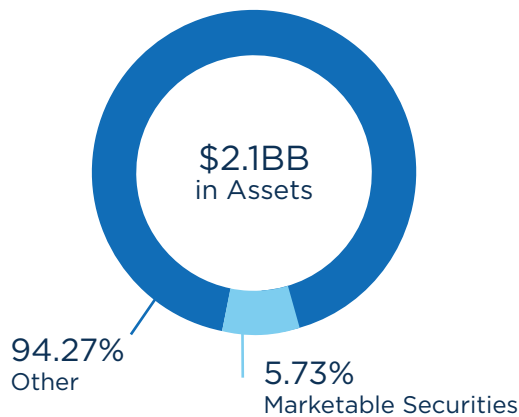


Cornerstone Capital Bank is the result of a merger between one of the nation’s premier independent residential mortgage companies, Cornerstone Home Lending, and The Roscoe Bank of Roscoe, Texas. The 2022 union brought together nearly 150 years of collective operating success and created the highest initially-capitalized bank in Texas history. Offering this diversified mix of financial services strengthens the balance sheet and allows us to serve clients through any economic cycle.

## Financial Highlights

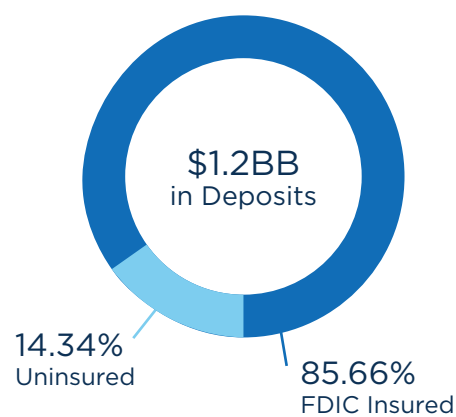
### Assets

Less than 6% of assets are marketable securities.

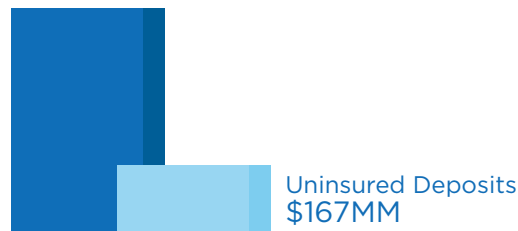


### Deposits

More than 85% of deposits are fully insured.



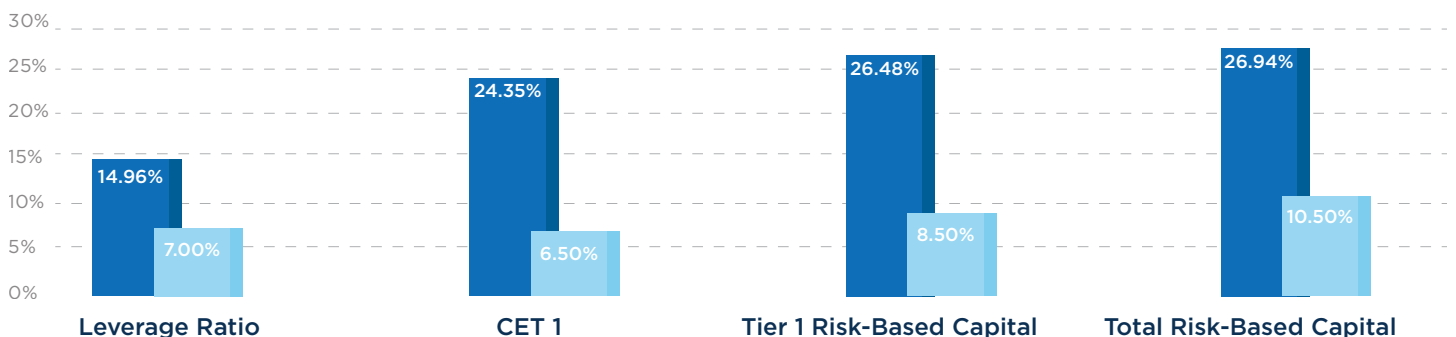
Combined Cash and  
Marketable Securities  
\$669MM



Cash plus marketable securities is  
**4 times**  
the amount of  
uninsured deposits

## The bank’s capital well exceeds the highest regulatory thresholds.

■ Cornerstone Capital Bank   ■ Basel III Minimum



## Performance Indicators

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- A Texas ratio less than 1%
- The second lowest Accumulated Other Comprehensive Income (AOCI) of 100 U.S. banks nearest in size
- A diversified and stable deposit base
- Strong sources of liquidity including multiple available and unfunded lines of credit
- Existing regulatory capital over \$250MM
- Non-interest income as a % of assets in the top quartile of peer banks

## 2024 YTD Highlights

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Loan Growth

**+7%**

Deposit Growth

**+7%**



Recognized as an

**ICBA**

Top Lender

**Top 1%**

of All Companies  
on Glassdoor

## Offerings

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Our institutional experts serve community banks, credit unions, trust companies, and investment firms across the nation with asset and liability support. We bring efficiency and positivity into every interaction and we're here to help your institution:

- Meet loan growth and diversification objectives with high-quality assets
- Generate meaningful returns on excess liquidity
- Include mortgage loans in your profile, on your terms

## Our Mission

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We honor God by using our talents to make a positive difference in the lives of our team members, customers, shareholders, communities, and the people who provide services to us.

## Our Convictions

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- We Live and Lead with Honesty and Integrity
- We Respect and Care for Our People
- We Go All-Out Because We Are All-In
- We Are Wise Stewards