

Cornerstone Capital Bank, SSB

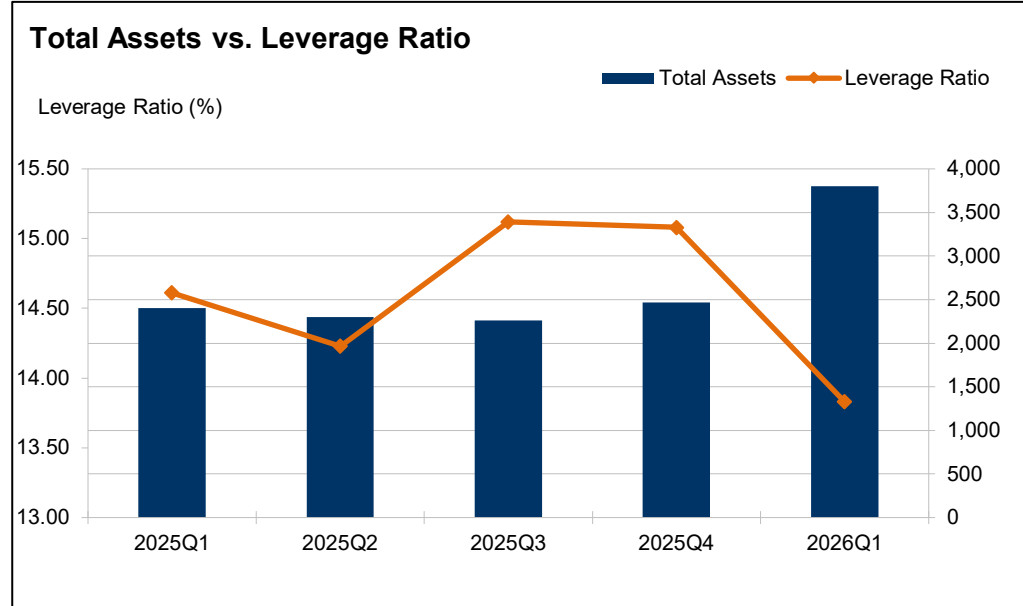
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MANAGEMENT	ROLE	TITLE
Scott A. Almy	CEO	President, CEO & Director
Paul Woo	CFO	EVP & CFO
Marcus N. Laird	Chairman	Chairman of the Board

FINANCIAL HIGHLIGHTS (%)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
ROAA	-0.35	0.25	0.67	0.57	1.26
ROAE	-2.67	1.72	4.62	4.15	8.83
Net Interest Margin (FTE)	2.70	2.61	2.53	2.38	2.13
Oper Exp/ Oper Rev	93.97	88.30	85.56	84.80	81.35
Interest Income/ AA	4.71	4.69	4.73	4.82	4.63
Interest Expense/ AA	2.48	2.59	2.69	2.86	2.88
Net Interest Income/AA	2.23	2.10	2.05	1.96	1.75
Non Interest Income/AA	9.25	12.20	12.44	12.69	13.40
Non Interest Expense/ AA	10.82	12.67	12.43	12.46	12.37

BALANCE SHEET (\$000)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Cash & Equivalents	682,297	374,434	422,672	443,974	756,226
Total Securities	246,639	71,370	67,799	67,433	70,434
Total Cash & Secs	928,936	445,804	490,471	511,407	826,660
Total Lns & Leases	2,456,987	1,724,478	1,539,255	1,555,995	1,351,888
Total Reserves	16,863	9,245	8,522	8,102	7,683
Net Lns & Leases	2,440,124	1,715,233	1,530,733	1,547,893	1,344,204
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	54,183	16,434	16,679	16,924	17,168
Total Assets	3,798,501	2,469,832	2,262,057	2,300,182	2,400,784



BALANCE SHEET RATIOS (%)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Equity Cap/ Total Assets	10.44	13.76	14.97	14.52	13.80
Tang Equity/Tang Assets	9.14	13.19	14.34	13.89	13.18
Total Securities/Assets	6.49	2.89	3.00	2.93	2.93
Cash & Cash Equiv/Assets	17.96	15.16	18.69	19.30	31.50
Loans/Deposits	95.67	131.74	110.37	104.90	89.41
Loans/ Assets	64.68	69.82	68.05	67.65	56.31
Goodwill & Other Intang/Assets	1.43	0.67	0.74	0.74	0.72
Deposit/ Liabilities	76.27	62.49	73.61	76.52	74.05
Pledged Secs/Secs	42.14	50.43	63.61	100.00	98.27

Total Deposits	2,568,130	1,308,987	1,394,685	1,483,381	1,511,974
FFunds Purch & Repos	0	0	0	0	0
FHLB Advances	0	0	0	0	0
Other Borrowings	651,560	664,581	377,554	330,132	402,830
Total Other Borrowings	651,560	664,581	377,554	330,132	402,830
Total Liabilities	3,367,020	2,094,783	1,894,601	1,938,559	2,041,877
Total Equity Cap	396,592	339,948	338,635	334,012	331,248

