

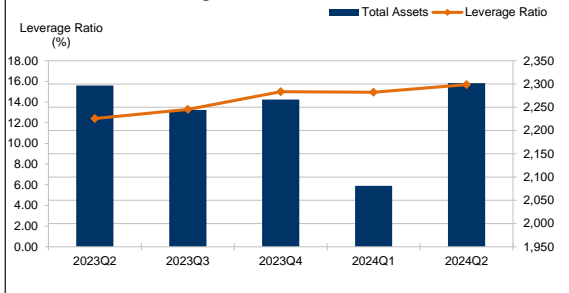
**Cornerstone Capital Bank, SSB**

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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 (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
Const & Land Dev Lns	2.66	2.07	1.34	1.24	0.86
Cl-end 1-4 Fam Lns	76.07	74.08	78.53	76.75	82.17
Rev 1-4 Fam Loans	0.02	0.02	0.01	0.00	0.00
Tot 1-4 Fam Loans	76.10	74.09	78.55	76.75	82.17
Multifamily (5+) Loans	1.61	1.75	1.59	1.91	1.77
Comm RE & Farm Lns	5.07	5.79	5.39	6.55	5.87
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	85.44	83.69	86.87	86.45	90.67
C&I Loans	13.38	14.99	11.81	12.04	8.37
Consumer Loans	0.23	0.23	0.21	0.23	0.22
Other	0.96	1.09	1.10	1.28	0.74
Total Non-RE Loans	14.56	16.31	13.13	13.55	9.33
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
Demand Dep	52.82	56.97	21.12	26.89	62.64
NOW & Oth Trans Accts	3.39	4.70	44.17	42.86	5.22
Trans Accts	56.21	61.67	65.28	69.74	67.86
MMDA & Savings	35.21	31.28	27.87	24.77	26.41
Jumbo Time	3.70	3.69	3.59	2.64	2.54
Retail Time	4.89	3.36	3.26	2.84	3.20
Tot Time Deposits	8.59	7.05	6.85	5.48	5.73
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	66.25	61.93	59.97	64.09	60.01
Non Int Bear Dep	22.92	22.54	22.27	27.92	26.44
Int Bear Dep	77.08	77.46	77.73	72.08	73.56

Uninsured Deposits \$	181,767	167,364	155,166	240,297	156,903
Muni Transaction Deps	127,649	141,754	166,724	195,449	134,390
Muni NonTrans Deps	79,584	35,283	5,677	5,553	5,783

FINANCIAL HIGHLIGHTS (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2	BALANCE SHEET (\$000)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
ROAA	0.75	1.03	-1.57	-0.40	-0.33	Cash & Equivalents	694,798	549,669	602,148	783,275	733,307
ROAE	4.92	6.64	-10.67	-2.55	-2.13	Total Securities	142,787	119,260	140,927	97,098	100,440
Net Interest Margin (FTE)	2.20	2.03	2.35	1.79	1.15	Total Cash & Secs	837,585	668,929	743,075	880,373	833,747
Oper Exp/ Oper Rev	83.02	83.05	99.17	93.31	92.10	Total Lns & Leases	1,257,473	1,173,209	1,278,592	1,040,097	1,124,627
Interest Income/ AA	5.13	5.06	5.15	4.97	4.73	Total Reserves	5,635	5,372	4,584	4,263	3,476
Interest Expense/ AA	3.35	3.42	3.32	3.61	3.84	Net Lns & Leases	1,251,839	1,167,837	1,274,008	1,035,834	1,121,151
Net Interest Income/AA	1.79	1.65	1.82	1.36	0.89	Trade Acct Assets	0	0	0	0	0
Non Interest Income/AA	14.66	14.09	10.16	12.68	13.91	Goodwill & Other Intang	17,902	18,147	18,391	18,636	18,880
Non Interest Expense/ AA	13.70	13.12	11.93	13.15	13.68	Total Assets	2,302,045	2,081,188	2,266,758	2,244,364	2,296,646

BALANCE SHEET RATIOS (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2	Total Deposits	1,335,498	1,167,366	1,101,275	1,206,092	1,071,192
Equity Cap/ Total Assets	14.11	15.57	14.65	15.14	14.93	FFunds Purch & Repos	0	0	0	0	0
Tang Equity/Tang Assets	13.44	14.83	13.95	14.42	14.22	FHLB Advances	0	0	0	0	0
Total Securities/Assets	6.20	5.73	6.22	4.33	4.37	Other Borrowings	517,509	479,601	709,409	591,944	779,690
Cash & Cash Equiv/Assets	30.18	26.41	26.56	34.90	31.93	Total Other Borrowings	517,509	479,601	709,409	591,944	779,690
Loans/Deposits	94.16	100.50	116.10	86.24	104.99	Total Liabilities	1,951,140	1,732,143	1,907,686	1,881,124	1,930,304
Loans/ Assets	54.62	56.37	56.41	46.34	48.97	Total Equity Cap	324,779	324,075	332,057	339,690	342,819
Goodwill & Other Intang/Assets	0.78	0.87	0.81	0.83	0.82						
Deposit/ Liabilities	68.45	67.39	57.73	64.12	55.49						
Pledged Secs/Secs	92.30	92.81	79.42	94.93	80.18						

