

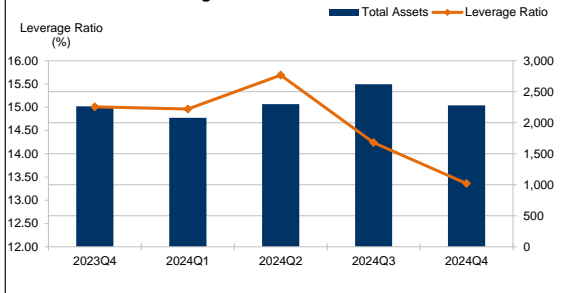
Cornerstone Capital Bank, SSB

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| MANAGEMENT | ROLE | TITLE |
|-----------------|----------|---------------------------|
| Scott A. Almy | CEO | President, CEO & Director |
| Paul Woo | CFO | EVP & CFO |
| Marcus N. Laird | Chairman | Chairman of the Board |

Total Assets vs. Leverage Ratio



| LOAN COMPOSITION (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|-------------------------|--------|--------|--------|--------|--------|
| Const & Land Dev Lns | 4.53 | 4.02 | 2.66 | 2.07 | 1.34 |
| Cl-end 1-4 Fam Lns | 76.40 | 77.73 | 76.07 | 74.08 | 78.53 |
| Rev 1-4 Fam Loans | 0.04 | 0.02 | 0.02 | 0.02 | 0.01 |
| Tot 1-4 Fam Loans | 76.44 | 77.75 | 76.10 | 74.09 | 78.55 |
| Multifamily (5+) Loans | 1.45 | 1.57 | 1.61 | 1.75 | 1.59 |
| Comm RE & Farm Lns | 6.36 | 5.03 | 5.07 | 5.79 | 5.39 |
| Foreign Office RE Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Real Est Lns | 88.77 | 88.37 | 85.44 | 83.69 | 86.87 |
| C&I Loans | 10.55 | 10.75 | 13.38 | 14.99 | 11.81 |
| Consumer Loans | 0.23 | 0.24 | 0.23 | 0.23 | 0.21 |
| Other | 0.44 | 0.64 | 0.96 | 1.09 | 1.10 |
| Total Non-RE Loans | 11.23 | 11.63 | 14.56 | 16.31 | 13.13 |
| Less Unearned Inc Lns | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| DEPOSIT COMPOSITION (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|-------------------------|--------|--------|--------|--------|--------|
| Demand Dep | 19.12 | 48.74 | 52.82 | 56.97 | 21.12 |
| NOW & Oth Trans Accts | 33.31 | 9.02 | 3.39 | 4.70 | 44.17 |
| Trans Accts | 52.43 | 57.76 | 56.21 | 61.67 | 65.28 |
| MMDA & Savings | 29.77 | 26.30 | 35.21 | 31.28 | 27.87 |
| Jumbo Time | 4.24 | 3.44 | 3.70 | 3.69 | 3.59 |
| Retail Time | 13.55 | 12.50 | 4.89 | 3.36 | 3.26 |
| Tot Time Deposits | 17.80 | 15.94 | 8.59 | 7.05 | 6.85 |
| Foreign Dep | NA | NA | NA | NA | NA |
| Core Deposits | 75.78 | 71.18 | 66.25 | 61.93 | 59.97 |
| Non Int Bear Dep | 17.31 | 23.04 | 22.92 | 22.54 | 22.27 |
| Int Bear Dep | 82.69 | 76.96 | 77.08 | 77.46 | 77.73 |

| | | | | | |
|-----------------------|---------|---------|---------|---------|---------|
| Uninsured Deposits \$ | 220,547 | 190,841 | 181,767 | 167,364 | 155,166 |
| Muni Transaction Deps | 123,146 | 136,879 | 127,649 | 141,754 | 166,724 |
| Muni NonTrans Deps | 86,351 | 127,921 | 79,584 | 35,283 | 5,677 |

