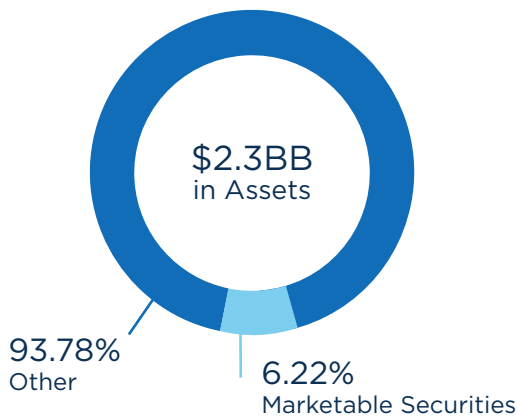


Cornerstone Capital Bank is the result of a merger between one of the nation’s premier independent residential mortgage companies, Cornerstone Home Lending, and The Roscoe Bank of Roscoe, Texas. The 2022 union brought together nearly 150 years of collective operating success and created the highest initially-capitalized bank in Texas history. Offering this diversified mix of financial services strengthens the balance sheet and allows us to serve clients through any economic cycle.

Financial Highlights

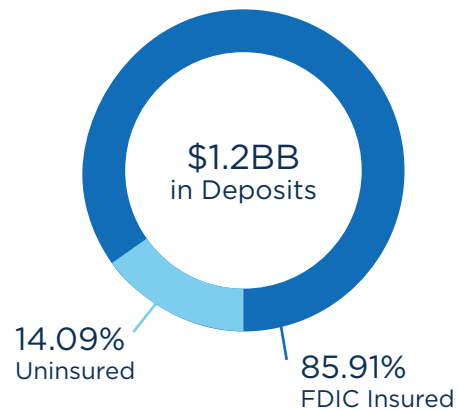
Assets

Less than 7% of assets are marketable securities.

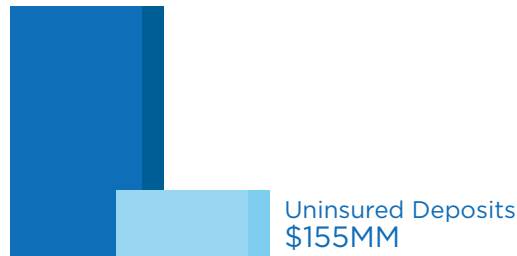


Deposits

The vast majority of deposits are insured by the FDIC.



Combined Cash and
Marketable Securities
\$743MM



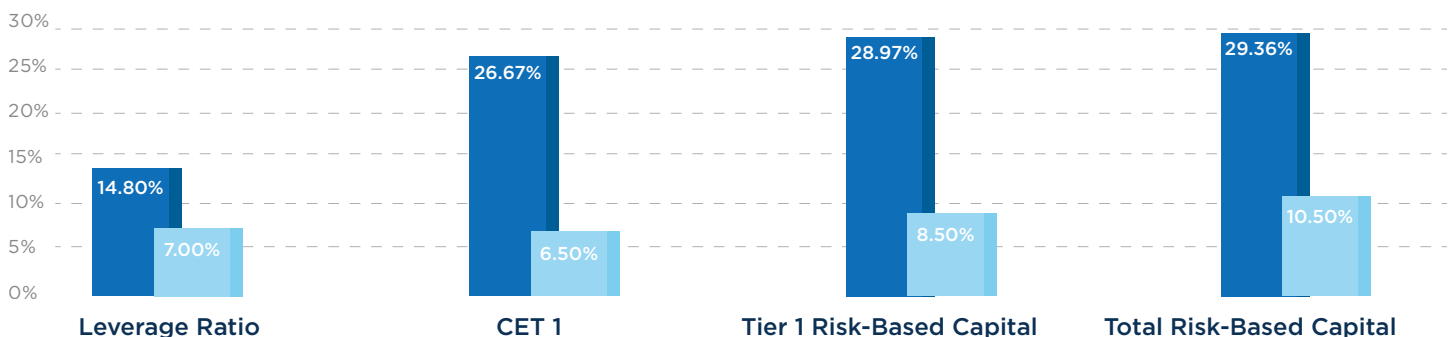
Cash plus marketable securities is

4.8 times

the amount of
uninsured deposits

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

■ Cornerstone Capital Bank ■ Basel III Minimum



Performance Indicators

- A Texas ratio less than 1%
- The second lowest Accumulated Other Comprehensive Income (AOCI) of 100 U.S. banks nearest in size
- A diversified and stable deposit base
- Strong sources of liquidity including multiple available and unfunded lines of credit
- Existing regulatory capital over \$250MM
- Non-interest income as a % of assets in the top quartile of peer banks

2023 Highlights

Loan Growth Deposit Growth

+57% **+40%**



Recognized as an
ICBA
Top Lender

Top 1%

of All Companies
on Glassdoor

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