

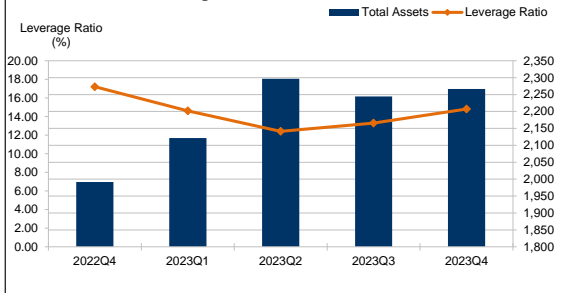
Cornerstone Capital Bank, SSB

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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 (%) | 2023Q4 | 2023Q3 | 2023Q2 | 2023Q1 | 2022Q4 |
|-------------------------|--------|--------|--------|--------|--------|
| Const & Land Dev Lns | 1.34 | 1.24 | 0.86 | 0.99 | 1.28 |
| Cl-end 1-4 Fam Lns | 78.53 | 76.75 | 82.17 | 89.76 | 89.57 |
| Rev 1-4 Fam Loans | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| Tot 1-4 Fam Loans | 78.55 | 76.75 | 82.17 | 89.76 | 89.57 |
| Multifamily (5+) Loans | 1.59 | 1.91 | 1.77 | 0.80 | 1.02 |
| Comm RE & Farm Lns | 5.39 | 6.55 | 5.87 | 5.25 | 4.12 |
| Foreign Office RE Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Real Est Lns | 86.87 | 86.45 | 90.67 | 96.80 | 95.99 |
| C&I Loans | 11.81 | 12.04 | 8.37 | 2.25 | 2.75 |
| Consumer Loans | 0.21 | 0.23 | 0.22 | 0.22 | 0.27 |
| Other | 1.10 | 1.28 | 0.74 | 0.73 | 0.99 |
| Total Non-RE Loans | 13.13 | 13.55 | 9.33 | 3.20 | 4.01 |
| Less Unearned Inc Lns | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| DEPOSIT COMPOSITION (%) | 2023Q4 | 2023Q3 | 2023Q2 | 2023Q1 | 2022Q4 |
|-------------------------|--------|--------|--------|--------|--------|
| Demand Dep | 21.12 | 26.89 | 62.64 | 73.64 | 23.85 |
| NOW & Oth Trans Accts | 44.17 | 42.86 | 5.22 | 3.52 | 45.66 |
| Trans Accts | 65.28 | 69.74 | 67.86 | 77.16 | 69.51 |
| MMDA & Savings | 27.87 | 24.77 | 26.41 | 17.81 | 26.18 |
| Jumbo Time | 3.59 | 2.64 | 2.54 | 2.89 | 2.35 |
| Retail Time | 3.26 | 2.84 | 3.20 | 2.14 | 1.96 |
| Tot Time Deposits | 6.85 | 5.48 | 5.73 | 5.03 | 4.32 |
| Foreign Dep | NA | NA | NA | NA | NA |
| Core Deposits | 59.97 | 64.09 | 60.01 | 50.40 | 46.64 |
| Non Int Bear Dep | 22.27 | 27.92 | 26.44 | 26.94 | 23.85 |
| Int Bear Dep | 77.73 | 72.08 | 73.56 | 73.06 | 76.15 |

| | | | | | |
|-----------------------|---------|---------|---------|---------|---------|
| Uninsured Deposits \$ | 155,166 | 240,297 | 156,903 | 210,794 | 189,051 |
| Muni Transaction Deps | 166,724 | 195,449 | 134,390 | 113,322 | 96,284 |
| Muni NonTrans Deps | 5,677 | 5,553 | 5,783 | 6,228 | 34,895 |

| FINANCIAL HIGHLIGHTS (%) | 2023Q4 | 2023Q3 | 2023Q2 | 2023Q1 | 2022Q4 |
|---------------------------|--------|--------|--------|--------|--------|
| ROAA | -1.55 | -0.40 | -0.33 | -1.61 | -0.55 |
| ROAE | -10.67 | -2.55 | -2.13 | -8.74 | NA |
| Net Interest Margin (FTE) | 2.35 | 1.79 | 1.15 | 1.47 | 0.50 |
| Oper Exp/ Oper Rev | 99.17 | 93.31 | 92.10 | 99.83 | 101.39 |
| Interest Income/ AA | 5.07 | 4.97 | 4.73 | 3.92 | 0.88 |
| Interest Expense/ AA | 3.27 | 3.61 | 3.84 | 2.82 | 0.54 |
| Net Interest Income/AA | 1.80 | 1.36 | 0.89 | 1.10 | 0.35 |
| Non Interest Income/AA | 10.02 | 12.68 | 13.91 | 13.85 | 3.66 |
| Non Interest Expense/ AA | 11.77 | 13.15 | 13.68 | 14.97 | 4.08 |

