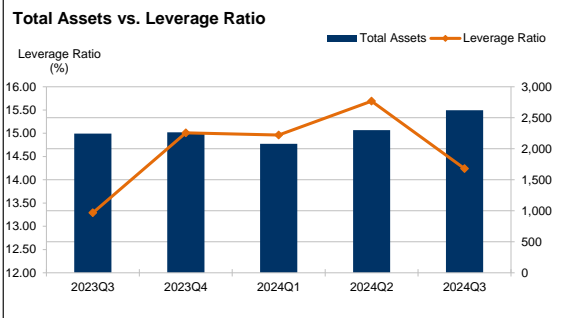


**Cornerstone Capital Bank, SSB**

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



LOAN COMPOSITION (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Const & Land Dev Lns	4.02	2.66	2.07	1.34	1.24
Cl-end 1-4 Fam Lns	77.73	76.07	74.08	78.53	76.75
Rev 1-4 Fam Loans	0.02	0.02	0.02	0.01	0.00
Tot 1-4 Fam Loans	77.75	76.10	74.09	78.55	76.75
Multifamily (5+) Loans	1.57	1.61	1.75	1.59	1.91
Comm RE & Farm Lns	5.03	5.07	5.79	5.39	6.55
Foreign Office RE Loans	0.00	0.00	0.00	0.00	0.00
Total Real Est Lns	88.37	85.44	83.69	86.87	86.45
C&I Loans	10.75	13.38	14.99	11.81	12.04
Consumer Loans	0.24	0.23	0.23	0.21	0.23
Other	0.64	0.96	1.09	1.10	1.28
Total Non-RE Loans	11.63	14.56	16.31	13.13	13.55
Less Unearned Inc Lns	0.00	0.00	0.00	0.00	0.00

DEPOSIT COMPOSITION (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Demand Dep	48.74	52.82	56.97	21.12	26.89
NOW & Oth Trans Accts	9.02	3.39	4.70	44.17	42.86
Trans Accts	57.76	56.21	61.67	65.28	69.74
MMDA & Savings	26.30	35.21	31.28	27.87	24.77
Jumbo Time	3.44	3.70	3.69	3.59	2.64
Retail Time	12.50	4.89	3.36	3.26	2.84
Tot Time Deposits	15.94	8.59	7.05	6.85	5.48
Foreign Dep	NA	NA	NA	NA	NA
Core Deposits	71.18	66.25	61.93	59.97	64.09
Non Int Bear Dep	23.04	22.92	22.54	22.27	27.92
Int Bear Dep	76.96	77.08	77.46	77.73	72.08

Uninsured Deposits \$	190,941	181,767	167,364	155,166	240,297
Muni Transaction Deps	136,879	127,649	141,754	166,724	195,449
Muni NonTrans Deps	127,921	79,584	35,283	5,677	5,553

FINANCIAL HIGHLIGHTS (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
ROAA	0.92	0.75	1.03	-1.57	-0.40
ROAE	6.70	4.92	6.64	-10.67	-2.55
Net Interest Margin (FTE)	2.13	2.20	2.03	2.35	1.79
Oper Exp/ Oper Rev	81.68	83.02	83.05	99.17	93.31
Interest Income/ AA	5.21	5.13	5.06	5.15	4.97
Interest Expense/ AA	3.44	3.35	3.42	3.32	3.61
Net Interest Income/AA	1.77	1.79	1.65	1.82	1.36
Non Interest Income/AA	12.63	14.66	14.09	10.16	12.68
Non Interest Expense/ AA	11.80	13.70	13.12	11.93	13.15

BALANCE SHEET (\$000)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Cash & Equivalents	962,056	694,798	549,669	602,148	783,275
Total Securities	147,405	142,787	119,260	140,927	97,098
Total Cash & Secs	1,109,461	837,585	668,929	743,075	880,373
Total Lns & Leases	1,295,545	1,257,473	1,173,209	1,278,592	1,040,097
Total Reserves	6,831	5,635	5,372	4,584	4,263
Net Lns & Leases	1,288,714	1,251,839	1,167,837	1,274,008	1,035,834
Trade Acct Assets	0	0	0	0	0
Goodwill & Other Intang	17,657	17,902	18,147	18,391	18,636
Total Assets	2,620,577	2,302,045	2,081,188	2,266,758	2,244,364

BALANCE SHEET RATIOS (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Equity Cap/ Total Assets	12.64	14.11	15.57	14.65	15.14
Tang Equity/Tang Assets	12.05	13.44	14.83	13.95	14.42
Total Securities/Assets	5.62	6.20	5.73	6.22	4.33
Cash & Cash Equiv/Assets	36.71	30.18	26.41	26.56	34.90
Loans/Deposits	81.93	94.16	100.50	116.10	86.24
Loans/ Assets	49.44	54.62	56.37	56.41	46.34
Goodwill & Other Intang/Assets	0.67	0.78	0.87	0.81	0.83
Deposit/ Liabilities	69.90	68.45	67.39	57.73	64.12
Pledged Secs/Secs	94.61	92.30	92.81	79.42	94.93

