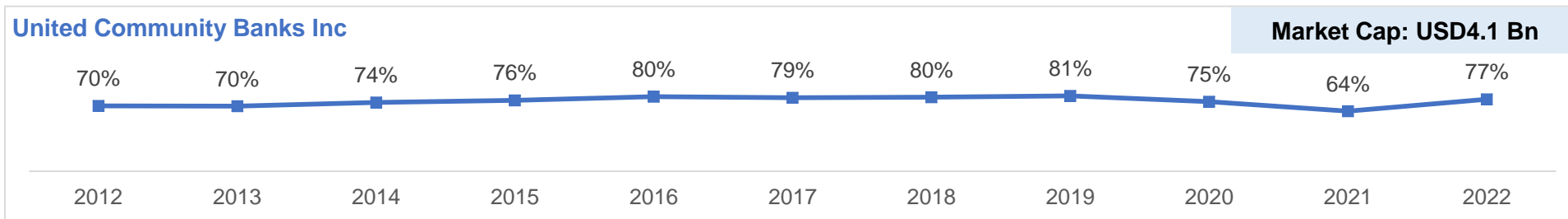
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (6/11)

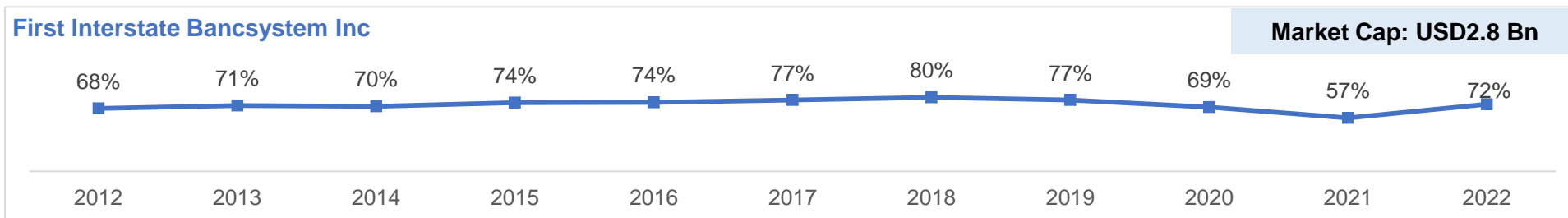
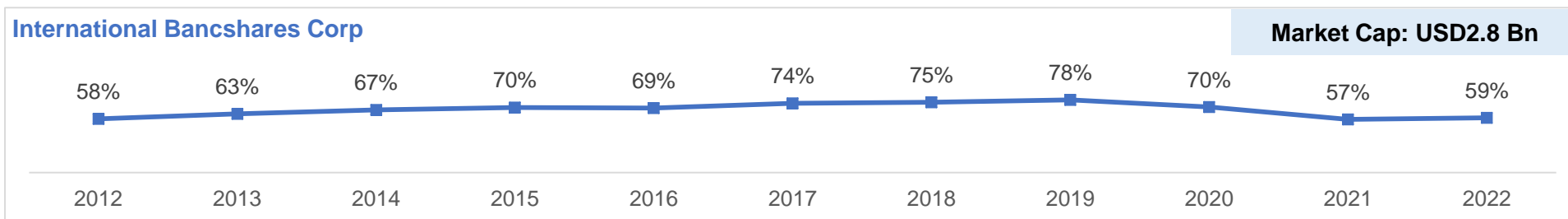
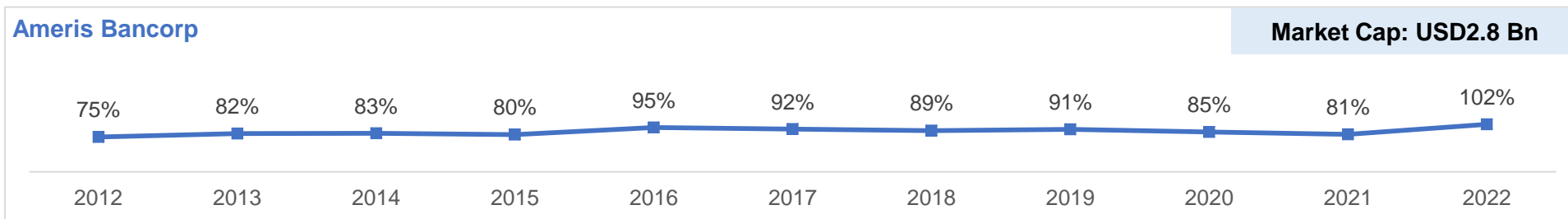
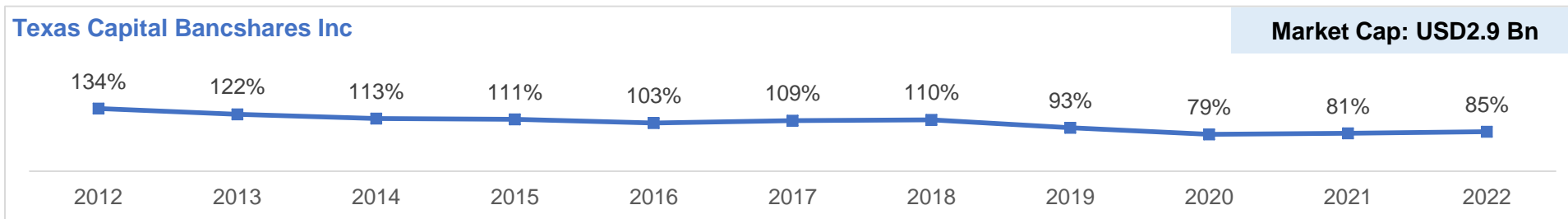
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (7/11)

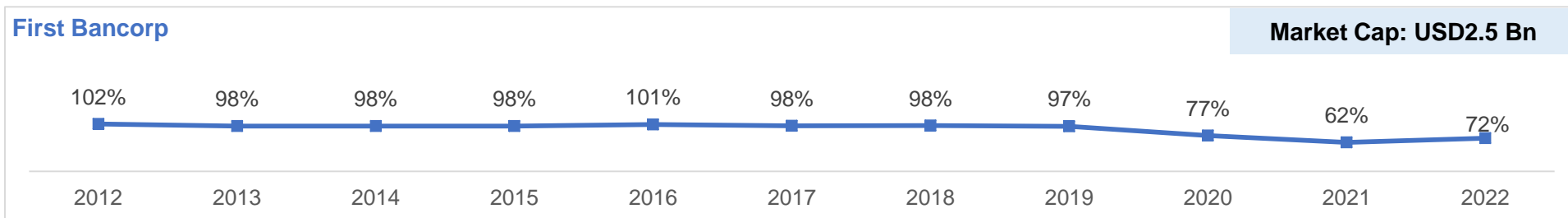
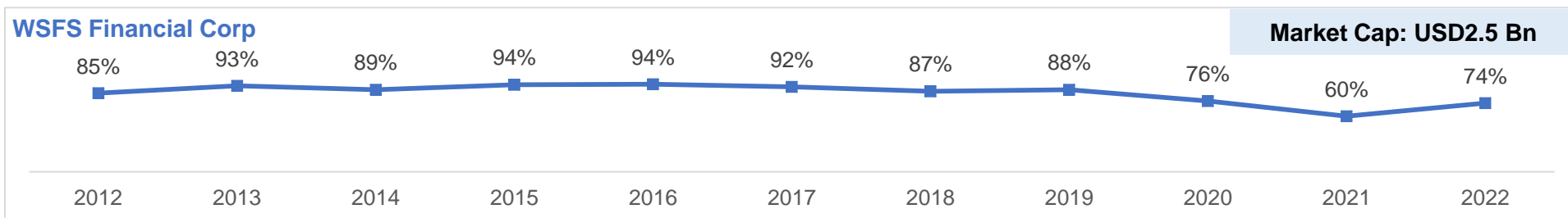
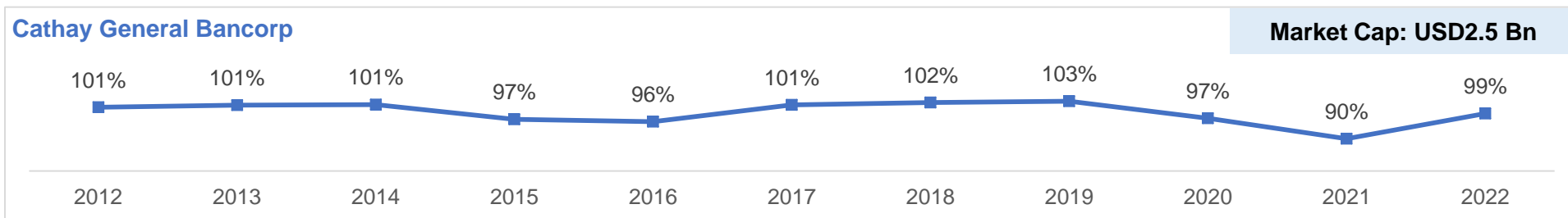
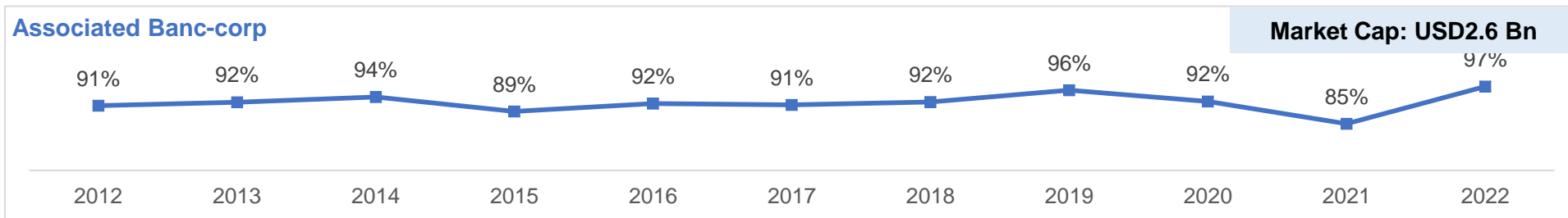
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (8/11)

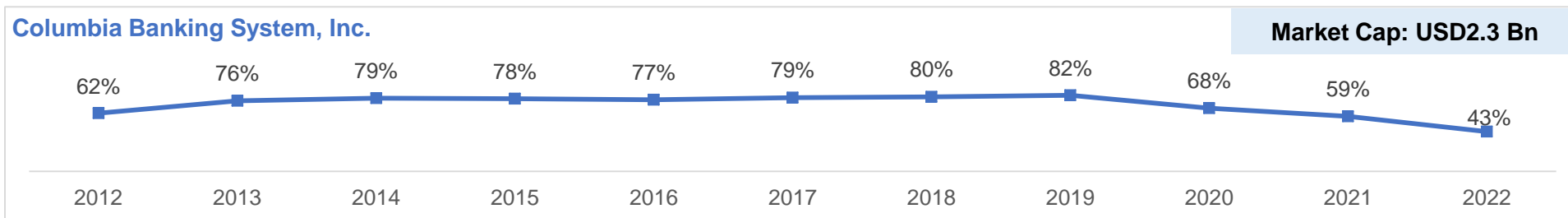
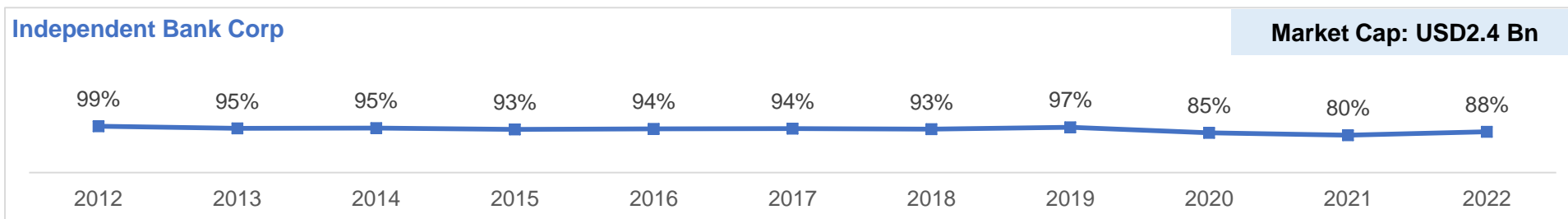
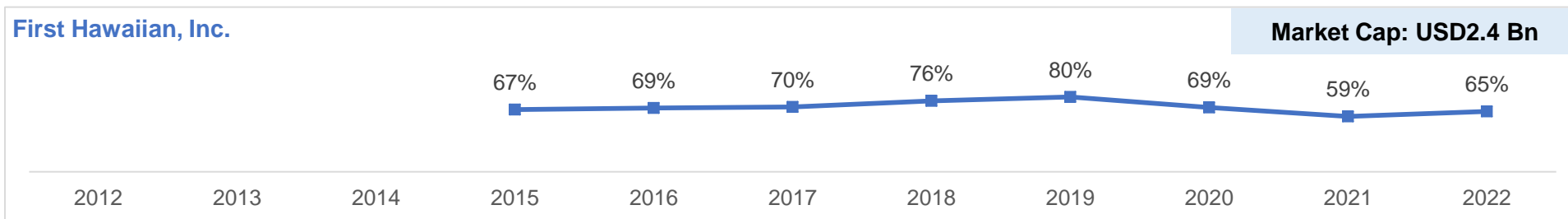
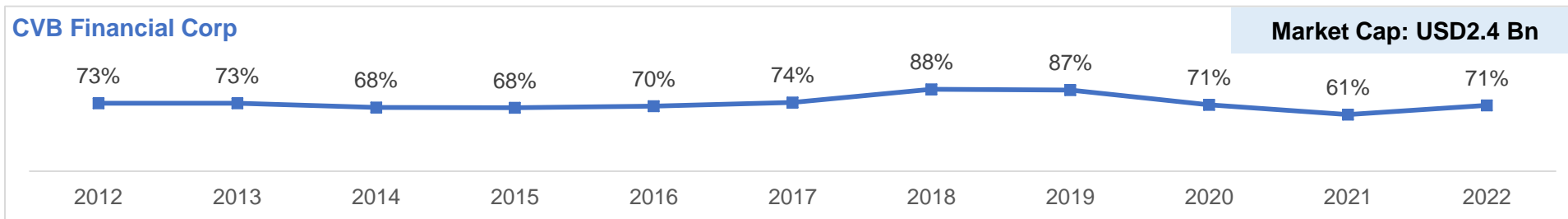
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (9/11)

