

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

MAR 11 2016 REC'D

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, David P. Feaster  
 Name of the Holding Company Director and Official  
President/CEO  
 Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

[Signature]  
 Signature of Holding Company Director and Official  
2/22/16  
 Date of Signature

For holding companies not registered with the SEC—  
 Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report  
 will be sent under separate cover  
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID 3466081  
 C.I. \_\_\_\_\_

Date of Report (top-tier holding company's fiscal year-end):  
December 31, 2015  
 Month / Day / Year  
N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)  
 \_\_\_\_\_  
 Reporter's Name, Street, and Mailing Address  
Cornerstone Bancorp, Inc.  
 Legal Title of Holding Company  
P.O. Box 55699

(Mailing Address of the Holding Company) Street / P.O. Box  
St. Petersburg FL 33702  
 City State Zip Code  
N/A

Physical Location (if different from mailing address)  
 \_\_\_\_\_  
 Person to whom questions about this report should be directed:  
Nancy Crane Vice-President  
 Name Title  
727-563-1234  
 Area Code / Phone Number / Extension  
727-563-1228  
 Area Code / FAX Number  
ncrane@cornerstonebankfl.com  
 E-mail Address

N/A  
 Address (URL) for the Holding Company's web page

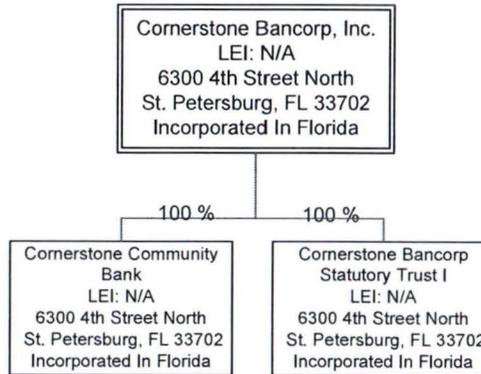
Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:  
 \_\_\_\_\_  
 In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.  
 The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

**REVISED**  
5/18/16

Form FR Y-6  
Report Item # 2  
Cornerstone Bancorp, Inc.  
Saint Petersburg, FL  
Fiscal Year Ending December 31<sup>st</sup> 2015



**Results:** A list of branches for your depository institution: CORNERSTONE COMMUNITY BANK (ID\_RSSD: 2791076). This depository institution is held by CORNERSTONE BANCORP, INC. (3466081) of SAINT PETERSBURG, FL. The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**

**OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.

**Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

**Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

**Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

**Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	2791076	CORNERSTONE COMMUNITY BANK	6300 4TH STREET NORTH	SAINT PETERSBURG	FL	33702	PINELLAS	UNITED STATES	62122	0	CORNERSTONE COMMUNITY BANK	2791076	
OK		Full Service	2591379	LARGO OFFICE	12933 WALSINGHAM ROAD	LARGO	FL	33774	PINELLAS	UNITED STATES	287948	3	CORNERSTONE COMMUNITY BANK	2791076	
OK		Full Service	3742338	CENTRAL AVENUE OFFICE	6600 CENTRAL AVENUE	SAINT PETERSBURG	FL	33707	PINELLAS	UNITED STATES	360427	1	CORNERSTONE COMMUNITY BANK	2791076	
OK		Full Service	3742310	SEMINOLE OFFICE	7800 SEMINOLE BLVD	SEMINOLE	FL	33772	PINELLAS	UNITED STATES	366319	2	CORNERSTONE COMMUNITY BANK	2791076	

*20*



Form FR Y-6  
Cornerstone Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

Report Item 3: Shareholders  
(1)(a)(b)(c) (2)

Current Shareholders with ownership, control or holding of 5% or more with power to vote as of fiscal year ending 12/31/2015

(1)(a) Name & Address	1(b) Country of Citizenship	1(c) Number & Percentage Of Each Class of Voting Securities
Victoria M. Fulmer Maryville, TN - USA	USA	106,422 – 6.17% Common Stock 10,000 – .58% Options on Common Stock
Raymond P. Smith Treasure Island, FL - USA	USA	83,000 – 4.81% Common Stock 10,000 – .58% Options on Common Stock

(2) Not Applicable



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

Names & Address	Principal Occupation, if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiary (name of subsidiary)	Title & Position with Other Business (Name of Business)	% of Voting Shares in Bank Holding Company	% of Voting Shares in Subsidiaries	Other companies where holdings are more than 25% of voting securities
<b>Dean Kucera</b> Tierra Verde, FL - USA	Insurance	Director	Director (Cornerstone Community Bank)	Credit Guard of Florida, Inc (President)	4.98%	N/A	Credit Guard of Florida, Inc. (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				Credit Guard International, Inc. (President)		N/A	Credit Guard International, Inc. (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				New Day Financial, Inc. (President)		N/A	New Day Financial, Inc. (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				CGF Group (President)		N/A	CGF Group (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				Eskild Entertainment, Inc. (President)		N/A	Eskild Entertainment, Inc. (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				One Progress Plaza, Inc (Mgm Member)		N/A	One Progress Plaza, Inc (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				One Progress Plaza II, Inc (Mgm Member)		N/A	One Progress Plaza II, Inc (80%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				JPCD, Inc (President)		N/A	JPCD, Inc (100%)
<b>Dean Kucera</b> Tierra Verde, FL - USA				One Progress Properties (Owner)		N/A	One Progress Plaza Properties (100%)
<b>Ray Smith</b> Treasure Island, FL - USA	Fencing	Director	Director (Cornerstone Community Bank)	Smith Industries. (President)	4.81%	N/A	Smith Industries (51%)



