

**Cornerstone Bank - Loan-to-Deposit Ratio Details**

| <b>Quarter End</b>  | <b>Loans (thousands)</b> | <b>Deposits (thousands)</b> | <b>LTD Ratio</b> |
|---|--------------------------|-----------------------------|------------------|
| 3/31/2023   | \$953,561.00             | \$1,166,339.00              | 81.76%           |
| 6/30/2023   | \$1,017,113.00           | \$1,234,453.00              | 82.39%           |
| 9/30/2023   | \$1,031,417.00           | \$1,357,573.00              | 75.98%           |
| 12/31/2023  | \$1,067,722.00           | \$1,355,982.00              | 78.74%           |
| 3/31/2024   | \$1,088,957.00           | \$1,381,541.00              | 78.82%           |
| 6/30/2024   | \$1,134,310.00           | \$1,379,692.00              | 82.21%           |
| 9/30/2024   | \$1,172,152.00           | \$1,453,653.00              | 80.63%           |
| 12/31/2024  | \$1,198,906.00           | \$1,577,708.00              | 75.99%           |
| 3/31/2025   | \$1,227,348.00           | \$1,618,938.00              | 75.81%           |
| 6/30/2025   | \$1,251,701.00           | \$1,575,355.00              | 79.46%           |
| 9/30/2025   |                          |                             |                  |
| 12/31/2025  |                          |                             |                  |
| <i>Details: <a href="https://cdr.ffiec.gov/public/ManageFacsimiles.aspx">https://cdr.ffiec.gov/public/ManageFacsimiles.aspx</a></i> |                          |                             |                  |