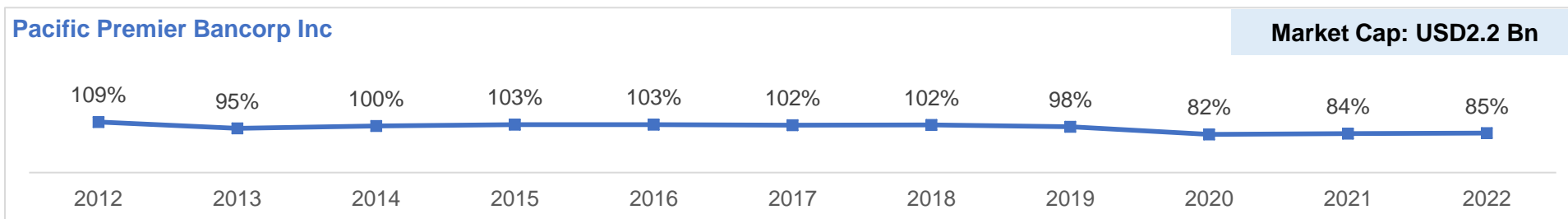
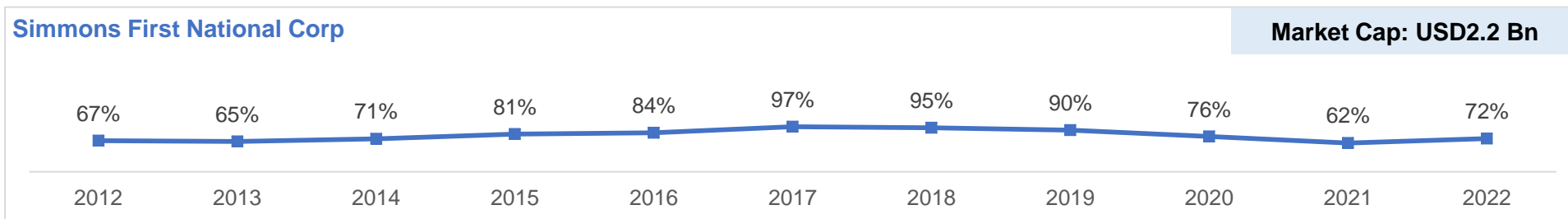
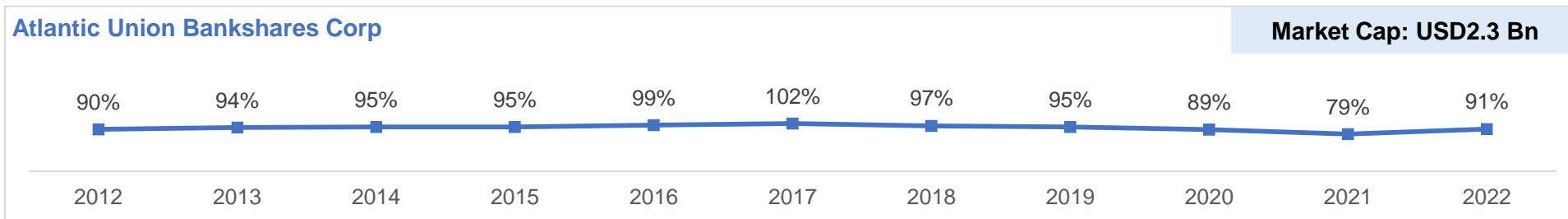
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (10/11)

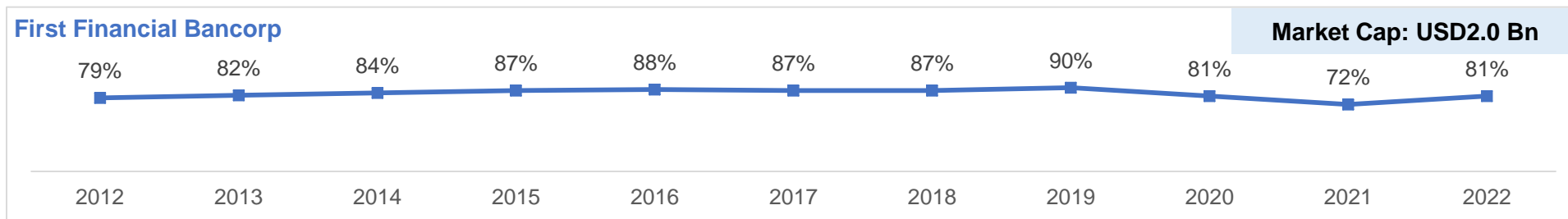
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Mid Cap Banks - Loans to Deposits Ratio (%) (11/11)

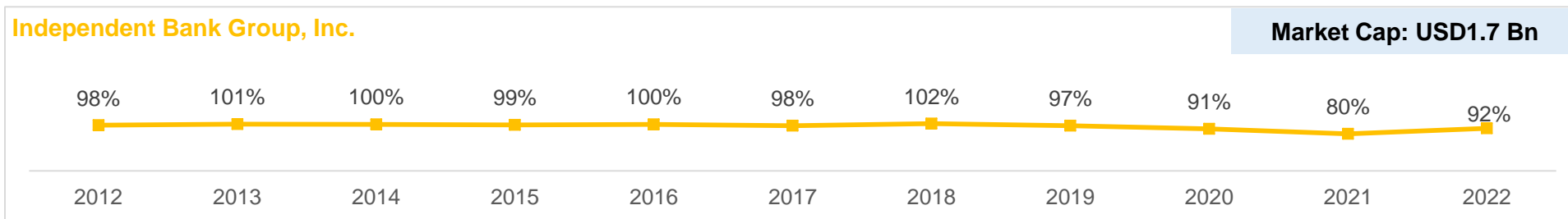
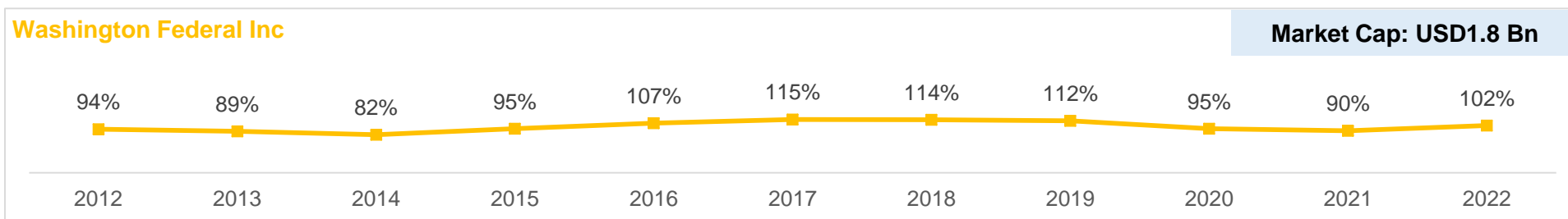
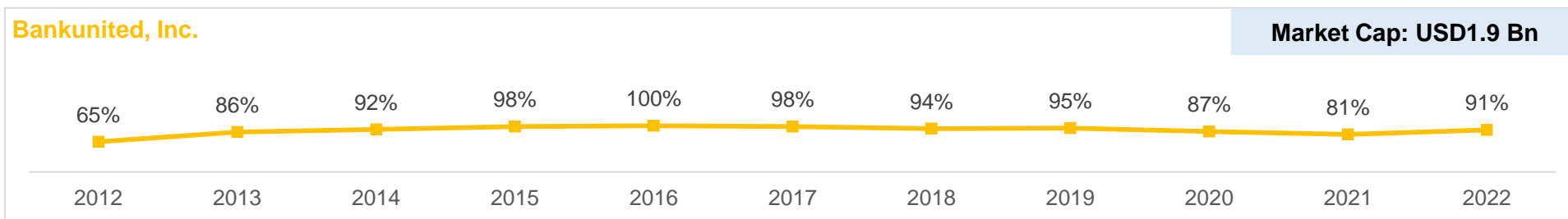
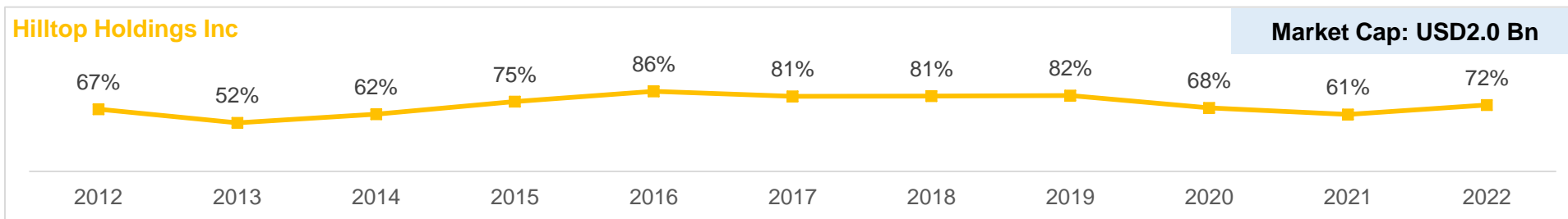
[Mid Cap Banks refers to market capitalization of USD 2.01 Bn to USD 9.99 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (1/22)

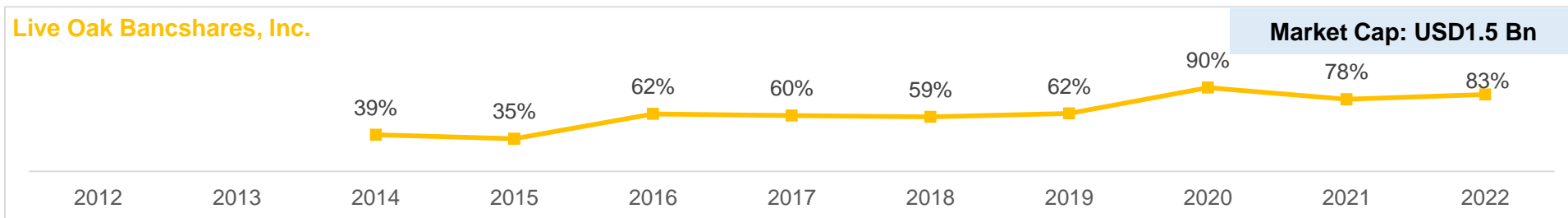
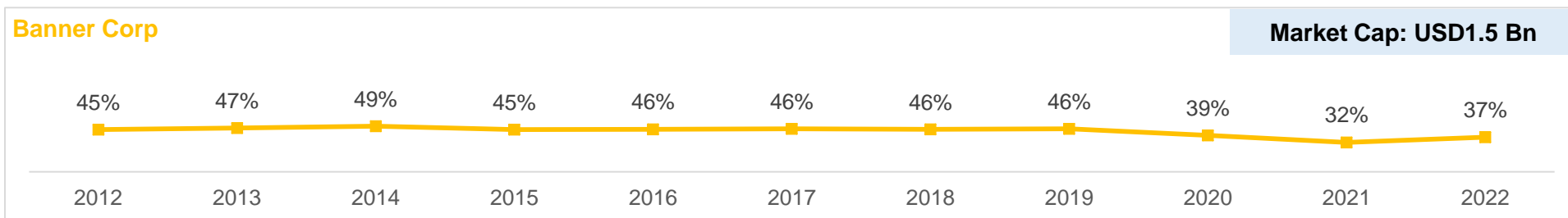
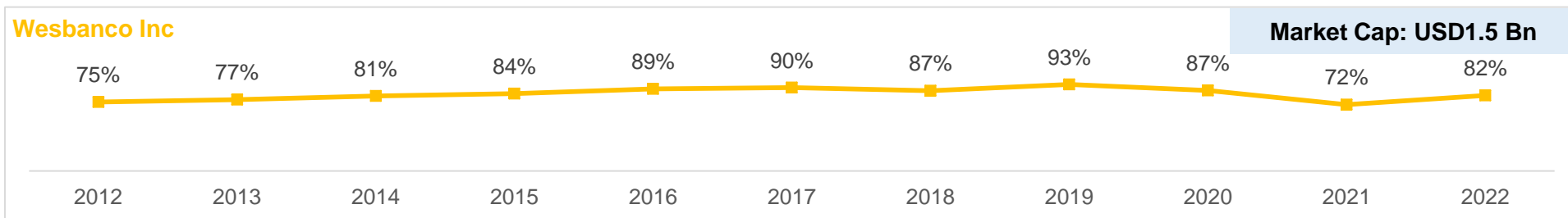
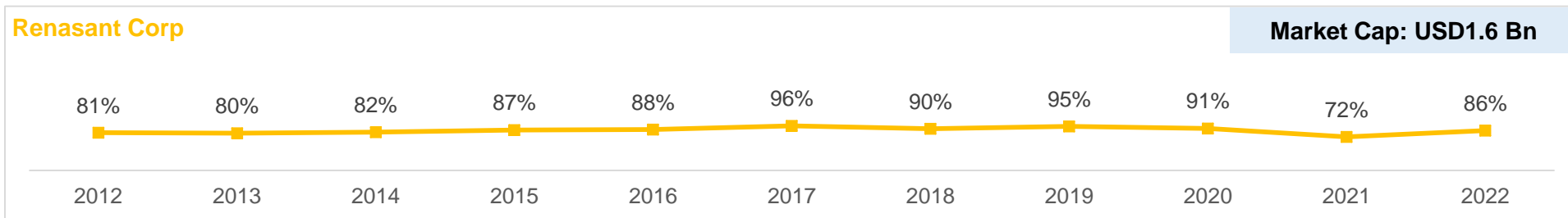
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (2/22)

