

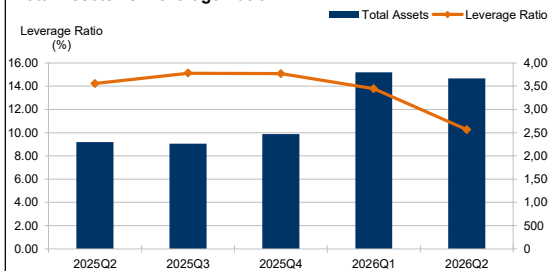
Cornerstone Capital Bank, SSB

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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

Total Assets vs. Leverage Ratio



LOAN COMPOSITION (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Const & Land Dev Lns	8.03	8.79	4.95	5.13	4.58
Cl-end 1-4 Fam Lns	54.14	53.70	68.67	70.23	72.18
Rev 1-4 Fam Loans	0.02	0.01	0.09	0.08	0.05
Tot 1-4 Fam Loans	54.16	53.71	68.76	70.31	72.23
Multifamily (5+) Loans	2.48	1.68	2.12	1.73	1.32
Comm RE & Farm Lns	18.82	18.96	9.10	9.65	9.57
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	83.49	83.15	84.92	86.82	87.71
C&I Loans	9.74	9.63	12.45	10.77	10.11
Consumer Loans	0.62	0.64	0.18	0.15	0.18
Other	6.16	6.58	2.45	2.27	2.01
Total Non-RE Loans	16.51	16.85	15.08	13.18	12.29
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Demand Dep	51.97	57.89	38.62	60.51	52.66
NOW & Oth Trans Accts	5.91	2.52	21.02	1.34	2.75
Trans Accts	57.88	60.42	59.65	61.85	55.41
MMDA & Savings	26.02	25.17	28.95	27.25	29.10
Jumbo Time	5.95	5.89	5.29	4.84	4.47
Retail Time	10.15	8.53	6.10	6.06	11.02
Tot Time Deposits	16.10	14.41	11.40	10.90	15.49
Foreign Dep	NA	NA	NA	NA	NA

Core Deposits	89.82	83.38	73.74	75.39	76.94
Non Int Bear Dep	29.73	26.91	23.96	28.18	21.33
Int Bear Dep	70.27	73.09	76.04	71.82	78.67
Uninsured Deposits \$	609,480	649,137	287,313	264,903	346,309
Muni Transaction Deps	145,157	196,028	111,848	110,124	114,834
Muni NonTrans Deps	40,390	36,455	23,303	26,694	120,255

FINANCIAL HIGHLIGHTS (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
ROAA	0.57	-0.47	0.25	0.67	0.57
ROAE	5.22	-3.56	1.72	4.62	4.15
Net Interest Margin (FTE)	3.30	2.70	2.61	2.53	2.38
Oper Exp/ Oper Rev	83.35	94.98	88.30	85.56	84.80
Interest Income/ AA	5.00	4.71	4.69	4.73	4.82
Interest Expense/ AA	2.21	2.48	2.59	2.69	2.86
Net Interest Income/AA	2.80	2.23	2.10	2.05	1.96
Non Interest Income/AA	8.60	9.25	12.20	12.44	12.69
Non Interest Expense/ AA	9.58	10.94	12.67	12.43	12.46

BALANCE SHEET RATIOS (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Equity Cap/ Total Assets	10.78	10.42	13.76	14.97	14.52
Tang Equity/Tang Assets	9.46	9.13	13.19	14.34	13.89
Total Securities/Assets	6.49	6.49	2.89	3.00	2.93
Cash & Cash Equiv/Assets	10.12	17.97	15.16	18.69	19.30
Loans/Deposits	109.99	95.67	131.74	110.37	104.90
Loans/ Assets	71.10	64.70	69.82	68.05	67.65
Goodwill & Other Intang/Assets	1.46	1.43	0.67	0.74	0.74
Deposit/ Liabilities	73.22	76.27	62.49	73.61	76.52
Pledged Secs/Secs	35.70	42.14	50.43	63.61	100.00

GROWTH RATES (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Asset Growth Rate	-13.81	215.05	36.74	-6.63	-16.76
Loan Growth Rate	24.40	169.91	48.13	-4.30	60.39
Deposit Growth Rate	-30.85	384.77	-24.58	-23.92	-7.56

REGULATORY CAPITAL (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Leverage Ratio	10.26	13.79	15.08	15.12	14.23
Common Equity Tier 1	NA	14.57	19.25	22.40	21.97
Tier 1 Risk Based Ratio	NA	16.03	21.18	24.41	23.90
Risk Based Capital Ratio	NA	16.73	21.76	25.02	24.50
Common Equity Tier 1	330,640	346,210	316,989	321,515	313,245
Tier 1 Capital	363,704	380,831	348,688	350,336	340,856
Total Capital	NA	397,622	358,201	359,135	349,305

