Cornerstone Capital Bank, SSB
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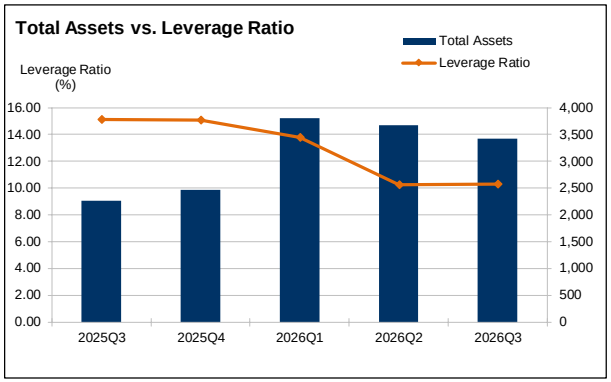
MANAGEMENT	ROLE	TITLE
Scott A. Almy	CEO	President, CEO & Director
Paul Woo	CFO	EVP & CFO
Marcus N. Laird	Chairman	Chairman of the Board



LOAN COMPOSITION (%)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Const & Land Dev Lns	10.84	8.03	8.79	4.95	5.13
Cl-end 1-4 Fam Lns	42.78	54.14	53.70	68.67	70.23
Rev 1-4 Fam Loans	0.23	0.02	0.01	0.09	0.08
Tot 1-4 Fam Loans	43.00	54.16	53.71	68.76	70.31
Multifamily (5+) Loans	3.73	2.48	1.68	2.12	1.73
Comm RE & Farm Lns	22.05	18.82	18.96	9.10	9.65
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	79.63	83.49	83.15	84.92	86.82
C&I Loans	11.32	9.74	9.63	12.45	10.77
Consumer Loans	0.72	0.62	0.64	0.18	0.15
Other	8.33	6.16	6.58	2.45	2.27
Total Non-RE Loans	20.37	16.51	16.85	15.08	13.18
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)					
Demand Dep	51.34	51.97	57.89	38.62	60.51
NOW & Oth Trans Accts	5.84	5.91	2.52	21.02	1.34
Trans Accts	57.18	57.88	60.42	59.65	61.85
MMDA & Savings	26.31	26.02	25.17	28.95	27.25
Jumbo Time	6.14	5.95	5.89	5.29	4.84
Retail Time	10.37	10.15	8.53	6.10	6.06
Tot Time Deposits	16.51	16.10	14.41	11.40	10.90
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	93.86	89.82	83.38	73.74	75.39
Non Int Bear Dep	32.70	29.73	26.91	23.96	28.18
Int Bear Dep	67.30	70.27	73.09	76.04	71.82
Uninsured Deposits $	652,062	609,480	649,137	287,313	264,903
Muni Transaction Deps	131,623	145,157	196,028	111,848	110,124
Muni NonTrans Deps	41,069	40,390	36,455	23,303	26,694

FINANCIAL HIGHLIGHTS (%)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
ROAA	-0.24	0.57	-0.47	0.25	0.67
ROAE	-2.07	5.22	-3.56	1.72	4.62
Net Interest Margin (FTE)	3.37	3.30	2.70	2.61	2.53
Oper Exp/ Oper Rev	93.55	83.35	94.98	88.30	85.56
Interest Income/ AA	4.92	5.00	4.71	4.69	4.73
Interest Expense/ AA	2.07	2.21	2.48	2.59	2.69
Net Interest Income/AA	2.85	2.80	2.23	2.10	2.05
Non Interest Income/AA	7.18	8.60	9.25	12.20	12.44
Non Interest Expense/ AA	9.49	9.58	10.94	12.67	12.43

BALANCE SHEET RATIOS (%)					
Equity Cap/ Total Assets	11.30	10.78	10.42	13.76	14.97
Tang Equity/Tang Assets	9.91	9.46	9.13	13.19	14.34
Total Securities/Assets	6.58	6.49	6.49	2.89	3.00
Cash & Cash Equiv/Assets	14.94	10.12	17.97	15.16	18.69
Loans/Deposits	94.02	109.99	95.67	131.74	110.37
Loans/ Assets	63.88	71.10	64.70	69.82	68.05
Goodwill & Other Intang/Assets	1.53	1.46	1.43	0.67	0.74
Deposit/ Liabilities	77.48	73.22	76.27	62.49	73.61
Pledged Secs/Secs	73.50	35.70	42.14	50.43	63.61

GROWTH RATES (%)					
Asset Growth Rate	-26.53	-13.81	215.05	36.74	-6.63
Loan Growth Rate	-64.44	24.40	169.91	48.13	-4.30
Deposit Growth Rate	-7.43	-30.85	384.77	-24.58	-23.92

REGULATORY CAPITAL (%)					
Leverage Ratio	10.28	10.26	13.79	15.08	15.12
Common Equity Tier 1	NA	NA	14.57	19.25	22.40
Tier 1 Risk Based Ratio	NA	NA	16.03	21.18	24.41
Risk Based Capital Ratio	NA	NA	16.73	21.76	25.02
Common Equity Tier 1	308,751	330,640	346,210	316,989	321,515
Tier 1 Capital	339,626	363,704	380,831	348,688	350,336
Total Capital	NA	NA	397,622	358,201	359,135

