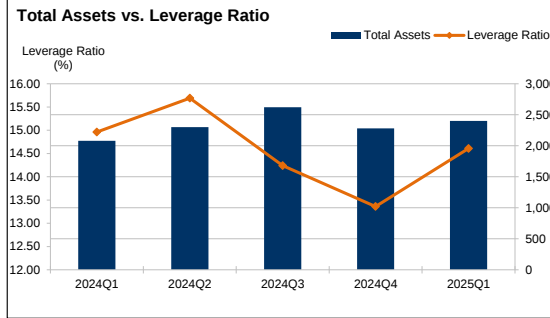


Cornerstone Capital Bank, SSB

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



LOAN COMPOSITION (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Const & Land Dev Lns	4.79	4.53	4.02	2.66	2.07
Cl-end 1-4 Fam Lns	71.51	76.40	77.73	76.07	74.08
Rev 1-4 Fam Loans	0.07	0.04	0.02	0.02	0.02
Tot 1-4 Fam Loans	71.58	76.44	77.75	76.10	74.09
Multifamily (5+) Loans	1.52	1.45	1.57	1.61	1.75
Comm RE & Farm Lns	9.24	6.36	5.03	5.07	5.79
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	87.13	88.77	88.37	85.44	83.69
C&I Loans	11.92	10.55	10.75	13.38	14.99
Consumer Loans	0.22	0.23	0.24	0.23	0.23
Other	0.73	0.44	0.64	0.96	1.09
Total Non-RE Loans	12.87	11.23	11.63	14.56	16.31
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Demand Dep	40.87	19.12	48.74	52.82	56.97
NOW & Oth Trans Accts	11.79	33.31	9.02	3.39	4.70
Trans Accts	52.67	52.43	57.76	56.21	61.67
MMDA & Savings	30.83	29.77	26.30	35.21	31.28
Jumbo Time	4.03	4.24	3.44	3.70	3.69
Retail Time	12.47	13.55	12.50	4.89	3.36
Tot Time Deposits	16.50	17.80	15.94	8.59	7.05
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	77.73	75.78	71.18	66.25	61.93
Non Int Bear Dep	18.25	17.31	23.04	22.92	22.54
Int Bear Dep	81.75	82.69	76.96	77.08	77.46
Uninsured Deposits \$	393,562	303,718	311,664	290,175	248,947
Muni Transaction Deps	120,702	123,146	136,879	127,649	141,754
Muni NonTrans Deps	111,990	86,351	127,921	79,584	35,283

FINANCIAL HIGHLIGHTS (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
ROAA	1.26	0.47	0.92	0.75	1.03
ROAE	8.83	3.62	6.70	4.92	6.64
Net Interest Margin (FTE)	2.13	2.07	2.13	2.20	2.03
Oper Exp/ Oper Rev	81.35	84.89	81.68	83.02	83.05
Interest Income/ AA	4.63	4.84	5.21	5.13	5.06
Interest Expense/ AA	2.88	3.12	3.44	3.35	3.42
Net Interest Income/AA	1.75	1.73	1.77	1.79	1.65
Non Interest Income/AA	13.40	11.55	12.63	14.66	14.09
Non Interest Expense/ AA	12.37	11.31	11.80	13.70	13.12

BALANCE SHEET RATIOS (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Equity Cap/ Total Assets	13.80	14.58	12.64	14.11	15.57
Tang Equity/Tang Assets	13.18	13.93	12.05	13.44	14.83
Total Securities/Assets	2.93	4.62	5.62	6.20	5.73
Cash & Cash Equiv/Assets	31.50	23.79	36.71	30.18	26.41
Loans/Deposits	89.41	101.36	81.93	94.16	100.50
Loans/ Assets	56.31	61.36	49.44	54.62	56.37
Goodwill & Other Intang/Assets	0.72	0.76	0.67	0.78	0.87
Deposit/ Liabilities	74.05	71.97	69.90	68.45	67.39
Pledged Secs/Secs	98.27	93.85	94.61	92.30	92.81

GROWTH RATES (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Asset Growth Rate	21.07	-51.89	55.35	42.45	-32.75
Loan Growth Rate	-13.59	32.07	12.11	28.73	-32.97
Deposit Growth Rate	38.05	-50.76	73.62	57.61	24.01

REGULATORY CAPITAL (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Leverage Ratio	14.61	13.36	14.24	15.69	14.96
Common Equity Tier 1	24.17	24.08	26.08	26.85	24.35
Tier 1 Risk Based Ratio	26.34	26.38	28.34	29.13	26.48
Risk Based Capital Ratio	26.97	26.97	28.93	29.64	26.94
Common Equity Tier 1	308,463	309,001	312,164	307,037	285,423
Tier 1 Capital	336,122	338,538	339,199	333,163	310,393
Total Capital	344,136	346,162	346,215	338,983	315,862

