FIRST STATE BANK OF THE OZARKS
LOAN TO DEPOSIT RATIO

September 30, 2024	69%
December 31, 2024	73%
March 31, 2025	68%
June 30, 2025	72%
September 30, 2025	72%
December 31, 2025	75%
March 31, 2026	80%
June 30, 2026	79%
September 30, 2026	76%