ASSET QUALITY (%)[1]					
NPAs/Total Assets	0.99	0.92	0.85	1.18	1.27
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	3.04	2.84	2.52	3.45	2.46
Adj NPAs + Lns 90+/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	1.46	1.06	1.11	1.61	1.79
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	3.22	2.69	2.59	3.24	1.74
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.06	0.09	0.08	0.03	0.00
Reserves/Loans	0.74	0.59	0.69	0.54	0.55
Reserves/NPAs	47.89	45.33	52.53	31.68	29.57
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	4.40	4.80	4.00	4.59	4.63

YIELD / COST DETAIL (%)					
Yield on Loans and Leases	6.25	6.35	6.22	6.23	6.30
Yield on Total Secs (Debt + Eq)	4.17	4.06	3.88	4.37	4.33
Yield on Earning Assets	5.79	5.86	5.67	5.80	5.82
Cost of Int Bearing Deposits	2.97	2.80	3.02	4.04	4.26
Cost of Borrowings	3.81	4.42	3.99	3.87	4.67
Cost of Interest Bearing Liab	3.19	3.25	3.32	3.98	4.36
Cost of Funds	2.46	2.58	2.92	3.38	3.60
Yield/ Cost Spread	2.59	2.61	2.34	1.81	1.47

BALANCE SHEET ($000)	2026Q3	2026Q2	2026Q1	2025Q4	2025Q3
Cash & Equivalents	511,509	371,023	682,297	374,434	422,672
Total Securities	225,132	238,009	246,639	71,370	67,799
Total Cash & Secs	736,641	609,032	928,936	445,804	490,471
Total Lns & Leases	2,186,854	2,606,837	2,456,987	1,724,478	1,539,255
Total Reserves	16,186	15,371	16,863	9,245	8,522
Net Lns & Leases	2,170,667	2,591,467	2,440,124	1,715,233	1,530,733
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	52,511	53,431	54,183	16,434	16,679
Total Assets	3,423,321	3,666,532	3,797,688	2,469,832	2,262,057
Total Deposits	2,326,020	2,370,037	2,568,130	1,308,987	1,394,685
FFunds Purch & Repos	0	0	0	0	0
FHLB Advances	0	0	0	0	0
Other Borrowings	460,188	708,478	651,560	664,581	377,554
Total Other Borrowings	460,188	708,478	651,560	664,581	377,554
Total Liabilities	3,002,015	3,236,942	3,367,020	2,094,783	1,894,601
Total Equity Cap	386,701	395,313	395,779	339,948	338,635

CECL METRICS ($000)					
Allow: HTM Debt Sec: Total	0	0	0	0	0
Allowance for Credit Losses	16,186	15,371	16,863	9,245	8,522
Credit Loss Expense	1,148	-927	695	843	423
Allowance for Credit Losses	644	614	675	268	277

NET INTEREST MARGIN ($000)					
Int Inc: Total	41,693	45,197	33,094	27,404	27,611
Int Exp: Total	17,566	19,926	17,407	15,128	15,669
Net Int Inc Before Loss Provisions	24,127	25,271	15,687	12,276	11,942
Total Provision for Losses	1,148	-927	695	843	423
Net Int Inc after Provisions	22,949	26,259	14,585	11,443	11,588

NONINTEREST INCOME ($000)					
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acc	446	434	192	52	67
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	60,449	77,193	64,763	71,166	72,461
Nonint Inc: Fees & Oth Charges	13,807	6,410	6,283	4,307	8,436
Nonint Inc: Other	46,642	70,783	58,480	66,859	64,025
Nonint Inc: Total	60,895	77,627	64,955	71,218	72,528

NONINTEREST EXPENSE ($000)					
Nonint Exp: Gen & Admin	63,032	70,707	62,163	61,333	56,828
Nonint Exp: Amort of Intang	920	750	245	245	244
Nonint Exp: Other	16,505	15,061	14,428	12,390	15,441
Nonint Exp: Total	80,457	86,518	76,836	73,968	72,513
Gain (Loss) on Sale of Secs	0	0	0	0	0

NET INCOME ($000)					
Net Income before Tax/Adjust	3,387	17,368	2,704	8,693	11,603
Income Tax	-176	2,436	-1,171	124	1,318
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	3,563	14,932	3,875	8,569	10,285
Extraordinary Items	0	0	0	0	0
Net Income	-2,019	5,165	-3,274	1,460	3,881

MEMO					
Full-time Eqv Employees (Actual)	1,611	1,571	1,569	1,388	1,388
Memo: Subchapter S Election?	No	No	No	No	No

[1]Loans 90+ days past due and nonaccrual loans guaranteed by the U.S. Government, agency or sponsored entity are excluded from Adjusted Asset Quality ratios.