



2020 Annual Meeting
April 20, 2020

2019 Strategic Initiatives

- Management set out on a plan to take advantage of significant disruption in our markets.
- As in 2016, we developed a plan to add a number of additional commercial bankers to:
 - Increase our share of loans
 - Increase our share of deposits
 - Increase our share of wealth management assets
- We began to execute on a plan to start to transition management and ownership of the Corporation to the next generation of leadership.

2019 Corporate Highlights

- A substantial special dividend of \$35 per share was paid on July 15, 2019.
- A recapitalization plan began raising \$15 million of new equity - \$2.4 million from the future leadership team.
- Officers, employees, and directors currently own more than 51% of the outstanding shares of the Corporation's stock.
- Stock began trading on the Pink[®] Open Market under the ticker symbol of CNBP.

2019 Bank Highlights

- Six additional commercial bankers hired in 2019
- Half of these new lenders operated through 2019 under protective covenants agreements
- Growth in both loans and deposits was still strong

2019 Lending Highlights

- We continue to emphasize relationship lending.
- Loans increased \$50 million (11.9%) from 2018
- The allowance for loan losses \$7.1 million – 1.50% of outstanding loans

(000s)	2019	2018	Change
Commercial Real Estate - Owner Occupied	\$ 164,906	\$ 148,128	\$ 16,778
Commercial Real Estate – Non-Owner Occupied	70,863	64,297	6,566
Commercial and Industrial	128,050	115,663	12,387
1-4 Family Residential	63,484	57,847	5,637
Multi-Family Residential	34,214	26,298	7,916
Other	9,373	8,563	810
Total Loans	470,890	420,796	50,094
Allowance for Loan Losses	(7,076)	(6,990)	(86)
Loans, Net	\$ 463,814	\$ 413,806	\$ 50,008

2019 Lending Highlights

- Mortgage sales revenue increased 250% from 2018
- Low market rates led to high origination and sales volume
- Total loans sold were 271 in 2019 and 122 in 2018

(000s)	2019	2018	Change
Mortgage Loans Originated for Sale	\$ 81,417	\$ 35,520	\$ 45,897
Proceeds From Loans Sold	81,634	35,625	46,009
Gains on Sales of Mortgage Loans	\$ 1,406	\$ 545	\$ 861
Commission and Third-Party Costs	723	231	492

2019 Deposits Highlights

- Deposits increased \$59 million (11.6%) from 2018
- Strong growth in demand and money market accounts