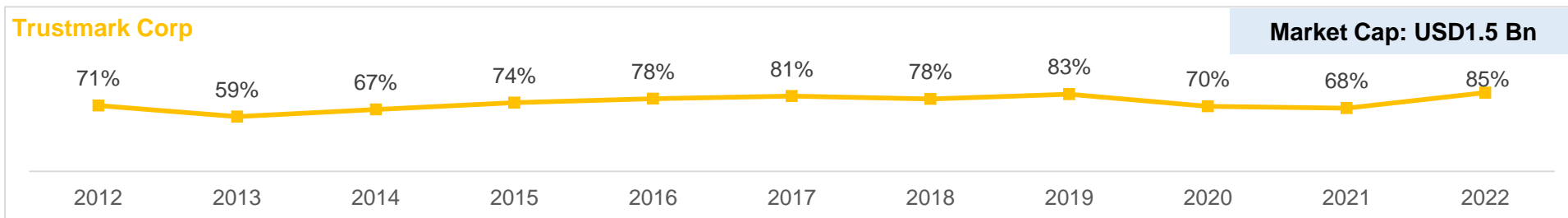
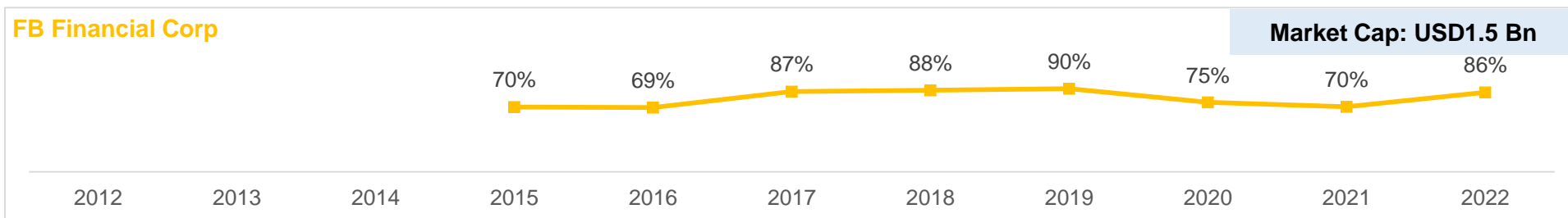
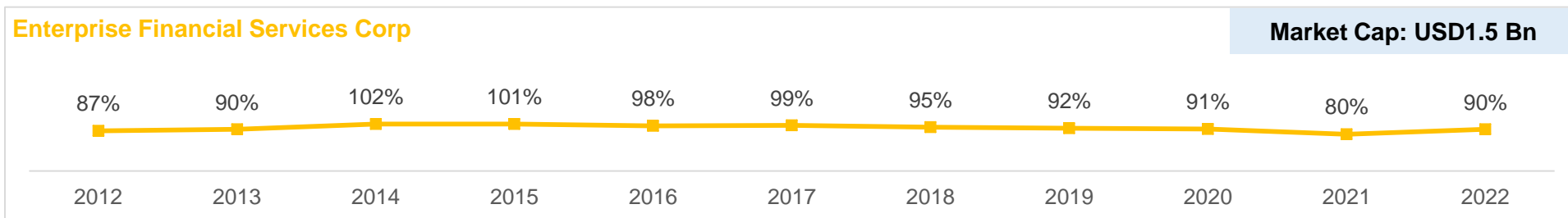
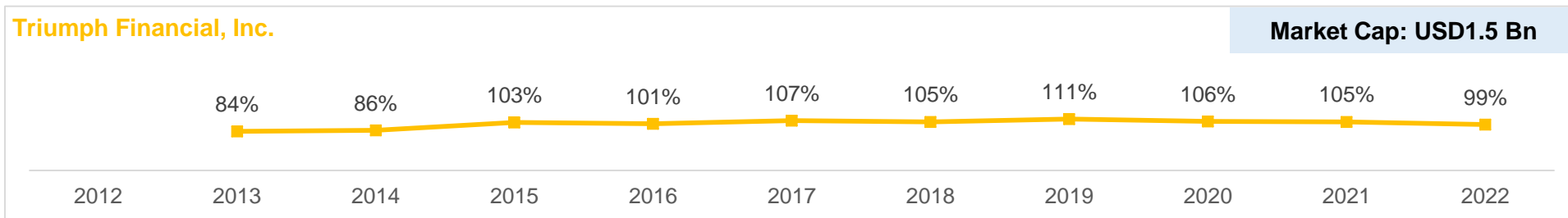
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (3/22)

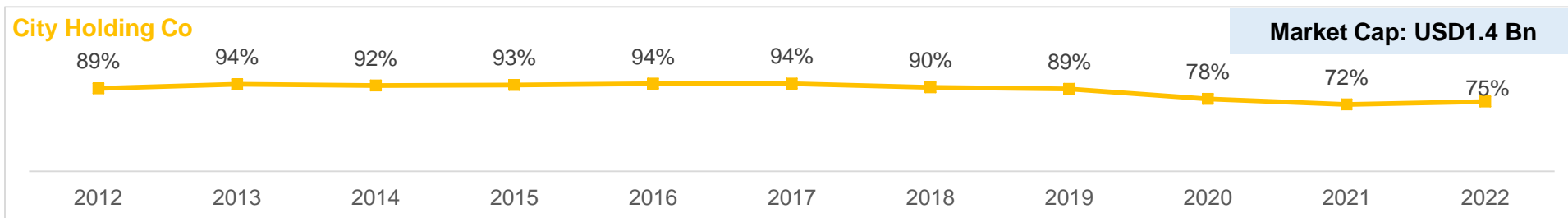
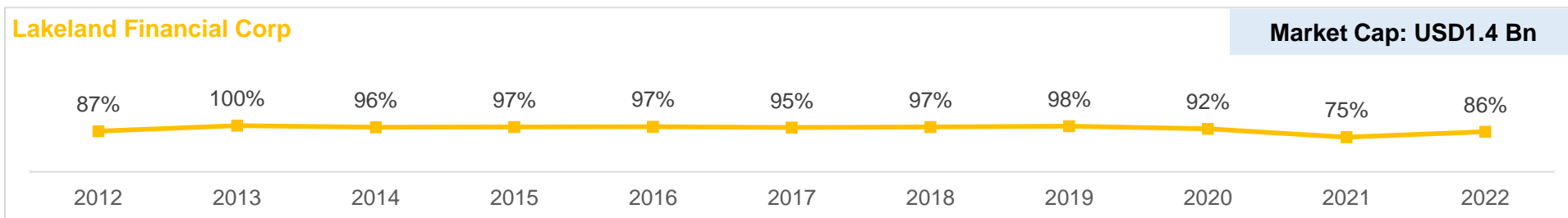
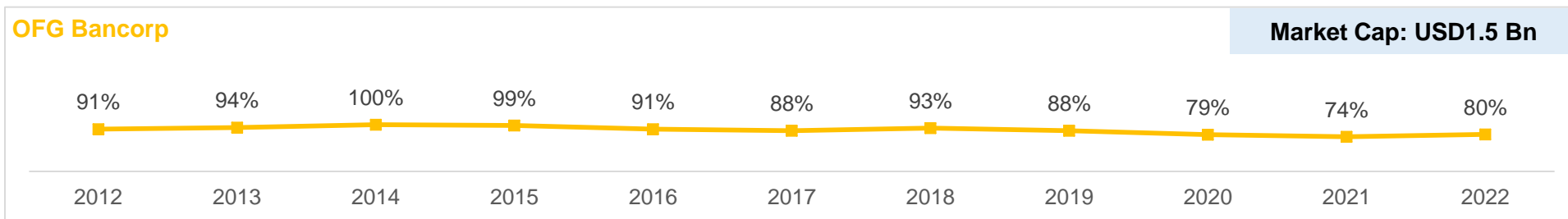
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (4/22)

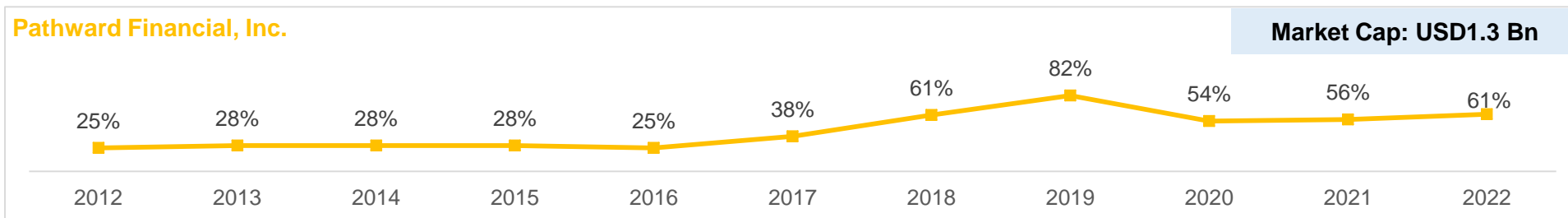
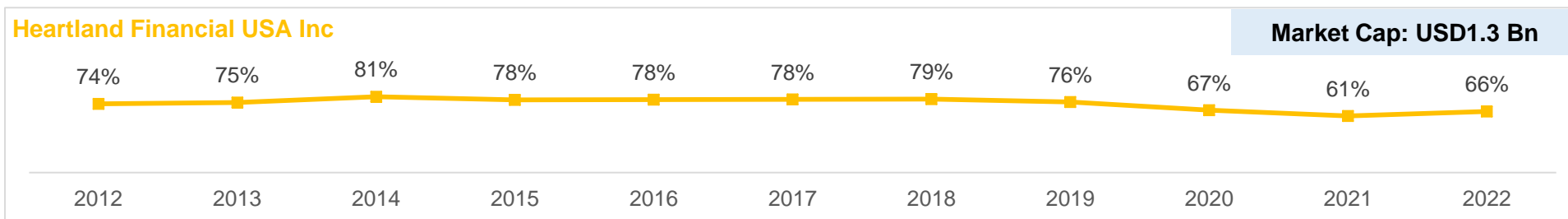
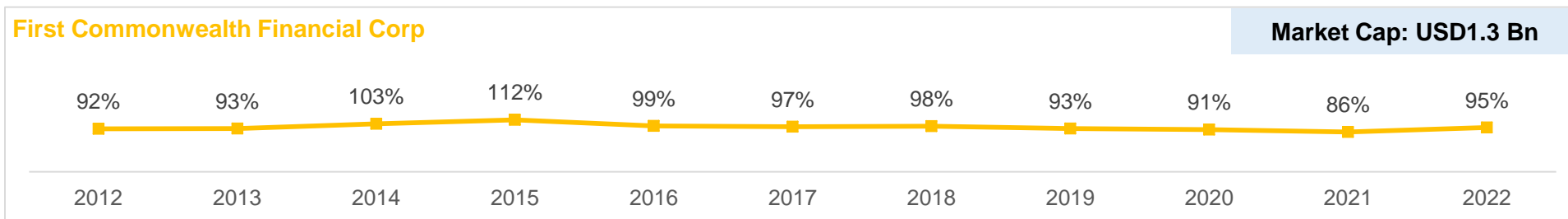
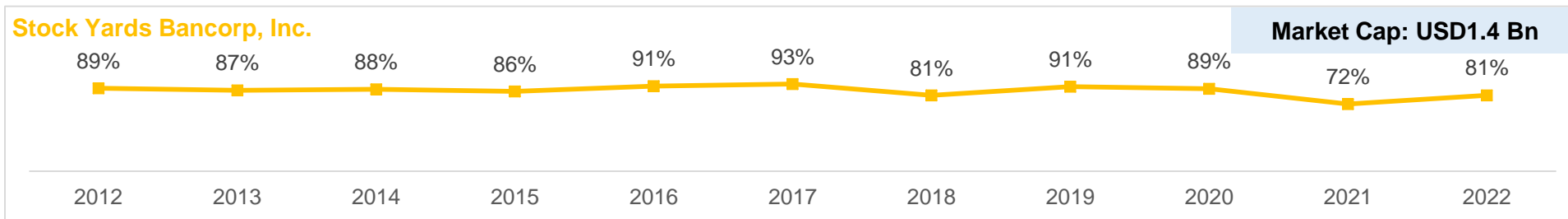
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (5/22)