BALANCE SHEET RATIOS (%)

| | | | | | |
|--------------------------------|--------|-------|--------|--------|--------|
| Equity Cap/ Total Assets | 14.65 | 15.14 | 14.93 | 16.17 | 17.82 |
| Tang Equity/Tang Assets | 13.95 | 14.42 | 14.22 | 15.40 | 17.02 |
| Total Securities/Assets | 6.22 | 4.33 | 4.37 | 4.08 | 4.43 |
| Cash & Cash Equiv/Assets | 26.56 | 34.90 | 31.93 | 31.06 | 37.68 |
| Loans/Deposits | 116.10 | 86.24 | 104.99 | 121.06 | 103.57 |
| Loans/ Assets | 56.41 | 46.34 | 48.97 | 49.00 | 40.86 |
| Goodwill & Other Intang/Assets | 0.81 | 0.83 | 0.82 | 0.90 | 0.97 |
| Deposit/ Liabilities | 57.73 | 64.12 | 55.49 | 48.95 | 48.73 |
| Pledged Secs/Secs | 79.42 | 94.93 | 80.18 | 51.93 | 98.52 |

GROWTH RATES (%)

| | | | | | |
|---------------------|--------|--------|-------|--------|----|
| Asset Growth Rate | 3.99 | -9.11 | 33.05 | 26.06 | NA |
| Loan Growth Rate | 91.72 | -30.07 | 32.77 | 110.93 | NA |
| Deposit Growth Rate | -34.76 | 50.37 | 99.02 | 37.12 | NA |

REGULATORY CAPITAL (%)

| | | | | | |
|--------------------------|---------|---------|---------|---------|---------|
| Leverage Ratio | 14.80 | 13.29 | 12.41 | 14.61 | 17.21 |
| Common Equity Tier 1 | 26.67 | 20.14 | 18.67 | 20.35 | 25.61 |
| Tier 1 Risk Based Ratio | 28.97 | 22.02 | 20.51 | 22.38 | 27.97 |
| Risk Based Capital Ratio | 29.36 | 22.36 | 20.79 | 22.58 | 28.08 |
| Common Equity Tier 1 | 313,097 | 252,247 | 237,559 | 238,619 | 263,491 |
| Tier 1 Capital | 340,112 | 275,797 | 261,082 | 262,482 | 287,722 |
| Total Capital | 344,696 | 280,060 | 264,558 | 264,856 | 288,845 |

ASSET QUALITY (%)¹

| | | | | | |
|---------------------------------|--------|--------|--------|-------|-------|
| NPAs/Total Assets | 0.13 | 0.08 | 0.07 | 0.12 | 0.13 |
| Adj NPAs/Total Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| NPAs + Lns 90+PD/Tot Assets | 1.41 | 2.87 | 2.27 | 2.49 | 2.85 |
| Adj NPAs + Lns 90+/ Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| NPLs/Tot Lns | 0.20 | 0.11 | 0.10 | 0.25 | 0.32 |
| Adj NPLs/ Tot Lns | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Lns 90+ Days Past Due / Tot Lns | 2.27 | 6.01 | 4.49 | 4.84 | 6.65 |
| Adj Lns 90+ PD/ Tot Lns | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| NCOs/Avg Loans | 0.34 | 0.00 | 0.00 | 0.00 | 0.00 |
| Reserves/Loans | 0.36 | 0.41 | 0.31 | 0.23 | 0.14 |
| Reserves/NPAs | 153.67 | 227.48 | 205.07 | 91.62 | 43.23 |
| Reserves/ Adj NPAs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Texas Ratio | 0.94 | 0.58 | 0.52 | 0.85 | 0.89 |

YIELD / COST DETAIL (%)

| | | | | | |
|---------------------------------|------|------|------|------|------|
| Yield on Loans and Leases | 7.13 | 7.04 | 6.45 | 5.77 | 1.49 |
| Yield on Total Secs (Debt + Eq) | 4.89 | 4.39 | 4.31 | 4.24 | 1.08 |
| Yield on Earning Assets | 6.59 | 6.45 | 6.01 | 5.17 | 1.27 |
| Cost of Int Bearing Deposits | 4.77 | 4.86 | 4.21 | 3.97 | NA |
| Cost of Borrowings | 5.33 | 5.50 | 6.92 | 3.81 | NA |
| Cost of Interest Bearing Liab | 5.01 | 5.15 | 5.64 | 3.88 | NA |
| Cost of Funds | 4.37 | 4.71 | 5.02 | 3.82 | 0.73 |
| Yield/ Cost Spread | 1.58 | 1.29 | 0.37 | 1.29 | NA |

| BALANCE SHEET (\$000) | 2023Q4 | 2023Q3 | 2023Q2 | 2023Q1 | 2022Q4 |
|-------------------------|-----------|-----------|-----------|-----------|-----------|
| Cash & Equivalents | 602,148 | 783,275 | 733,307 | 658,960 | 750,499 |
| Total Securities | 140,927 | 97,098 | 100,440 | 86,537 | 88,303 |
| Total Cash & Secs | 743,075 | 880,373 | 833,747 | 745,497 | 838,802 |
| Total Lns & Leases | 1,278,592 | 1,040,097 | 1,124,627 | 1,039,464 | 813,780 |
| Total Reserves | 4,584 | 4,263 | 3,476 | 2,374 | 1,123 |
| Net Lns & Leases | 1,274,008 | 1,035,834 | 1,121,151 | 1,037,089 | 812,657 |
| Trade Acct Assets | 0 | 0 | 0 | 0 | 0 |
| Goodwill & Other Intang | 18,391 | 18,636 | 18,880 | 19,125 | 19,369 |
| Total Assets | 2,266,758 | 2,244,364 | 2,296,646 | 2,121,348 | 1,991,593 |