| FINANCIAL HIGHLIGHTS (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 | BALANCE SHEET (\$000) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|---------------------------|--------|--------|--------|--------|--------|-------------------------|-----------|-----------|-----------|-----------|-----------|
| ROAA | 0.47 | 0.92 | 0.75 | 1.03 | -1.57 | Cash & Equivalents | 542,610 | 962,056 | 694,798 | 549,669 | 602,148 |
| ROAE | 3.62 | 6.70 | 4.92 | 6.64 | -10.67 | Total Securities | 105,448 | 147,405 | 142,787 | 119,260 | 140,927 |
| Net Interest Margin (FTE) | 2.07 | 2.13 | 2.20 | 2.03 | 2.35 | Total Cash & Secs | 648,058 | 1,109,461 | 837,585 | 668,929 | 743,075 |
| Oper Exp/ Oper Rev | 84.89 | 81.68 | 83.02 | 83.05 | 99.17 | Total Lns & Leases | 1,399,427 | 1,295,545 | 1,257,473 | 1,173,209 | 1,278,592 |
| Interest Income/ AA | 4.84 | 5.21 | 5.13 | 5.06 | 5.15 | Total Reserves | 7,394 | 6,831 | 5,635 | 5,372 | 4,584 |
| Interest Expense/ AA | 3.12 | 3.44 | 3.35 | 3.42 | 3.32 | Net Lns & Leases | 1,392,033 | 1,288,714 | 1,251,839 | 1,167,837 | 1,274,008 |
| Net Interest Income/AA | 1.73 | 1.77 | 1.79 | 1.65 | 1.82 | Trade Acct Assets | 0 | 0 | 0 | 0 | 0 |
| Non Interest Income/AA | 11.55 | 12.63 | 14.66 | 14.09 | 10.16 | Goodwill & Other Intang | 17,412 | 17,657 | 17,902 | 18,147 | 18,391 |
| Non Interest Expense/ AA | 11.31 | 11.80 | 13.70 | 13.12 | 11.93 | Total Assets | 2,280,636 | 2,620,577 | 2,302,045 | 2,081,188 | 2,266,758 |

| BALANCE SHEET RATIOS (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 | CECL METRICS (\$000) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|--------------------------------|--------|--------|--------|--------|--------|-----------------------------|--------|--------|--------|--------|--------|
| Equity Cap/ Total Assets | 14.58 | 12.64 | 14.11 | 15.57 | 14.65 | Allow: HTM Debt Sec: Total | 0 | 0 | 0 | 0 | 0 |
| Tang Equity/Tang Assets | 13.93 | 12.05 | 13.44 | 14.83 | 13.95 | Allowance for Credit Losses | 7,394 | 6,831 | 5,635 | 5,372 | 4,584 |
| Total Securities/Assets | 4.62 | 5.62 | 6.20 | 5.73 | 6.25 | Credit Loss Expense | 569 | 1,197 | 366 | 789 | 1,243 |
| Cash & Cash Equiv/Assets | 23.79 | 36.71 | 30.18 | 26.41 | 26.56 | Allowance for Credit Losses | 230 | 186 | 186 | 97 | 0 |
| Loans/Deposits | 101.36 | 81.93 | 94.16 | 100.50 | 116.10 | | | | | | |
| Loans/ Assets | 61.36 | 49.44 | 54.62 | 56.37 | 56.41 | | | | | | |
| Goodwill & Other Intang/Assets | 0.76 | 0.67 | 0.78 | 0.87 | 0.81 | | | | | | |
| Deposit/ Liabilities | 71.97 | 69.90 | 68.45 | 67.39 | 57.73 | | | | | | |
| Pledged Secs/Secs | 93.85 | 94.61 | 92.30 | 92.81 | 79.42 | | | | | | |

| GROWTH RATES (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 | NET INTEREST MARGIN (\$000) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|---------------------|--------|--------|--------|--------|--------|------------------------------------|--------|--------|--------|--------|--------|
| Asset Growth Rate | -51.89 | 55.35 | 42.45 | -32.75 | 3.99 | Int Inc: Total | 30,991 | 31,242 | 27,474 | 26,753 | 29,385 |
| Loan Growth Rate | 32.07 | 12.11 | 28.73 | -32.97 | 91.72 | Int Exp: Total | 19,950 | 20,643 | 17,917 | 18,056 | 18,965 |
| Deposit Growth Rate | -50.76 | 73.62 | 57.61 | 24.01 | -34.76 | Net Int Inc Before Loss Provisions | 11,041 | 10,599 | 9,557 | 8,697 | 10,420 |
| | | | | | | Total Provision for Losses | 569 | 1,197 | 366 | 789 | 1,243 |
| | | | | | | Net Int Inc after Provisions | 10,472 | 9,402 | 9,005 | 7,908 | 9,177 |