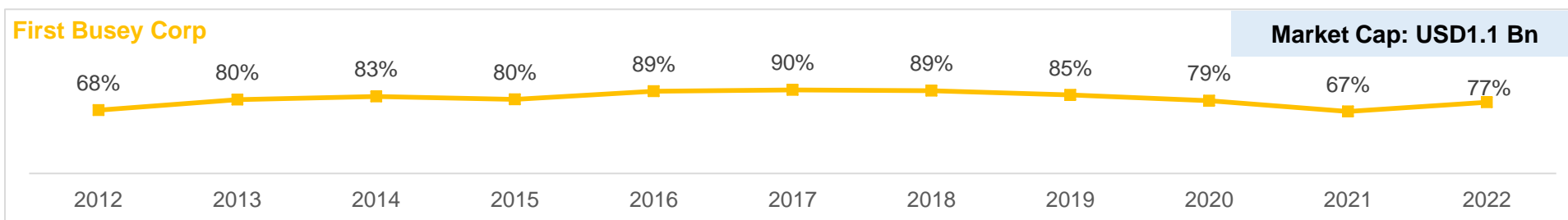
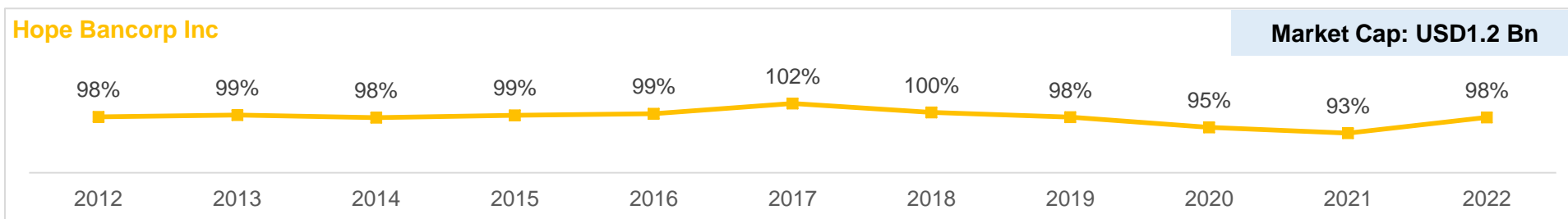
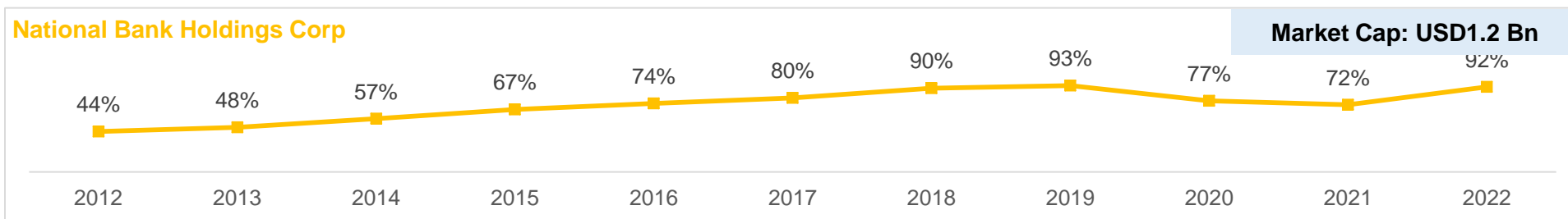
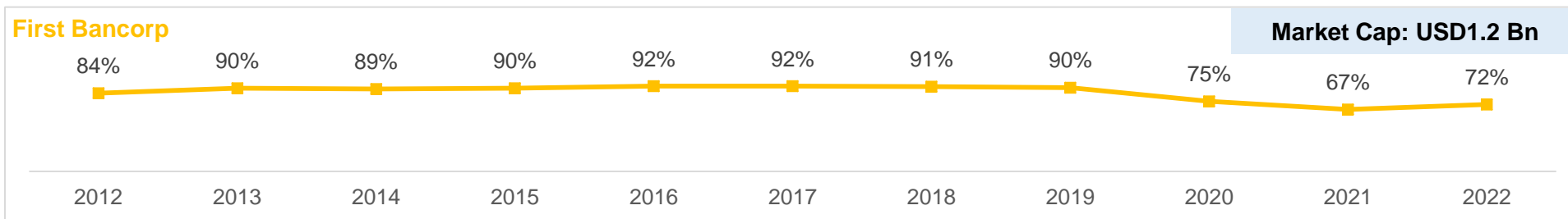
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (6/22)

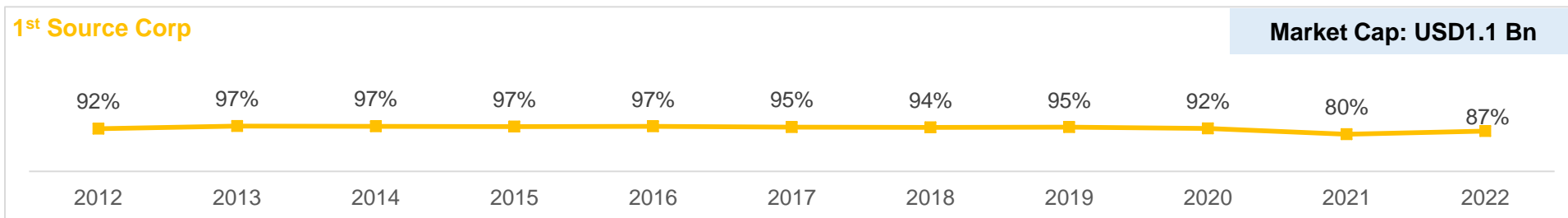
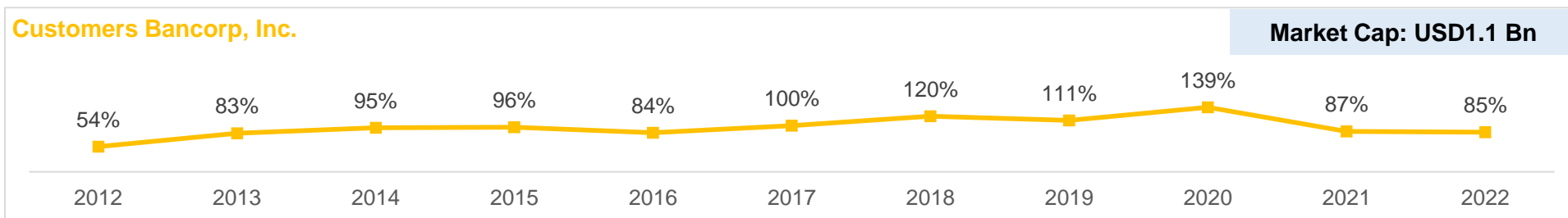
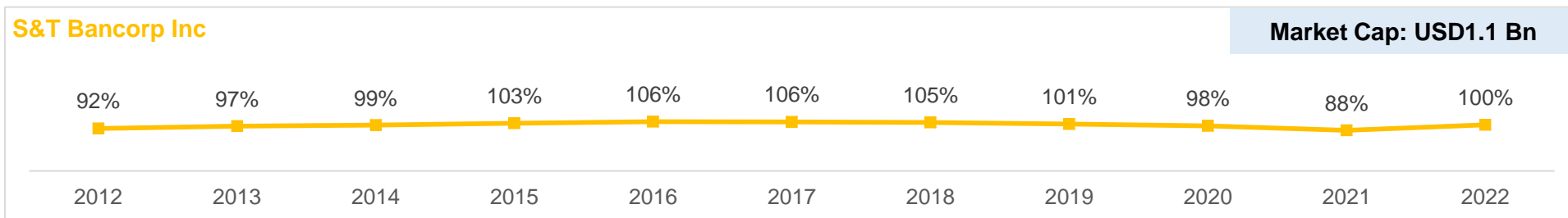
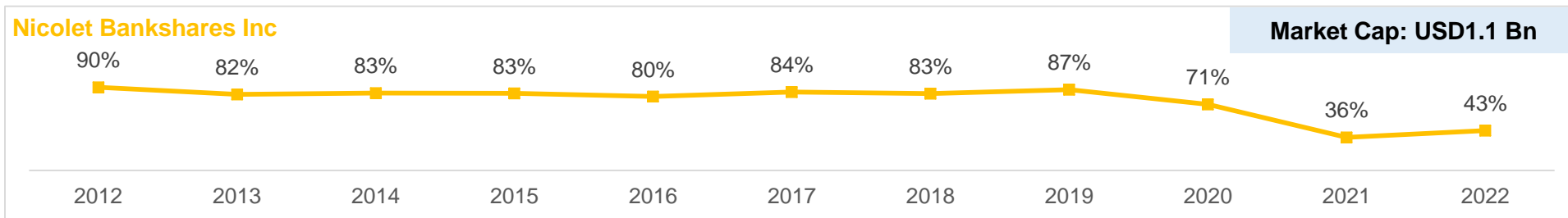
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (7/22)

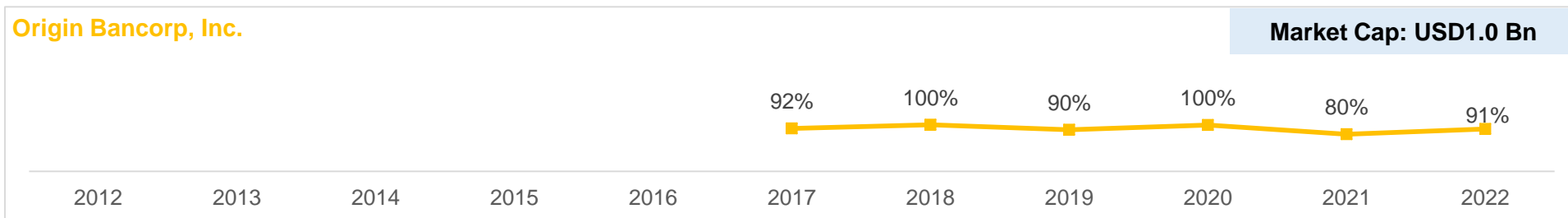
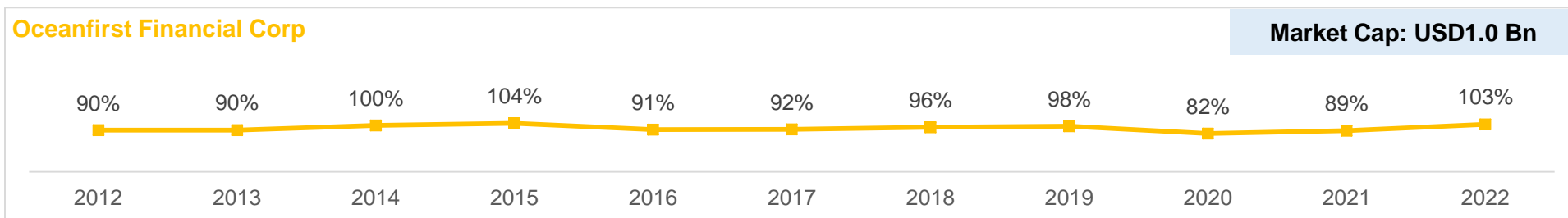
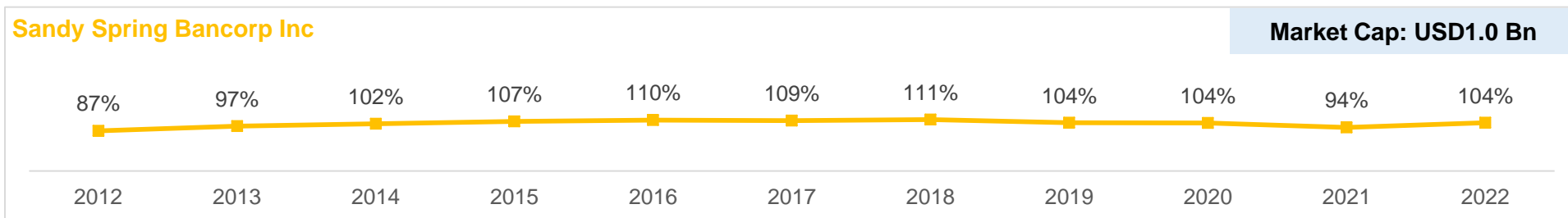
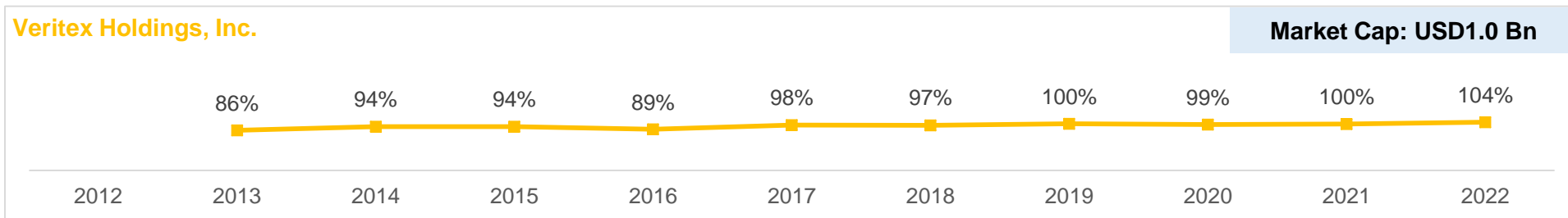
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (8/22)

