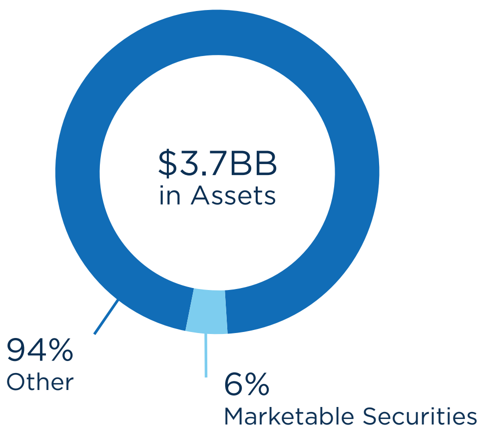
Quarterly Profile | Q2 2026

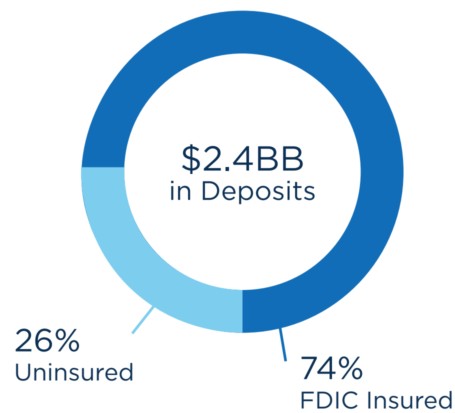
Following the success of our first quarter merger with Peoples Bank, Cornerstone Capital Bank has seen a strong return to profitability, earning $5.2 million and a net interest margin improved to 3.30% for a seventh consecutive quarter of growth. The second quarter reflected the successful integration of Peoples Bank, improved earnings, and loan growth supported by stable deposits.

Financial Highlights

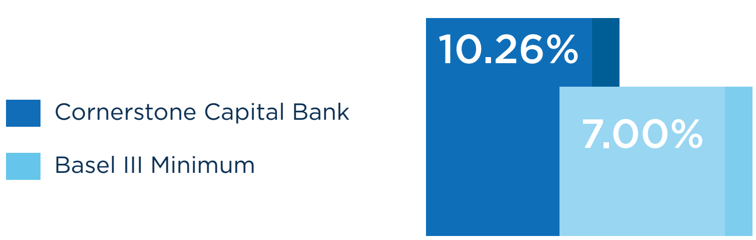
Assets



Deposits



Cash plus marketable securities is **1.0 times** the amount of uninsured deposits



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

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CornerstoneCapital.com/Stability-Report

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

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

YTD Highlights

Loan Growth

+$150MM

Recognized as an

ICBA

Top Lender

Top 1%

of All Companies on Glassdoor

#48

Top Places to Work by USA TODAY

Top 50

Mortgage Companies in America

Our Mission

We honor God by using our talents to make a positive difference in the lives of our Team Members, Clients, 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

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