| | | | | | |
|------------------------|-----------|-----------|-----------|-----------|-----------|
| Total Deposits | 1,101,275 | 1,206,092 | 1,071,192 | 858,642 | 785,727 |
| FFunds Purch & Repos | 0 | 0 | 0 | 0 | 0 |
| FHLB Advances | 0 | 0 | 0 | 0 | 0 |
| Other Borrowings | 709,409 | 591,944 | 779,690 | 807,393 | 726,928 |
| Total Other Borrowings | 709,409 | 591,944 | 779,690 | 807,393 | 726,928 |
| Total Liabilities | 1,907,686 | 1,881,124 | 1,930,304 | 1,754,196 | 1,612,410 |
| Total Equity Cap | 332,057 | 339,690 | 342,819 | 342,942 | 354,952 |

CECL METRICS (\$000)

| | | | | | |
|-----------------------------|-------|-------|-------|-------|-------|
| Allow: HTM Debt Sec: Total | 0 | 0 | 0 | 0 | NA |
| Allowance for Credit Losses | 4,584 | 4,263 | 3,476 | 2,374 | 1,123 |
| Credit Loss Expense | 1,243 | 800 | 1,103 | 468 | 1,129 |
| Allowance for Credit Losses | 0 | 0 | 0 | 0 | 0 |

NET INTEREST MARGIN (\$000)

| | | | | | |
|------------------------------------|--------|--------|--------|--------|--------|
| Int Inc: Total | 29,385 | 26,890 | 26,097 | 18,603 | 15,570 |
| Int Exp: Total | 18,965 | 19,513 | 21,174 | 13,393 | 9,477 |
| Net Int Inc Before Loss Provisions | 10,420 | 7,377 | 4,923 | 5,210 | 6,093 |
| Total Provision for Losses | 1,243 | 800 | 1,103 | 468 | 1,129 |
| Net Int Inc after Provisions | 9,177 | 6,577 | 3,820 | 4,742 | 4,964 |

NONINTEREST INCOME (\$000)

| | | | | | |
|----------------------------------|--------|--------|--------|--------|--------|
| Nonint Inc: Fiduciary Activities | 0 | 0 | 0 | 0 | 0 |
| Nonint Inc: Svc Chgs on Dep Acct | 70 | 79 | 58 | 74 | 79 |
| Nonint Inc: Trading Revenue | 0 | 0 | 0 | 0 | 0 |
| Nonint Inc: Oth Svc Chgs & NII | 57,970 | 68,520 | 76,756 | 65,693 | 64,463 |
| Nonint Inc: Fees & Oth Charges | -7,453 | 3,209 | 7,028 | 6,712 | 14,041 |
| Nonint Inc: Other | 65,423 | 65,311 | 69,728 | 58,981 | 50,422 |
| Nonint Inc: Total | 58,040 | 68,599 | 76,814 | 65,767 | 64,542 |

NONINTEREST EXPENSE (\$000)

| | | | | | |
|-----------------------------|--------|--------|--------|--------|--------|
| Nonint Exp: Gen & Admin | 56,652 | 59,979 | 63,951 | 59,793 | 61,818 |
| Nonint Exp: Amort of Intang | 244 | 245 | 243 | 246 | 245 |
| Nonint Exp: Other | 11,237 | 10,911 | 11,331 | 11,061 | 9,801 |
| Nonint Exp: Total | 68,133 | 71,135 | 75,525 | 71,100 | 71,864 |

| | | | | | |
|-----------------------------|---|---|---|---|---|
| Gain (Loss) on Sale of Secs | 0 | 0 | 0 | 0 | 0 |
|-----------------------------|---|---|---|---|---|

NET INCOME (\$000)

| | | | | | |
|-------------------------------|--------|--------|--------|--------|--------|
| Net Income before Tax/Adjust | -916 | 4,041 | 5,109 | -591 | -2,358 |
| Income Tax | 0 | 0 | 0 | 0 | 0 |
| Minority Interest | NA | NA | NA | NA | NA |
| Net Income before Extra Items | -916 | 4,041 | 5,109 | -591 | -2,358 |
| Extraordinary Items | 0 | 0 | 0 | 0 | 0 |
| Net Income | -8,956 | -2,176 | -1,824 | -7,625 | -9,696 |

MEMO

| | | | | | |
|----------------------------------|-------|-------|-------|-------|-------|
| Full-time Eqv Employees (Actual) | 1,458 | 1,493 | 1,617 | 1,701 | 1,721 |
| Memo: Subchapter S Election? | Yes | Yes | Yes | Yes | Yes |

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.