

**COMMUNITY REINVESTMENT ACT  
("CRA")  
PUBLIC FILE**

**4/1/2025**

**Divisions:**



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## OVERVIEW

The Community Reinvestment Act (“CRA”) is a federal law designed to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income (“LMI”) neighborhoods and individuals, consistent with safe and sound banking operations. The CRA also sets forth requirements for a bank to maintain a public file and make it available to the public for inspection upon request at no cost as defined in the Code of Federal Regulations (“CFR”) at [12 CFR 345.43](#). Cornerstone Capital Bank, SSB and its operating divisions (“Cornerstone” or “the Bank” or “CCB”) are committed to compliance with CRA and addressing the development needs of the communities in the Bank’s combined Assessment Areas (“AA”) through lending, investing and servicing. Cornerstone Home Lending (“CHL”) and The Roscoe Bank (“RB”) are referenced throughout this CRA Public File as divisions of the Bank.

Cornerstone’s CRA public file shall be available to the public for inspection upon request, at no cost at:

- The main office and, if an interstate bank, at one branch office in each state, all information in the public file; and
- At each branch:
  - A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and
  - Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

Upon request, the Bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The Bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable). Except as otherwise provided in this CRA public file, a bank shall ensure that the information required is current as of April 1 of each year.

For questions or information requests, please contact:

**Jennifer Guzman**

Director of CRA

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## BANK BRANCH AND SERVICE INFORMATION

This section provides:

- A list of the bank's branches, their street addresses, hours of operation, and geographies;
- A list of branches opened or closed during the current year and each of the prior two calendar years, their street addresses, and geographies;
- A list of services (available loan and deposit products, and transaction fees) generally offered at the Bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., Remote Service Facilities ("RSFs"), RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs).

## BANK BRANCH LOCATIONS AND HOURS OF OPERATIONS


Branch Location	Address				Hours of Operation			
Name	Street	City	State	Zip	Days	Lobby	Drive-thru	ATM
Bastrop	710 Highway 71 West	Bastrop	TX	78602	Mon-Fri	8:30am - 5:00pm	8:00am - 6:00pm	Driveup
					Sat	Closed	8:30am - 12:30pm	24-hours
Roscoe	117 Cypress Street	Roscoe	TX	79545	Mon-Fri	9:00am - 4:00pm	8:00am - 4:00pm	Driveup
					Sat	Closed	Closed	24-hours
Sweetwater	209 Cedar Street	Sweetwater	TX	79556	Mon-Fri	8:00am - 5:00pm	7:30am - 6:00pm	Driveup
					Sat	Closed	7:30am - 12:00pm	24-hours
Houston	1177 West Loop S Freeway, Suite 750	Houston	TX	77027	Mon-Fri	9:00am - 3:00pm	N/A	Walkup
					Mon-Fri	3:00pm - 5:00pm (By Appointment)	N/A	6:00am - 6:00pm
					Sat	Closed	N/A	Closed

## BANK BRANCHES OPENED OR CLOSED


CCB opened one branch on October 29<sup>th</sup> of 2024 at 1177 West Loop South, Suite 750 Houston, Texas 77027 and is considered the bank's main branch. CCB has not closed any branches during the previous (2) years.


## PRODUCTS AND SERVICES


### CHECKING


<b>Offered By:</b> 	PERSONAL		
	Free Checking	Now Account	HSA
Description	A simple account with no monthly service fees	Those who want to have unlimited access and still earn interest	For those who qualify with a High Deductible Health Plan
Opening Minimum	\$0.00	\$1,500.00	\$0.00
Statements	Electronic <i>or</i> Paper	Electronic <i>or</i> Paper	Electronic <i>or</i> Paper
Monthly Service Fee	\$0.00	\$10.00 <i>if minimum balance requirements are not met</i>	\$0.00
Waiver of Monthly Service Fee	N/A	\$1,500.00 <i>daily balance requirement</i>	N/A
Earns Interest	No	Yes	Yes
Free Checks	1st Box Free <i>(Exclusive Design Only)</i>	1st Box Free <i>(Exclusive Design Only)</i>	Debit Card Only
ADDITIONAL ACCOUNT INFORMATION	<ul style="list-style-type: none"><li>• Free Online Banking, Mobile Banking, Mobile Deposit, Bill Pay</li><li>• Debit Card Access</li><li>• Optional Overdraft Services</li></ul>		

CHECKING - Continued

Offered By:	
	COMMERCIAL
	Free Business Checking
	Monthly Service Fee
	N/A
	Waiver of Monthly Service Fee
	N/A
	Earns Interest
	No
	Earns Credit <i>on deposit balances to offset service and activity fees</i>
	N/A
Free Transactions <i>monthly - paper and electronic</i>	Unlimited
	Excess Transaction Fees <i>per item once transaction limit is reached</i>
	N/A
	Available to Nonprofit Companies
Available to Public Companies	Yes
	Yes
ADDITIONAL ACCOUNT INFORMATION	<ul style="list-style-type: none"> <li>• Online Banking, Cash Management (with approval)</li> <li>• Debit card access</li> <li>• Optional overdraft services</li> <li>• A selection of add-on tools to help manage cash flow—like Merchant Services, Remote Deposit Capture, Business Loans and Lines-of-Credit</li> </ul>

Offered By: 	Corporate Checking		
	Corporate Checking Analyzed	Corporate Checking Analyzed - Specialized	Corporate Checking Interest
Monthly Service Fee	Varies by analysis plan	Varies by analysis plan	Varies by analysis plan
Earns Interest	No	No	Yes
Earning Credit Rate			
Deposit balances to offset service and activity fees	Yes	Yes	No
Available to Non Profit Companies	Yes	Yes	Yes
Available to Public Companies	Yes	Yes	Yes
Additional Account Information	<ul style="list-style-type: none"> <li>- Account Analysis</li> <li>- Treasury Management Online Banking Platform, Cash Management Services (with approval)</li> <li>- A suite of treasury services used for cash flow purposes; examples include: ACH Origination, Remote Deposit Capture, Online Wire Transfer, Positive Pay, etc.</li> </ul>	<ul style="list-style-type: none"> <li>- Account Analysis</li> <li>- Treasury Management Online Banking Platform, Cash Management Services (with approval)</li> <li>- A suite of treasury services used for cash flow purposes; examples include: ACH Origination, Remote Deposit Capture, Online Wire Transfer, Positive Pay, etc.</li> </ul>	<ul style="list-style-type: none"> <li>- Tier interest rates based on account balance</li> <li>- Account Analysis</li> <li>- Treasury Management Online Banking Platform, Cash Management Services (with approval)</li> <li>- A suite of treasury services used for cash flow purposes; examples include: ACH Origination, Remote Deposit Capture, Online Wire Transfer, Positive Pay, etc.</li> </ul>
Account Analysis:	Account Analysis details exactly what fees are charged to your account including services charges, transaction fees, and other cost associated. If applicable, earning credit is evaluated against positive balances.		


Offered By:	Personal-Checking	
	Digital Checking	Digital Interest Checking
Description	A simple account with no monthly service fees	A simple account with no monthly service fees but earns interest
Opening Minimum	\$50	\$50
Statements	Electronic or Paper	Electronic or Paper
Monthly Service Fee	\$0	\$0
Waiver of Monthly Service Fee	N/A	N/A
Earns Interest	No	Yes
Free Checks	1 Box Annually (Exclusive Design Only)	1 Box Annually (Exclusive Design Only)
Additional Information		
Free Online Banking, Mobile Banking, Mobile Deposit, Bill Pay Interest is compounded and paid monthly for Digital Interest Checking		


Offered By: 	Small Business	
	Business Checking	Business Interest Checking
Monthly Service Fee	No	No
Waiver of Monthly Service Fee	N/A	N/A
Earns Interest	No	Yes Variable-Compounds and credits monthly
Earns Credit	No	No
Free Transactions	Unlimited	Unlimited
Excess Transaction Fees	No	No



**SAVING and MONEY MARKET**


Offered By: 	Personal		Commercial	
	Regular Savings	Money Market Account	Regular Savings	Money Market Account
Opening Minimum	\$200.00 <i>No minimum for minors</i>	\$2,500.00	\$200.00	\$2,500.00
Monthly Service Fee	\$4.00	\$15.00	\$4.00	\$15.00
Waiver of Monthly Service Fee	\$200.00 <i>Daily Balance Requirement</i>	\$2,500.00 <i>Daily Balance Requirement</i>	\$200.00 <i>Daily Balance Requirement</i>	\$2,500.00 <i>Daily Balance Requirement</i>
Withdrawal Limits	3 per quarter \$3.00 <i>For each additional withdrawal over three</i>	6 per month \$10.00 <i>Fee for each additional withdrawal over six</i>	3 per quarter \$3.00 <i>For each additional withdrawal over three</i>	6 per month \$10.00 <i>Fee for each additional withdrawal over six</i>
Additional Account Information	<ul style="list-style-type: none"> <li>- Interest is compounded and paid quarterly on collected funds for the Savings Account</li> <li>- Interest is compounded and paid monthly on collected funds for Money Market Account</li> <li>- Overdraft protection option to link to your checking account (except for Youth Savings)</li> <li>- Scheduled recurring transfers to your savings account from another account of your choosing</li> <li>- Free online and mobile banking access to your accounts</li> </ul>		<ul style="list-style-type: none"> <li>- Interest is compounded and paid quarterly on collected funds for the Savings Account</li> <li>- Interest is compounded and paid monthly on collected funds for Money Market Account</li> <li>- Link your business savings account to your business checking account for overdraft protection</li> <li>- Free online and mobile banking access to your accounts</li> </ul>	


Offered By: 	Consumer Savings/MMDA	
	Personal MMDA	High Yield Savings
Opening Minimum	\$50	\$50
Monthly Service Fee	N/A	N/A
Waiver of Monthly Service	N/A	N/A
Interest Tiers	Yes	No
Withdrawal Limits	6 per Month	6 Per month
Additional Account Information	Interest is compounded and paid monthly	Interest is compounded and paid quarterly


Offered By: 	Business Savings/MMDA	
	Business MMDA	Institutional MMDA
Opening Minimum	\$50	\$50
Monthly Service Fee	N/A	N/A
Waiver of Monthly Service Fee	N/A	N/A
Interest Tiers	Yes	No
Withdrawal Limits	6 per Month	6 per Month
Additional Account Information	Interest is compounded and paid monthly	Interest is compounded and paid monthly

**CERTIFICATE OF DEPOSIT and INDIVIDUAL RETIREMENT ACCOUNT**


Offered By: 	Personal		Commercial
	Certificate of Deposit	Individual Retirement Account <i>(Traditional and Roth)</i>	Certificate of Deposit
Opening Minimum	\$1,000.00	\$1,000.00	\$1,000.00
Additional Deposits	No	Yes up to yearly max, excluding transfer rollover	No
Interest Paid	Fixed  Compound Quarterly <i>if added back to the CD</i>	Fixed  Compound Quarterly	Fixed  Compound Quarterly <i>if added back to the CD</i>
Early Withdrawal Penalty	1 - 6 Months Interest	3 Months Interest +Government Penalties	1 - 6 Months Interest
Additional Account Information	<ul style="list-style-type: none"> <li>• Competitive interest rates with no maintenance fees</li> <li>• Multiple term options—save for as little as three months or five years</li> <li>• Fixed interest rate for length of term you choose</li> <li>• FDIC Insured up to maximum applicable limits</li> </ul>		


Offered By: 	Consumer CDs
	Consumer Certificates of Deposit
Monthly Options	(3 mo, 6mo, 12mo, 18mo, 24mo, 36mo, 60mo)
Opening Minimum	\$500
Additional Deposits	No
Interest Paid	Fixed-Compounded and Paid Monthly if added back to the CD
Early Withdrawal Penalty	60-150 days
Additional Account Information	<ul style="list-style-type: none"> <li>• Competitive interest rates with no maintenance fees</li> <li>• Multiple term options—save for as little as three months or five years</li> <li>• Fixed interest rate for length of term you choose</li> <li>• FDIC Insured up to maximum applicable limits</li> </ul>

Offered By: 	
<b>Business CD</b>	
Business Certificates of Deposit	
Monthly Options	(3 mo, 6mo, 12mo, 18mo, 24mo, 36mo, 60mo)
Opening Minimum	\$500
Additional Deposits	No
Interest Paid	Fixed-Compounded and Paid Monthly if added back to the CD
Early Withdrawal Penalty	60-150 days
Additional Account Information	<ul style="list-style-type: none"> <li>• Competitive interest rates with no maintenance fees</li> <li>• Multiple term options—save for as little as three months or five years</li> <li>• Fixed interest rate for length of term you choose</li> <li>• FDIC Insured up to maximum applicable limits</li> </ul>

Offered By: 	
<b>Public Funds CD</b>	
Public Funds Certificates of Deposit	
Monthly Options	(Terms range from 6mo - 36mo)
Opening Minimum	None
Additional Deposits	No
Interest Paid	Fixed-Compounded and Paid Monthly if added back to the CD
Early Withdrawal Penalty	60-150 days
Additional Account Information	<ul style="list-style-type: none"> <li>• Competitive interest rates with no maintenance fees</li> <li>• Multiple term options—save for as little as three months or five years</li> <li>• Fixed interest rate for length of term you choose</li> <li>• FDIC Insured up to maximum applicable limits</li> <li>• Collateral available beyond FDIC insurance through pledge securities or FHLB LOC</li> </ul>


## LOANS

<b>Offered By:</b> 	PERSONAL			
	Loan Type	Terms	Rate	Payment
Cash Secured	CD Secured	Match CD Maturity	Fixed	Monthly <i>or</i> Annual
	Cash Secured <i>Other than CD</i>	1 Year	Fixed	
Unsecured		12 Months	Fixed	Monthly
Used Auto	Automobile	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Recreational Vehicle	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Motorcycle	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Watercraft	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Boat/Motor/Trailer	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
New Auto	Automobile	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Recreational Vehicle	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Motorcycle	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Watercraft	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
	Boat/Motor/Trailer	Based on Vehicle Age	Fixed	Monthly <i>Principal &amp; Interest</i>
ADDITIONAL ACCOUNT INFORMATION	• No Personal Line of Credit available			


<b>Offered By:</b> 	COMMERCIAL		
	Terms	Rate	Payment
Secured	12-60 Months	Fixed <i>or</i> Variable <i>usually 1.5% to 2% over WSJP</i>	Monthly <i>or</i> Annual
Unsecured	12 Months	Fixed	Monthly <i>or</i> Annual
Line of Credit	12 Months	Fixed <i>or</i> Variable <i>usually 1.5% to 2% over WSJP</i>	Monthly, Quarterly, <i>or</i> At Maturity <i>Interest can be paid Monthly, Quarterly <i>or</i> at maturity. P&amp;I can all be due at maturity.</i>
Commercial Mortgage	1-20 Years	Variable	Monthly <i>or</i> Annual
Small Business Administration	N/A		
ADDITIONAL ACCOUNT INFORMATION	• Agriculture loans have same terms as business loans		