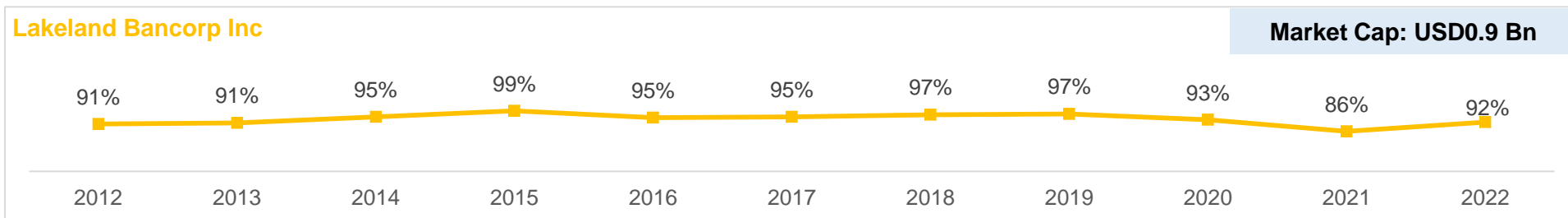
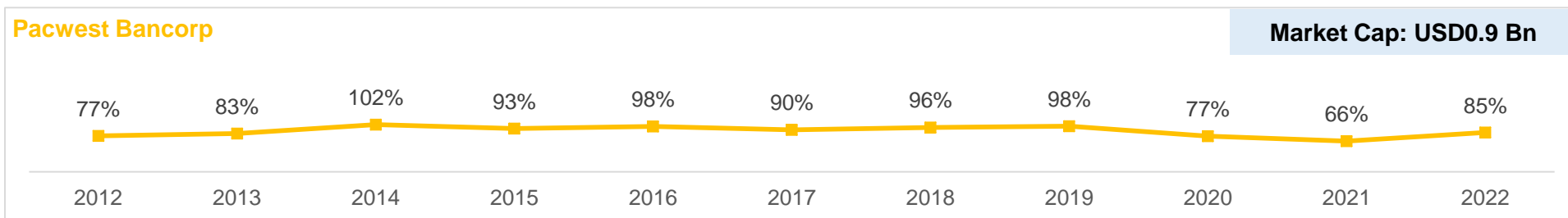
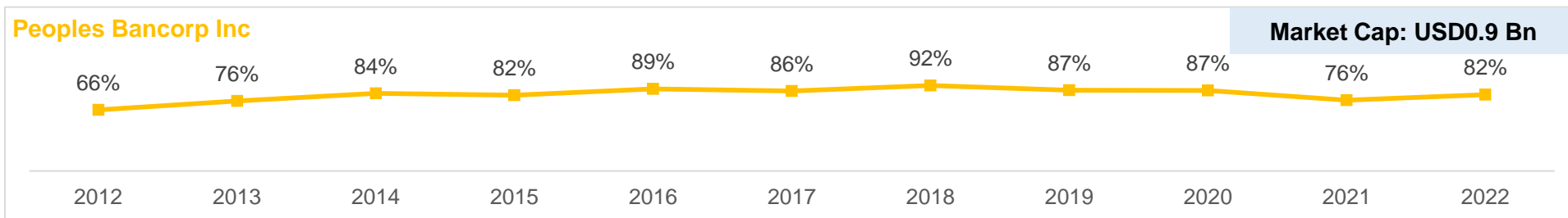
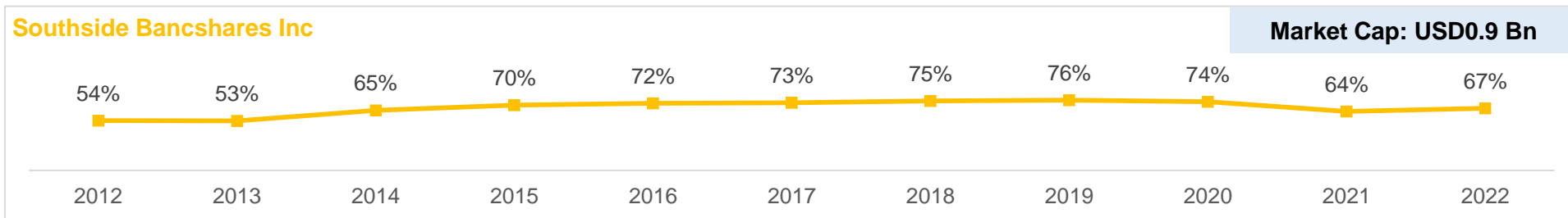
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (9/22)

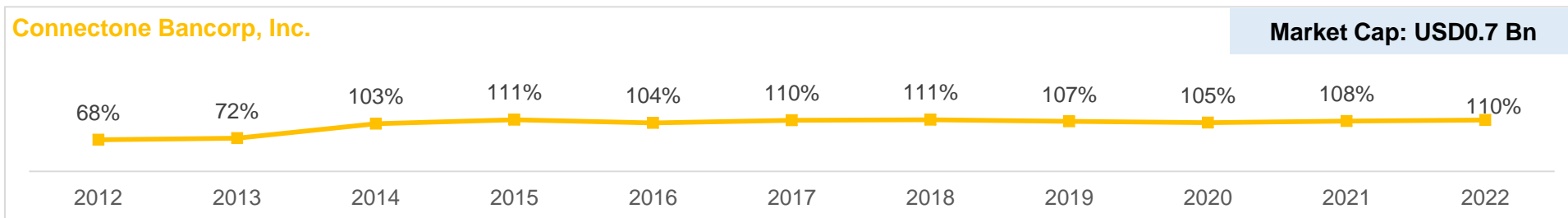
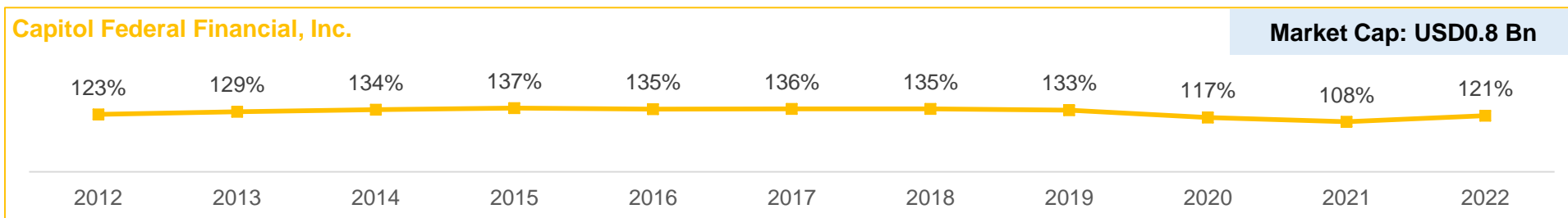
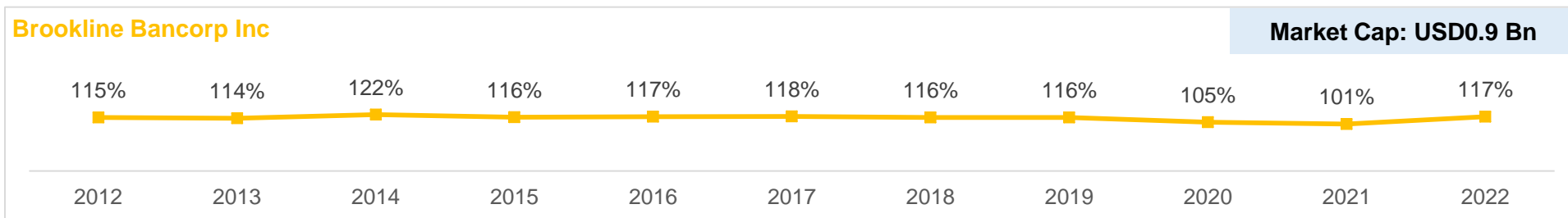
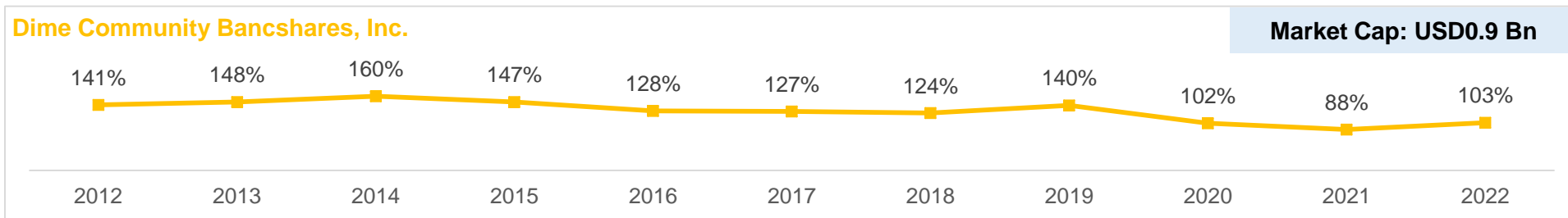
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (10/22)

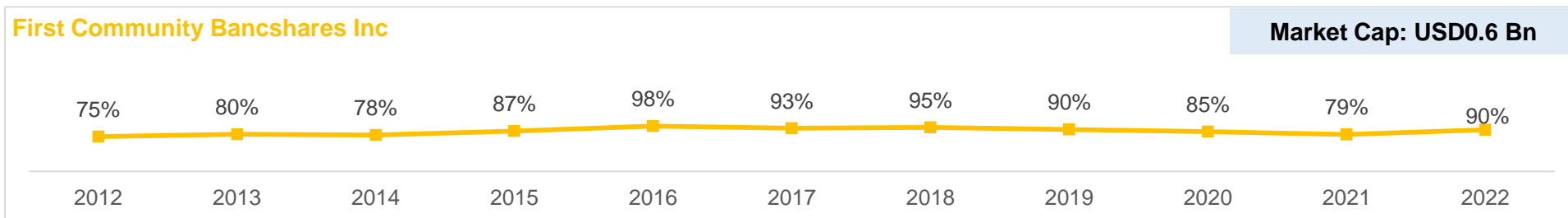
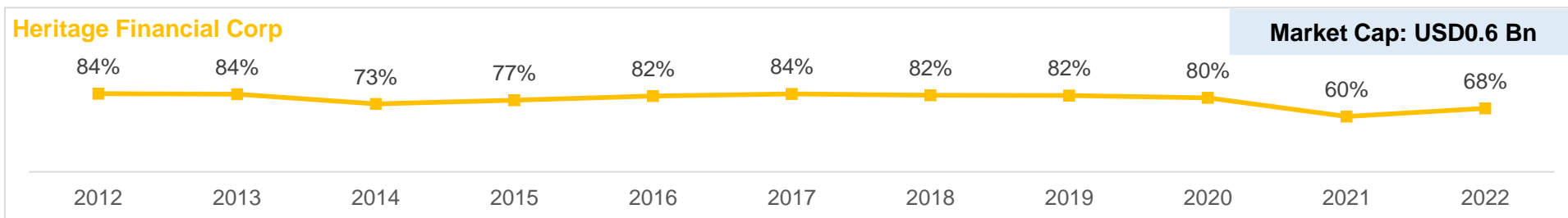
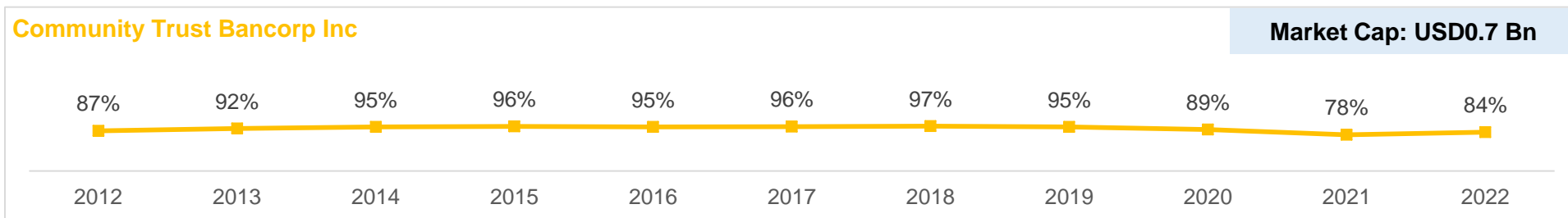
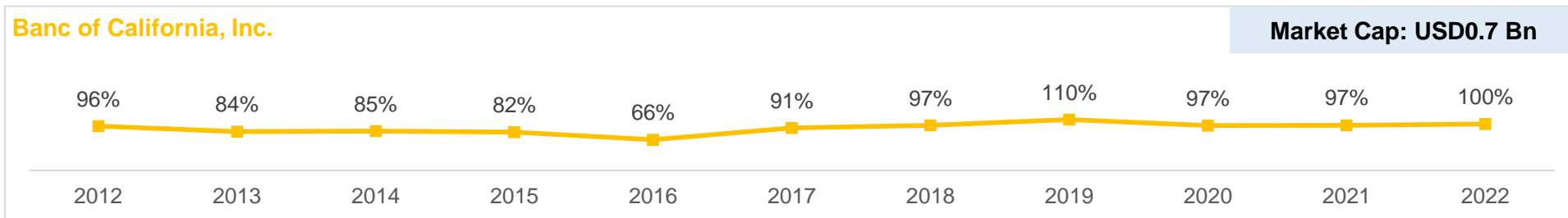
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (11/22)

