

American Bank & Trust

Loan to Deposit Quarterly Ratios

Quarter	Date	Ratio*
2024		
Q1	March 31, 2024	75.07
Q2	June 30, 2024	77.23
Q3	September 30, 2024	78.20
Q4	December 31, 2024	71.32
2025		
Q1	March 31, 2025	76.05
Q2	June 30, 2025	75.32
Q3	September 30, 2025	79.39
Q4	December 31, 2025	76.00

*2024 ratios as listed in the Uniform Bank Performance Report

*2025 ratios came from Profitstar report (Ratios, Liquidity, AB&T only)