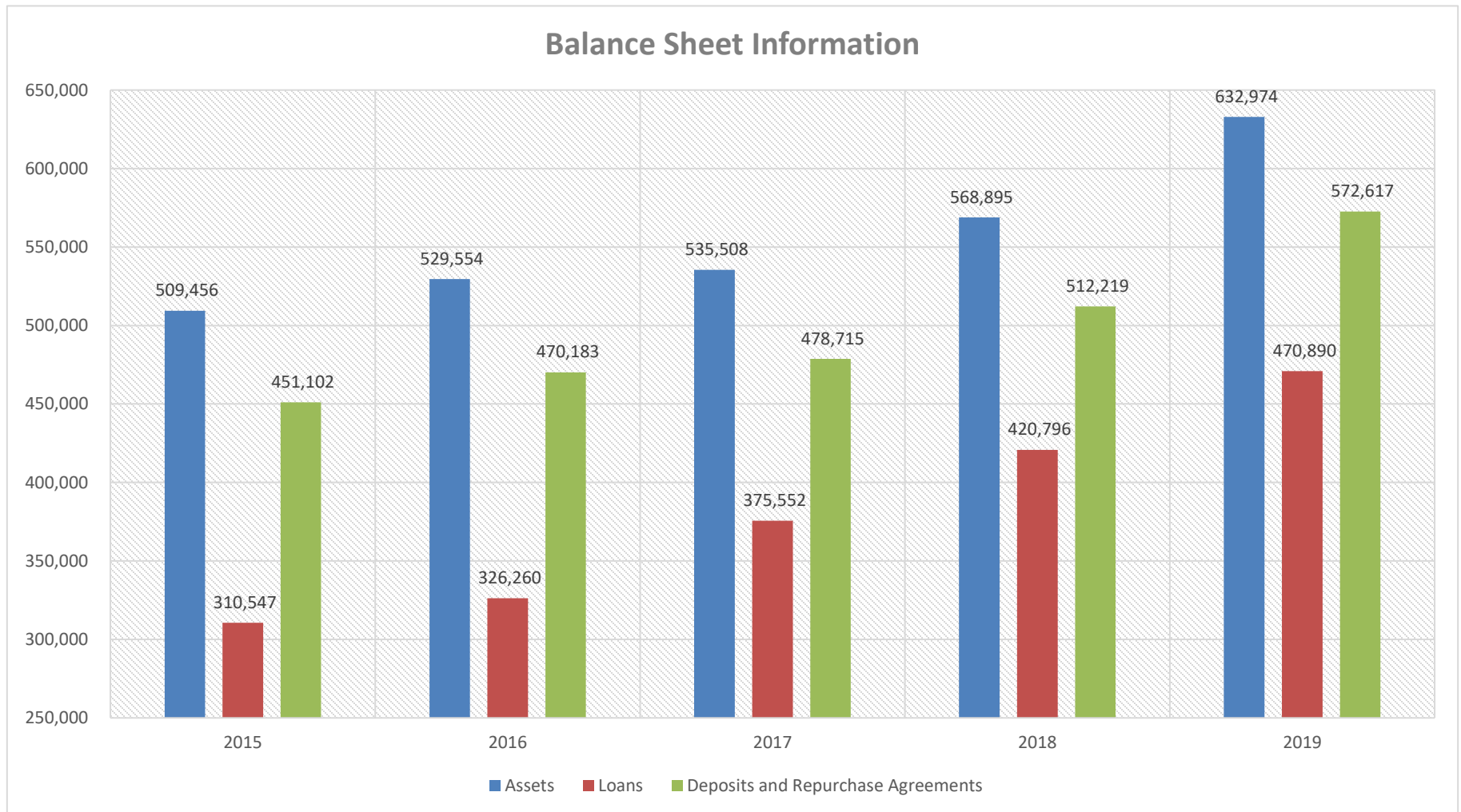
(000s)	2019	2018	Change
Noninterest-Bearing Deposits	\$ 166,437	\$ 147,708	\$ 18,729
NOW, Money Market, and Savings	324,377	301,796	22,581
Time Deposits	75,630	58,299	17,331
Total Deposits	\$ 566,444	\$ 507,803	\$ 58,641