## LOANS - Continued

Offered By:		COMMERCIAL			
		Type	Terms	Rate	Payment
Line of Credit	Private Wealth and Small Businesses		Lines of credit will often be structured as one-year maturities but may be shorter	Generally a floating rate tied to SOFR 30 Day or to WSJP	Interest payable monthly or quarterly, or at maturity of SOFR tranche
	Commercial Construction		Initial maturity usually 1 to 3 years. A mini-perm option at the end of the construction period is common	Generally a floating rate tied to SOFR 30 or WSJP during construction period; mini-perm usually has a fixed rate but might be floating	Interest payable monthly or quarterly, or at maturity of SOFR tranche  Monthly or quarterly principal payments typical for mini-perm; usually P&I basis
Construction Real Estate Loans	1-4 Family Construction		Usual maturity of 6 to 24 months, depending upon size of home being built	Usually floating rate tied to WSJP or SOFR30; occasionally a fixed rate	Interest payable monthly or quarterly, or at maturity of SOFR tranche.
	1X Close SFR Construction/Permanent		Usual maturity of 9 to 24 months for the construction period then loan rolls into permanent	Generally a floating rate tied to SOFR 30 or WSJP during construction period; mini-perm may have a floating or fixed rate	Interest payable monthly or quarterly, or at maturity of SOFR tranche  Monthly P&I payments are typical after conversion to permanent mortgage
Land Loans	Lot Development		Term of 12-30 months are common, with quarterly curtailments beginning after development period if no reductions from lot sales	Usually floating rate tied to WSJP or SOFR30; occasionally a fixed rate	Interest payable monthly or quarterly, or at maturity of SOFR tranche
	Raw Land		Commonly 1 to 5 year maturity primarily based on LTV and strength of borrower	Floating Rate tied to SOFR 30 or WSJP, or fixed rate	Typically payments monthly or quarterly  May be interest only or P&I or PPI primarily based LTV and strength of borrower
	Improved Land		Commonly 1 to 5 year maturity primarily based on LTV and strength of borrower	Floating Rate tied to SOFR 30 or WSJP, or fixed rate	Typically payments monthly or quarterly  May be interest only or P&I or PPI primarily based LTV and strength of borrower
Permanent/Mini-Perm Commercial Real Estate Loans	Traditional Non-Owner Occupied Commercial RE		Generally terms of 6 months to 15 years; five or ten year maturities will be common  Amortizations of 15 or 25 years common, and generally not to exceed 30 years	Floating Rate tied to SOFR 30 or WSJP, or fixed rate. Fixed rate will commonly have a re-pricing trigger at 3 or 5 year mark	Occasionally an interest only period of 3-12 months at inception followed by P&I amortization  Commonly starts P&I monthly or quarterly at inception and throughout term
	Owner-Occupied Commercial RE (Owner occupant is greater than 50%)		Maturities typically 5 to 15 years. Re-pricing trigger common at 3 or 5 year mark	Commonly fixed rate, but may be floating based on SOFR 30 or WSJP	Principal and interest payable monthly or quarterly
ADDITIONAL ACCOUNT INFORMATION		<ul style="list-style-type: none"> <li>• SOFR = Secured Overnight Financing Rate</li> <li>• WSJP = Wall Street Journal Prime</li> </ul>			


## LOANS - Continued

<p><b>Offered By:</b></p>  <p><b>Commercial &amp; Industrial Lending</b></p>	COMMERCIAL			
	Type	Terms	Rate	Payment
	Working Capital RLOC - Typically for Accounts Receivable and Inventory	Commonly 1-year term but may be up to 5-year term for stronger borrowers  Typically secured and governed by borrowing base	Typically Floating Rate tied to SOFR 30 or WSJP	Monthly or quarterly interest payments and repayments based on borrowing base
	Machinery and/or Equipment Term	Loan maturities typically 1- to 5-years and tied to useful life of financed equipment  May have an interest only draw feature or GLOC for equipment purchases  Typically secured	Commonly fixed rate or floating based on SOFR 30 or WSJP	Usually monthly or quarterly PPI or P&I
	Notes Receivable Term (Discounting one or more Notes Receivable)	Typically amortizes to repayment prior to payout of underlying receivable	Commonly fixed rate but may be floating based on SOFR 30 or WSJP	Usually monthly or quarterly PPI or P&I
	Notes Receivable RLOC (Financing a portfolio of notes receivable)	Loan maturities typically 1- to 3-years, might be up to 5-years for stronger borrowers  Typically on a borrowing base	Typically Floating Rate tied to SOFR 30 or WSJP	Usually monthly or quarterly interest only, with reductions tied to the borrowing base
	Aircraft	Typically 3- to 5-year term, secured, amortizing	Typically fixed rate	Monthly or quarterly P&I or PPI  Amortization pace tied to useful life and generally 15-years or less
	Cash Secured	Maturity dates should not go beyond maturity date of the CD	Typically fixed rate	Typically monthly interest
	Margin Stock-Non Purpose Loans	Typically an RLOC with 1-year maturity but may be longer  Borrowing base typical	Typically Floating Rate tied to SOFR 30 or WSJP, but may be fixed	Typically monthly or quarterly interest only or P&I
	Margin Stock-Purpose Loans	Typically an RLOC with 1-year maturity but may be longer  Borrowing base typical	Typically Floating Rate tied to SOFR 30 or WSJP, but may be fixed	Typically monthly or quarterly interest only or P&I
	Life Insurance-Cash Value	Uncommon - may be RLOC or amortizing term	Fixed or floating	Amortizing or RLOC
	Secured by Letter of Credit	Uncommon - may be RLOC or amortizing term	Fixed or floating	Amortizing or RLOC
	Automobile Floor Plan Loans	Uncommon - one-year secured RLOC with Borrowing Base	Typically floating based on SOFR 30 or WSJP	Monthly or quarterly interest payments and repayments based on borrowing base
	Unsecured RLOC	Uncommon - typically one-year but may be up five-year for very strong corporate borrowers	Typically floating based on SOFR 30 or WSJP	Monthly or quarterly interest payments
ADDITIONAL ACCOUNT INFORMATION	<ul style="list-style-type: none"> <li>• SOFR = Secured Overnight Financing Rate</li> <li>• WSJP = Wall Street Journal Prime</li> </ul>			

**LOANS - Continued**

Offered By:		COMMERCIAL			
		Type	Terms	Rate	Payment
Church Loans	Completed Construction or Existing Church Facility		Generally maturities of 5 to 15 years	Commonly fixed rate, but may be floating based on SOFR 30 or WSJP	Occasionally an interest only period of 3-12 months at inception
			Amortizations of 15 or 25 years common, and generally not to exceed 30 years	Fixed rate typically will re-price at 3 or 5 year trigger	Commonly starts P&I monthly or quarterly at inception and throughout term
Letters of Credit	Standby Letter of Credit		Typically up to 13 months but occasionally longer maturities for stronger borrowers  May include an automatic renewal clause for stronger borrowers	Annual fixed fee paid at inception, and at inception of any extended period  Other fees may apply such as a draw or transfer fee	Annual fixed fee paid at inception, and at inception of any extended period
	Standby Letter of Credit - Direct Pay		Typically up to 13 months  Commonly has an automatic renewal clause	Annual fixed fee paid at inception, and at inception of any extended period  Other fees may apply such as a draw or transfer fee	Annual fixed fee paid at inception, and at inception of any extended period
	Commercial Letter of Credit		Uncommon - typically 3- to 9-months	Commission fee at inception and at draws, plus correspondent fees	Commission fee at inception and at draws, plus correspondent fees
ADDITIONAL ACCOUNT INFORMATION		<ul style="list-style-type: none"> <li>• SOFR = Secured Overnight Financing Rate</li> <li>• WSJP = Wall Street Journal Prime</li> </ul>			

**Offered By:**



MORTGAGE			
	Terms	Rate	Lien
Purchase	1-30 Years	Variable <i>or</i> Short Term Fixed	1st
Construction	12 Months	Fixed	1st
Investment	1-20 Years	Variable	1st
Texas Home Equity	1-30 Years	Variable <i>or</i> Short Term Fixed	1st
Home Improvement	1-30 Years	Short Term Interest Only	1st
Refinancing	1-30 Years	Variable <i>or</i> Short Term Fixed	1st
ADDITIONAL ACCOUNT INFORMATION			

**Offered By:**



MORTGAGE				
	Terms	Rate	Lien	Collateral Occupancy <i>1 to 4 Family Residence</i>
Purchase	10 - 40 Years	Market	1st and Subordinate	OO / NOO / 2nd homes
Construction	3 - 13 Months	Market	1st	OO
FHA / VA	15 - 30 Years	Market	1st and Subordinate	OO / NOO / 2nd homes
Investment	10 - 40 Years	Market	1st	NOO
Texas Home Equity (Cash Out)	10 - 30 Years	Market	1st	OO
Refinancing	10 - 40 Years	Market	1st	OO / NOO / 2nd homes
ADDITIONAL ACCOUNT INFORMATION				



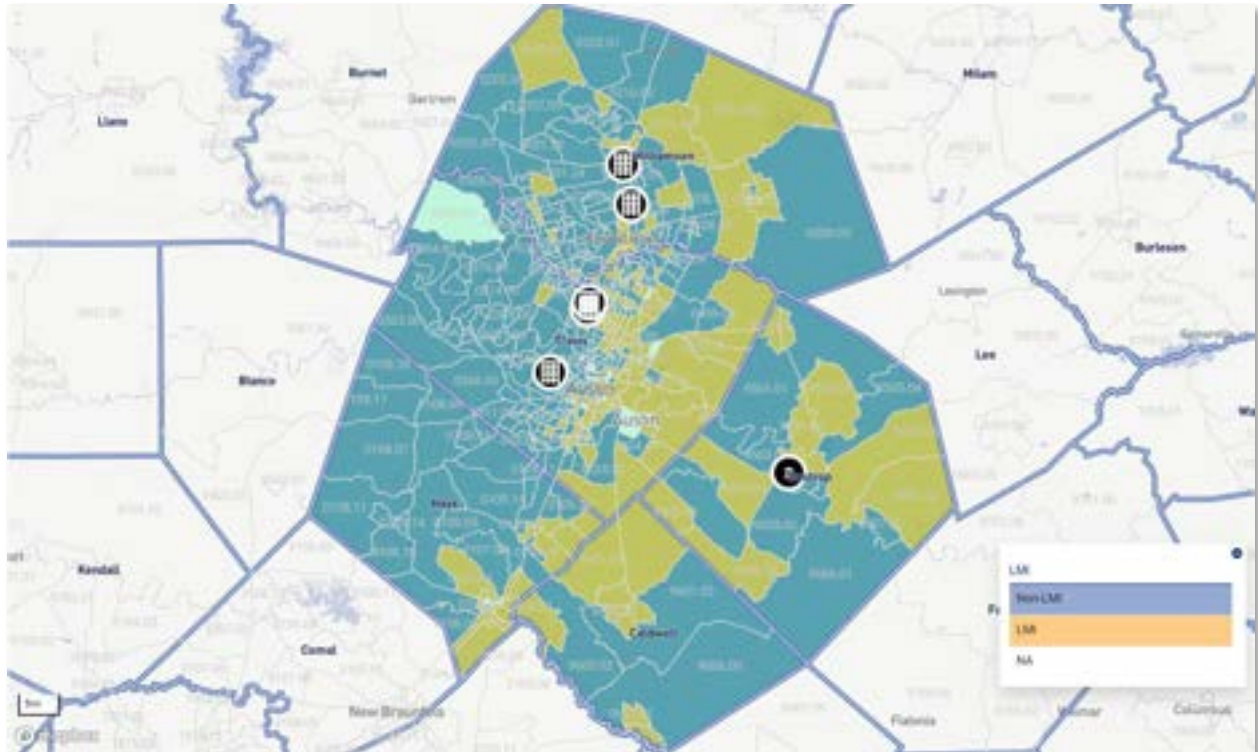
## ASSESSMENT AREA INFORMATION

This section contains:

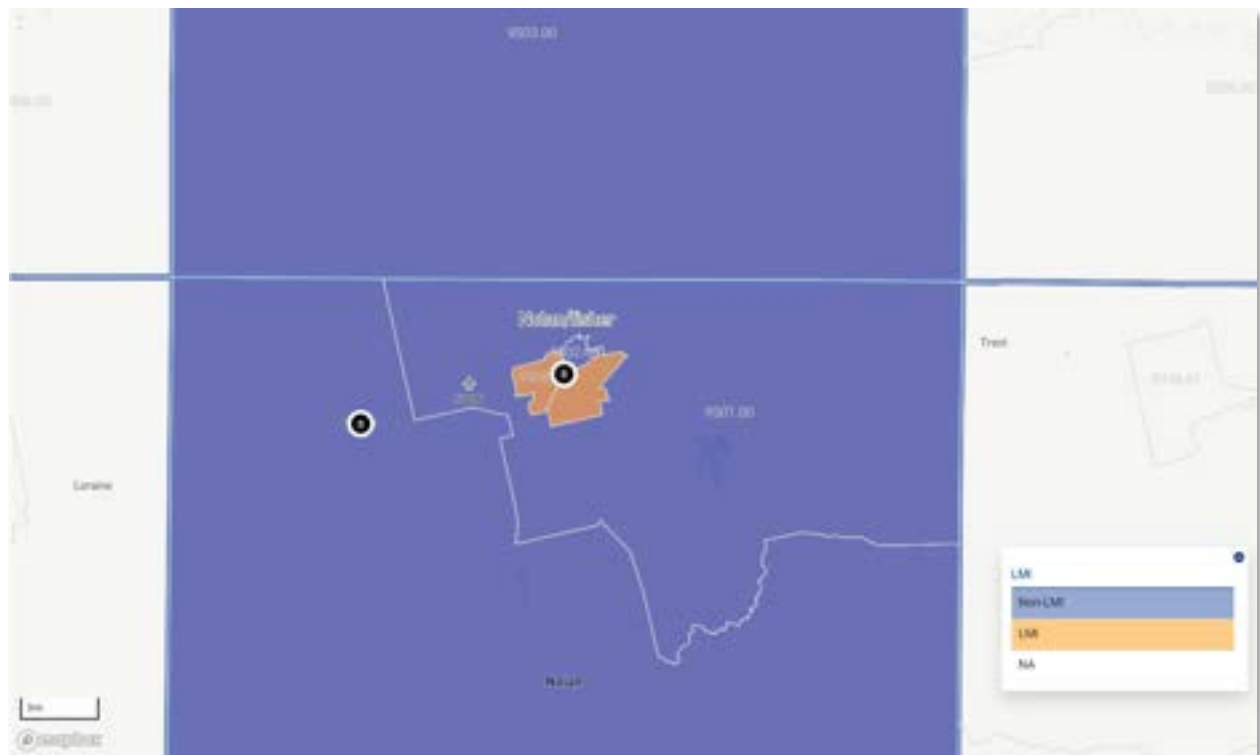
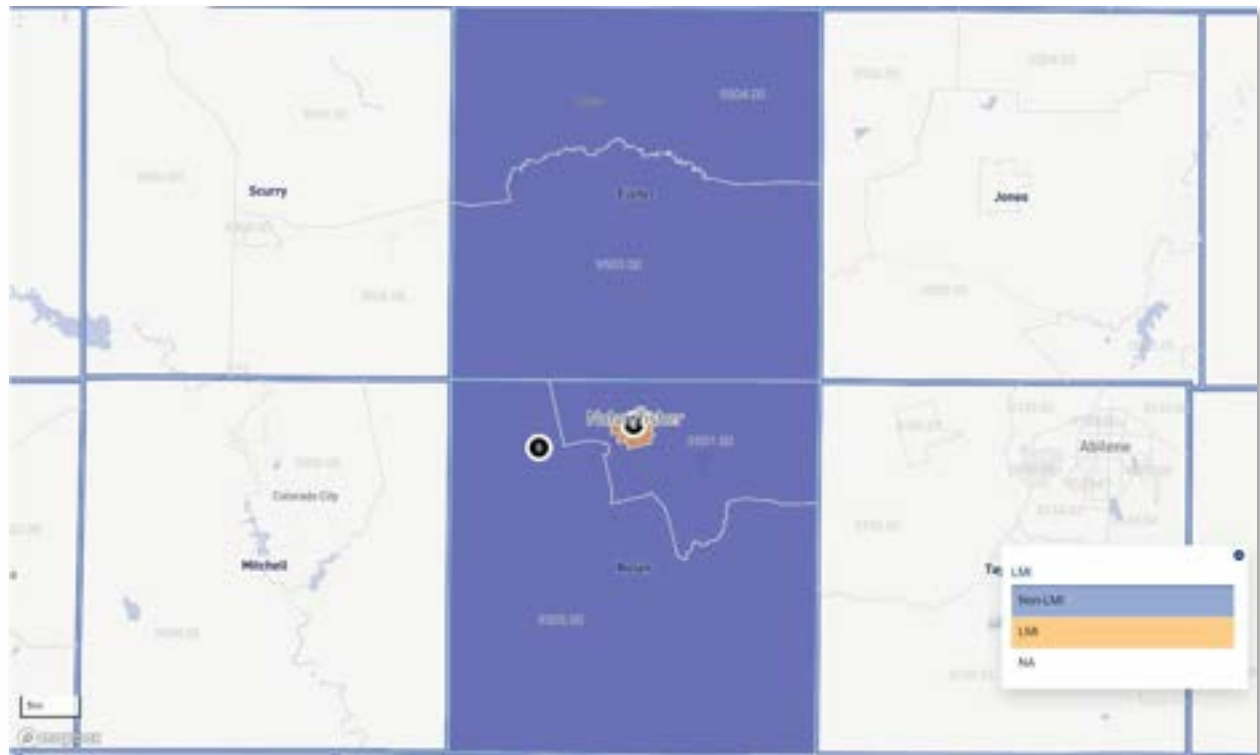
- A map of each assessment area showing the boundaries of the area; and
- A list of geographies contained within the area.

