

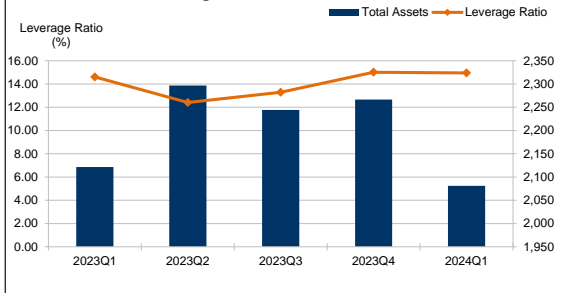
Cornerstone Capital Bank, SSB

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MANAGEMENT	ROLE	TITLE
Scott A. Almy	CEO	CEO & Director
Chancy Edwards	CFO	Interim CFO of Banking Division
Marcus N. Laird	Chairman	Chairman of the Board

Total Assets vs. Leverage Ratio



LOAN COMPOSITION (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Const & Land Dev Lns	2.07	1.34	1.24	0.86	0.99
Cl-end 1-4 Fam Lns	74.08	78.53	76.75	82.17	89.76
Rev 1-4 Fam Loans	0.02	0.01	0.00	0.00	0.00
Tot 1-4 Fam Loans	74.09	78.55	76.75	82.17	89.76
Multifamily (5+) Loans	1.75	1.59	1.91	1.77	0.80
Comm RE & Farm Lns	5.79	5.39	6.55	5.87	5.25
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	83.69	86.87	86.45	90.67	96.80
C&I Loans	14.99	11.81	12.04	8.37	2.25
Consumer Loans	0.23	0.21	0.23	0.22	0.22
Other	1.09	1.10	1.28	0.74	0.73
Total Non-RE Loans	16.31	13.13	13.55	9.33	3.20
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Demand Dep	56.97	21.12	26.89	62.64	73.64
NOW & Oth Trans Accts	4.70	44.17	42.86	5.22	3.52
Trans Accts	61.67	65.28	69.74	67.86	77.16
MMDA & Savings	31.28	27.87	24.77	26.41	17.81
Jumbo Time	3.69	3.59	2.64	2.54	2.89
Retail Time	3.36	3.26	2.84	3.20	2.14
Tot Time Deposits	7.05	6.85	5.48	5.73	5.03
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	61.93	59.97	64.09	60.01	50.40
Non Int Bear Dep	22.54	22.27	27.92	26.44	26.94
Int Bear Dep	77.46	77.73	72.08	73.56	73.06

Uninsured Deposits \$	167,364	155,166	240,297	156,903	210,794
Muni Transaction Deps	141,754	166,724	195,449	134,390	113,322
Muni NonTrans Deps	35,283	5,677	5,553	5,783	6,228

FINANCIAL HIGHLIGHTS (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
ROAA	1.03	-1.57	-0.40	-0.33	-1.61
ROAE	6.64	-10.67	-2.55	-2.13	-8.74
Net Interest Margin (FTE)	2.03	2.35	1.79	1.15	1.47
Oper Exp/ Oper Rev	83.05	99.17	93.31	92.10	99.83
Interest Income/ AA	5.06	5.15	4.97	4.73	3.92
Interest Expense/ AA	3.42	3.32	3.61	3.84	2.82
Net Interest Income/AA	1.65	1.82	1.36	0.89	1.10
Non Interest Income/AA	14.09	10.16	12.68	13.91	13.85
Non Interest Expense/ AA	13.12	11.93	13.15	13.68	14.97

BALANCE SHEET RATIOS (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Equity Cap/ Total Assets	15.57	14.65	15.14	14.93	16.17
Tang Equity/Tang Assets	14.83	13.95	14.42	14.22	15.40
Total Securities/Assets	5.73	6.22	4.33	4.37	4.08
Cash & Cash Equiv/Assets	26.41	26.56	34.90	31.93	31.06
Loans/Deposits	100.50	116.10	86.24	104.99	121.06
Loans/ Assets	56.37	56.41	46.34	48.97	49.00
Goodwill & Other Intang/Assets	0.87	0.81	0.83	0.82	0.90
Deposit/ Liabilities	67.39	57.73	64.12	55.49	48.95
Pledged Secs/Secs	92.81	79.42	94.93	80.18	51.93

GROWTH RATES (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Asset Growth Rate	-32.75	3.99	-9.11	33.05	26.06
Loan Growth Rate	-32.97	91.72	-30.07	32.77	110.93
Deposit Growth Rate	24.01	-34.76	50.37	99.02	37.12

REGULATORY CAPITAL (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Leverage Ratio	14.96	15.01	13.29	12.41	14.61
Common Equity Tier 1	24.35	26.67	20.14	18.67	20.35
Tier 1 Risk Based Ratio	26.48	28.97	22.02	20.51	22.38
Risk Based Capital Ratio	26.94	29.36	22.36	20.79	22.58
Common Equity Tier 1	285,423	313,097	252,247	237,559	238,619
Tier 1 Capital	310,393	340,112	275,797	261,082	262,482
Total Capital	315,862	344,696	280,060	264,558	264,856

