

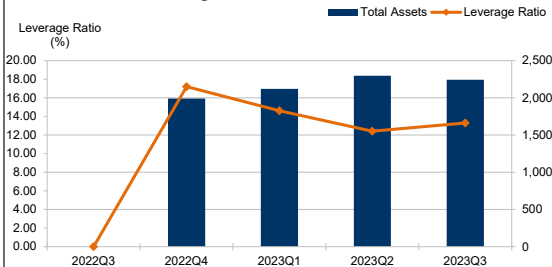
Cornerstone Capital Bank, SSB

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MANAGEMENT	ROLE	TITLE
Scott A. Almy	CEO	CEO & Director
Charles M. Phelan	CFO	Chief Financial Officer
Marcus N. Laird	Chairman	Chairman of the Board

Total Assets vs. Leverage Ratio



LOAN COMPOSITION (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Const & Land Dev Lns	1.24	0.86	0.99	1.28	NA
Cl-end 1-4 Fam Lns	76.75	82.17	89.76	89.57	NA
Rev 1-4 Fam Loans	0.00	0.00	0.00	0.00	NA
Tot 1-4 Fam Loans	76.75	82.17	89.76	89.57	NA
Multifamily (5+) Loans	1.91	1.77	0.80	1.02	NA
Comm RE & Farm Lns	6.55	5.87	5.25	4.12	NA
Foreign Office RE Loans	0.00	0.00	0.00	0.00	NA
Total Real Est Lns	86.45	90.67	96.80	95.99	NA
C&I Loans	12.04	8.37	2.25	2.75	NA
Consumer Loans	0.23	0.22	0.22	0.27	NA
Other	1.28	0.74	0.73	0.99	NA
Total Non-RE Loans	13.55	9.33	3.20	4.01	NA
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	NA

DEPOSIT COMPOSITION (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Demand Dep	26.89	62.64	73.64	23.85	NA
NOW & Oth Trans Accts	42.86	5.22	3.52	45.66	NA
Trans Accts	69.74	67.86	77.16	69.51	NA
MMDA & Savings	24.77	26.41	17.81	26.18	NA
Jumbo Time	2.64	2.54	2.89	2.35	NA
Retail Time	2.84	3.20	2.14	1.96	NA
Tot Time Deposits	5.48	5.73	5.03	4.32	NA
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	64.09	60.01	50.40	46.64	NA
Non Int Bear Dep	27.92	26.44	26.94	23.85	NA
Int Bear Dep	72.08	73.56	73.06	76.15	NA

Uninsured Deposits \$	240,297	156,903	210,794	189,051	NA
Muni Transaction Deps	195,449	134,390	113,322	96,284	NA
Muni NonTrans Deps	5,553	5,783	6,228	34,895	NA

FINANCIAL HIGHLIGHTS (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
ROAA	-0.40	-0.33	-1.61	-0.55	NA
ROAE	-2.55	-2.13	-8.74	NA	NA
Net Interest Margin (FTE)	1.79	1.15	1.47	0.50	NA
Oper Exp/ Oper Rev	93.30	92.10	99.83	101.39	NA
Interest Income/ AA	4.97	4.73	3.92	0.88	NA
Interest Expense/ AA	3.61	3.84	2.82	0.54	NA
Net Interest Income/AA	1.36	0.89	1.10	0.35	NA
Non Interest Income/AA	12.68	13.91	13.85	3.66	NA
Non Interest Expense/ AA	13.15	13.68	14.97	4.08	NA

BALANCE SHEET RATIOS (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Equity Cap/ Total Assets	15.14	14.93	16.17	17.82	NA
Tang Equity/Tang Assets	14.42	14.22	15.40	17.02	NA
Total Securities/Assets	4.33	4.37	4.08	4.43	NA
Cash & Cash Equiv/Assets	34.90	31.93	31.06	37.68	NA
Loans/Deposits	86.24	104.99	121.06	103.57	NA
Loans/ Assets	46.34	48.97	49.00	40.86	NA
Goodwill & Other Intang/Asse	0.83	0.82	0.90	0.97	NA
Deposit/ Liabilities	64.12	55.49	48.95	48.73	NA
Pledged Secs/Secs	94.93	80.18	51.93	98.52	NA

GROWTH RATES (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Asset Growth Rate	-9.11	33.05	26.06	NA	NA
Loan Growth Rate	-30.07	32.77	110.93	NA	NA
Deposit Growth Rate	50.37	99.02	37.12	NA	NA

REGULATORY CAPITAL (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Leverage Ratio	13.29	12.41	14.61	17.21	NA
Common Equity Tier 1	20.14	18.67	20.35	25.61	NA
Tier 1 Risk Based Ratio	22.02	20.51	22.38	27.97	NA
Risk Based Capital Ratio	22.36	20.79	22.58	28.08	NA
Common Equity Tier 1	252,247	237,559	238,619	263,491	NA
Tier 1 Capital	275,797	261,082	262,482	287,722	NA
Total Capital	280,060	264,558	264,856	288,845	NA