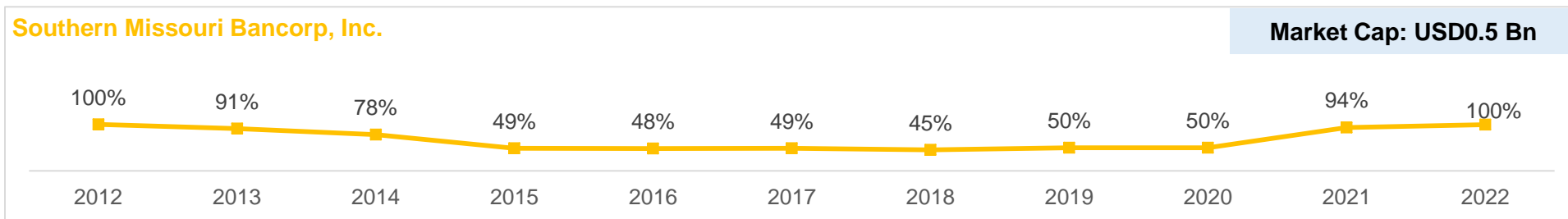
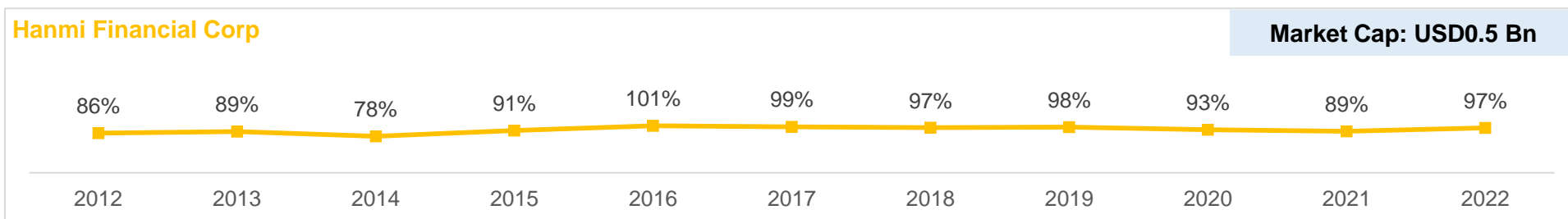
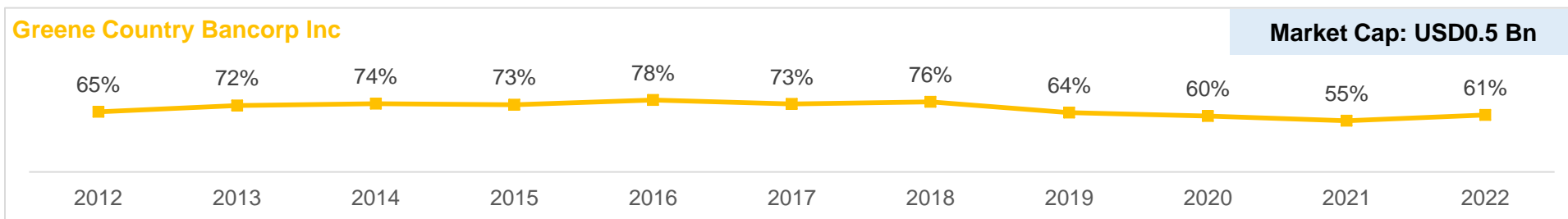
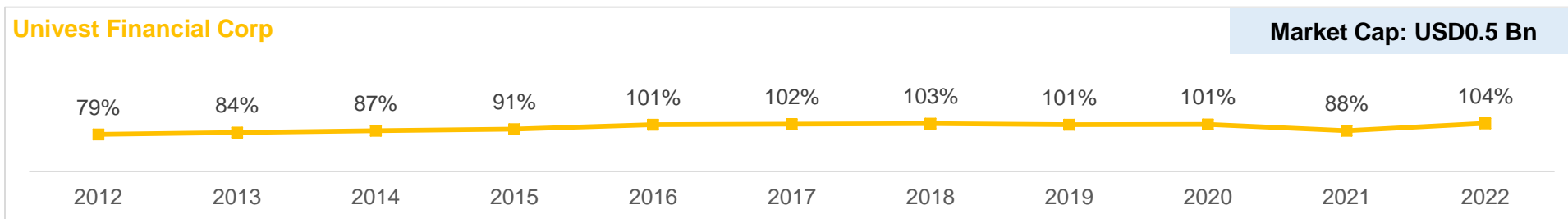
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (12/22)

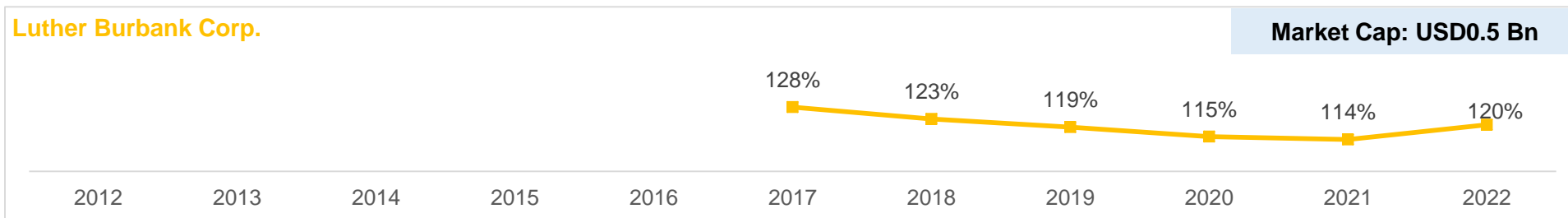
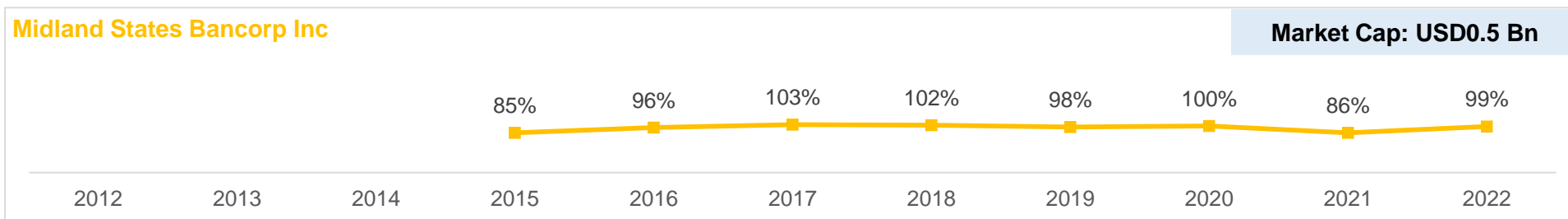
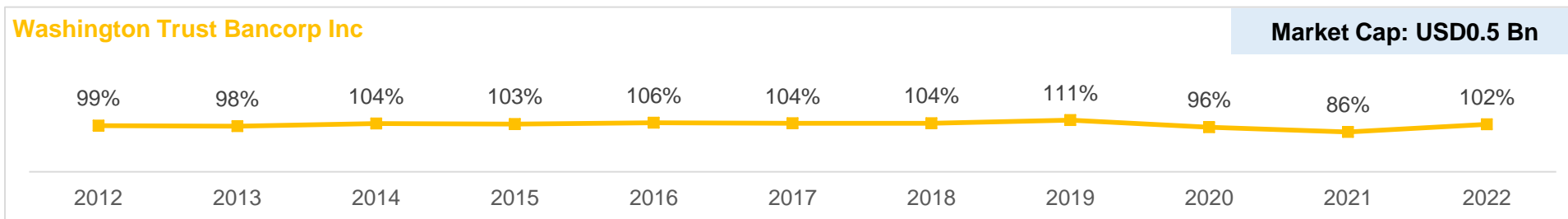
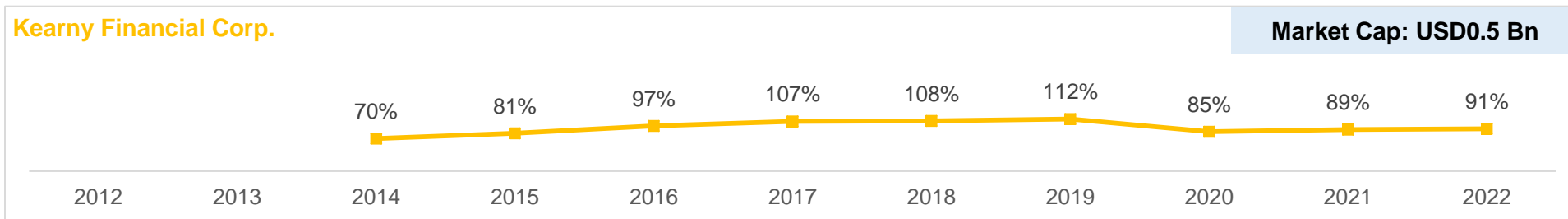
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (13/22)

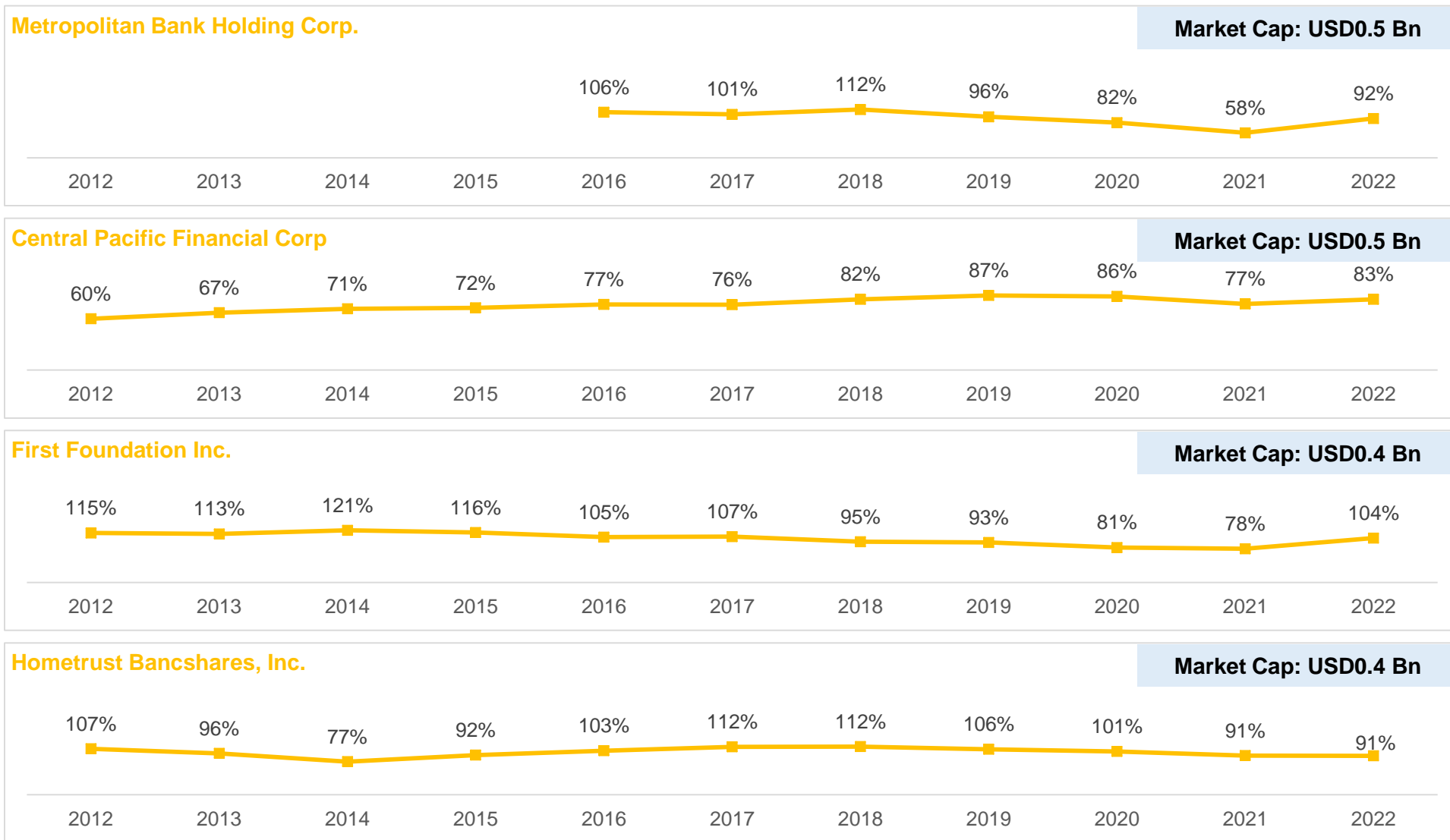
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (14/22)

