

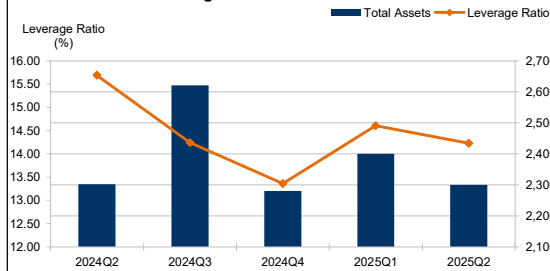
Cornerstone Capital Bank, SSB

1177 West Loop South
Suite 700
Houston, TX 77027
Phone: (713) 621-4663
Website: www.cornerstonecapital.com



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

Total Assets vs. Leverage Ratio



LOAN COMPOSITION (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Const & Land Dev Lns	4.58	4.79	4.53	4.02	2.66
Cl-end 1-4 Fam Lns	72.18	71.51	76.40	77.73	76.07
Rev 1-4 Fam Loans	0.05	0.07	0.04	0.02	0.02
Tot 1-4 Fam Loans	72.23	71.58	76.44	77.75	76.10
Multifamily (5+) Loans	1.32	1.52	1.45	1.57	1.61
Comm RE & Farm Lns	9.57	9.24	6.36	5.03	5.07
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	87.71	87.13	88.77	88.37	85.44
C&I Loans	10.11	11.92	10.55	10.75	13.38
Consumer Loans	0.18	0.22	0.23	0.24	0.23
Other	2.01	0.73	0.44	0.64	0.96
Total Non-RE Loans	12.29	12.87	11.23	11.63	14.56
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Demand Dep	52.66	40.87	19.12	48.74	52.82
NOW & Oth Trans Accts	2.75	11.79	33.31	9.02	3.39
Trans Accts	55.41	52.67	52.43	57.76	56.21
MMDA & Savings	29.10	30.83	29.77	26.30	35.21
Jumbo Time	4.47	4.03	4.24	3.44	3.70
Retail Time	11.02	12.47	13.55	12.50	4.89
Tot Time Deposits	15.49	16.50	17.80	15.94	8.59
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	76.94	77.73	75.78	71.18	66.25
Non Int Bear Dep	21.33	18.25	17.31	23.04	22.92
Int Bear Dep	78.67	81.75	82.69	76.96	77.08

Uninsured Deposits \$	346,309	393,562	303,718	311,664	290,175
Muni Transaction Deps	114,834	120,702	123,146	136,879	127,649
Muni NonTrans Deps	120,255	111,990	86,351	127,921	79,584

FINANCIAL HIGHLIGHTS (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
ROAA	0.57	1.26	0.47	0.92	0.75
ROAE	4.15	8.83	3.62	6.70	4.92
Net Interest Margin (FTE)	2.38	2.13	2.07	2.13	2.20
Oper Exp/ Oper Rev	84.80	81.35	84.89	81.68	83.02
Interest Income/ AA	4.82	4.63	4.84	5.21	5.13
Interest Expense/ AA	2.86	2.88	3.12	3.44	3.35
Net Interest Income/AA	1.96	1.75	1.73	1.77	1.79
Non Interest Income/AA	12.69	13.40	11.55	12.63	14.66
Non Interest Expense/ AA	12.46	12.37	11.31	11.80	13.70

BALANCE SHEET RATIOS (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Equity Cap/ Total Assets	14.52	13.80	14.58	12.64	14.11
Tang Equity/Tang Assets	13.89	13.18	13.93	12.05	13.44
Total Securities/Assets	2.93	2.93	4.62	5.62	6.20
Cash & Cash Equiv/Assets	19.30	31.50	23.79	36.71	30.18
Loans/Deposits	104.90	89.41	101.36	81.93	94.16
Loans/ Assets	67.65	56.31	61.36	49.44	54.62
Goodwill & Other Intang/Assets	0.74	0.72	0.76	0.67	0.78
Deposit/ Liabilities	76.52	74.05	71.97	69.90	68.45
Pledged Secs/Secs	100.00	98.27	93.85	94.61	92.30

GROWTH RATES (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Asset Growth Rate	-16.76	21.07	-51.89	55.35	42.45
Loan Growth Rate	60.39	-13.59	32.07	12.11	28.73
Deposit Growth Rate	-7.56	38.05	-50.76	73.62	57.61

REGULATORY CAPITAL (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Leverage Ratio	14.23	14.61	13.36	14.24	15.69
Common Equity Tier 1	21.97	24.17	24.08	26.08	26.85
Tier 1 Risk Based Ratio	23.90	26.34	26.38	28.34	29.13
Risk Based Capital Ratio	24.50	26.97	26.97	28.93	29.64
Common Equity Tier 1	313,245	308,463	309,001	312,164	307,037
Tier 1 Capital	340,856	336,122	338,538	339,199	333,163
Total Capital	349,305	344,136	346,162	346,215	338,983