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

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<b>Paul Skipper</b> St. Petersburg Beach, FL - USA	Contractor	Director	Director (Cornerstone Community Bank)	Paul J. Skipper, Inc. (President)	2.85%	N/A	Paul J. Skipper, Inc. (100%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				K-S Investment, Inc. (President)		N/A	K-S Investment, Inc. (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				BSC, Inc (President)		N/A	BSC, Inc (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				FLA Contractors, Inc. (President)		N/A	FLA Contractors, Inc. (100%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Wacassasa Investment Corp (President)		N/A	Wacassasa Investment Corp (33%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Morgan Island Land Trust (Trustee)		N/A	
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Florida Keys LLP (Partner)		N/A	Florida Keys LLP (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Seminole Villas, LLP (Partner)		N/A	Seminole Villas, LLP (25%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Florida Natives Partnership LLP (Partner)		N/A	Florida Natives Partnership LLP (33%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Jungle Prada Development Corp (President)		N/A	Jungle Prada Development Corp (50%)



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

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<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Oak Forest, Inc.		N/A	Oak Forest, Inc. (100%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Bahama Yacht Sales LLC (Partner)		N/A	Bahama Yacht Sales LLC (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Forest Hills, Inc. (President)		N/A	Forest Hills, Inc. (100%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Native Development, Inc (President)		N/A	Native Development, Inc. (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Treasure Island Development Corp (President)			Treasure Island Development Corp (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Long Key Properties, Inc. (President)			Long Key Properties, Inc. (50%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Paradise Island Invest Corp			Paradise Island Invest Corp (33%)
<b>Paul Skipper</b> St. Petersburg Beach, FL - USA				Treasure Cay Condo Dev Corp (Shareholder)			Treasure Cay Condo Dev Corp (33%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA	Real Estate	Director	Director (Cornerstone Community Bank)	Vector Properties, Inc (President)	3.83%	N/A	Vector Properties, Inc (100%)



Form FR Y-6  
Cornerstone Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Vector Realty & Mgmt, Inc. (President)		N/A	Vector Realty & Mgmt, Inc. (100%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Kennedy Square Investors, LC (President)		N/A	N/A
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				High Tide Harrys Inc (Vice President)		N/A	High Tide Harrys Inc (37%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Chesapeake Bay Holding Co., Inc. (President)		N/A	Chesapeake Bay Holding, Inc. (50%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Gandy Blvd Investors, LLC. (President)		N/A	Gandy Blvd Investors, LLC (50%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				VPC 3 Partnership (General Partner)		N/A	VPC 3 Partnership (100%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				VPCGP Inc (President)		N/A	VPCGP LLP (33.33%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				GCC Holdings LLC (President)		N/A	N/A



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Valley Forge Properties, LLC (Managing Partner)		N/A	Valley Forge Properties, LLC (33.33%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				V.P. Windward, LLP (Partner)		N/A	N/A
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Globe Road Properties, LLC (Managing Partner)		N/A	Globe Road Properties, LLC (30%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				Five Ticks, LLC (Managing Member)		N/A	Five Ticks, LLC (100%)
<b>Kenneth W. Heretick</b> St. Petersburg, FL - USA				334 2nd Avenue South Investors (Partner)			334 2nd Avenue South Investors (35%)
<b>Douglas M. Williamson</b> Largo, FL - USA	Attorney	Director	Director (Cornerstone Community Bank)	Williamson, Diamond & Caton, P.A. (Partner)	1.43%	N/A	Williamson, Diamond & Caton, P.A. (33.333%)
<b>Douglas M. Williamson</b> Largo, FL - USA				W.D.C. Property Mgmt Inc (Partner)		N/A	W.D.C. Property Mgmt Inc (33.333%)
<b>Victoria Fulmer</b> Maryville, TN - USA	Private Investor	Director	Director (Cornerstone Community Bank)	N/A	6.17%	N/A	N/A



