

Cornerstone Capital Bank, SSB

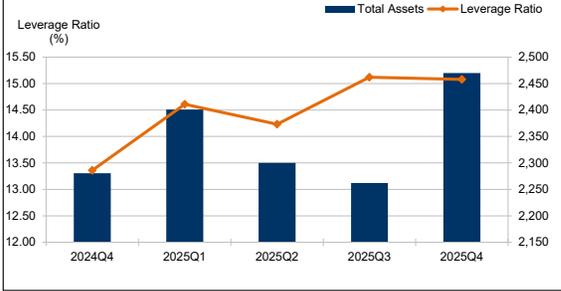
1177 West Loop South
Suite 750
Houston, TX 77027
Phone: (713) 621-4663
Website: www.cornerstonecapital.com



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

FINANCIAL HIGHLIGHTS (%)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4	BALANCE SHEET (\$000)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
ROAA	0.25	0.67	0.57	1.26	0.47	Cash & Equivalents	374,434	422,672	443,974	756,226	542,610
ROAE	1.72	4.62	4.15	8.83	3.62	Total Securities	71,370	67,799	67,433	70,434	105,448
Net Interest Margin (FTE)	2.61	2.53	2.38	2.13	2.07	Total Cash & Secs	445,804	490,471	511,407	826,660	648,058
Oper Exp/ Oper Rev	88.30	85.56	84.80	81.35	84.89	Total Lns & Leases	1,724,478	1,539,255	1,555,995	1,351,888	1,399,427
Interest Income/ AA	4.69	4.73	4.82	4.63	4.84	Total Reserves	9,245	8,522	8,102	7,683	7,394
Interest Expense/ AA	2.59	2.69	2.86	2.88	3.12	Net Lns & Leases	1,715,233	1,530,733	1,547,893	1,344,204	1,392,033
Net Interest Income/AA	2.10	2.05	1.96	1.75	1.73	Trade Acct Assets	0	0	0	0	0
Non Interest Income/AA	12.20	12.44	12.69	13.40	11.55	Goodwill & Other Intang	16,434	16,679	16,924	17,168	17,412
Non Interest Expense/ AA	12.67	12.43	12.46	12.37	11.31	Total Assets	2,469,832	2,262,057	2,300,182	2,400,784	2,280,636

Total Assets vs. Leverage Ratio



BALANCE SHEET RATIOS (%)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Equity Cap/ Total Assets	13.76	14.97	14.52	13.80	14.58
Tang Equity/Tang Assets	13.19	14.34	13.89	13.18	13.93
Total Securities/Assets	2.89	3.00	2.93	2.93	4.62
Cash & Cash Equiv/Assets	15.16	18.69	19.30	31.50	23.79
Loans/Deposits	131.74	110.37	104.90	89.41	101.36
Loans/ Assets	69.82	68.05	67.65	56.31	61.36
Goodwill & Other Intang/Assets	0.67	0.74	0.74	0.72	0.76
Deposit/ Liabilities	62.49	73.61	76.52	74.05	71.97
Pledged Secs/Secs	50.43	63.61	100.00	98.27	93.85

GROWTH RATES (%)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Asset Growth Rate	36.74	-6.63	-16.76	21.07	-51.89
Loan Growth Rate	48.13	-4.30	60.39	-13.59	32.07
Deposit Growth Rate	-24.58	-23.92	-7.56	38.05	-50.76