### ASSESSMENT AREA MAPS

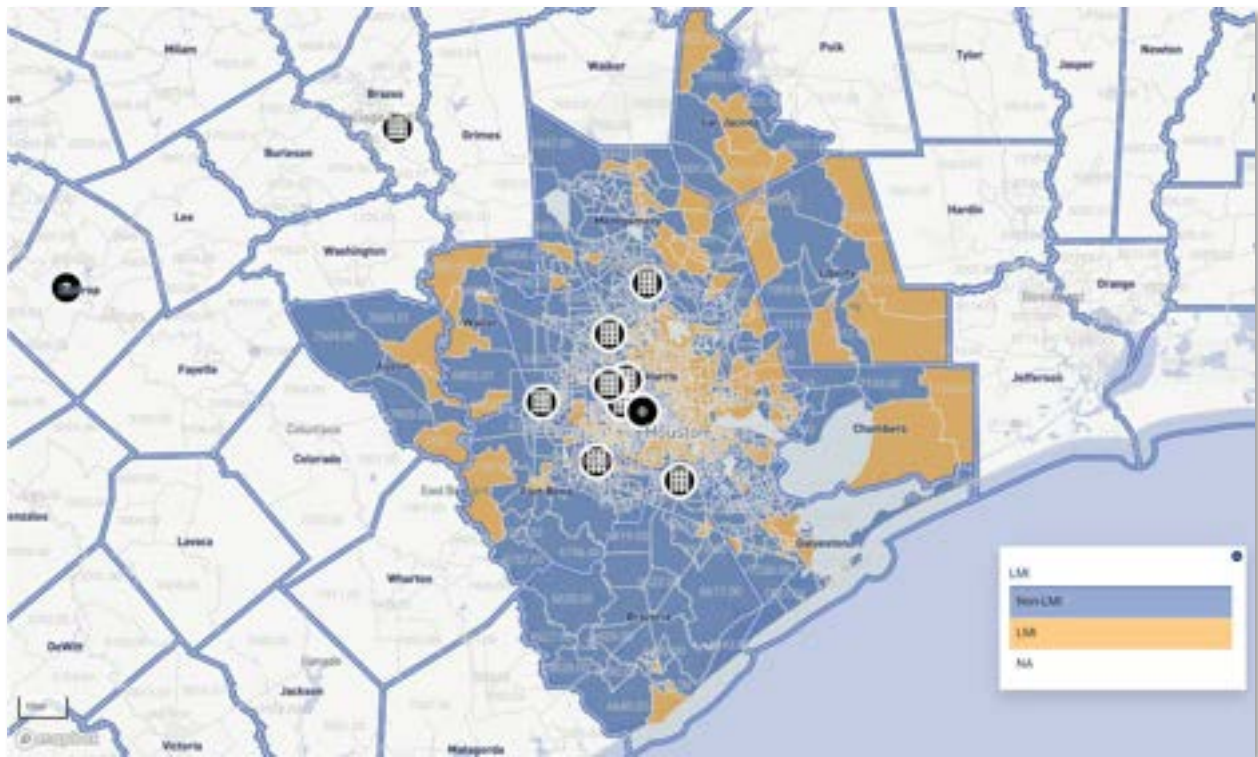
#### AUSTIN MSA



**TEXAS NON-MSA**



## HOUSTON MSA





## TEXAS NON-MSA

### TEXAS (48) - FISHER COUNTY (151) - 2 Tracts

48 151 9503.00	48 151 9504.00
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### TEXAS (48) - NOLAN COUNTY (353) - 5 Tracts

48 353 9501.00	48 353 9502.00	48 353 9503.00	48 353 9504.00	48 353 9505.00
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## HOUSTON MSA

### TEXAS (48) - AUSTIN COUNTY (015) - 8 Tracts

48 015 7601.00	48 015 7602.01	48 015 7602.02	48 015 7603.01	48 015 7603.02	48 015 7604.00	48 015 7605.01	48 015 7605.02
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### TEXAS (48) - BRAZORIA COUNTY (039) - 78 Tracts

48 039 6601.00	48 039 6602.00	48 039 6603.01	48 039 6603.02	48 039 6603.03	48 039 6604.01	48 039 6604.02	48 039 6604.03	48 039 6605.01	48 039 6605.02
48 039 6605.03	48 039 6605.04	48 039 6606.03	48 039 6606.04	48 039 6606.05	48 039 6606.06	48 039 6606.07	48 039 6606.08	48 039 6606.09	48 039 6606.10
48 039 6606.11	48 039 6606.12	48 039 6606.13	48 039 6606.14	48 039 6606.15	48 039 6606.16	48 039 6607.03	48 039 6607.04	48 039 6607.05	48 039 6607.06
48 039 6607.07	48 039 6607.08	48 039 6608.03	48 039 6608.04	48 039 6608.05	48 039 6608.06	48 039 6609.01	48 039 6609.02	48 039 6610.00	48 039 6611.00
48 039 6612.00	48 039 6613.00	48 039 6614.00	48 039 6615.01	48 039 6615.02	48 039 6616.01	48 039 6616.02	48 039 6617.00	48 039 6618.00	48 039 6619.01
48 039 6619.02	48 039 6620.00	48 039 6621.00	48 039 6622.00	48 039 6623.00	48 039 6624.00	48 039 6625.00	48 039 6626.00	48 039 6627.00	48 039 6628.00
48 039 6629.00	48 039 6630.00	48 039 6631.00	48 039 6632.00	48 039 6633.00	48 039 6634.00	48 039 6635.00	48 039 6636.00	48 039 6637.00	48 039 6638.00
48 039 6639.00	48 039 6640.00	48 039 6641.00	48 039 6642.00	48 039 6643.00	48 039 6644.00	48 039 6645.01	48 039 9900.00		

### TEXAS (48) - CHAMBERS COUNTY (071) - 8 Tracts

48 071 7101.00	48 071 7102.01	48 071 7102.02	48 071 7103.00	48 071 7104.01	48 071 7105.00	48 071 7106.00	48 071 9900.00
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### TEXAS (48) - FORT BEND COUNTY (157) - 133 Tracts

48 157 6701.01	48 157 6701.02	48 157 6702.01	48 157 6702.02	48 157 6703.00	48 157 6704.00	48 157 6705.00	48 157 6706.02	48 157 6706.03	48 157 6706.04
48 157 6707.00	48 157 6708.01	48 157 6708.02	48 157 6708.03	48 157 6708.04	48 157 6709.02	48 157 6709.03	48 157 6709.04	48 157 6710.01	48 157 6710.02
48 157 6711.01	48 157 6711.02	48 157 6712.00	48 157 6713.00	48 157 6714.01	48 157 6714.02	48 157 6715.01	48 157 6715.02	48 157 6716.01	48 157 6716.02
48 157 6717.00	48 157 6718.00	48 157 6719.00	48 157 6720.02	48 157 6720.03	48 157 6720.04	48 157 6721.00	48 157 6722.01	48 157 6722.02	48 157 6723.03
48 157 6723.04	48 157 6723.05	48 157 6723.06	48 157 6724.01	48 157 6724.02	48 157 6725.00	48 157 6726.02	48 157 6726.03	48 157 6726.04	48 157 6727.01
48 157 6727.02	48 157 6727.03	48 157 6728.01	48 157 6728.02	48 157 6729.01	48 157 6729.02	48 157 6729.03	48 157 6729.04	48 157 6729.05	48 157 6729.06
48 157 6729.07	48 157 6730.04	48 157 6730.05	48 157 6730.06	48 157 6730.07	48 157 6730.08	48 157 6730.09	48 157 6730.10	48 157 6731.03	48 157 6731.04
48 157 6731.05	48 157 6731.06	48 157 6731.07	48 157 6731.08	48 157 6731.09	48 157 6731.10	48 157 6731.11	48 157 6731.12	48 157 6731.13	48 157 6732.01
48 157 6732.02	48 157 6733.00	48 157 6734.01	48 157 6734.02	48 157 6734.03	48 157 6734.04	48 157 6735.01	48 157 6735.02	48 157 6736.00	48 157 6737.00
48 157 6738.01	48 157 6738.02	48 157 6739.02	48 157 6739.03	48 157 6739.04	48 157 6740.01	48 157 6740.02	48 157 6741.00	48 157 6742.00	48 157 6743.01
48 157 6743.02	48 157 6744.01	48 157 6744.02	48 157 6744.03	48 157 6744.04	48 157 6745.03	48 157 6745.04	48 157 6745.05	48 157 6745.06	48 157 6745.07
48 157 6745.08	48 157 6746.01	48 157 6746.02	48 157 6746.03	48 157 6746.04	48 157 6747.01	48 157 6747.02	48 157 6748.00	48 157 6749.00	48 157 6750.00
48 157 6751.01	48 157 6751.02	48 157 6752.00	48 157 6753.00	48 157 6754.01	48 157 6754.02	48 157 6755.01	48 157 6755.02	48 157 6755.03	48 157 6756.00
48 157 6757.01	48 157 6757.02	48 157 6758.00							

### TEXAS (48) - GALVESTON COUNTY (167) - 103 Tracts

48 167 7201.00	48 167 7202.00	48 167 7203.01	48 167 7203.02	48 167 7204.00	48 167 7205.01	48 167 7205.04	48 167 7205.05	48 167 7205.06	48 167 7205.07
48 167 7205.08	48 167 7205.09	48 167 7205.10	48 167 7205.11	48 167 7205.12	48 167 7206.01	48 167 7206.02	48 167 7206.03	48 167 7206.04	48 167 7206.05
48 167 7207.01	48 167 7207.02	48 167 7207.03	48 167 7208.00	48 167 7209.00	48 167 7210.00	48 167 7211.01	48 167 7211.02	48 167 7211.03	48 167 7212.03
48 167 7212.04	48 167 7212.05	48 167 7212.06	48 167 7212.07	48 167 7212.08	48 167 7212.09	48 167 7212.10	48 167 7212.11	48 167 7213.01	48 167 7213.02
48 167 7214.01	48 167 7214.02	48 167 7214.03	48 167 7215.01	48 167 7215.02	48 167 7215.03	48 167 7216.00	48 167 7217.01	48 167 7217.02	48 167 7217.03
48 167 7218.00	48 167 7219.01	48 167 7219.02	48 167 7220.01	48 167 7220.02	48 167 7221.00	48 167 7222.00	48 167 7223.00	48 167 7226.00	48 167 7227.00
48 167 7228.00	48 167 7229.00	48 167 7230.00	48 167 7231.00	48 167 7232.00	48 167 7233.00	48 167 7234.01	48 167 7234.02	48 167 7234.03	48 167 7235.01
48 167 7235.03	48 167 7235.04	48 167 7235.05	48 167 7236.00	48 167 7237.00	48 167 7238.00	48 167 7239.00	48 167 7240.00	48 167 7241.01	48 167 7242.00
48 167 7243.00	48 167 7244.00	48 167 7245.00	48 167 7246.00	48 167 7247.00	48 167 7248.00	48 167 7249.00	48 167 7250.00	48 167 7251.00	48 167 7252.00
48 167 7253.00	48 167 7254.00	48 167 7255.00	48 167 7256.00	48 167 7257.00	48 167 7258.00	48 167 7259.00	48 167 7260.00	48 167 7261.01	48 167 7261.02
48 167 7262.00	48 167 9900.00	48 167 9901.00							