ASSET QUALITY (%) ¹	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
NPAs/Total Assets	0.08	0.07	0.12	0.13	NA
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Asset	2.87	2.27	2.49	2.85	NA
Adj NPAs + Lns 90+ PD/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	0.11	0.10	0.25	0.32	NA
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot	6.01	4.49	4.84	6.65	NA
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.00	0.00	0.00	0.00	NA
Reserves/Loans	0.41	0.31	0.23	0.14	NA
Reserves/NPAs	227.48	205.07	91.62	43.23	NA
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	0.58	0.52	0.85	0.89	NA

YIELD / COST DETAIL (%)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Yield on Loans and Leases	7.04	6.45	5.77	1.49	NA
Yield on Total Secs (Debt + E	4.39	4.31	4.24	1.08	NA
Yield on Earning Assets	6.45	6.01	5.17	1.27	NA
Cost of Int Bearing Deposits	4.86	4.21	3.97	NA	NA
Cost of Borrowings	5.50	6.92	3.81	NA	NA
Cost of Interest Bearing Liab	5.15	5.64	3.88	NA	NA
Cost of Funds	5.14	5.02	3.82	0.73	NA
Yield/ Cost Spread	1.29	0.37	1.29	NA	NA

BALANCE SHEET (\$000)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Cash & Equivalents	783,275	733,307	658,960	750,499	NA
Total Securities	97,098	100,440	86,537	88,303	NA
Total Cash & Secs	880,373	833,747	745,497	838,802	NA
Total Lns & Leases	1,040,097	1,124,627	1,039,464	813,780	NA
Total Reserves	4,263	3,476	2,374	1,123	NA
Net Lns & Leases	1,035,834	1,121,151	1,037,089	812,657	NA
Trade Acct Assets	0	0	0	0	NA
Goodwill & Other Intang	18,636	18,880	19,125	19,369	NA
Total Assets	2,244,364	2,296,646	2,121,348	1,991,593	NA

Total Deposits	1,206,092	1,071,192	858,642	785,727	NA
FFunds Purch & Repos	0	0	0	0	NA
FHLB Advances	0	0	0	0	NA
Other Borrowings	591,944	779,690	807,393	726,928	NA
Total Other Borrowings	591,944	779,690	807,393	726,928	NA
Total Liabilities	1,881,124	1,930,304	1,754,196	1,612,410	NA
Total Equity Cap	339,690	342,819	342,942	354,952	NA

CECL METRICS (\$000)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Allow: HTM Debt Sec: Total	0	0	0	0	NA
Allowance for Credit Losses	4,263	3,476	2,374	1,123	NA
Credit Loss Expense	800	1,103	468	1,129	NA
Allowance for Credit Losses	0	0	0	0	NA

NET INTEREST MARGIN (\$000)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Int Inc: Total	26,890	26,097	18,603	15,570	NA
Int Exp: Total	19,512	21,174	13,393	9,477	NA
Net Int Inc Before Loss Provisions	7,378	4,923	5,210	6,093	NA
Total Provision for Losses	800	1,103	468	1,129	NA
Net Int Inc after Provisions	6,578	3,820	4,742	4,964	NA

NONINTEREST INCOME (\$000)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Nonint Inc: Fiduciary Activities	0	0	0	0	NA
Nonint Inc: Svc Chgs on Dep Acct	79	58	74	79	NA
Nonint Inc: Trading Revenue	0	0	0	0	NA
Nonint Inc: Oth Svc Chgs & Nil	68,520	76,756	65,693	64,463	NA
Nonint Inc: Fees & Oth Charges	3,209	7,028	6,712	14,041	NA
Nonint Inc: Other	65,311	69,728	58,981	50,422	NA
Nonint Inc: Total	68,599	76,814	65,767	64,542	NA

NONINTEREST EXPENSE (\$000)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Nonint Exp: Gen & Admin	59,979	63,951	59,793	61,818	NA
Nonint Exp: Amort of Intang	245	243	246	245	NA
Nonint Exp: Other	10,911	11,331	11,061	9,801	NA
Nonint Exp: Total	71,135	75,525	71,100	71,864	NA

Gain (Loss) on Sale of Secs	0	0	0	0	NA
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NET INCOME (\$000)	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Net Income before Tax/Adjust	4,042	5,109	-591	-2,358	NA
Income Tax	0	0	0	0	NA
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	4,042	5,109	-591	-2,358	NA
Extraordinary Items	0	0	0	0	NA
Net Income	-2,175	-1,824	-7,625	-9,696	NA

MEMO	2023Q3	2023Q2	2023Q1	2022Q4	2022Q3
Full-time Eqv Employees (Actual)	1,493	1,617	1,701	1,721	NA
Memo: Subchapter S Election?	Yes	Yes	Yes	Yes	NA

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