

# Cornerstone Bank - Loan-to-Deposit Details

| Cornerstone Bank Wide |           | Cornerstone Bank (SD Only) |           |
|-----------------------|-----------|----------------------------|-----------|
| Quarter End           | LTD Ratio | Quarter End                | LTD Ratio |
| 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             | 83.21%    | 6/30/2024                  | 300.84%   |
| 9/30/2024             | 81.61%    | 9/30/2024                  | 340.13%   |
| 12/31/2024            | 76.94%    | 12/31/2024                 | 408.70%   |
| 3/31/2025             | 76.82%    | 3/31/2025                  | 381.50%   |
| 6/30/2024             |           | 6/30/2024                  |           |
| 9/30/2025             |           | 9/30/2025                  |           |
| 12/31/2025            |           | 12/31/2025                 |           |