2019 Trust Highlights

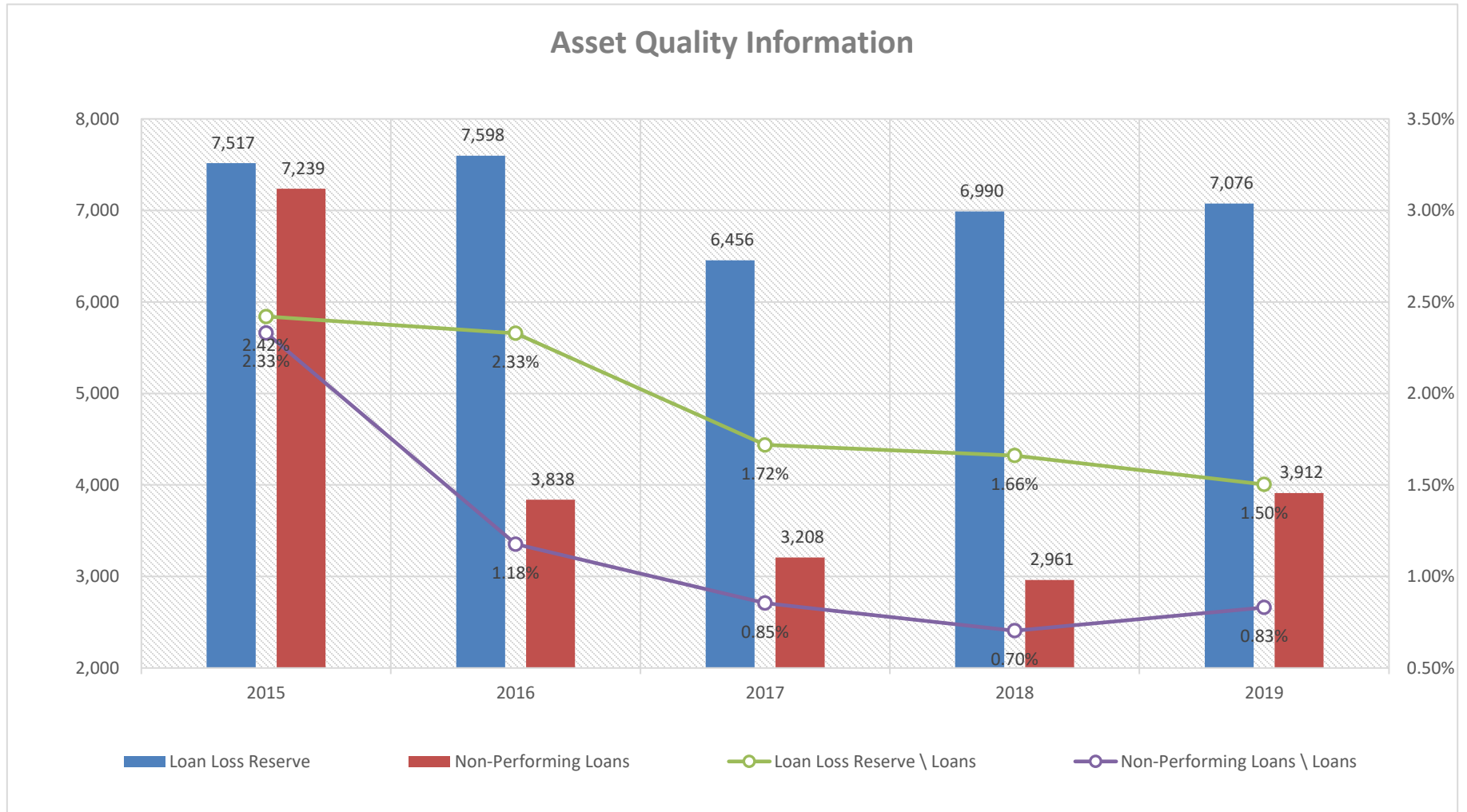
- Trust revenue of \$3.1 million, 5.2% higher than 2018
- Market value of trust assets \$783.6 million, \$108.1 million higher than 2018

(000s)	2019	2018	Change
Managed Accounts	\$ 596,980	\$ 526,117	\$ 70,863
Directed Accounts	186,651	149,460	37,191
Total Trust Assets	\$ 783,631	\$ 675,577	\$ 108,054

