



Loan-to-Deposit Ratios for Calendar Year 2024-2025

Crossroads Bank loan-to-deposit ratio for each quarter of the prior calendar year are as follows:

| Q1 2026 | Q4 2025 | Q3 2025 | Q2 2025 |
|----------------|----------------|----------------|----------------|
| 68.43 | 67.67 | 67.82 | 70.57 |
| Q1 2025 | Q4 2024 | Q3 2024 | |
| 71.88 | 71.57 | 69.66 | |