ASSET QUALITY (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
NPAs/Total Assets	0.92	0.85	1.18	1.27	1.13
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	2.84	2.52	3.45	2.46	2.10
Adj NPAs + Lns 90+ PD/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	1.06	1.11	1.61	1.79	1.57
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	2.69	2.59	3.24	1.74	1.43
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.09	0.08	0.03	0.00	0.00
Reserves/Loans	0.59	0.69	0.54	0.55	0.52
Reserves/NPAs	45.33	52.53	31.68	29.57	31.09
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	4.80	4.00	4.59	4.63	8.01

YIELD / COST DETAIL (%)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Yield on Loans and Leases	6.35	6.22	6.23	6.30	6.40
Yield on Total Secs (Debt + Eq)	4.06	3.88	4.37	4.33	4.38
Yield on Earning Assets	5.86	5.67	5.80	5.82	5.83
Cost of Int Bearing Deposits	2.80	3.02	4.04	4.26	4.27
Cost of Borrowings	4.42	3.99	3.87	4.67	4.88
Cost of Interest Bearing Liab	3.25	3.32	3.98	4.36	4.41
Cost of Funds	2.58	2.92	3.38	3.60	3.80
Yield/ Cost Spread	2.61	2.34	1.81	1.47	1.42

BALANCE SHEET (\$000)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Cash & Equivalents	371,023	682,297	374,434	422,672	443,974
Total Securities	238,009	246,639	71,370	67,799	67,433
Total Cash & Secs	609,032	928,936	445,804	490,471	511,407
Total Lns & Leases	2,606,837	2,456,987	1,724,478	1,539,255	1,555,995
Total Reserves	15,371	16,863	9,245	8,522	8,102
Net Lns & Leases	2,591,467	2,440,124	1,715,233	1,530,733	1,547,893
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	53,431	54,183	16,434	16,679	16,924
Total Assets	3,666,532	3,797,688	2,469,832	2,262,057	2,300,182

Total Deposits	2,370,037	2,568,130	1,308,987	1,394,685	1,483,381
FFunds Purch & Repos	0	0	0	0	0
FHLB Advances	0	0	0	0	0
Other Borrowings	708,478	651,560	664,581	377,554	330,132
Total Other Borrowings	708,478	651,560	664,581	377,554	330,132
Total Liabilities	3,236,942	3,367,020	2,094,783	1,894,601	1,938,559
Total Equity Cap	395,313	395,779	339,948	338,635	334,012

CECL METRICS (\$000)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Allow: HTM Debt Sec: Total	0	0	0	0	0
Allowance for Credit Losses	15,371	16,863	9,245	8,522	8,102
Credit Loss Expense	-927	695	843	423	418
Allowance for Credit Losses	614	675	268	277	347

NET INTEREST MARGIN (\$000)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Int Inc: Total	45,197	33,094	27,404	27,611	29,124
Int Exp: Total	19,926	17,407	15,128	15,669	17,285
Net Int Inc Before Loss Provisions	25,271	15,687	12,276	11,942	11,839
Total Provision for Losses	-927	695	843	423	418
Net Int Inc after Provisions	26,259	14,585	11,443	11,588	11,404

NONINTEREST INCOME (\$000)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	434	192	52	67	41
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	77,193	64,763	71,166	72,461	76,592
Nonint Inc: Fees & Oth Charges	6,410	6,283	4,307	8,436	4,130
Nonint Inc: Other	70,783	58,480	66,859	64,025	72,462
Nonint Inc: Total	77,627	64,955	71,218	72,528	76,633

NONINTEREST EXPENSE (\$000)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Nonint Exp: Gen & Admin	70,707	62,163	61,333	56,828	60,638
Nonint Exp: Amort of Intang	750	245	245	244	245
Nonint Exp: Other	15,061	14,428	12,390	15,441	14,390
Nonint Exp: Total	86,518	76,836	73,968	72,513	75,273

Gain (Loss) on Sale of Secs	0	0	0	0	0
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NET INCOME (\$000)	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Net Income before Tax/Adjust	17,368	2,704	8,693	11,603	12,764
Income Tax	2,436	-1,171	124	1,318	1,260
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	14,932	3,875	8,569	10,285	11,504
Extraordinary Items	0	0	0	0	0
Net Income	5,165	-3,274	1,460	3,881	3,453

MEMO	2026Q2	2026Q1	2025Q4	2025Q3	2025Q2
Full-time Eqv Employees (Actual)	1,571	1,569	1,388	1,388	1,400
Memo: Subchapter S Election?	No	No	No	No	No

*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.

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