TEXAS (48) - HARRIS COUNTY (201) - 1115 Tracts									
48 201 1000.01	48 201 2104.00	48 201 2105.00	48 201 2106.00	48 201 2107.00	48 201 2108.00	48 201 2109.00	48 201 2110.00	48 201 2111.01	48 201 2111.02
48 201 2112.00	48 201 2113.01	48 201 2113.02	48 201 2114.00	48 201 2115.01	48 201 2115.02	48 201 2116.00	48 201 2117.00	48 201 2119.00	48 201 2123.00
48 201 2124.00	48 201 2125.00	48 201 2201.00	48 201 2202.00	48 201 2203.00	48 201 2204.00	48 201 2205.00	48 201 2206.00	48 201 2207.01	48 201 2207.02
48 201 2208.00	48 201 2209.00	48 201 2210.00	48 201 2211.00	48 201 2212.00	48 201 2213.01	48 201 2213.02	48 201 2214.00	48 201 2215.01	48 201 2215.02
48 201 2216.01	48 201 2216.02	48 201 2217.01	48 201 2217.02	48 201 2218.00	48 201 2219.00	48 201 2220.00	48 201 2221.00	48 201 2222.00	48 201 2223.00
48 201 2224.01	48 201 2224.02	48 201 2225.01	48 201 2225.02	48 201 2225.04	48 201 2225.05	48 201 2226.01	48 201 2226.02	48 201 2227.01	48 201 2227.02
48 201 2228.00	48 201 2229.00	48 201 2230.01	48 201 2230.02	48 201 2231.00	48 201 2301.00	48 201 2302.00	48 201 2303.00	48 201 2304.00	48 201 2305.00
48 201 2306.00	48 201 2307.00	48 201 2308.00	48 201 2309.00	48 201 2310.00	48 201 2311.00	48 201 2312.00	48 201 2313.00	48 201 2314.00	48 201 2315.00
48 201 2316.00	48 201 2317.00	48 201 2318.00	48 201 2319.00	48 201 2320.00	48 201 2321.00	48 201 2322.01	48 201 2322.02	48 201 2322.03	48 201 2323.03
48 201 2323.04	48 201 2323.05	48 201 2323.06	48 201 2324.02	48 201 2324.03	48 201 2324.04	48 201 2324.05	48 201 2325.00	48 201 2326.00	48 201 2327.00
48 201 2327.03	48 201 2327.04	48 201 2328.01	48 201 2328.02	48 201 2329.01	48 201 2329.02	48 201 2330.01	48 201 2330.02	48 201 2330.03	48 201 2331.01
48 201 2331.03	48 201 2331.04	48 201 2331.05	48 201 2332.00	48 201 2333.00	48 201 2334.00	48 201 2335.01	48 201 2335.02	48 201 2336.00	48 201 2337.01
48 201 2337.02	48 201 2337.03	48 201 2401.01	48 201 2401.02	48 201 2404.00	48 201 2405.03	48 201 2405.04	48 201 2405.05	48 201 2405.06	48 201 2406.00
48 201 2407.03	48 201 2407.04	48 201 2407.05	48 201 2407.06	48 201 2407.07	48 201 2408.02	48 201 2408.03	48 201 2408.04	48 201 2409.03	48 201 2409.04
48 201 2409.05	48 201 2409.06	48 201 2410.01	48 201 2410.02	48 201 2411.01	48 201 2411.03	48 201 2411.04	48 201 2411.05	48 201 2412.01	48 201 2412.02
48 201 2413.01	48 201 2413.02	48 201 2414.00	48 201 2415.01	48 201 2415.02	48 201 2415.03	48 201 2501.01	48 201 2501.02	48 201 2502.01	48 201 2502.02
48 201 2503.03	48 201 2503.04	48 201 2503.05	48 201 2503.06	48 201 2504.03	48 201 2504.04	48 201 2504.05	48 201 2504.06	48 201 2504.07	48 201 2504.08
48 201 2505.00	48 201 2506.01	48 201 2506.02	48 201 2507.01	48 201 2507.02	48 201 2508.01	48 201 2508.02	48 201 2509.01	48 201 2509.02	48 201 2510.00
48 201 2511.00	48 201 2512.00	48 201 2513.00	48 201 2514.01	48 201 2514.02	48 201 2515.01	48 201 2515.03	48 201 2515.04	48 201 2515.05	48 201 2516.00
48 201 2517.01	48 201 2517.02	48 201 2518.00	48 201 2519.02	48 201 2519.03	48 201 2519.04	48 201 2520.01	48 201 2520.02	48 201 2520.03	48 201 2521.00
48 201 2522.01	48 201 2522.02	48 201 2523.03	48 201 2523.04	48 201 2523.05	48 201 2523.06	48 201 2524.00	48 201 2525.00	48 201 2526.01	48



 **Cornerstone®**  
HOME LENDING

 **ROS COE**  
BANK

 Member  
**FDIC**

 EQUAL HOUSING  
LENDER

TEXAS (48) - LIBERTY COUNTY (291) - 17 Tracts

48 291 7001.00	48 291 7002.00	48 291 7003.01	48 291 7003.02	48 291 7003.03	48 291 7004.00	48 291 7005.00	48 291 7006.00	48 291 7007.00	48 291 7008.01
48 291 7008.02	48 291 7009.00	48 291 7010.00	48 291 7011.00	48 291 7012.00	48 291 7013.00	48 291 7014.00			

TEXAS (48) - MONTGOMERY COUNTY (339) - 133 Tracts

48 339 6901.01	48 339 6901.02	48 339 6902.03	48 339 6902.04	48 339 6902.05	48 339 6902.06	48 339 6902.07	48 339 6903.00	48 339 6904.03	48 339 6904.04
48 339 6904.05	48 339 6904.06	48 339 6904.07	48 339 6904.08	48 339 6905.01	48 339 6905.02	48 339 6905.03	48 339 6906.03	48 339 6906.04	48 339 6906.05
48 339 6906.06	48 339 6906.07	48 339 6906.08	48 339 6906.09	48 339 6906.10	48 339 6907.01	48 339 6907.02	48 339 6908.00	48 339 6909.00	48 339 6910.00
48 339 6911.00	48 339 6912.01	48 339 6912.02	48 339 6913.01	48 339 6913.02	48 339 6914.01	48 339 6914.02	48 339 6914.03	48 339 6915.00	48 339 6916.01
48 339 6916.02	48 339 6917.00	48 339 6918.01	48 339 6918.02	48 339 6919.00	48 339 6920.03	48 339 6920.04	48 339 6920.05	48 339 6920.06	48 339 6920.07
48 339 6920.08	48 339 6920.09	48 339 6920.10	48 339 6921.01	48 339 6921.02	48 339 6921.03	48 339 6922.01	48 339 6922.02	48 339 6923.01	48 339 6923.02
48 339 6923.03	48 339 6923.04	48 339 6924.01	48 339 6924.02	48 339 6925.01	48 339 6925.02	48 339 6926.01	48 339 6926.03	48 339 6926.04	48 339 6926.05
48 339 6927.01	48 339 6927.02	48 339 6928.02	48 339 6928.03	48 339 6928.04	48 339 6929.00	48 339 6930.01	48 339 6930.02	48 339 6931.02	48 339 6931.03
48 339 6931.04	48 339 6932.01	48 339 6932.02	48 339 6933.01	48 339 6933.02	48 339 6933.03	48 339 6933.04	48 339 6934.01	48 339 6934.02	48 339 6935.01
48 339 6935.02	48 339 6935.03	48 339 6936.00	48 339 6937.01	48 339 6937.02	48 339 6937.03	48 339 6938.00	48 339 6939.01	48 339 6939.02	48 339 6939.03
48 339 6939.04	48 339 6940.01	48 339 6940.02	48 339 6941.03	48 339 6941.04	48 339 6941.05	48 339 6941.06	48 339 6941.07	48 339 6942.03	48 339 6942.04
48 339 6942.05	48 339 6942.06	48 339 6942.07	48 339 6942.08	48 339 6942.09	48 339 6942.10	48 339 6943.03	48 339 6943.04	48 339 6943.05	48 339 6943.06
48 339 6943.07	48 339 6943.08	48 339 6943.09	48 339 6944.01	48 339 6944.02	48 339 6944.03	48 339 6945.01	48 339 6945.02	48 339 6945.03	48 339 6946.01
48 339 6946.02	48 339 6946.03	48 339 6947.00							

TEXAS (48) - SAN JACINTO COUNTY (407) - 9 Tracts

48 407 2001.03	48 407 2001.04	48 407 2001.05	48 407 2001.06	48 407 2001.07	48 407 2002.01	48 407 2002.02	48 407 2003.01	48 407 2003.02
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TEXAS (48) - WALLER COUNTY (473) - 11 Tracts

48 473 6801.00	48 473 6802.01	48 473 6802.02	48 473 6803.01	48 473 6803.02	48 473 6803.03	48 473 6805.01	48 473 6805.02	48 473 6806.01	48 473 6806.02
48 473 9800.00									



## OTHER REGULATORY INFORMATION

This section contains:

- All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;
- A copy of the public section of the Bank's most recent CRA Performance Evaluation prepared by the FDIC, which will be placed in the public within 30 business days after its receipt from the FDIC;
- The Bank's CRA Disclosure Statement, which shall be placed in the public file within three business days of its receipt from the FDIC; and
- For a bank required to report home mortgage loan data shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site. In addition, a bank that elected to have the FDIC consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site. The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).

## WRITTEN COMMENTS

Cornerstone Capital Bank and Roscoe Bank have not received any CRA written comments from the previous two (2) years.

## CRA PERFORMANCE EVALUATION

Roscoe Bank's most recent CRA Performance Evaluation ("PE") follows from August 13, 2018.

# **PUBLIC DISCLOSURE**

October 28, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Cornerstone Capital Bank, SSB  
Certificate Number: 1213

117 Cypress Street  
Roscoe, Texas 79545

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Dallas Regional Office

600 North Pearl Street, Suite 700  
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs.
- The bank originated a substantial majority of loans outside the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

Examiners identified illegal credit practices inconsistent with helping to meet community credit needs during the evaluation period; however, this did not adversely affect the rating.

## DESCRIPTION OF INSTITUTION

Cornerstone Capital Bank, SSB (CCB) is a state savings bank with headquarters in Roscoe, Texas. CCB was established in October 2022 through the merger of Roscoe State Bank (RSB) that began operations in 1906 and Cornerstone Home Lending, Inc., a national mortgage company with headquarters in Houston, Texas. RSB received a Satisfactory rating at its previous August 13, 2018, Federal Deposit Insurance Corporation (FDIC) CRA Performance Evaluation based on FFIEC Small Institution CRA Examination Procedures.

As a result of the merger, CCB now functions as a retail bank from its three full-service offices in Texas and 80 loan production offices (LPOs) throughout the United States. As of the date of this evaluation, the bank has plans to open a new branch office in Houston, Texas on October 29, 2024 that will become the bank's new headquarters.

The bank offers a variety of loan products, including commercial, residential, construction, farm and consumer loans. The bank's branches focus on various loan products, including residential, farm, small business, and consumer loans while the LPOs focus on residential lending. The bank also offers a variety of deposit products, including demand deposit, money market deposit, savings, time, and individual retirement accounts. Alternative bank services include online and telephone banking, access to three deposit-taking ATMs, mobile banking, and motor banking. The institution maintains banking hours typical for the areas served.

As of June 30, 2024, assets totaled approximately \$2.3 billion, consisting primarily of total loans and leases of \$1.2 billion. Total deposits equaled approximately \$1.3 billion as of the same date. Since the last evaluation, on average per year, total assets increased 229.8 percent, net loans increased 274.5 percent, and total deposits increased 142.7 percent.

As shown in the following table, the loans outstanding as of June 30, 2024, reflect a distribution generally consistent with that of the loans originated and purchased during 2023, as discussed under the Scope of Evaluation. Residential loans at 77.7 percent followed by commercial loans at 17.4 percent of total loans by dollar volume, respectively, represent the largest two loan categories.

<b>Loan Portfolio Distribution as of 06/30/2024</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	33,406	2.7
Secured by Farmland	13,085	1.0
Secured by 1-4 Family Residential Properties	956,875	76.1
Secured by Multifamily (5 or more) Residential Properties	20,270	1.6
Secured by Nonfarm Nonresidential Properties	50,723	4.0
<b>Total Real Estate Loans</b>	<b>1,074,359</b>	<b>85.4</b>
Commercial and Industrial Loans	168,261	13.4
Agricultural Production and Other Loans to Farmers	6,760	0.5
Consumer Loans	2,856	0.3
Other Loans	5,237	0.4
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>1,257,473</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

Based on the information discussed in this section, as well as other regulatory data, CCB's financial condition, size, product offerings, prior performance, and lack of legal impediments did not affect the institution's ability to meet its assessment areas' credit needs.

## **DESCRIPTION OF ASSESSMENT AREAS**

CCB designated two non-contiguous assessment areas: 1) Bastrop, Caldwell, Hays, Travis, and Williamson Counties, the five counties that comprise the Austin-Round Rock, TX Metropolitan Statistical Area (Austin MSA AA) and 2) nonmetropolitan Nolan and Fisher Counties in West Central Texas (Non-MSA AA).

Since the previous evaluation and as a result of the merger, the bank expanded its Austin MSA AA from only Bastrop County to now include all counties in the Austin-Round Rock, TX MSA. In addition, RSB previously only included a portion of Fisher County in the Non-MSA AA and CCB now includes the entire county. As previously stated, as of this evaluation date, the bank has plans to open a new full-service office in Houston, Texas on October 29, 2024. At that time, the bank will add all 10 counties in the Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area (Houston MSA AA). Given the timing of this branch's opening, the Houston MSA was not considered in the scope of this evaluation.

Based on 2020 U.S. Census data, the assessment areas contain 510 total census tracts with the following income designations: 34 low-income tracts, 129 moderate-income tracts, 179 middle-income tracts and 150 upper-income tracts, and 18 tracts without an income designation. The bank's assessment areas experienced three Federal Emergency Management Agency (FEMA)-related disasters, such as Texas severe storms and flooding, the COVID-19 pandemic, and Texas severe winter storm during the review period.

The assessment areas conform to technical CRA regulatory requirements. The table below provides a

description of each assessment area, while detailed information regarding each assessment area is found in the applicable Description of Institution's Operations section.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Austin MSA	Bastrop, Caldwell, Hays, Travis, and Williamson	503	1 Full-Service Office
Non-MSA	Nolan and Fisher	7	2 Full-Service Offices
Source: 2023 Bank Data			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated August 13, 2018, to the current evaluation dated October 28, 2024. Examiners used the Interagency Small Bank Examination Procedures to evaluate CCB's CRA performance.

As previously noted, the bank operates in two separate non-contiguous assessment areas in Texas. The following table shows the bank generated a larger portion of assessment area loans in the Austin MSA AA and the Non-MSA AA held the majority of its deposits and branches. Consequently, examiners applied full-scope procedures to and placed the greatest weight on the bank's performance in the Austin MSA AA. Examiners also applied full-scope procedures to the Non-MSA AA since it changed substantially since the last evaluation.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Austin MSA	233,106	94.9	49,108	3.7	1	33.0
Non-MSA	12,459	5.1	1,286,390	96.3	2	67.0
<b>Total</b>	<b>245,565</b>	<b>100.0</b>	<b>1,335,498</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
Source: 2023 Bank Data; FDIC Summary of Deposits (06/30/2024).						

### Activities Reviewed

Examiners determined the bank's major product line consists of residential loans, which comprise 93.3 percent of the total dollar volume of loans originated. This conclusion considered the bank's business strategy, the number of loans originated or purchased, and dollar volume of loans originated or purchased during the evaluation period.

Since none of the other typically considered loan categories represent a major product line and thus would not materially affect any conclusions or ratings, including commercial loans and consumer loans, this evaluation does not discuss them. Bank records indicated a significant shift in the lending focus and product mix towards residential lending as a result of the merger with

Cornerstone Home Lending, Inc. The following table shows the bank's originations and purchases over the most recent calendar year by loan type.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	25,148	0.7	23	0.2
Secured by Farmland	4,878	0.1	8	0.1
Secured by 1-4 Family Residential Properties	3,495,258	93.3	9,357	94.9
Multi-Family (5 or more) Residential Properties	12,600	0.3	1	0.0
Commercial Real Estate Loans	17,790	0.5	11	0.1
Commercial and Industrial Loans	172,126	4.5	136	1.4
Agricultural Loans	10,628	0.3	67	0.7
Consumer Loans	2,574	0.1	249	2.5
Other Loans	5,944	0.2	5	0.1
<b>Total Loans</b>	<b>3,746,946</b>	<b>100.0</b>	<b>9,857</b>	<b>100.0</b>
<i>Source: 2023 Bank Data</i>				

While home mortgage loans comprised the primary product offered in the Austin MSA AA, small farm lending comprised a majority of the lending in the Non-MSA AA. Consequently, this evaluation considers home mortgage lending performance in both assessment areas and small farm lending performance was also considered to arrive at conclusions for Borrower Profile and Geographic Distribution in the Non-MSA AA.

This evaluation considers the universe of 20,779 home mortgage loans totaling \$7.6 billion reported as originated or purchased on the bank's 2023 Home Mortgage Disclosure Act (HMDA) Loan Application Register. Aggregate HMDA data for 2023 provided the standards of comparison for the reviewed home mortgage loans. In addition, this evaluation considers 45 small farm loans totaling \$2.8 million originated in the Non-MSA AA when arriving at conclusions for Borrower Profile and Geographic Distribution. D&B data for 2023 provided the standard of comparison for small farm loans.