ASSET QUALITY (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
NPAs/Total Assets	1.49	0.76	0.42	0.29	0.07
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	2.45	1.53	1.66	1.05	1.11
Adj NPAs + Lns 90+ PD/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	2.09	1.21	0.51	0.37	0.08
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	1.43	1.36	2.02	1.54	1.91
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.00	0.01	0.00	0.00	0.04
Reserves/Loans	0.52	0.57	0.53	0.53	0.45
Reserves/NPAs	23.70	42.15	78.00	90.02	371.70
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	10.51	5.67	2.94	2.37	0.49

YIELD / COST DETAIL (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Yield on Loans and Leases	6.40	6.41	6.55	6.77	6.96
Yield on Total Secs (Debt + Eq)	4.38	4.47	4.72	4.74	4.63
Yield on Earning Assets	5.83	5.62	5.79	6.22	6.30
Cost of Int Bearing Deposits	4.27	4.26	4.86	4.99	4.77
Cost of Borrowings	4.88	4.00	4.55	4.86	5.12
Cost of Interest Bearing Liab	4.41	4.19	4.77	4.95	4.89
Cost of Funds	3.80	3.84	4.12	4.46	4.44
Yield/ Cost Spread	1.42	1.43	1.02	1.27	1.41

BALANCE SHEET (\$000)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Cash & Equivalents	443,974	756,226	542,610	962,056	694,798
Total Securities	67,433	70,434	105,448	147,405	142,787
Total Cash & Secs	511,407	826,660	648,058	1,109,461	837,585
Total Lns & Leases	1,555,995	1,351,888	1,399,427	1,295,545	1,257,473
Total Reserves	8,102	7,683	7,394	6,831	5,635
Net Lns & Leases	1,547,893	1,344,204	1,392,033	1,288,714	1,251,839
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	16,924	17,168	17,412	17,657	17,902
Total Assets	2,300,182	2,400,784	2,280,636	2,620,577	2,302,045

BALANCE SHEET RATIOS (%)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Total Deposits	1,483,381	1,511,974	1,380,650	1,581,313	1,335,498
FFunds Purch & Repos	0	0	0	0	0
FHLB Advances	0	0	0	0	0
Other Borrowings	330,132	402,830	414,414	573,202	517,509
Total Other Borrowings	330,132	402,830	414,414	573,202	517,509
Total Liabilities	1,938,559	2,041,877	1,918,473	2,262,292	1,951,140
Total Equity Cap	334,012	331,248	332,626	331,250	324,779

CECL METRICS (\$000)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Allow: HTM Debt Sec: Total	0	0	0	0	0
Allowance for Credit Losses	8,102	7,683	7,394	6,831	5,635
Credit Loss Expense	418	324	569	1,197	366
Allowance for Credit Losses	347	330	230	186	186

NET INTEREST MARGIN (\$000)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Int Inc: Total	29,124	26,904	30,991	31,242	27,474
Int Exp: Total	17,285	16,736	19,950	20,643	17,917
Net Int Inc Before Loss Provisions	11,839	10,168	11,041	10,599	9,557
Total Provision for Losses	418	324	569	1,197	366
Net Int Inc after Provisions	11,404	9,744	10,428	9,402	9,005

NONINTEREST INCOME (\$000)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	41	65	68	69	65
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	76,592	77,765	73,816	75,729	78,412
Nonint Inc: Fees & Oth Charges	4,130	9,821	3,573	-1,011	2,505
Nonint Inc: Other	72,462	67,944	70,243	76,740	75,907
Nonint Inc: Total	76,633	77,830	73,884	75,798	78,477

NONINTEREST EXPENSE (\$000)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Nonint Exp: Gen & Admin	60,638	57,479	61,361	59,074	62,714
Nonint Exp: Amort of Intang	245	244	244	245	244
Nonint Exp: Other	14,390	14,109	10,733	11,496	10,368
Nonint Exp: Total	75,273	71,832	72,338	70,815	73,326

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

NET INCOME (\$000)	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Net Income before Tax/Adjust	12,764	15,742	11,974	14,385	14,156
Income Tax	1,260	404	0	0	0
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	11,504	15,338	11,974	14,385	14,156
Extraordinary Items	0	0	0	0	0
Net Income	3,453	7,328	3,007	5,496	3,991

MEMO	2025Q2	2025Q1	2024Q4	2024Q3	2024Q2
Full-time Eqv Employees (Actual)	1,400	1,401	1,417	1,410	1,397
Memo: Subchapter S Election?	No	No	Yes	Yes	Yes

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

Provided by S&P Capital IQ Pro