GROWTH RATES (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Asset Growth Rate	55.35	42.45	-32.75	3.99	-9.11
Loan Growth Rate	12.11	28.73	-32.97	91.72	-30.07
Deposit Growth Rate	73.62	57.61	24.01	-34.76	50.37

REGULATORY CAPITAL (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Leverage Ratio	14.24	15.69	14.96	15.01	13.29
Common Equity Tier 1	26.08	26.85	24.35	26.67	20.14
Tier 1 Risk Based Ratio	28.34	29.13	26.48	28.97	22.02
Risk Based Capital Ratio	28.93	29.64	26.94	29.36	22.26
Common Equity Tier 1	312,164	307,037	285,423	313,097	252,247
Tier 1 Capital	339,199	333,163	310,393	340,112	275,797
Total Capital	346,215	338,983	315,862	344,696	280,060

ASSET QUALITY (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
NPAs/Total Assets	0.29	0.07	0.14	0.13	0.08
Adj NPAs/Total Assets	0.00	0.00	0.00	0.00	0.00
NPAs + Lns 90+PD/Tot Assets	1.05	1.11	1.85	1.41	2.87
Adj NPAs + Lns 90+/ Assets	0.00	0.00	0.00	0.00	0.00
NPLs/Tot Lns	0.37	0.08	0.22	0.20	0.11
Adj NPLs/ Tot Lns	0.00	0.00	0.00	0.00	0.00
Lns 90+ Days Past Due / Tot Lns	1.54	1.91	3.04	2.27	6.01
Adj Lns 90+ PD/ Tot Lns	0.00	0.00	0.00	0.00	0.00
NCOs/Avg Loans	0.00	0.04	0.00	0.34	0.00
Reserves/Loans	0.53	0.45	0.46	0.36	0.41
Reserves/NPAs	90.02	371.70	186.59	153.67	227.48
Reserves/ Adj NPAs	0.00	0.00	0.00	0.00	0.00
Texas Ratio	2.37	0.49	0.92	0.94	0.58

YIELD / COST DETAIL (%)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Yield on Loans and Leases	6.77	6.96	6.75	7.13	7.04
Yield on Total Secs (Debt + Eq)	4.74	4.63	4.63	4.89	4.39
Yield on Earning Assets	6.22	6.30	6.20	6.59	6.45
Cost of Int Bearing Deposits	4.99	4.77	4.83	4.77	4.86
Cost of Borrowings	4.86	5.12	5.00	5.33	5.50
Cost of Interest Bearing Liab	4.95	4.89	4.90	5.01	5.15
Cost of Funds	4.46	4.44	4.53	4.37	4.71
Yield/ Cost Spread	1.27	1.41	1.30	1.58	1.29

NET INTEREST INCOME (\$000)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Int Inc: Total	31,242	27,474	26,753	29,385	26,890
Int Exp: Total	20,643	17,917	18,056	18,965	19,513
Net Int Inc Before Loss Provisions	10,599	9,557	8,697	10,420	7,377
Total Provision for Losses	1,197	366	789	1,243	800
Net Int Inc after Provisions	9,402	9,005	7,908	9,177	6,577

NONINTEREST INCOME (\$000)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Nonint Inc: Fiduciary Activities	0	0	0	0	0
Nonint Inc: Svc Chgs on Dep Acct	69	65	70	70	79
Nonint Inc: Trading Revenue	0	0	0	0	0
Nonint Inc: Oth Svc Chgs & NII	75,729	78,412	74,360	57,970	68,520
Nonint Inc: Fees & Oth Charges	-1,011	2,505	6,580	-7,453	3,209
Nonint Inc: Other	76,740	75,907	67,780	65,423	65,311
Nonint Inc: Total	75,798	78,477	74,430	58,040	68,599

NONINTEREST EXPENSE (\$000)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Nonint Exp: Gen & Admin	59,074	62,714	58,329	56,652	59,979
Nonint Exp: Amort of Intang	245	244	245	244	245
Nonint Exp: Other	11,496	10,368	10,712	11,237	10,911
Nonint Exp: Total	70,815	73,326	69,286	68,133	71,135

NET INCOME (\$000)	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Net Income before Tax/Adjust	14,385	14,156	13,052	-916	4,041
Income Tax	0	0	0	0	0
Minority Interest	NA	NA	NA	NA	NA
Net Income before Extra Items	14,385	14,156	13,052	-916	4,041
Extraordinary Items	0	0	0	0	0
Net Income	5,496	3,991	5,442	-8,956	-2,176

MEMO	2024Q3	2024Q2	2024Q1	2023Q4	2023Q3
Full-time Eqv Employees (Actual)	1,410	1,397	1,415	1,458	1,493
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.