Examiners considered the universes by dollar volume and number of loans originated or purchased in 2023, as well as management's stated business strategy, to determine the weighting applied to the loan categories reviewed when arriving at applicable conclusions. Therefore, home mortgage loans received heavier weighting when arriving at overall conclusions for the Austin MSA AA, and small farm loans received heavier weighting when arriving at conclusions for the Non-MSA AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

CCB demonstrated a satisfactory record regarding the Lending Test. A reasonable LTD ratio and reasonable geographic distribution and borrower profile performance primarily support this conclusion.



## Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs. The LTD ratio, calculated from Report of Income and Condition data, averaged 60.6 percent over the past 24 calendar quarters from September 30, 2018, to June 30, 2024, representing an increase from the 45.1 percent average net LTD ratio recorded at the prior evaluation. The ratio ranged from a high of 120.8 percent as of March 31, 2023, to a low of 28.2 percent as of September 30, 2022.

The following table demonstrates four comparable institutions operating in CCB's assessment areas with similar lending emphases. The table demonstrates that CCB's average net LTD ratio falls in the lower range of the ratios for all comparable banks.

<b>LTD Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 06/30/2024 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>Cornerstone Capital Bank, SSB, Roscoe, Texas</b>	<b>2,302,045</b>	<b>60.6</b>
Horizon Bank, SSB, Austin, Texas	2,373,948	71.7
R Bank, Round Rock, Texas	404,581	89.6
The City National Bank of Colorado City, Colorado City, Texas	278,038	70.9
The City National Bank of Taylor, Taylor, Texas	441,810	58.2
<i>Source: Reports of Condition and Income (09/30/2018 – 06/30/2024)</i>		

## Assessment Area Concentration

A substantial majority of loans are outside the institution's assessment areas. As illustrated in the following table, a substantial majority of home mortgage loans by both number and dollar volume were originated outside the assessment area. The low lending percentages within the assessment areas are a direct reflection of the business strategy of nationwide mortgage lending through digital channels and loan production offices located across the United States. According to aggregate HMDA data for 2023, CCB is a top mortgage lender in both the Austin MSA AA and the Non-MSA AA. In the Austin MSA AA, CCB ranks 15<sup>th</sup> out of 907 lenders. In the Non-MSA AA, CCB ranks 3<sup>rd</sup> out of 65 lenders in Fisher and Nolan Counties. Considering the bank's position as a market leading home mortgage lender inside each of its assessment areas indicates the bank serves the credit needs of the assessment areas; therefore, a majority of loans originated outside of the bank's assessment areas did not negatively impact the overall rating.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,481	7.1	19,298	92.9	20,779	606,825	8.0	6,961,980	92.0	7,568,805
Source: 2023 Bank Data; Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable performances in both assessment areas support this conclusion. This factor only considered loans originated inside the assessment areas.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment areas, reasonable penetration among individuals of different income levels (including low- and moderate-income) and farms of different sizes. Reasonable performances in both assessment areas support this conclusion. This factor only considered loans originated inside the assessment areas.

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

During the CRA evaluation period, examiners identified illegal credit practices involving home mortgage lending that violated Section 8 of the Real Estate Settlement Procedures Act and its implementing regulation, Regulation X. The identified illegal credit practices are inconsistent with helping to meet community credit needs.

While the duration of the violation covered the CRA evaluation period, the extent of the violation was attributed to a single home mortgage product. The institution's overall CRA rating was not lowered from a Satisfactory to Needs to Improve because the illegal credit practices are not material compared to the overall scale of the bank's lending activities. The institution generally has policies, procedures, training, monitoring, and audit practices in place to prevent discriminatory or other illegal credit practices. Further, management committed to enhancing the institution's compliance management system for this residential lending program and implementing full corrective action.

## AUSTIN MSA ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN AUSTIN MSA ASSESSMENT AREA

The bank’s Austin MSA AA consists of Bastrop, Caldwell, Hays, Travis, and Williamson Counties, the five counties that make up the Austin MSA. The bank maintains one full-service office and a deposit-taking ATM in this assessment area in a middle-income tract in Bastrop, Texas.

#### **Economic and Demographic Data**

The bank’s Austin MSA AA consists of 503 census tracts that reflect the following income designations according to 2020 U.S. Census data: 33 low, 128 moderate-, 175 middle-, and 149 upper-income census tracts. There are also 18 census tracts without an income designation. The following table provides select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Assessment Area: Austin MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	503	6.6	25.4	34.8	29.6	3.6
Population by Geography	2,283,371	6.3	24.6	36.3	30.5	2.4
Housing Units by Geography	856,586	6.6	24.9	36.5	30.4	1.6
Owner-Occupied Units by Geography	466,441	2.6	19.9	39.4	37.6	0.5
Occupied Rental Units by Geography	329,874	11.8	31.7	32.6	20.8	3.0
Vacant Units by Geography	60,271	8.6	25.9	35.0	27.4	3.0
Businesses by Geography	493,617	2.8	14.8	32.0	45.2	5.2
Farms by Geography	9,352	2.1	17.3	35.3	41.9	3.3
Family Distribution by Income Level	495,990	21.2	17.7	21.1	40.0	0.0
Household Distribution by Income Level	796,315	22.8	16.9	18.5	41.8	0.0
Median Family Income MSA - 12420 Austin MSA		\$100,215	Median Housing Value			\$333,862
			Median Gross Rent			\$1,342
			Families Below Poverty Level			6.6%
Source: 2020 U.S. Census and 2023 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Non-classifiable establishments represent the largest portion of businesses at 36.0 percent, followed by Service industries at 30.2 percent, finance, insurance, and real estate at 11.8 percent and retail trade at 7.5 percent. Major employers in the area include University of Texas at Austin, H-E-B, Dell, Tesla; and Ascension Seton and St. David’s Healthcare. In addition, 55.5 percent of area businesses have 4 or fewer employees, and 95.6 percent operate from a single location. The following table breaks down the unemployment rates for the Austin MSA AA as compared to the State of Texas and national averages.

Unemployment Rates	
Area	September 2024
	%
Austin-Round Rock-San Marcos, TX MSA	3.4
State of Texas	4.1
National Average	3.9
<i>Source: Texas Workforce Commission</i>	

### **Competition**

The assessment area contains a below average level of competition from other chartered banks based on its population. According to the FDIC Deposit Market Share data as of June 30, 2024, 75 financial institutions operated 436 offices within the bank's Austin MSA AA. Of these institutions, CCB ranked 61<sup>st</sup> with a 0.07 percent deposit market share. Credit unions and mortgage and finance companies also compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

### **Community Contact(s)**

Examiners utilized an existing community contact to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. An individual affiliated with an organization involved in economic development in the bank's Austin MSA AA and knowledgeable of the area's economic, demographic, and business environments noted the area's economy remains strong and growing with many individuals and companies moving to the area. The local economy benefits from large companies moving to the area which in turn brings smaller entities that service or supply the larger entities. The result is strong job growth in manufacturing, retail, and industrial jobs as well as increasing demand for housing. The contact indicated that local financial institutions are responsive to the area's credit needs and strongly participate in meeting the credit needs of the community and surrounding areas.

### **Credit Needs**

The Austin MSA AA created varied loan demand for most types of loans. The area's economy also supports credit growth and opportunities for various loan types. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined primary credit needs of the area include home mortgage and small business lending.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN AUSTIN MSA ASSESSMENT AREA

### LENDING TEST

CCB demonstrated a satisfactory record regarding the Lending Test in the Austin MSA AA. Reasonable geographic distribution and borrower profile records support this conclusion.

#### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Austin MSA AA. Reasonable performance regarding home mortgage loans supports this conclusion.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Austin MSA AA. Reasonable performance in both low- and moderate-income census tracts supports this conclusion. The following table shows that the bank's level of lending in low-income geographies falls 1.7 percentage points below aggregate data, reflecting reasonable performance. The table further shows that the bank's level of lending in moderate-income geographies is below exceeds aggregate data by 0.8 percentage points, reflecting reasonable performance. Examiners placed more weight on the bank's lending in moderate-income census tracts based on the higher lending opportunities indicated by demographic and aggregate data.

Geographic Distribution of Home Mortgage Loans Assessment Area: Austin MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.6	2.0	5	0.3	1,785	0.3
Moderate	19.9	22.2	336	23.0	127,600	21.1
Middle	39.4	42.9	733	50.1	271,675	44.9
Upper	37.6	32.3	386	26.4	201,910	33.4
Not Available	0.5	0.6	4	0.3	1,730	0.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,464</b>	<b>100.0</b>	<b>604,700</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, 2023 HMDA Aggregate Data, 2023 Bank Data. Due to rounding, totals may not equal 100.0%.</i>						

#### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) in the Austin MSA AA. Reasonable performance regarding home mortgage loans supports this conclusion.

### ***Home Mortgage Loans***

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. The following table shows the bank's level of lending to low-income borrowers falls just 3.2 percentage points below aggregate data, reflecting reasonable performance. The table further shows the bank's level of lending to moderate-income borrowers falls 8.1 percentage points below aggregate data, reflecting poor performance. Examiners placed additional weight on low-income borrowers given the higher lending opportunities in the areas as indicated by the demographic information. As such, the reasonable performance to low-income borrowers lifted poor performance to moderate-income borrowers to support overall reasonable performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.2	3.9	10	0.7	1,940	0.3
Moderate	17.7	13.6	80	5.5	22,530	3.7
Middle	21.1	20.5	122	8.3	45,470	7.5
Upper	40.0	37.4	250	17.1	127,010	21.0
Not Available	0.0	24.6	1,002	68.4	407,750	67.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,464</b>	<b>100.0</b>	<b>604,700</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census, 2023 HMDA Aggregate Data, 2023 Bank Data. Due to rounding, totals may not equal 100.0%</i>						

## **NON-MSA ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA ASSESSMENT AREA**

The bank's Non-MSA assessment area consists of nonmetropolitan Fisher and Nolan counties in West Central Texas. The bank has two full-service offices in this assessment area located in a middle-income census tract in Roscoe, Texas and in a low-income census tract in Sweetwater, Texas. Both offices are located in Nolan County and maintain a deposit-taking ATM.

### **Economic and Demographic Data**

The bank's Non-MSA AA consists of census tracts that reflect the following income designations according to 2020 U.S. Census data: 1 low, 1 moderate-, 4 middle-, and 1 upper-income census tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Assessment Area: Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	14.3	14.3	57.1	14.3	0.0
Population by Geography	18,410	11.4	22.1	56.3	10.2	0.0
Housing Units by Geography	9,311	10.7	19.7	59.0	10.6	0.0
Owner-Occupied Units by Geography	5,011	7.8	14.3	64.8	13.1	0.0
Occupied Rental Units by Geography	2,181	14.1	32.3	48.8	4.8	0.0
Vacant Units by Geography	2,119	14.1	19.3	55.9	10.6	0.0
Businesses by Geography	1,532	15.7	18.1	53.9	12.2	0.0
Farms by Geography	149	4.0	4.0	79.2	12.8	0.0
Family Distribution by Income Level	4,890	22.6	19.9	20.2	37.4	0.0
Household Distribution by Income Level	7,192	26.7	17.5	19.1	36.7	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$76,076
			Median Gross Rent			\$693
			Families Below Poverty Level			11.2%
Source: 2020 U.S. Census and 2023 D&B Data; Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

Service industries represent the largest portion of businesses at 31.8 percent, followed by Non-classifiable establishments at 19.8 percent, retail trade at 11.8 percent and agriculture, forestry and fishing at 8.9 percent. Major employers in the area include Ludlum Measurements, H-E-B, Sweetwater ISD, Rolling Plains Memorial Hospital, and United States Gypsum Co. In addition, 62.3 percent of area businesses have four or fewer employees, and 85.1 percent operate from a single location. The following table breaks down the unemployment rates for the Non-MSA AA as compared to the State of Texas and national averages.

Unemployment Rates	
Area	September 2024
	%
Nolan County, Texas	3.5
Fisher County, Texas	3.3
State of Texas	4.1
National Average	3.9
Source: Texas Workforce Commission	

## **Competition**

The assessment area contains a below average level of competition from other chartered banks based on population. According to the FDIC Deposit Market Share data as of June 30, 2024, four financial institutions operated six offices within the bank's Non-MSA assessment area. Of these institutions, CCB ranked 1<sup>st</sup> with a 73.9 percent deposit market share. Credit unions and mortgage

and finance companies also compete for loans in the area, thus heightening competition. The competition level allows for lending opportunities.

### **Credit Needs**

The Non-MSA AA created varied loan demand for most types of loans. Considering information obtained from bank management, as well as demographic and economic information, examiners determined primary credit needs of the area include small farm, small business, and home mortgage lending.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA ASSESSMENT AREA**

### **LENDING TEST**

CCB demonstrated a satisfactory record regarding the Lending Test in the Non-MSA AA. Reasonable geographic distribution and borrower profile records support this conclusion.

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the Non-MSA AA. Reasonable performance regarding small farm loans and home mortgage loans supports this conclusion.

#### ***Small Farm Loans***

The geographic distribution of small farm loans reflects reasonable dispersion throughout the Non-MSA AA. Reasonable performance in both low- and moderate-income census tracts supports this conclusion. The following table shows that the bank's level of small farm loans rises 0.4 percentage points above the demographic data in low-income census tracts thus reflecting reasonable performance. Further, the table shows the bank's level of small farm loans rises 4.9 percentage points above the demographic data in moderate-income census tracts, also reflecting reasonable performance.

<b>Geographic Distribution of Small Farm Loans Assessment Area: Non-MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.0	2	4.4	351	12.4
Moderate	4.0	4	8.9	341	12.1
Middle	79.2	30	66.7	1,857	65.9
Upper	12.8	9	20.0	269	9.5
Not Available	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>2,817</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; 2023 Bank Data. Due to rounding, totals may not equal 100.0%</i>					



### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Non-MSA AA. Reasonable performance in moderate-income census tracts primarily supports this conclusion. The following table shows that the bank's level of home mortgage loans in low-income census tracts rose 12.9 percentage points above aggregate data, reflecting excellent performance. Additionally, the bank's level in moderate-income census tracts rose only 0.2 percentage points above aggregate data, reflective of reasonable performance. Examiners placed more weight on the bank's lending in moderate-income census tracts based on the higher lending opportunities indicated by demographic and aggregate data.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Assessment Area: Non-MSA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	7.8	4.7	3	17.6	245	11.5
Moderate	14.3	17.4	3	17.6	295	13.9
Middle	64.8	67.2	8	47.1	1,310	61.6
Upper	13.1	10.7	3	17.6	275	12.9
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>2,125</b>	<b>100.0</b>

*Source: 2020 U.S. Census, HMDA Data (2023). Due to rounding, totals may not equal 100.0%.*

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and farms of different sizes in the Non-MSA assessment area. Excellent performance regarding small farm loans and reasonable performance regarding home mortgage loans supports this conclusion.

### ***Small Farm Loans***

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among farms of different sizes in the Non-MSA AA. The table below shows that the bank originated more than 9 out of every 10 small farm loans reviewed to farms with GARs of \$1 million or less, reflective of excellent performance.

