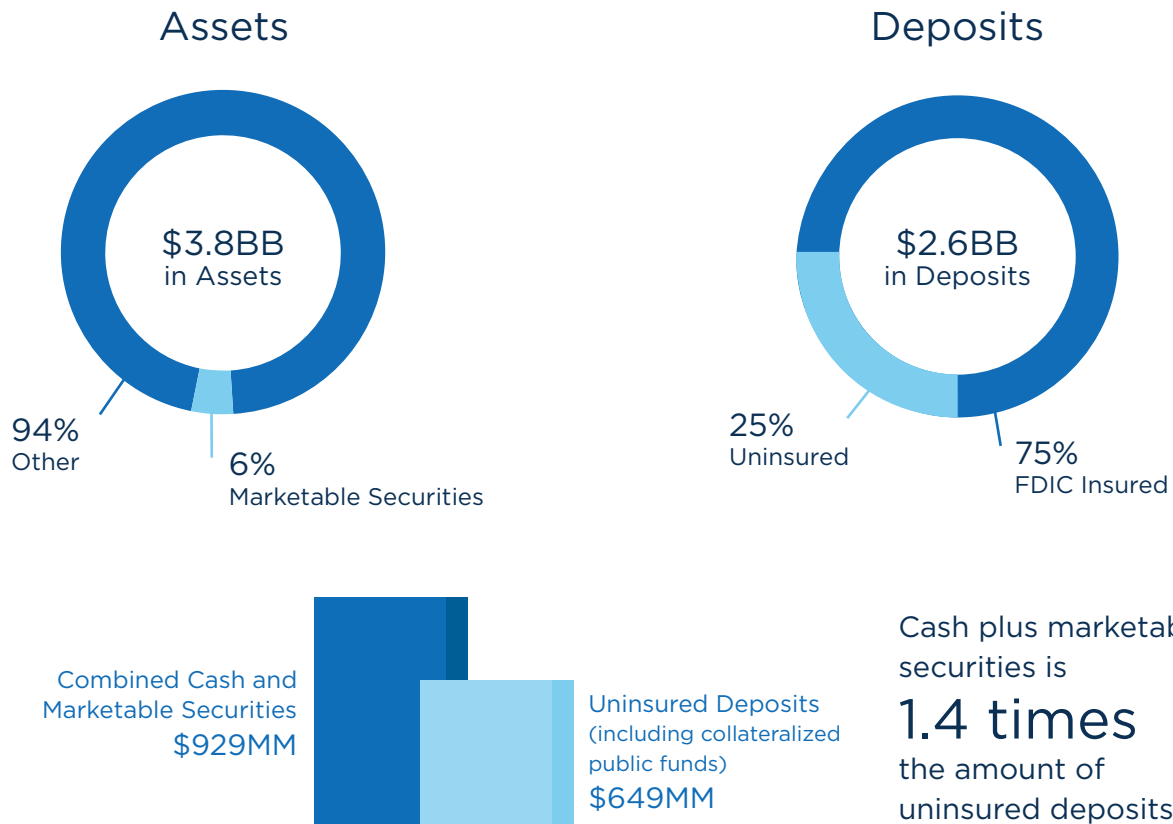


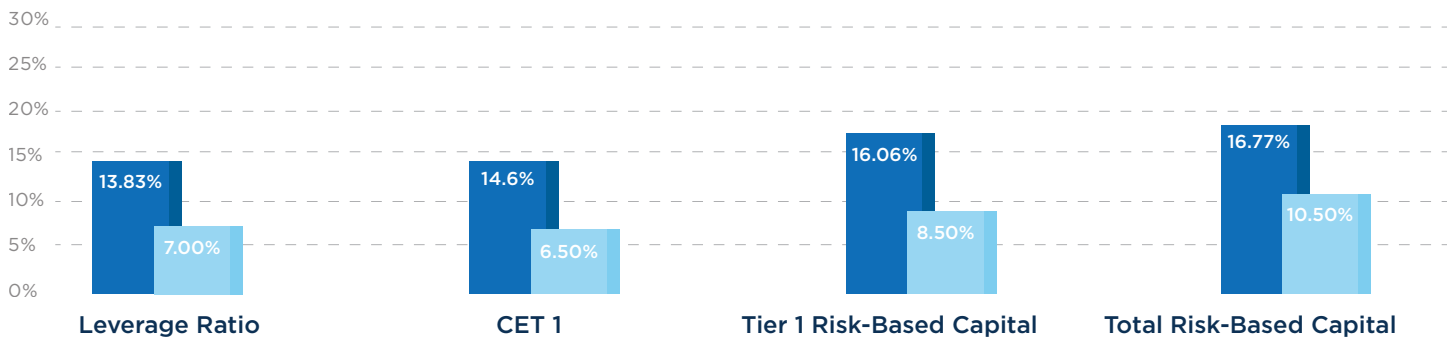
In Q1 2026, Cornerstone completed its largest-ever acquisition, merging with \$1.2B Peoples Bank bringing total assets to \$3.8B. Despite merger costs resulting in a net loss of \$2.5M, net interest margin improved for a sixth consecutive quarter. Deposits rose \$1.3B with 74.7% fully insured, and liquidity covers uninsured deposits 1.4x. The loan-to-deposit ratio stands at a healthy 58%, the leverage ratio remains strong at 13.8%, and non-performing assets are 0.85% of total assets.

Financial Highlights



The bank's capital well exceeds the highest regulatory thresholds.

■ Cornerstone Capital Bank ■ Basel III Minimum



Performance Indicators

- Low Accumulated Other Comprehensive Income (AOCI) compared to the 100 U.S. banks of similar size
- A diversified and stable deposit base
- Strong sources of liquidity including multiple available and unfunded lines of credit
- Existing regulatory capital over \$350MM
- Non-interest income as a % of assets in the top quartile of peer banks

YTD Highlights

Loan Growth

+\$725MM

Deposit Growth

+\$1.3B

Top 50

Mortgage Companies
in America

Recognized as an

ICBA

Top Lender

Top 1%

of All Companies
on Glassdoor

#48

Top Places to Work
by USA TODAY

Offerings

Our institutional experts serve community banks, credit unions, trust companies, and investment firms across the nation with asset and liability support. We bring efficiency and positivity into every interaction and we're here to help your institution:

- Meet loan growth and diversification objectives with high-quality assets
- Generate meaningful returns on excess liquidity
- Include mortgage loans in your profile, on your terms

Our Mission

We honor God by using our talents to make a positive difference in the lives of our team members, customers, shareholders, communities, and the people who provide services to us.

Our Convictions

- We Live and Lead with Honesty and Integrity
- We Respect and Care for Our People
- We Go All-Out Because We Are All-In
- We Are Wise Stewards