ASSET QUALITY (%)¹	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
NPAs/Total Assets	0.14	0.13	0.08	0.07	0.12
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	1.85	1.41	2.87	2.27	2.49
Adj NPAs + Lns 90+ PD/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	0.22	0.20	0.11	0.10	0.25
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	3.04	2.27	6.01	4.49	4.84
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.00	0.34	0.00	0.00	0.00
Reserves/Loans	0.46	0.36	0.41	0.31	0.23
Reserves/NPAs	186.59	153.67	227.48	205.07	91.62
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	0.92	0.94	0.58	0.52	0.85

YIELD / COST DETAIL (%)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Yield on Loans and Leases	6.75	7.13	7.04	6.45	5.77
Yield on Total Secs (Debt + Eq)	4.63	4.89	4.39	4.31	4.24
Yield on Earning Assets	6.20	6.59	6.45	6.01	5.17
Cost of Int Bearing Deposits	4.83	4.77	4.86	4.21	3.97
Cost of Borrowings	5.00	5.33	5.50	6.92	3.81
Cost of Interest Bearing Liab	4.90	5.01	5.15	5.64	3.88
Cost of Funds	4.53	4.37	4.71	5.02	3.82
Yield/ Cost Spread	1.30	1.58	1.29	0.37	1.29

BALANCE SHEET (\$000)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Cash & Equivalents	549,669	602,148	783,275	733,307	658,960
Total Securities	119,260	140,927	97,098	100,440	86,537
Total Cash & Secs	668,929	743,075	880,373	833,747	745,497
Total Lns & Leases	1,173,209	1,278,592	1,040,097	1,124,627	1,039,464
Total Reserves	5,372	4,584	4,263	3,476	2,374
Net Lns & Leases	1,167,837	1,274,008	1,035,834	1,121,151	1,037,089
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	18,147	18,391	18,636	18,880	19,125
Total Assets	2,081,188	2,266,758	2,244,364	2,296,646	2,121,348

Total Deposits	1,167,366	1,101,275	1,206,092	1,071,192	858,642
FFunds Purch & Repos	0	0	0	0	0
FHLB Advances	0	0	0	0	0
Other Borrowings	479,601	709,409	591,944	779,690	807,393
Total Other Borrowings	479,601	709,409	591,944	779,690	807,393
Total Liabilities	1,732,143	1,907,686	1,881,124	1,930,304	1,754,196
Total Equity Cap	324,075	332,057	339,690	342,819	342,942

CECL METRICS (\$000)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Allow: HTM Debt Sec: Total	0	0	0	0	0
Allowance for Credit Losses	5,372	4,584	4,263	3,476	2,374
Credit Loss Expense	789	1,243	800	1,103	468
Allowance for Credit Losses	97	0	0	0	0

NET INTEREST MARGIN (\$000)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Int Inc: Total	26,753	29,385	26,890	26,097	18,603
Int Exp: Total	18,056	18,965	19,513	21,174	13,393
Net Int Inc Before Loss Provisions	8,697	10,420	7,377	4,923	5,210
Total Provision for Losses	789	1,243	800	1,103	468
Net Int Inc after Provisions	7,908	9,177	6,577	3,820	4,742

NONINTEREST INCOME (\$000)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	70	70	79	58	74
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & Nil	74,360	57,970	68,520	76,756	65,693
Nonint Inc: Fees & Oth Charges	6,580	-7,453	3,209	7,028	6,712
Nonint Inc: Other	67,780	65,423	65,311	69,728	58,981
Nonint Inc: Total	74,430	58,040	68,599	76,814	65,767

NONINTEREST EXPENSE (\$000)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Nonint Exp: Gen & Admin	58,329	56,652	59,979	63,951	59,793
Nonint Exp: Amort of Intang	245	244	245	243	246
Nonint Exp: Other	10,712	11,237	10,911	11,331	11,061
Nonint Exp: Total	69,286	68,133	71,135	75,525	71,100

Gain (Loss) on Sale of Secs	0	0	0	0	0
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NET INCOME (\$000)	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Net Income before Tax/Adjust	13,052	-916	4,041	5,109	-591
Income Tax	0	0	0	0	0
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	13,052	-916	4,041	5,109	-591
Extraordinary Items	0	0	0	0	0
Net Income	5,442	-8,956	-2,176	-1,824	-7,625

MEMO	2024Q1	2023Q4	2023Q3	2023Q2	2023Q1
Full-time Eqv Employees (Actual)	1,415	1,458	1,493	1,617	1,701
Memo: Subchapter S Election?	Yes	Yes	Yes	Yes	Yes

¹Loans 90+ days past due and nonaccrual loans guaranteed by the U.S. Government, agency or sponsored entity are excluded from Adjusted Asset Quality ratios.