<b>Distribution of Small Farm Loans by Gross Annual Revenue Category</b>					
<b>Assessment Area: Non-MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Farms</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	96.0	41	91.1	2,102	74.6
>\$1,000,000	2.0	2	4.4	531	18.8
Revenue Not Available	2.0	2	4.4	184	6.5
<b>Total</b>	<b>100.0</b>	<b>45</b>	<b>100.0</b>	<b>2,817</b>	<b>100.0</b>

*Source: 2023 D&B Data, 2023 Bank Data. Due to rounding, totals may not equal 100.0%.*

### ***Home Mortgage Loan***

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. The following table shows the bank did not originate any of its loans to low-income borrowers; however, the bank's level fell just 2.0 percentage points below aggregate data, reflecting reasonable performance. The table further shows the bank's level of lending to moderate-income borrowers rose 1.9 percentage points above aggregate data, also reflecting reasonable performance.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Assessment Area: Non-MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	22.6	2.0	0	0.0	0	0.0
Moderate	19.9	9.9	2	11.8	150	7.1
Middle	20.2	20.6	5	29.4	575	27.1
Upper	37.4	38.3	9	52.9	1,355	63.8
Not Available	0.0	29.2	1	5.9	45	2.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>	<b>2,125</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; 2023 Bank Data, 2023 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

## **APPENDICES**

### **SMALL BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## CRA DISCLOSURE STATEMENT



## Loans by County

## Small Business Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BASTROP COUNTY (021), TX</b>										
<b>MSA 12420</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	125	2	1,145	2	720	0	0
Middle Income	2	100	0	0	2	1,270	3	1,300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	125	1	125	4	2,415	5	2,020	0	0
<b>BURLESON COUNTY (051), TX</b>										
<b>MSA 17780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	420	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0
<b>ERATH COUNTY (143), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	420	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FISHER COUNTY (151), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	126	0	0	0	0	8	126	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	126	0	0	0	0	8	126	0	0
<b>HAYS COUNTY (209), TX</b>										
<b>MSA 12420</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
<b>LUBBOCK COUNTY (303), TX</b>										
<b>MSA 31180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	1	250	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDLAND COUNTY (329), TX</b>										
<b>MSA 33260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
<b>MITCHELL COUNTY (335), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
<b>NOLAN COUNTY (353), TX</b>										
<b>MSA NA</b>										
<b>Inside AA 0003</b>										
Low Income	1	90	0	0	0	0	1	90	0	0
Moderate Income	2	55	0	0	0	0	2	55	0	0
Middle Income	9	247	0	0	0	0	5	214	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	392	0	0	0	0	8	359	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	400	1	400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
<b>TAYLOR COUNTY (441), TX</b>										
<b>MSA 10180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	13	0	0	0	0	1	13	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	279	1	279	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	50	2	250	1	308	3	483	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	250	2	587	4	762	0	0
TOTAL INSIDE AA IN STATE	24	693	4	625	6	3,002	26	3,517	0	0
TOTAL OUTSIDE AA IN STATE	2	25	2	500	3	1,240	4	913	0	0
STATE TOTAL	26	718	6	1,125	9	4,242	30	4,430	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	24	693	4	625	6	3,002	26	3,517	0	0
TOTAL OUTSIDE AA	2	25	2	500	3	1,240	4	913	0	0
TOTAL INSIDE & OUTSIDE	26	718	6	1,125	9	4,242	30	4,430	0	0

Loans by County

Small Farm Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALDWELL COUNTY (055), TX										
MSA 12420										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	112	0	0	0	0	2	112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	112	0	0	0	0	2	112	0	0
CLAY COUNTY (077), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	0	0	0	0	1	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
FISHER COUNTY (151), TX										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	159	0	0	0	0	5	97	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	159	0	0	0	0	5	97	0	0

Loans by County

Small Farm Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOOD COUNTY (221), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	59	0	0	0	0	2	59	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	59	0	0	0	0	2	59	0	0
MITCHELL COUNTY (335), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	255	3	468	1	310	6	583	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	255	3	468	1	310	6	583	0	0

Loans by County

Small Farm Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOLAN COUNTY (353), TX										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	19	469	4	635	1	275	16	1,213	0	0
Upper Income	9	312	1	150	0	0	8	414	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	796	5	785	1	275	25	1,642	0	0
SCURRY COUNTY (415), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0



Loans by County

Small Farm Loans - Originations

Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	28	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	0	0	0	0
TAYLOR COUNTY (441), TX										
MSA 10180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	75	0	0	0	0	1	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	0	0	0	0	1	45	0	0

Loans by County  
Small Farm Loans - Originations  
Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213  
Agency: FDIC - 3  
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	75	0	0	0	0	1	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TOTAL INSIDE AA IN STATE	40	1,142	5	785	1	275	33	1,926	0	0
TOTAL OUTSIDE AA IN STATE	13	494	4	718	1	310	12	1,014	0	0
STATE TOTAL	53	1,636	9	1,503	2	585	45	2,940	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	40	1,142	5	785	1	275	33	1,926	0	0
TOTAL OUTSIDE AA	13	494	4	718	1	310	12	1,014	0	0
TOTAL INSIDE & OUTSIDE	53	1,636	9	1,503	2	585	45	2,940	0	0

2024 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - BASTROP COUNTY (021) - MSA 12420	8	2,665	5	2,020	0	0
TX - HAYS COUNTY (209) - MSA 12420	1	250	1	250	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	5	887	4	762	0	0
TX - FISHER COUNTY (151) - MSA NA	8	126	8	126	0	0
TX - NOLAN COUNTY (353) - MSA NA	12	392	8	359	0	0

2024 Institution Disclosure Statement - Table 4  
Assessment Area/Non-Assessment Area Activity  
Small Farm Loans  
Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213  
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - CALDWELL COUNTY (055) - MSA 12420	2	112	2	112	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	1	75	1	75	0	0
TX - FISHER COUNTY (151) - MSA NA	8	159	5	97	0	0
TX - NOLAN COUNTY (353) - MSA NA	35	1,856	25	1,642	0	0

2024 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: CORNERSTONE CAPITAL BANK

Respondent ID: 0000001213  
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	2	19,200	0	0
Purchased	0	0	0	0
Total	2	19,200	0	0
Consortium/Third Party Loans (optional)				

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

**ASSESSMENT AREA - 0001**

**AUSTIN COUNTY (015), TX**

**MSA: 26420**

**Moderate Income**

7601.00\* 7602.01\* 7605.02\*

**Middle Income**

7602.02\* 7603.01\* 7603.02\* 7604.00\* 7605.01\*

**BRAZORIA COUNTY (039), TX**

**MSA: 26420**

**Low Income**

6612.00\*

**Moderate Income**

6611.00\* 6613.00\* 6614.00\* 6633.00\* 6638.00\* 6639.00\* 6643.00\* 6644.00\*

**Middle Income**

6603.01\* 6604.01\* 6605.03\* 6605.04\* 6606.08\* 6606.16\* 6609.01\* 6609.02\* 6615.01\* 6615.02\* 6616.01\*

6616.02\* 6617.00\* 6619.01\* 6619.02\* 6620.00\* 6621.00\* 6623.00\* 6624.00\* 6626.00\* 6627.00\* 6628.00\*

6629.00\* 6630.00\* 6632.00\* 6634.00\* 6635.00\* 6637.00\* 6640.00\* 6641.00\* 6642.00\* 6645.01\*

**Upper Income**

6601.00\* 6602.00\* 6603.02\* 6603.03\* 6604.02\* 6604.03\* 6605.01\* 6605.02\* 6606.03\* 6606.04\* 6606.05\*

6606.06\* 6606.09\* 6606.10\* 6606.11\* 6606.12\* 6606.13\* 6606.14\* 6606.15\* 6607.03\* 6607.04\* 6607.05\*

6607.06\* 6607.07\* 6607.08\* 6608.03\* 6608.04\* 6608.05\* 6608.06\* 6610.00\* 6618.00\* 6622.00\* 6625.00\*

6631.00\* 6636.00\*

**Income Not Known**

6606.07\* 9900.00\*

**CHAMBERS COUNTY (071), TX**

**MSA: 26420**

**Moderate Income**

7104.01\* 7105.00\*

**Middle Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

PAGE: 2 OF 15

**Respondent ID: 0000001213**

**Agency: FDIC - 3**

7103.00\*

**Upper Income**

7101.00\* 7102.01\* 7102.02\*

**Income Not Known**

7106.00\* 9900.00\*

**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income 40-50%**

6750.00\*

**Median Family Income 50-60%**

6711.02\* 6714.01\* 6726.03\* 6753.00\*

**Median Family Income 60-70%**

6701.01\* 6701.02\* 6706.02\* 6708.02\* 6713.00\* 6749.00\* 6751.01\* 6751.02\* 6752.00\* 6758.00\*

**Median Family Income 70-80%**

6702.02\* 6703.00\* 6712.00\* 6714.02\* 6725.00\* 6727.01\* 6729.04\* 6748.00\*

**Median Family Income 80-90%**

6702.01\* 6704.00\* 6705.00\* 6706.03\* 6706.04\* 6708.01\* 6720.04\* 6723.04\* 6726.04\* 6754.02\* 6755.01\*

**Median Family Income 90-100%**

6727.03\* 6740.02\* 6754.01\* 6756.00\* 6757.02\*

**Median Family Income 100-110%**

6708.03\* 6708.04\* 6710.01\* 6710.02\* 6711.01\* 6718.00\* 6723.03\* 6724.02\* 6728.02\* 6745.06\* 6757.01\*

**Median Family Income 110-120%**

6716.01\* 6719.00\* 6720.02\* 6726.02\* 6727.02\* 6729.05\* 6729.07\* 6735.01\* 6755.02\*

**Median Family Income >= 120%**

6707.00\* 6709.02\* 6709.03\* 6709.04\* 6715.01\* 6715.02\* 6716.02\* 6717.00\* 6720.03\* 6721.00\* 6722.01\*

6722.02\* 6723.05\* 6723.06\* 6724.01\* 6728.01\* 6729.01\* 6729.02\* 6729.03\* 6729.06\* 6730.04\* 6730.05\*

6730.06\* 6730.07\* 6730.08\* 6730.09\* 6730.10\* 6731.03\* 6731.04\* 6731.05\* 6731.06\* 6731.07\* 6731.08\*

6731.09\* 6731.10\* 6731.11\* 6731.12\* 6731.13\* 6732.01\* 6732.02\* 6733.00\* 6734.01\* 6734.02\* 6734.03\*

6734.04\* 6735.02\* 6736.00\* 6738.01\* 6738.02\* 6739.02\* 6739.03\* 6739.04\* 6740.01\* 6741.00\* 6742.00\*

6743.01\* 6743.02\* 6744.01\* 6744.02\* 6744.03\* 6744.04\* 6745.03\* 6745.04\* 6745.05\* 6745.07\* 6745.08\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

6746.01\* 6746.02\* 6746.03\* 6746.04\* 6747.01\* 6747.02\* 6755.03\*

**Median Family Income Not Known**

6737.00\*

**GALVESTON COUNTY (167), TX**

**MSA: 26420**

**Low Income**

7214.02\* 7217.01\* 7222.00\* 7246.00\* 7251.00\*

**Moderate Income**

7211.02\* 7217.02\* 7219.01\* 7219.02\* 7223.00\* 7226.00\* 7227.00\* 7228.00\* 7229.00\* 7230.00\* 7235.03\*

7237.00\* 7242.00\* 7244.00\* 7250.00\* 7252.00\* 7254.00\* 7256.00\* 7262.00\*

**Middle Income**

7205.08\* 7205.09\* 7208.00\* 7209.00\* 7210.00\* 7211.03\* 7212.03\* 7212.05\* 7213.01\* 7216.00\* 7218.00\*

7220.01\* 7220.02\* 7221.00\* 7231.00\* 7232.00\* 7233.00\* 7234.03\* 7235.01\* 7235.04\* 7236.00\* 7239.00\*

7243.00\* 7245.00\* 7248.00\* 7249.00\* 7253.00\* 7258.00\*

**Upper Income**

7201.00\* 7202.00\* 7203.01\* 7203.02\* 7204.00\* 7205.01\* 7205.04\* 7205.05\* 7205.06\* 7205.07\* 7205.10\*

7205.11\* 7205.12\* 7206.01\* 7206.02\* 7206.03\* 7206.04\* 7206.05\* 7207.01\* 7207.02\* 7207.03\* 7211.01\*

7212.04\* 7212.06\* 7212.07\* 7212.08\* 7212.09\* 7212.10\* 7212.11\* 7213.02\* 7214.01\* 7214.03\* 7215.01\*

7215.02\* 7215.03\* 7217.03\* 7234.01\* 7234.02\* 7235.05\* 7238.00\* 7241.01\* 7255.00\* 7257.00\* 7259.00\*

7260.00\* 7261.01\* 7261.02\*

**Income Not Known**

7240.00\* 7247.00\* 9900.00\* 9901.00\*

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income 20-30%**

2111.02\* 2227.01\* 2309.00\* 2405.05\* 2406.00\* 3101.02\* 3128.00\* 3314.00\* 4211.03\* 4213.01\* 4214.02\*

4215.01\* 4330.04\* 4401.01\* 4510.05\* 5320.03\* 5405.04\* 5501.02\*

**Median Family Income 30-40%**

2115.02\* 2207.01\* 2207.02\* 2208.00\* 2210.00\* 2215.01\* 2215.02\* 2221.00\* 2224.01\* 2224.02\* 2225.01\*



**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000001213****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CORNERSTONE CAPITAL BANK**

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2225.04*	2226.01*	2227.02*	2317.00*	2327.01*	2331.05*	2401.02*	2405.04*	2408.04*	3116.00*	3135.00*
3138.02*	3215.00*	3309.02*	3312.00*	3316.04*	3320.00*	3332.05*	4212.06*	4214.01*	4214.03*	4216.01*
4222.00*	4224.05*	4230.01*	4231.00*	4320.06*	4321.01*	4327.05*	4327.06*	4329.03*	4330.03*	4335.03*
4335.04*	4335.05*	4508.04*	4519.03*	4526.01*	4531.00*	4532.01*	4534.03*	5204.00*	5206.03*	5214.01*
5217.02*	5305.01*	5307.01*	5313.00*	5322.00*	5337.01*	5501.01*	5502.01*	5502.02*	5503.04*	5503.08*

**Median Family Income 40-50%**

2104.00*	2111.01*	2113.01*	2114.00*	2117.00*	2119.00*	2201.00*	2205.00*	2211.00*	2216.01*	2218.00*
2220.00*	2222.00*	2226.02*	2228.00*	2230.02*	2306.00*	2307.00*	2312.00*	2313.00*	2319.00*	2321.00*
2331.01*	2331.03*	2331.04*	2334.00*	2336.00*	2405.03*	2405.06*	2415.03*	2532.02*	2536.02*	2544.00*
3104.00*	3105.00*	3109.00*	3110.01*	3122.00*	3134.00*	3136.00*	3139.02*	3143.01*	3206.02*	3212.00*
3213.01*	3230.00*	3233.00*	3235.00*	3242.00*	3311.00*	3316.02*	3317.00*	3318.00*	3319.00*	3322.00*
3323.00*	3328.00*	3333.01*	3335.01*	3405.02*	4211.01*	4211.04*	4212.03*	4212.04*	4212.05*	4216.02*
4218.01*	4224.04*	4225.02*	4228.00*	4230.02*	4232.04*	4325.01*	4328.03*	4328.05*	4328.06*	4329.01*
4330.06*	4330.07*	4331.00*	4332.01*	4504.01*	4510.03*	4522.03*	4533.00*	4536.03*	4539.02*	5206.01*
5210.00*	5211.00*	5212.01*	5214.02*	5307.02*	5319.00*	5321.02*	5326.00*	5330.00*	5333.02*	5336.00*
5339.02*	5405.03*	5503.03*	5503.06*	5503.07*	5519.02*	5526.03*				

