

AMERICAN BANK &  
TRUST COMPANY  
LOAN TO DEPOSIT RATIO

| DATE     | RATIO  |
|----------|--------|
| 3/31/24  | 74.44% |
| 12/31/23 | 66.43% |
| 9/30/23  | 76.50% |
| 6/30/23  | 70.50% |
| 3/31/23  | 67.12% |
| 12/31/22 | 63.54% |
| 9/30/22  | 70.21% |
| 6/30/22  | 63.78% |
| 3/31/22  | 63.04% |
| 12/31/21 | 59.68% |
| 9/30/21  | 68.04% |
| 6/30/21  | 67.17% |
| 1/31/21  | 66.37% |
| 12/31/20 | 66.69% |
| 9/30/20  | 78.11% |
| 6/30/20  | 77.06% |
| 3/31/20  | 82.77% |
| 12/31/19 | 72.84% |
| 9/30/19  | 81.65% |
| 6/30/19  | 79.64% |
| 3/31/19  | 80.06% |