

FIRST AMERICAN BANK & TRUST
ATHENS, GEORGIA

LOAN-TO-DEPOSIT RATIOS

March 2022 – 55.07%
June 2022 – 57.40%
September 2022 – 54.46%
December 2022 – 65.06

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

March 2024 – 78.13%
June 2024 – 82.40%
September 2024 – 84.48%
December 2024 – 87.80%

March 2025 – 84.19%
June 2024 –
September 2024 –
December 2024 –