**Median Family Income 50-60%**

2105.00*	2107.00*	2108.00*	2110.00*	2113.02*	2115.01*	2116.00*	2123.00*	2124.00*	2203.00*	2204.00*
2206.00*	2209.00*	2212.00*	2213.02*	2214.00*	2217.01*	2219.00*	2223.00*	2225.02*	2229.00*	2301.00*
2302.00*	2303.00*	2305.00*	2308.00*	2311.00*	2315.00*	2316.00*	2320.00*	2323.04*	2325.00*	2327.03*
2330.01*	2337.01*	2337.02*	2401.01*	2408.03*	2415.01*	2415.02*	2517.01*	2548.00*	3112.00*	3113.00*
3115.02*	3117.01*	3118.00*	3129.01*	3138.01*	3202.01*	3202.02*	3208.00*	3214.01*	3220.00*	3231.00*
3234.00*	3239.00*	3304.00*	3313.00*	3316.03*	3321.00*	3324.00*	3326.00*	3331.00*	3335.02*	3338.01*
3340.01*	3412.01*	4201.00*	4205.00*	4215.02*	4223.04*	4226.01*	4229.00*	4232.03*	4311.02*	4320.05*
4323.01*	4324.01*	4325.02*	4327.04*	4328.04*	4329.04*	4330.05*	4335.06*	4335.07*	4510.04*	4514.07*
4519.04*	4521.03*	4522.02*	4524.02*	4525.01*	4527.03*	4532.02*	4534.01*	4536.01*	4537.01*	4537.02*
4543.05*	4544.00*	5205.01*	5206.04*	5217.01*	5223.02*	5301.01*	5303.00*	5304.00*	5305.02*	5320.04*
5323.02*	5329.00*	5332.00*	5333.01*	5337.02*	5339.04*	5340.01*	5402.00*	5420.03*	5509.01*	5510.00*
5515.02*	5525.01*	5532.02*	5533.00*							

**Median Family Income 60-70%**

**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000001213****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CORNERSTONE CAPITAL BANK**

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2109.00*	2125.00*	2216.02*	2304.00*	2310.00*	2314.00*	2318.00*	2323.03*	2324.03*	2324.04*	2328.01*
2328.02*	2329.01*	2335.01*	2335.02*	2407.03*	2407.06*	2411.03*	2412.01*	2506.02*	2517.02*	2521.00*
2523.04*	2525.00*	2527.00*	2530.00*	2535.01*	2537.00*	2539.00*	2540.00*	2546.00*	3103.00*	3108.00*
3110.02*	3111.00*	3114.00*	3115.01*	3140.01*	3206.01*	3207.00*	3210.01*	3211.02*	3219.00*	3221.00*
3222.00*	3229.00*	3236.01*	3237.01*	3238.02*	3241.01*	3302.00*	3303.02*	3303.03*	3305.00*	3307.00*
3332.01*	3332.03*	3333.02*	3337.00*	3339.03*	3409.00*	4132.03*	4227.01*	4233.04*	4320.03*	4322.00*
4323.02*	4323.03*	4332.02*	4334.00*	4336.01*	4336.02*	4508.03*	4514.06*	4520.01*	4522.04*	4524.01*
4525.02*	4526.02*	4527.01*	4527.02*	4528.01*	4528.02*	4529.00*	4534.04*	4535.01*	4535.02*	5203.02*
5205.02*	5215.01*	5221.01*	5222.01*	5223.01*	5301.02*	5306.00*	5308.00*	5318.00*	5325.02*	5334.01*
5334.02*	5338.02*	5338.03*	5339.03*	5340.02*	5342.01*	5342.03*	5413.02*	5416.03*	5417.02*	5424.01*
5504.05*	5506.03*	5516.01*	5516.02*	5523.03*	5529.01*					

**Median Family Income 70-80%**

2202.00*	2213.01*	2230.01*	2231.00*	2322.01*	2326.00*	2327.04*	2329.02*	2332.00*	2333.00*	2404.00*
2407.04*	2408.02*	2411.04*	2412.02*	2506.01*	2522.01*	2522.02*	2523.06*	2524.00*	2526.02*	2528.00*
2538.00*	2541.00*	3107.00*	3126.03*	3133.00*	3137.00*	3140.03*	3201.00*	3209.01*	3226.00*	3227.01*
3228.00*	3306.00*	3309.01*	3315.01*	3325.00*	3327.00*	3329.00*	3330.00*	3341.01*	3341.02*	3411.01*
3413.02*	3422.00*	3430.00*	3437.00*	4213.02*	4224.03*	4236.00*	4311.01*	4324.02*	4515.01*	4518.00*
4520.02*	4538.00*	4541.00*	4543.03*	4543.04*	4548.01*	5203.01*	5212.02*	5213.00*	5216.00*	5222.02*
5323.01*	5327.00*	5335.00*	5414.02*	5418.01*	5421.04*	5504.04*	5506.01*	5508.00*	5511.01*	5511.02*
5523.01*	5536.02*									

**Median Family Income 80-90%**

2106.00*	2225.05*	2337.03*	2407.05*	2409.04*	2410.01*	2410.02*	2411.05*	2502.01*	2514.02*	2526.01*
2529.02*	2535.02*	2542.00*	2543.00*	2547.00*	3106.00*	3119.00*	3210.02*	3214.02*	3216.00*	3218.00*
3238.01*	3301.01*	3303.01*	3308.01*	3332.04*	3339.04*	3339.05*	3340.02*	3340.03*	3401.02*	3411.02*
3423.00*	3424.00*	3427.00*	3504.00*	3508.01*	3508.03*	4221.00*	4223.02*	4224.06*	4225.01*	4227.02*
4233.01*	4312.03*	4312.06*	4321.02*	4503.01*	4503.02*	4514.04*	4515.02*	4517.00*	4523.00*	4536.04*
4539.01*	4543.02*	4546.00*	5218.00*	5224.02*	5312.00*	5324.00*	5325.03*	5328.00*	5331.00*	5340.03*
5408.00*	5409.03*	5410.05*	5420.01*	5421.05*	5427.00*	5430.10*	5505.00*	5509.02*	5512.01*	5520.04*
5525.02*	5528.02*	5549.07*	5554.04*							

**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000001213****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CORNERSTONE CAPITAL BANK**

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**Median Family Income 90-100%**

2323.05*	2323.06*	2324.02*	2407.07*	2409.03*	2409.06*	2411.01*	2502.02*	2503.04*	2503.06*	2529.01*
3123.00*	3126.01*	3139.01*	3144.01*	3144.02*	3205.00*	3209.02*	3213.02*	3217.00*	3227.02*	3236.02*
3237.02*	3301.02*	3315.02*	3407.01*	3410.01*	3413.03*	3413.04*	3425.00*	3505.00*	3506.03*	4101.02*
4202.00*	4226.02*	4232.01*	4234.02*	4333.00*	4504.02*	4513.01*	4530.02*	4540.00*	4542.00*	4548.02*
4553.00*	5219.00*	5220.01*	5220.02*	5221.02*	5224.01*	5314.00*	5315.00*	5321.01*	5325.04*	5406.01*
5413.01*	5414.04*	5415.00*	5418.02*	5420.04*	5421.06*	5421.08*	5422.01*	5422.03*	5423.04*	5506.02*
5517.05*	5522.00*	5526.02*	5527.01*	5531.02*	5538.04*	5542.02*	5547.01*	5549.08*	5555.01*	5560.00*

**Median Family Income 100-110%**

2330.03*	2409.05*	2414.00*	2501.02*	2503.05*	2505.00*	2516.00*	2523.03*	2523.05*	3101.01*	3127.00*
3211.01*	3240.00*	3308.02*	3336.00*	3339.06*	3405.01*	3412.03*	3417.00*	3421.00*	3436.02*	3501.03*
3501.04*	3502.02*	3506.01*	3507.00*	4107.05*	4132.04*	4206.00*	4234.01*	4312.04*	4326.00*	4401.02*
4508.01*	4516.05*	4549.02*	4552.00*	5116.00*	5338.04*	5405.02*	5406.02*	5407.00*	5409.04*	5412.04*
5412.06*	5417.03*	5421.03*	5421.07*	5422.02*	5423.05*	5424.02*	5430.08*	5430.09*	5430.11*	5432.01*
5432.02*	5507.00*	5512.02*	5514.00*	5521.01*	5524.01*	5527.02*	5530.02*	5531.01*	5532.01*	5537.00*
5540.01*	5542.01*	5548.05*	5549.06*	5550.02*	5552.00*	5554.01*				

**Median Family Income 110-120%**

2330.02*	2508.01*	2511.00*	2512.00*	2518.00*	2519.03*	2533.00*	2536.01*	3338.02*	3416.00*	3433.02*
3502.01*	4115.07*	4217.00*	4235.00*	4302.00*	4307.00*	4511.00*	4551.03*	5110.03*	5215.02*	5341.02*
5410.09*	5411.00*	5412.05*	5416.04*	5417.01*	5429.01*	5430.05*	5431.00*	5503.05*	5504.07*	5517.03*
5524.02*	5535.00*	5543.02*	5548.07*	5548.09*	5551.02*	5555.03*				

**Median Family Income >= 120%**

1000.01*	2322.02*	2322.03*	2324.05*	2413.01*	2413.02*	2501.01*	2504.03*	2504.04*	2504.05*	2504.06*
2504.07*	2504.08*	2507.01*	2507.02*	2508.02*	2509.01*	2509.02*	2510.00*	2513.00*	2514.01*	2515.01*
2515.03*	2515.04*	2515.05*	2519.02*	2519.04*	2520.01*	2520.02*	2520.03*	2531.01*	2531.02*	2532.01*
3102.00*	3120.00*	3125.01*	3125.02*	3126.02*	3129.02*	3130.00*	3131.01*	3131.02*	3132.01*	3132.02*
3232.00*	3402.02*	3402.03*	3403.01*	3403.02*	3404.00*	3406.00*	3407.02*	3408.00*	3410.02*	3412.04*
3414.00*	3415.01*	3415.02*	3418.00*	3420.01*	3420.02*	3428.01*	3428.02*	3429.00*	3431.00*	3432.00*
3433.01*	3501.02*	3503.00*	3506.04*	3508.04*	4102.01*	4102.02*	4103.00*	4104.01*	4104.02*	4105.01*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

4105.02\* 4106.01\* 4107.03\* 4107.04\* 4107.06\* 4108.01\* 4108.02\* 4109.00\* 4110.01\* 4110.02\* 4110.03\*  
4111.00\* 4112.00\* 4113.01\* 4113.02\* 4114.00\* 4115.03\* 4115.05\* 4115.06\* 4116.00\* 4117.00\* 4118.01\*  
4118.02\* 4119.01\* 4119.02\* 4120.00\* 4122.01\* 4122.02\* 4123.00\* 4124.00\* 4125.00\* 4126.00\* 4127.00\*  
4128.00\* 4129.02\* 4130.00\* 4131.00\* 4132.05\* 4133.01\* 4133.02\* 4203.00\* 4204.00\* 4207.00\* 4208.00\*  
4209.00\* 4210.00\* 4218.02\* 4219.00\* 4220.00\* 4301.01\* 4301.02\* 4303.00\* 4304.00\* 4305.00\* 4306.00\*  
4308.00\* 4309.00\* 4310.01\* 4310.02\* 4313.02\* 4313.04\* 4314.01\* 4314.03\* 4314.04\* 4315.03\* 4315.04\*  
4315.05\* 4315.06\* 4316.00\* 4317.01\* 4317.02\* 4318.01\* 4318.03\* 4318.04\* 4319.02\* 4320.04\* 4327.03\*  
4501.00\* 4502.00\* 4505.00\* 4506.00\* 4507.00\* 4509.00\* 4510.06\* 4512.00\* 4513.02\* 4514.01\* 4516.03\*  
4516.04\* 4516.06\* 4519.02\* 4521.01\* 4545.02\* 4545.03\* 4545.04\* 4545.05\* 4547.00\* 4549.01\* 4550.00\*  
4551.02\* 4551.04\* 5101.00\* 5102.02\* 5103.01\* 5103.02\* 5104.00\* 5105.00\* 5106.01\* 5106.02\* 5107.01\*  
5107.02\* 5108.01\* 5108.02\* 5108.03\* 5109.01\* 5109.02\* 5110.01\* 5110.04\* 5111.00\* 5112.01\* 5112.02\*  
5113.01\* 5113.02\* 5114.00\* 5115.01\* 5115.02\* 5201.00\* 5202.00\* 5207.00\* 5225.00\* 5302.00\* 5309.00\*  
5310.00\* 5311.00\* 5316.00\* 5317.00\* 5341.01\* 5342.04\* 5342.05\* 5401.01\* 5401.02\* 5409.01\* 5410.04\*  
5410.06\* 5410.07\* 5410.08\* 5412.03\* 5412.07\* 5414.01\* 5419.01\* 5419.02\* 5420.02\* 5423.02\* 5423.03\*  
5425.00\* 5426.00\* 5428.00\* 5429.02\* 5430.04\* 5430.06\* 5430.07\* 5513.00\* 5517.02\* 5517.04\* 5518.00\*  
5520.02\* 5520.03\* 5521.02\* 5521.03\* 5523.04\* 5528.01\* 5529.02\* 5530.01\* 5534.01\* 5534.03\* 5534.04\*  
5534.05\* 5536.01\* 5538.01\* 5538.03\* 5539.01\* 5540.02\* 5541.03\* 5541.04\* 5543.01\* 5544.04\* 5544.05\*  
5544.06\* 5544.07\* 5544.08\* 5544.09\* 5544.10\* 5545.01\* 5545.02\* 5546.00\* 5547.02\* 5548.03\* 5548.04\*  
5548.06\* 5548.08\* 5549.02\* 5549.04\* 5549.05\* 5550.01\* 5551.01\* 5553.01\* 5553.03\* 5553.04\* 5553.05\*  
5554.03\* 5555.04\* 5555.05\* 5556.00\* 5557.01\* 5557.03\* 5557.04\* 5561.00\* 9802.00\* 9807.00\*

**Median Family Income Not Known**

2112.00\* 2217.02\* 2503.03\* 3117.02\* 3124.00\* 3140.04\* 3140.05\* 3143.02\* 3241.02\* 3401.01\* 3402.01\*  
3436.01\* 3501.01\* 4101.01\* 4106.02\* 4115.04\* 4129.01\* 4132.06\* 4223.03\* 4233.03\* 4312.05\* 4313.03\*  
4319.01\* 4514.05\* 4521.02\* 4530.01\* 4534.05\* 5102.01\* 5414.03\* 5504.03\* 5504.06\* 5515.01\* 5519.01\*  
5526.04\* 9800.00\* 9801.00\* 9803.00\* 9804.00\*

