

**FIRST AMERICAN BANK & TRUST
ATHENS, GEORGIA**

LOAN-TO-DEPOSIT RATIOS

March 2019 – 78.47%
June 2019 – 77.65%
September 2019 – 77.95%
December 2019 – 77.51%

March 2020 – 78.77%
June 2020 – 75.79%
September 2020 – 73.19%
December 2020 – 67.76%

March 2021 – 62.96%
June 2021 – 60.15%
September 2021 – 54.46%
December 2021 – 55.33%

March 2022-55.07%
June 2022--57.40%
September 2022--61.24%
December 2022--65.06%

March 2023 - 65.62%
June 2023 - 69.13%
September 2023 - 71.45%
December 2023 - 80.11%