| REGULATORY CAPITAL (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 | NONINTEREST INCOME (\$000) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|--------------------------|---------|---------|---------|---------|---------|----------------------------------|--------|--------|--------|--------|--------|
| Leverage Ratio | 13.36 | 14.24 | 15.69 | 14.96 | 15.01 | Nonint Inc: Fiduciary Activities | 0 | 0 | 0 | 0 | 0 |
| Common Equity Tier 1 | 24.08 | 26.08 | 26.85 | 24.35 | 26.67 | Nonint Inc: Svc Chgs on Dep Acct | 68 | 69 | 65 | 70 | 70 |
| Tier 1 Risk Based Ratio | 26.38 | 28.34 | 29.13 | 26.48 | 28.97 | Nonint Inc: Trading Revenue | 0 | 0 | 0 | 0 | 0 |
| Risk Based Capital Ratio | NA | 28.93 | 29.64 | 26.94 | 29.36 | Nonint Inc: Oth Svc Chgs & NII | 73,816 | 75,729 | 78,412 | 74,360 | 57,970 |
| Common Equity Tier 1 | 309,001 | 312,164 | 307,037 | 285,423 | 313,097 | Nonint Inc: Fees & Oth Charges | 3,573 | -1,011 | 2,505 | 6,580 | -7,453 |
| Tier 1 Capital | 338,538 | 339,199 | 333,163 | 310,393 | 340,112 | Nonint Inc: Other | 70,243 | 76,740 | 75,907 | 67,780 | 65,423 |
| Total Capital | 346,162 | 346,215 | 338,983 | 315,862 | 344,696 | Nonint Inc: Total | 73,884 | 75,798 | 78,477 | 74,430 | 58,040 |

| ASSET QUALITY (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 | NONINTEREST EXPENSE (\$000) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|---------------------------------|--------|--------|--------|--------|--------|-----------------------------|--------|--------|--------|--------|--------|
| NPAs/Total Assets | 0.42 | 0.29 | 0.07 | 0.14 | 0.13 | Nonint Exp: Gen & Admin | 61,361 | 59,074 | 62,714 | 58,329 | 56,652 |
| Adj NPAs/Total Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | Nonint Exp: Amort of Intang | 244 | 245 | 244 | 245 | 244 |
| NPAs + Lns 90+PD/Tot Assets | 1.66 | 1.05 | 1.11 | 1.85 | 1.41 | Nonint Exp: Other | 10,733 | 11,496 | 10,368 | 10,712 | 11,237 |
| Adj NPAs + Lns 90+/ Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | Nonint Exp: Total | 72,338 | 70,815 | 73,326 | 69,286 | 68,133 |
| NPLs/Tot Lns | 0.51 | 0.37 | 0.08 | 0.22 | 0.20 | Gain (Loss) on Sale of Secs | 0 | 0 | 0 | 0 | 0 |
| Adj NPLs/ Tot Lns | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | |
| Lns 90+ Days Past Due / Tot Lns | 2.02 | 1.54 | 1.91 | 3.04 | 2.27 | | | | | | |
| Adj Lns 90+ PD/ Tot Lns | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | |
| NCOs/Avg Loans | 0.00 | 0.00 | 0.04 | 0.00 | 0.34 | | | | | | |
| Reserves/Loans | 0.53 | 0.53 | 0.45 | 0.46 | 0.36 | | | | | | |
| Reserves/NPAs | 78.00 | 90.02 | 371.70 | 186.59 | 153.67 | | | | | | |
| Reserves/ Adj NPAs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | |
| Texas Ratio | 2.94 | 2.37 | 0.49 | 0.92 | 0.94 | | | | | | |

| YIELD / COST DETAIL (%) | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 | MEMO | 2024Q4 | 2024Q3 | 2024Q2 | 2024Q1 | 2023Q4 |
|---------------------------------|--------|--------|--------|--------|--------|----------------------------------|--------|--------|--------|--------|--------|
| Yield on Loans and Leases | 6.55 | 6.77 | 6.96 | 6.75 | 7.13 | Full-time Eqv Employees (Actual) | 1,417 | 1,410 | 1,397 | 1,415 | 1,458 |
| Yield on Total Secs (Debt + Eq) | 4.72 | 4.74 | 4.63 | 4.63 | 4.89 | Memo: Subchapter S Election? | Yes | Yes | Yes | Yes | Yes |
| Yield on Earning Assets | 5.79 | 6.22 | 6.30 | 6.20 | 6.59 | | | | | | |
| Cost of Int Bearing Deposits | 4.86 | 4.99 | 4.77 | 4.83 | 4.77 | | | | | | |
| Cost of Borrowings | 4.55 | 4.86 | 5.12 | 5.00 | 5.33 | | | | | | |
| Cost of Interest Bearing Liab | 4.77 | 4.95 | 4.89 | 4.90 | 5.01 | | | | | | |
| Cost of Funds | 4.12 | 4.46 | 4.44 | 4.53 | 4.37 | | | | | | |
| Yield/ Cost Spread | 1.02 | 1.27 | 1.41 | 1.30 | 1.58 | | | | | | |

*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.