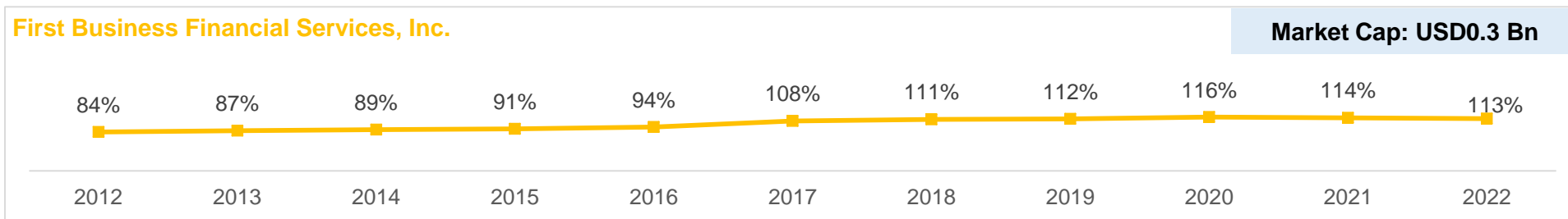
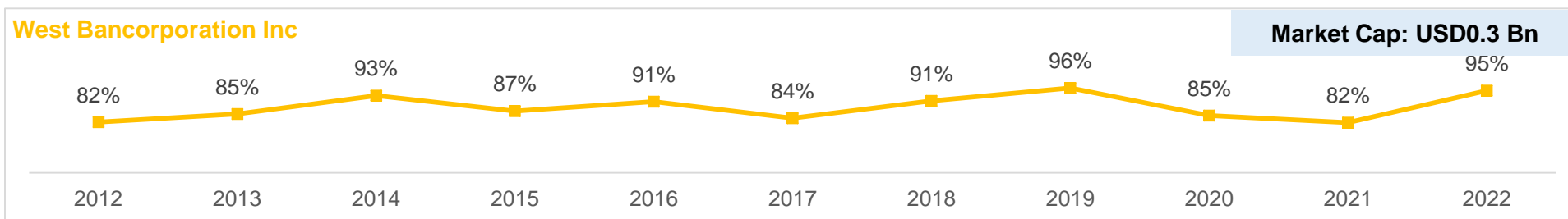
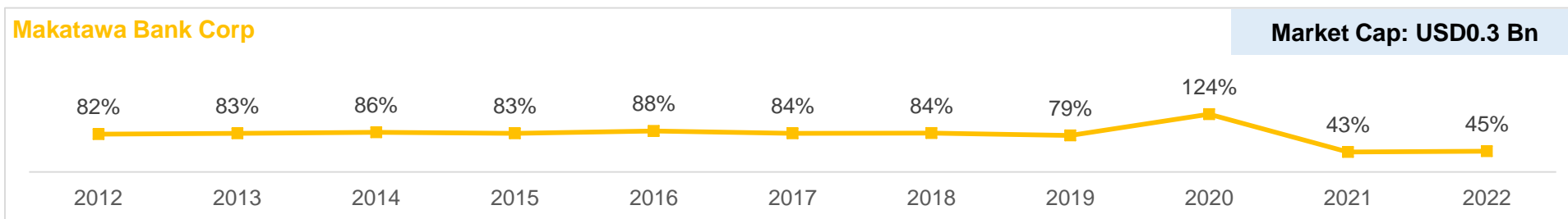
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (15/22)

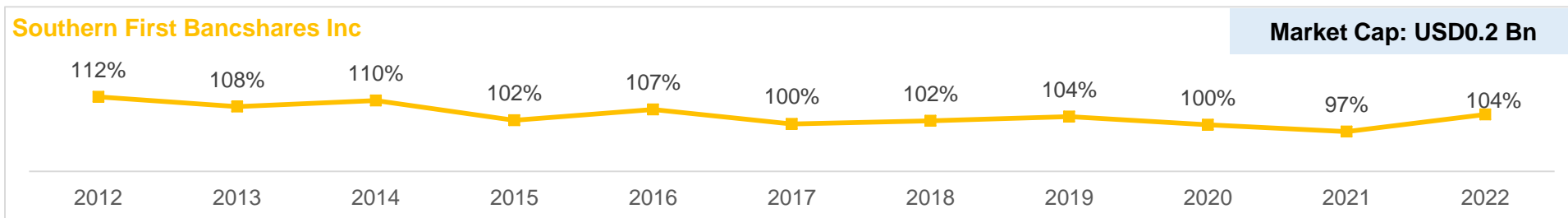
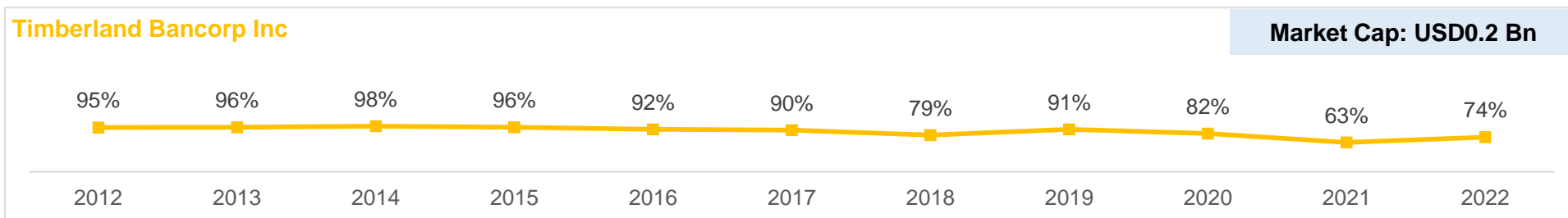
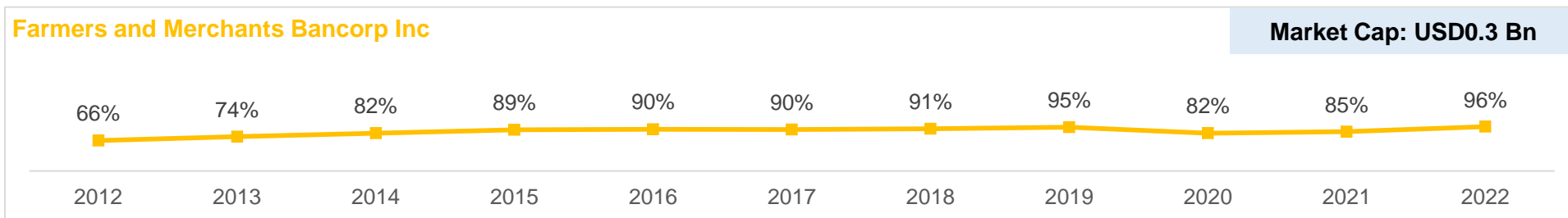
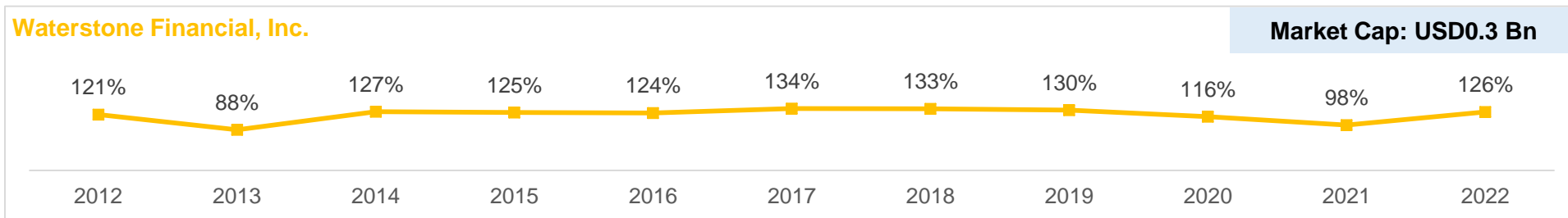
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (16/22)

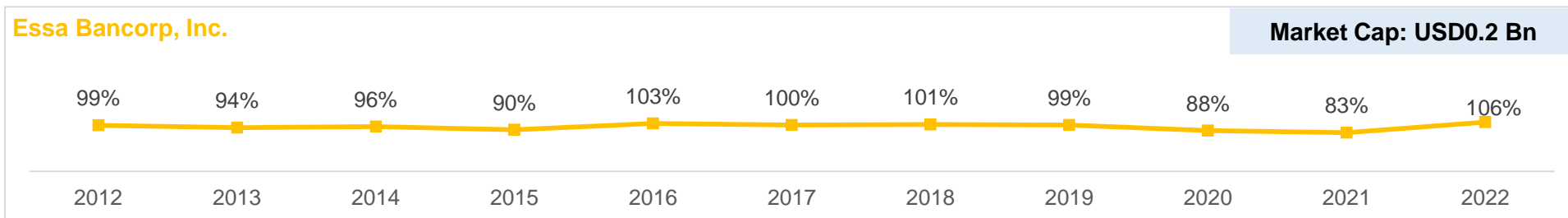
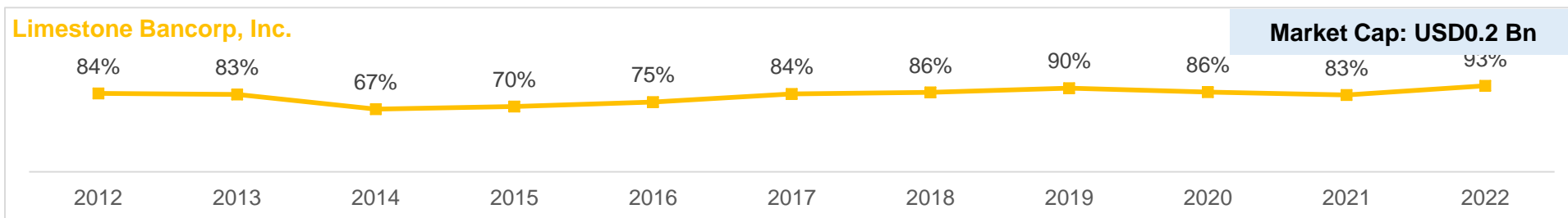
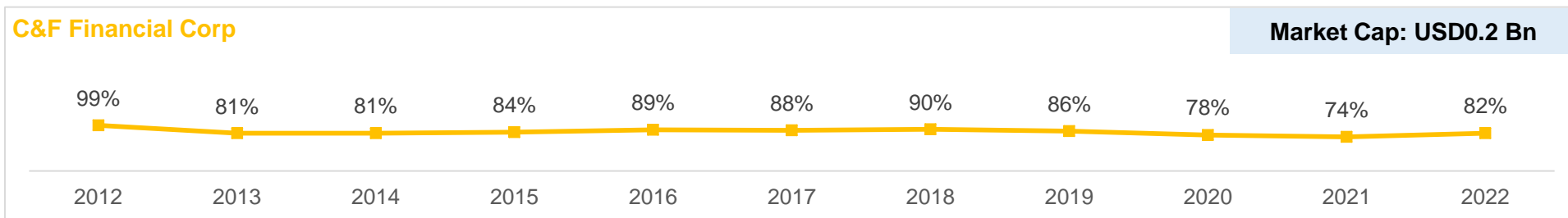
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (17/22)

[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



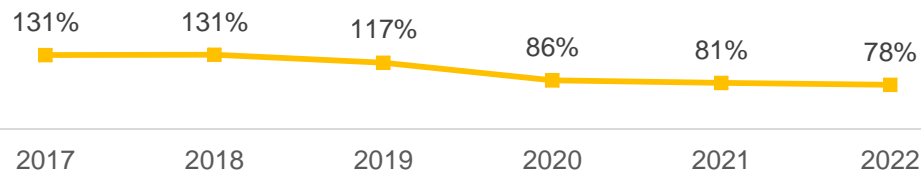
Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (18/22)

[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]

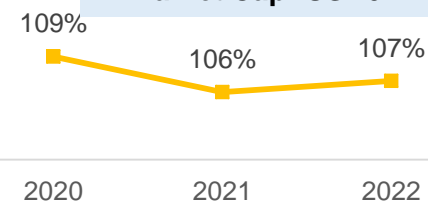
William Penn Bancorporation

Market Cap: USD0.1 Bn



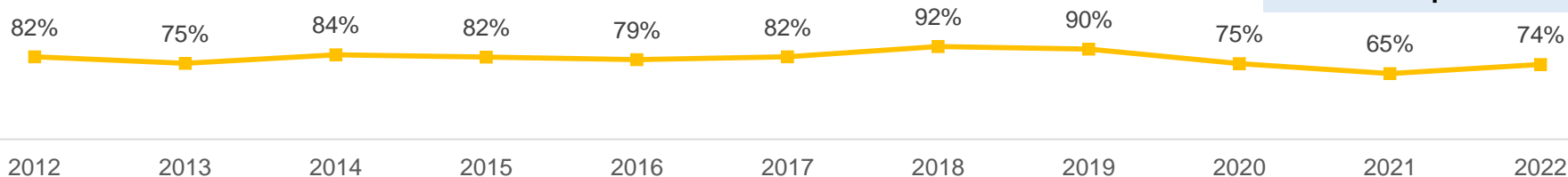
Hanover Bancorp, Inc.

Market Cap: USD0.1 Bn



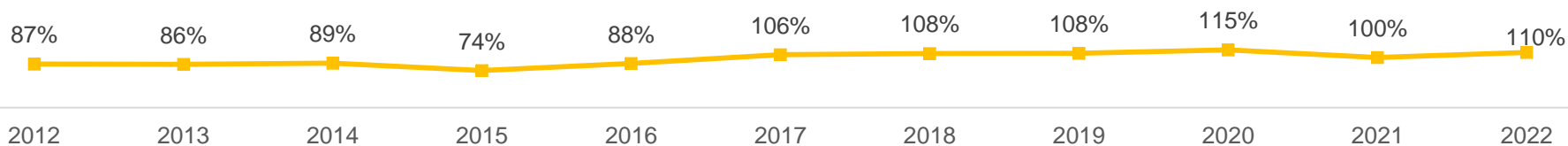
Riverview Bancorp Inc

Market Cap: USD0.1 Bn



Malvern Bancorp, Inc.