GROWTH RATES (%)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Asset Growth Rate	215.18	36.74	-6.63	-16.76	21.07
Loan Growth Rate	169.91	48.13	-4.30	60.39	-13.59
Deposit Growth Rate	384.77	-24.58	-23.92	-7.56	38.05

CECL METRICS (\$000)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Allow: HTM Debt Sec: Total	0	0	0	0	0
Allowance for Credit Losses	16,863	9,245	8,522	8,102	7,683
Credit Loss Expense	695	843	423	418	324
Allowance for Credit Losses	675	268	277	347	330

LOAN COMPOSITION (%)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Const & Land Dev Lns	8.79	4.95	5.13	4.58	4.79
Cl-end 1-4 Fam Lns	53.70	68.67	70.23	72.18	71.51
Rev 1-4 Fam Loans	0.01	0.09	0.08	0.05	0.07
Tot 1-4 Fam Loans	53.71	68.76	70.31	72.23	71.58
Multifamily (5+) Loans	1.68	2.12	1.73	1.32	1.52
Comm RE & Farm Lns	18.96	9.10	9.65	9.57	9.24
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	83.15	84.92	86.82	87.71	87.13
C&I Loans	9.63	12.45	10.77	10.11	11.92
Consumer Loans	0.64	0.18	0.15	0.18	0.22
Other	6.58	2.45	2.27	2.01	0.73
Total Non-RE Loans	16.85	15.08	13.18	12.29	12.87
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

REGULATORY CAPITAL (%)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Leverage Ratio	13.83	15.08	15.12	14.23	14.61
Common Equity Tier 1	14.60	19.25	22.40	21.97	24.17
Tier 1 Risk Based Ratio	16.06	21.18	24.41	23.90	26.34
Risk Based Capital Ratio	16.77	21.76	25.02	24.50	26.97
Common Equity Tier 1	347,024	316,989	321,515	313,245	308,463
Tier 1 Capital	381,726	348,688	350,336	340,856	336,122
Total Capital	398,517	358,201	359,135	349,305	344,136

NET INTEREST MARGIN (\$000)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Int Inc: Total	33,094	27,404	27,611	29,124	26,904
Int Exp: Total	17,407	15,128	15,669	17,285	16,736
Net Int Inc Before Loss Provisions	15,687	12,276	11,942	11,839	10,168
Total Provision for Losses	695	843	423	418	324
Net Int Inc after Provisions	14,585	11,443	11,588	11,404	9,744

DEPOSIT COMPOSITION (%)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Demand Dep	57.89	38.62	60.51	52.66	40.87
NOW & Oth Trans Accts	2.52	21.02	1.34	2.75	11.79
Trans Accts	60.42	59.65	61.85	55.41	52.67
MMDA & Savings	25.17	28.95	27.25	29.10	30.83
Jumbo Time	5.89	5.29	4.84	4.47	4.03
Retail Time	8.53	6.10	6.06	11.02	12.47
Tot Time Deposits	14.41	11.40	10.90	15.49	16.50
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	83.38	73.74	75.39	76.94	77.73
Non Int Bear Dep	26.91	23.96	28.18	21.33	18.25
Int Bear Dep	73.09	76.04	71.82	78.67	81.75

ASSET QUALITY (%)¹	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
NPAs/Total Assets	0.85	1.18	1.27	1.13	0.86
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	2.52	3.45	2.46	2.10	1.63
Adj NPAs + Lns 90+/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	1.11	1.61	1.79	1.57	1.39
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	2.59	3.24	1.74	1.43	1.36
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.08	0.03	0.00	0.00	0.01
Reserves/Loans	0.69	0.54	0.55	0.52	0.57
Reserves/NPAs	52.53	31.68	29.57	31.09	37.21
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	3.99	4.59	4.63	8.01	6.42

NONINTEREST INCOME (\$000)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	192	52	67	41	65
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	64,763	71,166	72,461	76,592	77,765
Nonint Inc: Fees & Oth Charges	6,283	4,307	8,436	4,130	9,821
Nonint Inc: Other	58,480	66,859	64,025	72,462	67,944
Nonint Inc: Total	64,955	71,218	72,528	76,633	77,830

NONINTEREST EXPENSE (\$000)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Nonint Exp: Gen & Admin	61,349	61,333	56,828	60,638	57,479
Nonint Exp: Amort of Intang	245	245	244	245	244
Nonint Exp: Other	14,428	12,390	15,441	14,390	14,109
Nonint Exp: Total	76,022	73,968	72,513	75,273	71,832

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

NET INCOME (\$000)	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Net Income before Tax/Adjust	3,518	8,693	11,603	12,764	15,742
Income Tax	-1,171	124	1,318	1,260	404
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	4,689	8,569	10,285	11,504	15,338
Extraordinary Items	0	0	0	0	0
Net Income	-2,460	1,460	3,881	3,453	7,328

MEMO	2026Q1	2025Q4	2025Q3	2025Q2	2025Q1
Full-time Eqv Employees (Actual)	1,569	1,388	1,388	1,400	1,401
Memo: Subchapter S Election?	No	No	No	No	No

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.

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