GROWTH RATES (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2	CECL METRICS (\$000)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
Asset Growth Rate	42.45	-32.75	3.99	-9.11	33.05	Allow: HTM Debt Sec: Total	0	0	0	0	0
Loan Growth Rate	28.73	-32.97	91.72	-30.07	32.77	Allowance for Credit Losses	5,635	5,372	4,584	4,263	3,476
Deposit Growth Rate	57.61	24.01	-34.76	50.37	99.02	Credit Loss Expense	366	789	1,243	800	1,103
						Allowance for Credit Losses	186	97	0	0	0

REGULATORY CAPITAL (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2	NET INTEREST MARGIN (\$000)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
Leverage Ratio	15.69	14.96	15.01	13.29	12.41	Int Inc: Total	27,474	26,753	29,385	26,890	26,097
Common Equity Tier 1	26.85	24.35	26.67	20.14	18.67	Int Exp: Total	17,917	18,056	18,965	19,513	21,174
Tier 1 Risk Based Ratio	29.13	26.48	28.97	22.02	20.51	Net Int Inc Before Loss Provisions	9,557	8,697	10,420	7,377	4,923
Risk Based Capital Ratio	29.64	26.94	29.36	22.36	20.79	Total Provision for Losses	366	789	1,243	800	1,103
Common Equity Tier 1	307,037	285,423	313,097	252,247	237,559	Net Int Inc after Provisions	9,005	7,908	9,177	6,577	3,820
Tier 1 Capital	333,163	310,393	340,112	275,797	261,082						
Total Capital	338,983	315,862	344,696	280,060	264,558						

ASSET QUALITY (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2	NONINTEREST INCOME (\$000)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
NPA's/Total Assets	0.07	0.14	0.13	0.08	0.07	Nonint Inc: Fiduciary Activities	0	0	0	0	0
Adj NPA's/Total Assets	0.00	0.00	0.00	0.00	0.00	Nonint Inc: Svc Chgs on Dep Acct	65	70	70	79	58
NPA's + Lns 90+PD/Tot Assets	1.11	1.85	1.41	2.87	2.27	Nonint Inc: Trading Revenue	0	0	0	0	0
Adj NPA's + Lns 90+ PD/ Assets	0.00	0.00	0.00	0.00	0.00	Nonint Inc: Oth Svc Chgs & Nil	78,412	74,360	57,970	68,520	76,756
NPLs/Tot Lns	0.08	0.22	0.20	0.11	0.10	Nonint Inc: Fees & Oth Charges	2,505	6,580	-7,453	3,209	7,028
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00	Nonint Inc: Other	75,907	67,780	65,423	65,311	69,728
Lns 90+ Days Past Due / Tot Lns	1.91	3.04	2.27	6.01	4.49	Nonint Inc: Total	78,477	74,430	58,040	68,599	76,814
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00						
NCOs/Avg Loans	0.04	0.00	0.34	0.00	0.00						
Reserves/Loans	0.45	0.46	0.36	0.41	0.31						
Reserves/NPAs	371.70	186.59	153.67	227.48	205.07						
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00						
Texas Ratio	0.49	0.92	0.94	0.58	0.52						

YIELD / COST DETAIL (%)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2	NONINTEREST EXPENSE (\$000)	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
Yield on Loans and Leases	6.96	6.75	7.13	7.04	6.45	Nonint Exp: Gen & Admin	62,714	58,329	56,652	59,979	63,951
Yield on Total Secs (Debt + Eq)	4.63	4.63	4.89	4.39	4.31	Nonint Exp: Amort of Intang	244	245	244	245	243
Yield on Earning Assets	6.30	6.20	6.59	6.45	6.01	Nonint Exp: Other	10,368	10,712	11,237	10,911	11,331
Cost of Int Bearing Deposits	4.77	4.83	4.77	4.86	4.21	Nonint Exp: Total	73,326	69,286	68,133	71,135	75,525
Cost of Borrowings	5.12	5.00	5.33	5.50	6.92						
Cost of Interest Bearing Liab	4.89	4.90	5.01	5.15	5.64	Gain (Loss) on Sale of Secs	0	0	0	0	0
Cost of Funds	4.44	4.53	4.37	4.71	5.02						
Yield/ Cost Spread	1.41	1.30	1.58	1.29	0.37						

MEMO	2024Q2	2024Q1	2023Q4	2023Q3	2023Q2
Net Income before Tax/Adjust	14,156	13,052	-916	4,041	5,109
Income Tax	0	0	0	0	0
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	14,156	13,052	-916	4,041	5,109
Extraordinary Items	0	0	0	0	0
Net Income	3,991	5,442	-8,956	-2,176	-1,824
Full-time Eqv Employees (Actual)	1,397	1,415	1,458	1,493	1,617
Memo: Subchapter S Election?	Yes	Yes	Yes	Yes	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.