ASSET QUALITY (%)¹	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
NPAs/Total Assets	0.76	0.42	0.29	0.07	0.14
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	1.53	1.66	1.05	1.11	1.85
Adj NPAs + Lns 90+ PD/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	1.21	0.51	0.37	0.08	0.22
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	1.36	2.02	1.54	1.91	3.04
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.01	0.00	0.00	0.04	0.00
Reserves/Loans	0.57	0.53	0.53	0.45	0.46
Reserves/NPAs	42.15	78.00	90.02	371.70	186.59
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	5.67	2.94	2.37	0.49	0.92

YIELD / COST DETAIL (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Yield on Loans and Leases	6.41	6.55	6.77	6.96	6.75
Yield on Total Secs (Debt + Eq)	4.47	4.72	4.74	4.63	4.63
Yield on Earning Assets	5.62	5.79	6.22	6.30	6.20
Cost of Int Bearing Deposits	4.26	4.86	4.99	4.77	4.83
Cost of Borrowings	4.00	4.55	4.86	5.12	5.00
Cost of Interest Bearing Liab	4.19	4.77	4.95	4.89	4.90
Cost of Funds	3.84	4.12	4.46	4.44	4.53
Yield/ Cost Spread	1.43	1.02	1.27	1.41	1.30

BALANCE SHEET (\$000)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Cash & Equivalents	756,226	542,610	962,056	694,798	549,669
Total Securities	70,434	105,448	147,405	142,787	119,260
Total Cash & Secs	826,660	648,058	1,109,461	837,585	668,929
Total Lns & Leases	1,351,888	1,399,427	1,295,545	1,257,473	1,173,209
Total Reserves	7,683	7,394	6,831	5,635	5,372
Net Lns & Leases	1,344,204	1,392,033	1,288,714	1,251,839	1,167,837
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	17,168	17,412	17,657	17,902	18,147
Total Assets	2,400,784	2,280,636	2,620,577	2,302,045	2,081,188

BALANCE SHEET RATIOS (%)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Total Deposits	1,511,974	1,380,650	1,581,313	1,335,498	1,167,366
FFunds Purch & Repos	0	0	0	0	0
FHLB Advances	0	0	0	0	0
Other Borrowings	402,830	414,414	573,202	517,509	479,601
Total Other Borrowings	402,830	414,414	573,202	517,509	479,601
Total Liabilities	2,041,877	1,918,473	2,262,292	1,951,140	1,732,143
Total Equity Cap	331,248	332,626	331,250	324,779	324,075

CECL METRICS (\$000)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Allow: HTM Debt Sec: Total	0	0	0	0	0
Allowance for Credit Losses	7,683	7,394	6,831	5,635	5,372
Credit Loss Expense	324	569	1,197	366	789
Allowance for Credit Losses	330	230	186	186	97

NET INTEREST MARGIN (\$000)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Int Inc: Total	26,904	30,991	31,242	27,474	26,753
Int Exp: Total	16,736	19,950	20,643	17,917	18,056
Net Int Inc Before Loss Provisions	10,168	11,041	10,599	9,557	8,697
Total Provision for Losses	324	569	1,197	366	789
Net Int Inc after Provisions	9,744	10,428	9,402	9,005	7,908

NONINTEREST INCOME (\$000)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	65	68	69	65	70
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	77,765	73,816	75,729	78,412	74,360
Nonint Inc: Fees & Oth Charges	9,821	3,573	-1,011	2,505	6,580
Nonint Inc: Other	67,944	70,243	76,740	75,907	67,780
Nonint Inc: Total	77,830	73,884	75,798	78,477	74,430

NONINTEREST EXPENSE (\$000)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Nonint Exp: Gen & Admin	57,479	61,361	59,074	62,714	58,329
Nonint Exp: Amort of Intang	244	244	245	244	245
Nonint Exp: Other	14,109	10,733	11,496	10,368	10,712
Nonint Exp: Total	71,832	72,338	70,815	73,226	69,286

Gain (Loss) on Sale of Secs	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Gain (Loss) on Sale of Secs	0	0	0	0	0

NET INCOME (\$000)	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Net Income before Tax/Adjust	15,742	11,974	14,385	14,156	13,052
Income Tax	404	0	0	0	0
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	15,338	11,974	14,385	14,156	13,052
Extraordinary Items	0	0	0	0	0
Net Income	7,328	3,007	5,496	3,991	5,442

MEMO	2025Q1	2024Q4	2024Q3	2024Q2	2024Q1
Full-time Eqv Employees (Actual)	1,401	1,417	1,410	1,397	1,415
Memo: Subchapter S Election?	No	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.