**LIBERTY COUNTY (291), TX**

**MSA: 26420**

**Low Income**

7002.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

**Moderate Income**

7001.00\* 7003.01\* 7003.02\* 7003.03\* 7006.00\* 7011.00\* 7013.00\* 7014.00\*

**Middle Income**

7004.00\* 7005.00\* 7007.00\* 7008.01\* 7008.02\* 7009.00\* 7010.00\* 7012.00\*

**MONTGOMERY COUNTY (339), TX**

**MSA: 26420**

**Median Family Income 30-40%**

6925.02\* 6933.02\* 6934.01\*

**Median Family Income 40-50%**

6904.07\* 6934.02\* 6935.03\*

**Median Family Income 50-60%**

6914.03\* 6926.01\* 6931.03\* 6938.00\* 6939.03\*

**Median Family Income 60-70%**

6922.01\* 6925.01\* 6930.01\* 6931.04\* 6939.01\* 6940.02\* 6942.04\*

**Median Family Income 70-80%**

6901.02\* 6903.00\* 6922.02\* 6924.01\* 6926.03\* 6927.01\* 6941.05\* 6941.06\*

**Median Family Income 80-90%**

6916.02\* 6926.05\* 6931.02\* 6933.03\* 6935.02\* 6936.00\* 6942.03\* 6942.09\* 6946.03\*

**Median Family Income 90-100%**

6902.03\* 6904.05\* 6913.02\* 6918.01\* 6920.07\* 6923.02\* 6928.02\* 6928.03\* 6929.00\* 6930.02\* 6939.02\*

6941.04\* 6944.01\* 6944.03\*

**Median Family Income 100-110%**

6907.01\* 6916.01\* 6920.03\* 6940.01\* 6941.03\* 6944.02\* 6947.00\*

**Median Family Income 110-120%**

6904.08\* 6921.01\* 6926.04\* 6928.04\* 6933.01\* 6942.08\* 6943.07\* 6943.08\* 6946.01\*

**Median Family Income >= 120%**

6901.01\* 6902.04\* 6902.05\* 6902.06\* 6902.07\* 6904.03\* 6904.04\* 6904.06\* 6905.01\* 6905.02\* 6905.03\*

6906.03\* 6906.04\* 6906.05\* 6906.06\* 6906.07\* 6906.08\* 6906.09\* 6906.10\* 6907.02\* 6908.00\* 6909.00\*

6910.00\* 6911.00\* 6912.01\* 6912.02\* 6913.01\* 6914.02\* 6915.00\* 6917.00\* 6918.02\* 6919.00\* 6920.04\*

6920.05\* 6920.06\* 6920.08\* 6920.09\* 6920.10\* 6921.02\* 6921.03\* 6923.01\* 6923.03\* 6923.04\* 6924.02\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

6927.02\* 6932.01\* 6932.02\* 6935.01\* 6937.01\* 6937.02\* 6937.03\* 6941.07\* 6942.05\* 6942.06\* 6942.07\*  
6942.10\* 6943.03\* 6943.04\* 6943.05\* 6943.06\* 6943.09\* 6945.01\* 6945.02\* 6945.03\*

**Median Family Income Not Known**

6914.01\* 6933.04\* 6939.04\* 6946.02\*

**SAN JACINTO COUNTY (407), TX**

**MSA: 26420**

**Low Income**

2001.05\*

**Moderate Income**

2001.04\* 2002.01\* 2003.02\*

**Middle Income**

2001.03\* 2001.06\* 2001.07\* 2002.02\* 2003.01\*

**WALLER COUNTY (473), TX**

**MSA: 26420**

**Moderate Income**

6802.02\* 6803.01\* 6805.01\* 6805.02\*

**Middle Income**

6802.01\* 6803.02\* 6803.03\* 6806.02\*

**Upper Income**

6801.00\* 6806.01\*

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0002**

**BASTROP COUNTY (021), TX**

**MSA: 12420**

**Moderate Income**

9502.01\* 9502.02\* 9503.03 9504.01\* 9505.03\* 9505.05\* 9505.06 9506.02\* 9508.05\* 9508.06\*

**Middle Income**

9501.01\* 9501.02\* 9503.01 9503.02\* 9504.03\* 9505.04\* 9506.01 9507.00 9508.03\* 9508.04\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

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**Upper Income**

9504.02\*

**CALDWELL COUNTY (055), TX**

**MSA: 12420**

**Moderate Income**

9601.03\* 9601.04\* 9602.00\* 9603.00\* 9604.00\* 9605.01\* 9607.01\* 9607.02\*

**Middle Income**

9601.02 9605.02\* 9606.00\*

**HAYS COUNTY (209), TX**

**MSA: 12420**

**Low Income**

0103.02\* 0103.05\* 0103.06\* 0103.08\* 0103.09\* 0104.01\*

**Moderate Income**

0104.02\* 0105.00\* 0106.01\* 0107.03\* 0107.04\* 0109.16\* 0109.19\* 0109.20\* 0109.21 0109.25\*

**Middle Income**

0101.00\* 0106.02\* 0106.03\* 0107.02\* 0108.10\* 0108.11\* 0108.14\* 0108.15\* 0108.17\* 0108.18\* 0109.05\*

0109.09\* 0109.11\* 0109.13\* 0109.15\* 0109.17\* 0109.18\* 0109.22\* 0109.23\* 0109.24\*

**Upper Income**

0108.06\* 0108.07\* 0108.09\* 0108.12\* 0108.13\* 0108.16\* 0109.12\* 0109.14\*

**Income Not Known**

0102.00\* 0103.07\*

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income < 10%**

0006.06\*

**Median Family Income 20-30%**

0022.20\* 0023.15\* 0407.00\*

**Median Family Income 30-40%**

0021.05\* 0023.13\* 0023.21\* 0024.19\* 0401.00\* 0403.00\* 0410.00\* 0429.00\* 0433.00\*

**2024 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000001213****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CORNERSTONE CAPITAL BANK**

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**Median Family Income 40-50%**

0020.04\* 0021.10\* 0021.12\* 0022.01\* 0022.13\* 0023.10\* 0023.16\* 0023.25\* 0024.13\* 0406.00\* 0437.00\*

**Median Family Income 50-60%**

0020.03\* 0021.11\* 0022.22\* 0023.14\* 0023.20\* 0023.23\* 0024.11\* 0024.34\* 0024.36\* 0024.37\* 0024.52\*

0323.00\* 0402.00\* 0405.00\* 0409.00\* 0431.00\* 0432.00\* 0434.00\* 0440.00\* 0448.00\* 0449.00\*

**Median Family Income 60-70%**

0009.01\* 0009.02\* 0022.14\* 0022.15\* 0022.16\* 0023.07\* 0023.27\* 0024.10\* 0024.12\* 0024.24\* 0024.30\*

0024.41\* 0024.43\* 0024.47\* 0024.50\* 0024.53\* 0346.00\* 0400.00\* 0408.00\* 0412.00\* 0416.00\* 0418.00\*

0426.00 0443.00\* 0455.00\* 0458.00\* 0463.00\*

**Median Family Income 70-80%**

0004.02\* 0008.04\* 0010.00\* 0013.07\* 0015.03\* 0021.08\* 0021.09\* 0022.17\* 0022.18\* 0022.19\* 0024.40\*

0024.51\* 0318.00\* 0341.00\* 0414.00\* 0422.00\* 0430.00\* 0435.00\* 0436.00\* 0441.00\* 0446.00\* 0450.00\*

0460.00\*

**Median Family Income 80-90%**

0004.01\* 0024.22\* 0024.39\* 0024.42\* 0024.44\* 0304.00\* 0310.00\* 0321.00\* 0342.00\* 0359.00\* 0374.00\*

0415.00\* 0421.00\* 0427.00\* 0439.00\* 0444.00\*

**Median Family Income 90-100%**

0003.04\* 0005.00\* 0014.03\* 0019.20\* 0020.02\* 0021.07\* 0021.13\* 0024.03\* 0024.09\* 0024.23\* 0024.32\*

0024.45\* 0024.48\* 0024.49\* 0303.00\* 0320.00\* 0334.00\* 0411.00\* 0417.00\* 0419.00\* 0442.00\* 0459.00\*

0461.00\* 0464.00\* 0465.00\*

**Median Family Income 100-110%**

0002.03\* 0003.02\* 0003.05\* 0008.01\* 0008.03\* 0015.05\* 0021.04\* 0022.11\* 0024.07\* 0024.38\* 0025.00\*

0309.00\* 0317.00\* 0332.00\* 0335.00\* 0375.00\* 0404.00\* 0438.00\* 0452.00\* 0454.00\*

**Median Family Income 110-120%**

0013.11\* 0019.11\* 0019.15\* 0020.07\* 0021.06\* 0308.00\* 0319.00\* 0352.00\* 0373.00\* 0413.00\* 0423.00\*

0424.00\* 0425.00\* 0428.00\* 0445.00\* 0456.00\* 0462.00\* 0466.00\*

**Median Family Income >= 120%**

0001.01\* 0001.02\* 0002.04\* 0002.05\* 0002.06\* 0003.07\* 0003.08\* 0003.09\* 0007.00\* 0011.02\* 0011.03\*

0012.00\* 0013.04\* 0013.08\* 0013.09\* 0013.10\* 0013.12\* 0014.01\* 0014.02\* 0015.01\* 0015.04\* 0016.02\*

0016.03\* 0016.04 0016.05\* 0019.10\* 0019.12\* 0019.13\* 0019.14\* 0019.16\* 0019.17\* 0019.18\* 0019.19



**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

0019.21\* 0019.22\* 0019.23\* 0023.04\* 0024.46\* 0300.00\* 0301.00\* 0302.00\* 0305.00\* 0306.00\* 0307.00  
0311.00\* 0312.00\* 0313.00\* 0314.00\* 0315.00\* 0316.00\* 0322.00\* 0324.00\* 0325.00\* 0326.00\* 0327.00\*  
0328.00\* 0329.00\* 0330.00\* 0331.00\* 0333.00\* 0336.00\* 0337.00\* 0338.00\* 0339.00 0340.00\* 0343.00\*  
0344.00\* 0345.00\* 0347.00\* 0348.00\* 0349.00\* 0350.00\* 0351.00\* 0353.00\* 0354.00\* 0355.00\* 0356.00\*  
0357.00\* 0358.00\* 0360.00\* 0361.00\* 0362.00\* 0364.00\* 0365.00\* 0366.00 0367.00\* 0368.00\* 0369.00\*  
0370.00\* 0371.00\* 0372.00\* 0376.00\* 0420.00\* 0451.00\* 0453.00\* 0457.00\* 0467.00\* 0468.00\* 0469.00\*  
0470.00\*

**Median Family Income Not Known**

0006.01\* 0006.05\* 0006.07\* 0006.08\* 0008.02\* 0011.01\* 0016.06\* 0020.06\* 0022.21\* 0023.19\* 0023.22\*  
0023.24\* 0023.26\* 0363.00\* 0447.00\* 9800.00\*

**WILLIAMSON COUNTY (491), TX**

**MSA: 12420**

**Median Family Income 40-50%**

0211.00\* 0214.02\* 0215.13\*

**Median Family Income 50-60%**

0205.12\* 0207.01\* 0207.04\* 0210.00\* 0212.03\* 0215.02\*

**Median Family Income 60-70%**

0201.14\* 0203.21\* 0203.25\* 0203.32\* 0203.40\* 0203.49\* 0204.06\* 0205.11\* 0205.13\* 0208.12\* 0212.01\*  
0213.00\* 0215.03\* 0215.14\*

**Median Family Income 70-80%**

0201.11\* 0201.13\* 0201.17\* 0202.06\* 0207.09\* 0208.08\* 0215.11\* 0215.16\* 0216.02\*

**Median Family Income 80-90%**

0201.19\* 0202.01\* 0203.23\* 0203.27\* 0203.34\* 0203.46\* 0204.10\* 0207.07\* 0207.10\* 0207.13\* 0208.20\*  
0212.02\* 0216.01\*

**Median Family Income 90-100%**

0201.16\* 0201.18\* 0201.23\* 0202.03\* 0203.41\* 0203.42\* 0203.43\* 0203.48\* 0203.53\* 0203.56\* 0204.03\*  
0204.05\* 0204.08\* 0205.08\* 0206.02\* 0208.10\* 0208.11\* 0208.21\* 0209.00\* 0214.04\* 0215.17\* 0216.03\*

**Median Family Income 100-110%**

0201.08\* 0203.19\* 0203.29\* 0203.31\* 0203.36\* 0203.44\* 0203.47\* 0203.51\* 0203.52\* 0203.54\* 0205.07\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

**Respondent ID: 0000001213**

**Agency: FDIC - 3**

0207.12\* 0208.13\* 0208.16\* 0208.22\* 0214.07\* 0215.06\* 0215.12\* 0215.15\* 0215.18\*

**Median Family Income 110-120%**

0201.15\* 0203.11\* 0203.30\* 0203.35\* 0204.09\* 0204.11\* 0205.15\* 0215.09\*

**Median Family Income >= 120%**

0201.06\* 0201.09\* 0201.20\* 0201.21\* 0201.22\* 0201.24\* 0202.05\* 0202.07\* 0202.08\* 0203.10\* 0203.26\*

0203.33\* 0203.37\* 0203.38\* 0203.39\* 0203.45\* 0203.50\* 0203.55\* 0204.04\* 0205.03\* 0205.05\* 0205.09\*

0205.14\* 0205.16\* 0205.17\* 0206.04\* 0206.06\* 0206.07\* 0206.08\* 0206.09\* 0207.06\* 0207.11\* 0208.14\*

0208.15\* 0208.17\* 0208.18\* 0208.19\* 0214.05\* 0214.06\* 0215.10\*

**ASSESSMENT AREA - 0003**

**FISHER COUNTY (151), TX**

**MSA: NA**

**Middle Income**

9503.00 9504.00\*

**NOLAN COUNTY (353), TX**

**MSA: NA**

**Low Income**

9503.00

**Moderate Income**

9504.00

**Middle Income**

9502.00 9505.00

**Upper Income**

9501.00

**OUTSIDE ASSESSMENT AREA**

**BURLESON COUNTY (051), TX**

**MSA: 17780**

**Middle Income**

9705.01

**CLAY COUNTY (077), TX**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: CORNERSTONE CAPITAL BANK**

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**Respondent ID: 0000001213**

**Agency: FDIC - 3**

**MSA: 48660**  
**Upper Income**  
0303.02  
**ERATH COUNTY (143), TX**  
**MSA: NA**  
**Upper Income**  
9501.00  
**HOOD COUNTY (221), TX**  
**MSA: NA**  
**Middle Income**  
1603.03  
**LUBBOCK COUNTY (303), TX**  
**MSA: 31180**  
**Moderate Income**  
0017.12  
**Upper Income**  
0104.12  
**MIDLAND COUNTY (329), TX**  
**MSA: 33260**  
**Upper Income**  
0101.21  
**MITCHELL COUNTY (335), TX**  
**MSA: NA**  
**Upper Income**  
9502.00 9504.00  
**SCURRY COUNTY (415), TX**  
**MSA: NA**  
**Middle Income**

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CORNERSTONE CAPITAL BANK

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9506.00

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 90-100%

1027.00

Median Family Income 100-110%

1115.31

TAYLOR COUNTY (441), TX

MSA: 10180

Upper Income

0136.02

Respondent ID: 0000001213

Agency: FDIC - 3

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000001213

Institution: CORNERSTONE CAPITAL BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	23	23	0	0.00%
Small Farm Loans	13	13	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	4	4	0	0.00%
Total	42	42	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

## HMDA DISCLOSURE STATEMENT

Roscoe Bank has not been required to report HMDA data prior to October 1, 2022. Cornerstone Home Lending has been a HMDA reporter prior to October 1, 2022. Cornerstone Capital Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).