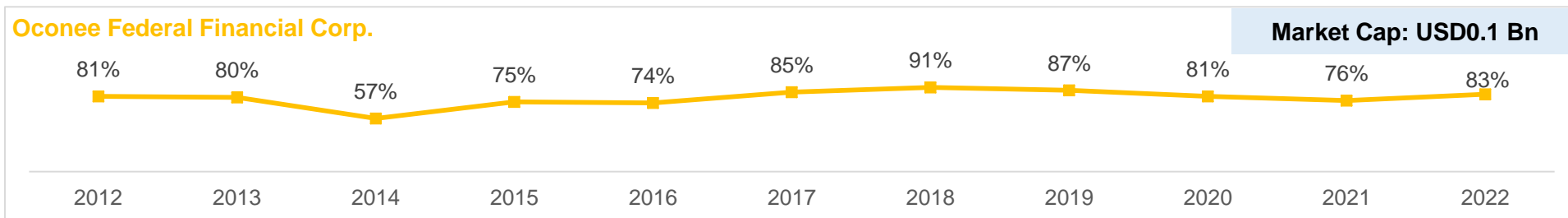
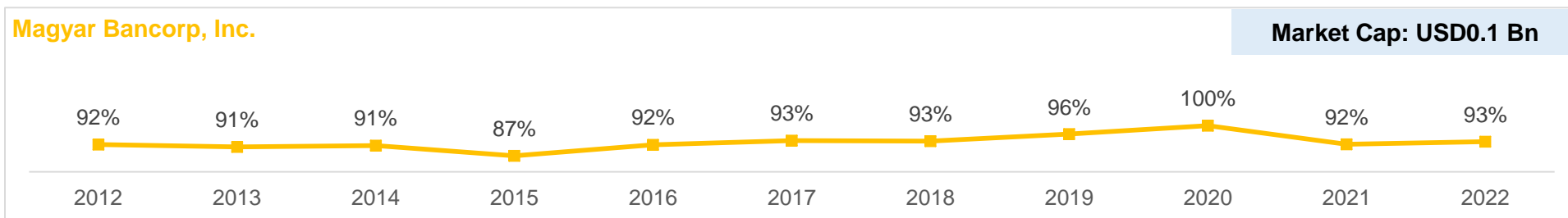
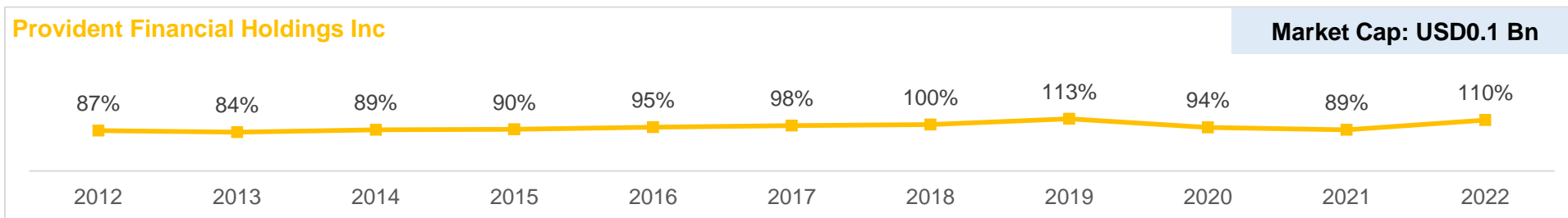
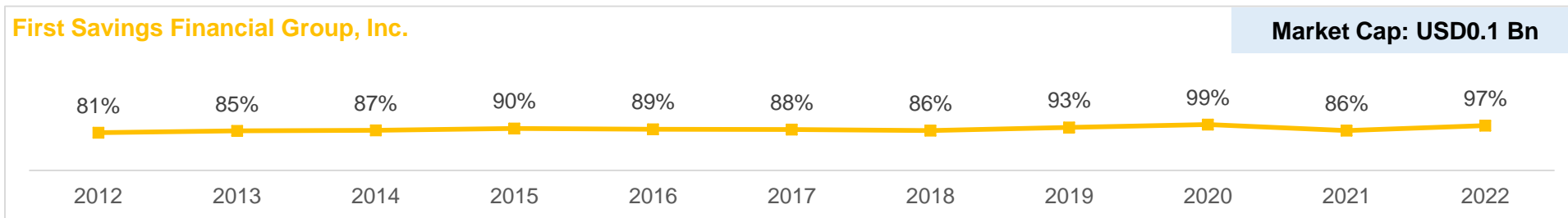
Market Cap: USD0.1 Bn



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (19/22)

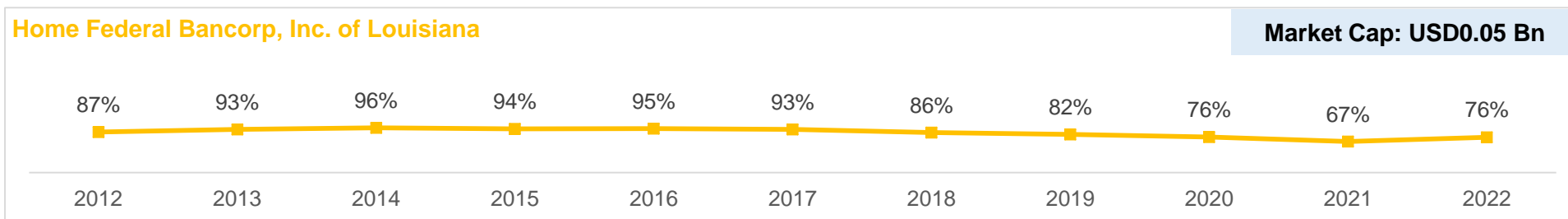
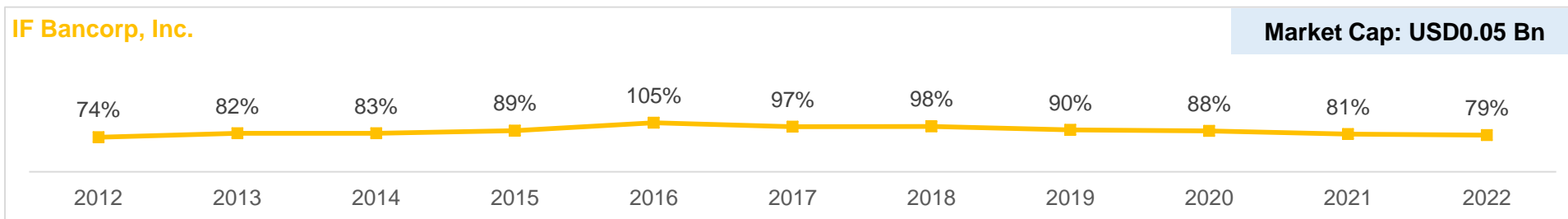
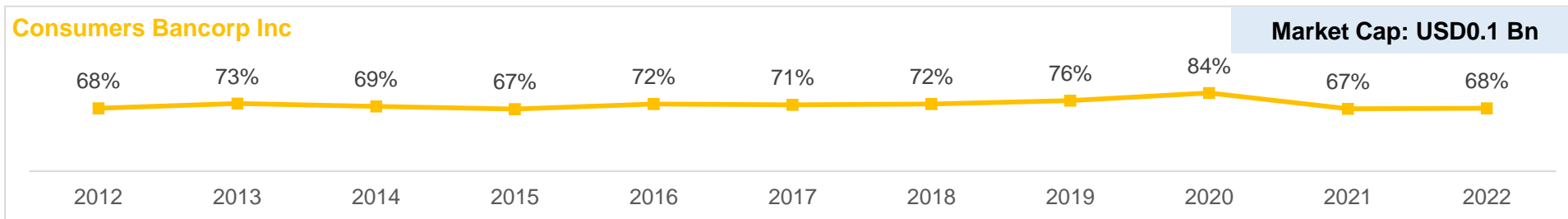
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (20/22)

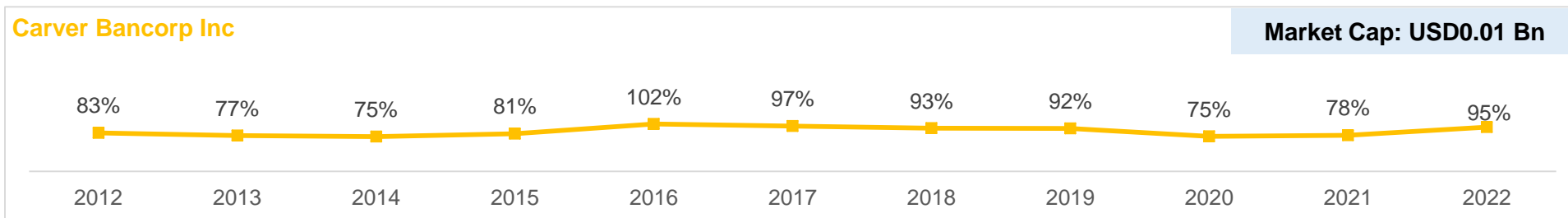
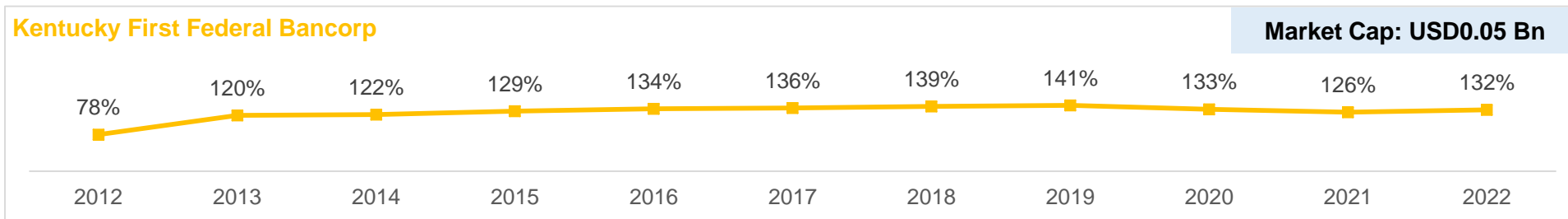
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (21/22)

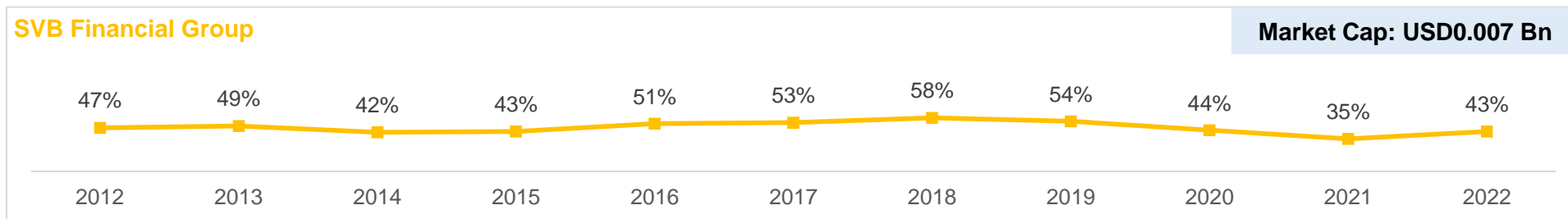
[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



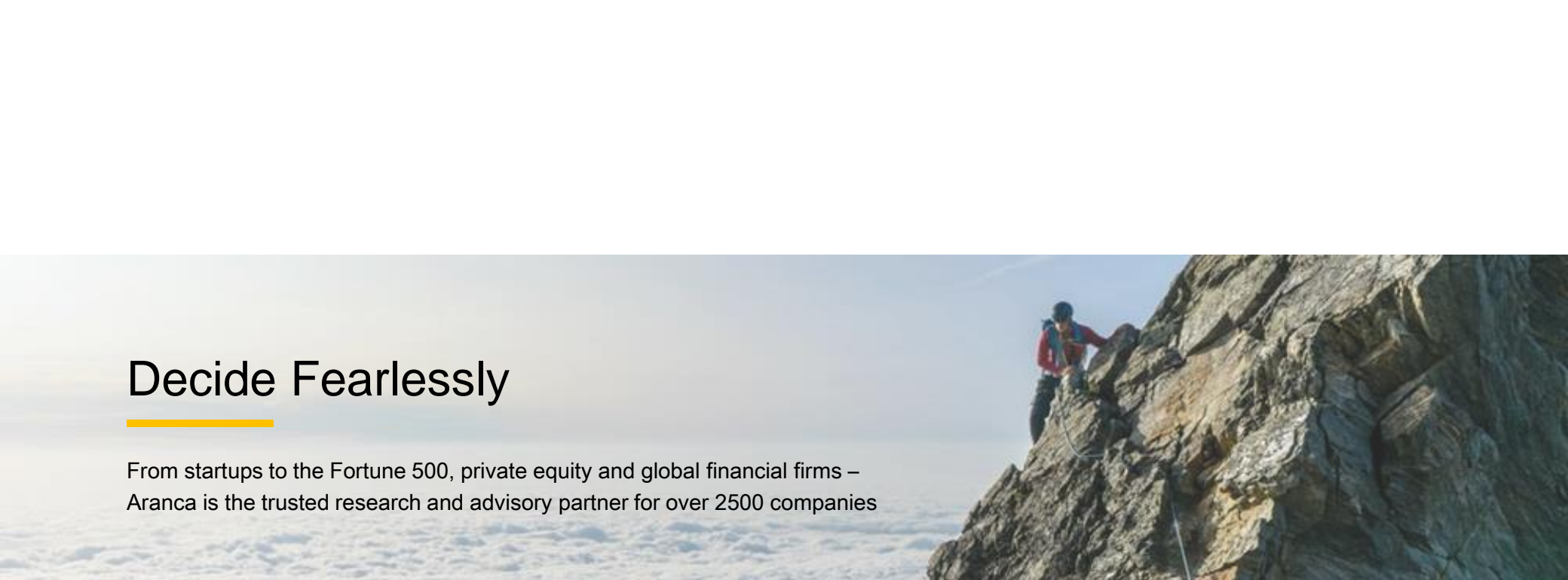
Supporting Data by Banks

Small & Micro-Cap Banks - Loans to Deposits Ratio (%) (22/22)

[Small & Micro-Cap Banks refers to market capitalization of up to USD 2 Bn]



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