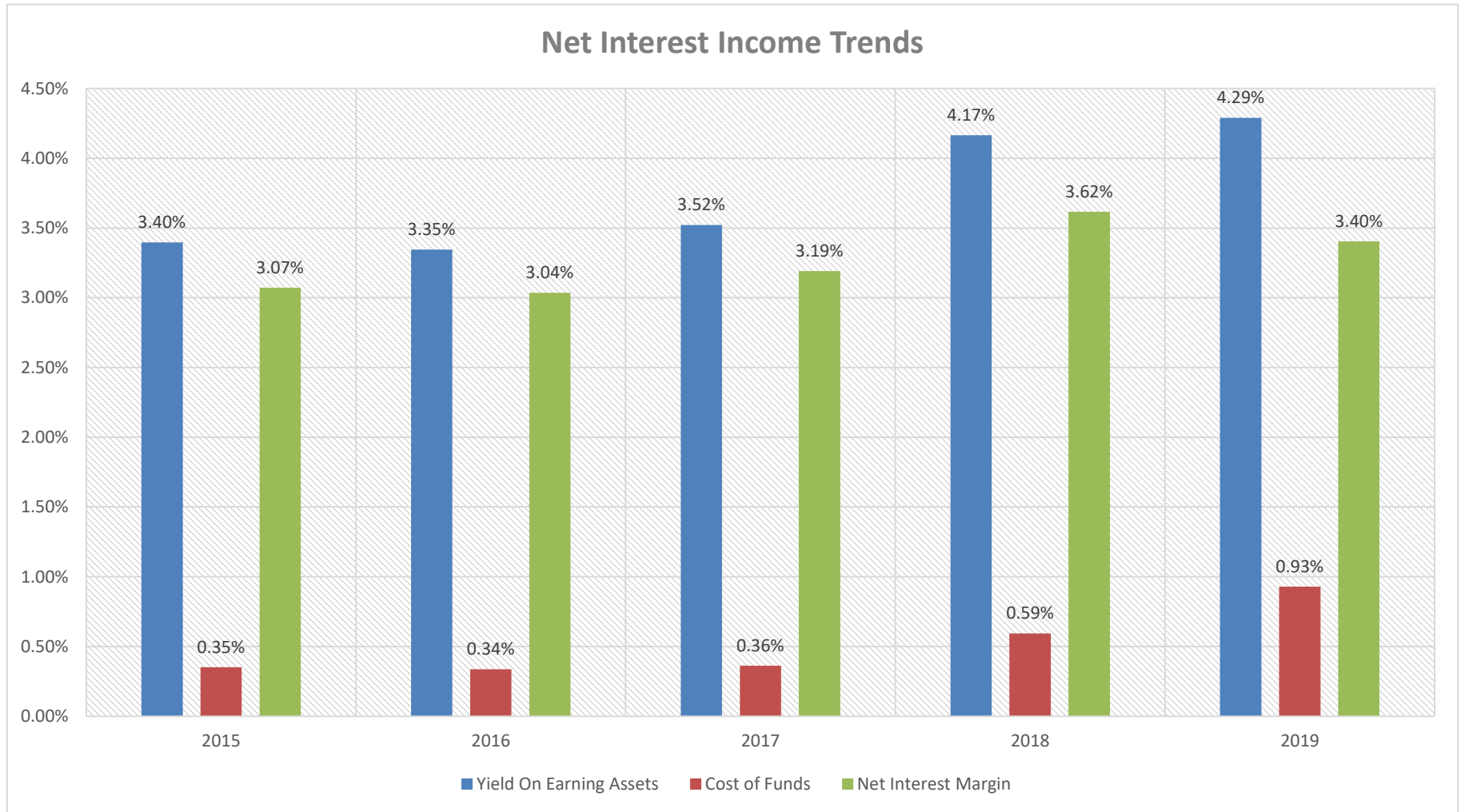
Balance Sheet Trends



Asset Quality Trends



Net Interest Margin Trends



Looking Forward to 2020

- Our recent focus has turned to protecting the safety of our staff and clients in light of the spread of COVID-19.
- All employees who have the ability to work remotely are.
- Other staff have been separated into teams to limit cross-contamination as best as possible.
- Teams rotate in and out of the bank on a weekly schedule.
- Access to retail branch lobbies has been temporarily suspended while customer service continues through drive-thru and mobile channels.

Looking Forward to 2020

- We received delegated authority to participate in the SBA's Paycheck Protection Program (PPP).
- Clients will retain staff with a forgivable loan.
- We will book well in excess of \$150MM of PPP loans.
- We have responded to specific clients and have made temporary payment deferrals for periods of up to 90 days.
- The Federal discount rate was reduced to 0.00% to 0.25%. We have adjusted deposit pricing in response.
- Mortgage origination and sales volume has increased.
- Significant volatility continues in financial markets.

Forward Looking Statements

This presentation may contain “forward-looking statements” that are subject to risks and uncertainties. Readers should not place undue reliance on forward-looking statements, which reflect management’s views only as of the date hereof. All statements, other than statements of historical fact, regarding our financial position, business strategy and management’s plans and objectives for future operations are forward-looking statements. When used in this report, the words “anticipate,” “believe,” “estimate,” “expect,” and “intend” and words or phrases of similar meaning, as they relate to Cornerstone or management, are intended to help identify forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. Although we believe that management’s expectations as reflected in forward-looking statements are reasonable, we cannot assure readers that those expectations will prove to be correct. Forward-looking statements are subject to various risks and uncertainties that may cause our actual results to differ materially and adversely from our expectations as indicated in the forward-looking statements. These risks and uncertainties include our ability to maintain or expand our market share or net interest margins, and to implement our marketing and growth strategies. Further, actual results may be affected by our ability to compete on price and other factors with other financial institutions; customer acceptance of new products and services; the regulatory environment in which we operate; and general trends in the local, regional and national banking industry and economy, as those factors relate to our cost of funds and return on assets. In addition, there are risks inherent in the banking industry relating to collectability of loans and changes in interest rates. Many of these risks, as well as other risks may have a material adverse impact on our operations and business.