

Cornerstone Bank - Loan-to-Deposit Details

Cornerstone Bank Wide

Cornerstone Bank (SD Only)

| Quarter End | LTD Ratio | Quarter End | LTD Ratio |
|--------------------|------------------|--------------------|------------------|
| 3/31/2022 | 67.63% | 3/31/2022 | 281.19% |
| 6/30/2022 | 70.86% | 6/30/2022 | 290.17% |
| 9/30/2022 | 68.98% | 9/30/2022 | 287.44% |
| 12/31/2022 | 76.32% | 12/31/2022 | 390.01% |
| 3/31/2023 | 83.00% | 3/31/2023 | 395.58% |
| 6/30/2023 | 83.61% | 6/30/2023 | 400.20% |
| 9/30/2023 | 77.14% | 9/30/2023 | 357.61% |
| 12/31/2023 | 79.74% | 12/31/2023 | 352.09% |
| 3/31/2024 | 79.85% | 3/31/2024 | 304.53% |
| 6/30/2024 | | 6/30/2024 | |
| 9/30/2024 | | 9/30/2024 | |
| 12/31/2024 | | 12/31/2024 | |