LOAN COMPOSITION (%)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Const & Land Dev Lns	4.95	5.13	4.58	4.79	4.53
Cl-end 1-4 Fam Lns	68.67	70.23	72.18	71.51	76.40
Rev 1-4 Fam Loans	0.09	0.08	0.05	0.07	0.04
Tot 1-4 Fam Loans	68.76	70.31	72.23	71.58	76.44
Multifamily (5+) Loans	2.12	1.73	1.32	1.52	1.45
Comm RE & Farm Lns	9.10	9.65	9.57	9.24	6.36
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	84.92	86.82	87.71	87.13	88.77
C&I Loans	12.45	10.77	10.11	11.92	10.55
Consumer Loans	0.18	0.15	0.18	0.22	0.23
Other	2.45	2.27	2.01	0.73	0.44
Total Non-RE Loans	15.08	13.18	12.29	12.87	11.23
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Demand Dep	38.62	60.51	52.66	40.87	19.12
NOW & Oth Trans Accts	21.02	1.34	2.75	11.79	33.31
Trans Accts	59.65	61.85	55.41	52.67	52.43
MMDA & Savings	28.95	27.25	29.10	30.83	29.77
Jumbo Time	5.29	4.84	4.47	4.03	4.24
Retail Time	6.10	6.06	11.02	12.47	13.55
Tot Time Deposits	11.40	10.90	15.49	16.50	17.80
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	73.74	75.39	76.94	77.73	75.78
Non Int Bear Dep	23.96	28.18	21.33	18.25	17.31
Int Bear Dep	76.04	71.82	78.67	81.75	82.69

Uninsured Deposits \$	287,313	264,903	346,309	393,562	303,718
Muni Transaction Deps	111,848	110,124	114,834	120,702	123,146
Muni NonTrans Deps	23,303	26,694	120,255	111,990	86,351

REGULATORY CAPITAL (%)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Leverage Ratio	15.08	15.12	14.23	14.61	13.36
Common Equity Tier 1	19.25	22.40	21.97	24.17	24.08
Tier 1 Risk Based Ratio	21.18	24.41	23.90	26.34	26.38
Risk Based Capital Ratio	21.76	25.02	24.50	26.97	26.97
Common Equity Tier 1	316,989	321,515	313,245	308,463	309,001
Tier 1 Capital	348,688	350,336	340,856	336,122	338,538
Total Capital	358,201	359,135	349,305	344,136	346,162

ASSET QUALITY (%)*	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
NPAs/Total Assets	1.18	1.27	1.13	0.86	0.42
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	3.45	2.46	2.10	1.63	1.66
Adj NPAs + Lns 90+/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	1.61	1.79	1.57	1.39	0.51
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	3.24	1.74	1.43	1.36	2.02
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.03	0.00	0.00	0.01	0.00
Reserves/Loans	0.54	0.55	0.52	0.57	0.53
Reserves/NPAs	31.68	29.57	31.09	37.21	78.00
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	4.59	4.63	8.01	6.42	2.94

NET INTEREST MARGIN (\$000)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Int Inc: Total	27,404	27,611	29,124	26,904	30,991
Int Exp: Total	15,128	15,669	17,285	16,736	19,950
Net Int Inc Before Loss Provisions	12,276	11,942	11,839	10,168	11,041
Total Provision for Losses	843	423	418	324	569
Net Int Inc after Provisions	11,443	11,588	11,404	9,744	10,428

NET INTEREST INCOME (\$000)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	52	67	41	65	68
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	71,166	72,461	76,592	77,765	73,816
Nonint Inc: Fees & Oth Charges	4,307	8,436	4,130	9,821	3,573
Nonint Inc: Other	66,859	64,025	72,462	67,944	70,243
Nonint Inc: Total	71,218	72,528	76,633	77,830	73,884

NET INTEREST EXPENSE (\$000)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Nonint Exp: Gen & Admin	61,333	56,828	60,638	57,479	61,361
Nonint Exp: Amort of Intang	245	244	245	244	244
Nonint Exp: Other	12,390	15,441	14,390	14,109	10,733
Nonint Exp: Total	73,968	72,513	75,273	71,832	72,338
Gain (Loss) on Sale of Secs	0	0	0	0	0

NET INCOME (\$000)	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Net Income before Tax/Adjust	8,693	11,603	12,764	15,742	11,974
Income Tax	124	1,318	1,260	404	0
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	8,569	10,285	11,504	15,338	11,974
Extraordinary Items	0	0	0	0	0
Net Income	1,460	3,881	3,453	7,328	3,007

MEMO	2025Q4	2025Q3	2025Q2	2025Q1	2024Q4
Full-time Eqv Employees (Actual)	1,388	1,388	1,400	1,401	1,417
Memo: Subchapter S Election?	No	No	No	No	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.