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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<b>Mary Anne Reilly</b> St. Petersburg, FL - USA	CPA	Director	Director (Cornerstone Community Bank)	Reilly, Fisher & Solomon, PA (Shareholder)	0.59%	N/A	N/A
<b>Karen L. Patterson</b> St. Petersburg, FL - USA	N/A	Sr. Vice-President/CFO	Sr. Vice-President/CFO (Cornerstone Community Bank)	N/A	0.63%		N/A
<b>Norris Counts,</b> St. Petersburg, FL - USA	N/A	Director	Director (Cornerstone Community Bank)	N/A	0.90%		
<b>David P. Feaster,</b> St. Petersburg, FL - USA	N/A	Director and President/CEO	Director and President/CEO (Cornerstone Community Bank)	N/A	2.99%		
<b>Craig Sher,</b> St. Petersburg Beach, FL - USA	Real Estate	Director	Director (Cornerstone Community Bank)	54TH AVENUE DEVELOPMENT PARTNERSHIP 1, LTD. (Partner)	3.16%		N/A
<b>Craig Sher,</b> St. Petersburg Beach, FL - USA				AR-CHS, LLC (Manager/Member)			N/A
<b>Craig Sher,</b> St. Petersburg Beach, FL - USA				BCMRSS INVESTMENTS - WESTBAY, LLC (Managing Member)			N/A
<b>Craig Sher,</b> St. Petersburg Beach, FL - USA				CRAIG H. AND JAN MILLER SHER FAMILY PARTNERSHIP, LTD. (Partner)			CRAIG H. AND JAN MILLER SHER FAMILY PARTNERSHIP, LTD. (50%)



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

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Craig Sher, St. Petersburg Beach, FL - USA				DCR MORTGAGE PARTNERS III, LP* (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				FOURSHER PARTNERSHIP (Partner)			FOURSHER PARTNERSHIP (37.5%)
Craig Sher, St. Petersburg Beach, FL - USA				MCMRSS INVESTMENTS, LLC (Managing Member)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				RABP PARTNERS, LLC (Managing Member)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				RAYMOND JAMES CAPITAL PARTNERS, LP* (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				RCH MORTGAGE FUND IV INVESTORS, LP (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SALON INVESTMENT, LLC (Manager/Member)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER ATLANTA, INC (Director)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER BROOKHAVEN PARTNERSHIP #1, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				Sembler BiS #4, Inc. (Director)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER BiS PARTNERSHIP #4, LTD. (Partner)			N/A

Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015



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Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER COMMERCIAL, INC. (Director)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER CREEKSIDE PARTNERSHIP #1, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER E.D.P. PARTNERSHIP # 20, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER E.D.P. PARTNERSHIP # 5, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 2, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 13, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 14, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 16, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 22, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 32, LTD. (Partner)			N/A

Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015



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Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 33, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 35, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 36, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 37, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 38, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 4, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 40, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 41, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 42, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 43, LTD. (Partner)			N/A



Form FR Y-6  
 Cornerstone Bancorp, Inc.  
 Fiscal Year Ending December 31, 2015

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Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 44, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 46, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 47, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER FAMILY PARTNERSHIP # 7, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER H.V. PARTNERSHIP # 1, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER OKATIE PARTNERSHIP, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER OKATIE, INC. (Director)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER RDGP, INC. (Director)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER RETAIL II, INC. (Director)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER RETAIL INC. (Director)			N/A



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 Fiscal Year Ending December 31, 2015

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Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER TYRONE GARDENS PARTNERSHIP #1, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER WINTER GARDEN PARTNERSHIP #1, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SEMBLER/YBOR, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				SHER, INVESTMENTS, INC (Director)			SHER INVESTMENTS (100%)
Craig Sher, St. Petersburg Beach, FL - USA				SHERKIDS, INC. (Executive Officer)			SHERKIDS, INC. (100%)
Craig Sher, St. Petersburg Beach, FL - USA				TSCPR FAMILY PARTNERSHIP #1, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				TSCPR FAMILY PARTNERSHIP #2, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				TSCPR FAMILY PARTNERSHIP #3, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				TSCPR FAMILY PARTNERSHIP #4, LTD. (Partner)			N/A
Craig Sher, St. Petersburg Beach, FL - USA				TSCPR FAMILY PARTNERSHIP #6, LTD. (Partner)			N/A



Form FR Y-6  
Cornerstone Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

Report Item 4: Insiders

Names & Address	Principal Occupation, if other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiary (name of subsidiary)	Title & Position with Other Business (Name of Business)	% of Voting Shares in Bank Holding Company	% of Voting Shares in Subsidiaries	Other companies where holdings are more than 25% of voting securities
<b>Craig Sher, St. Petersburg Beach, FL - USA</b>				TSCPR FAMILY PARTNERSHIP #7, LTD. (Partner)			N/A
<b>Craig Sher, St. Petersburg Beach, FL - USA</b>				TSCPR FAMILY PARTNERSHIP #8, LTD. (Partner)			N/A
<b>Craig Sher, St. Petersburg Beach, FL - USA</b>				TSCPR FAMILY PARTNERSHIP #9, LTD. (Partner)			N/A
<b>Craig Sher, St. Petersburg Beach, FL - USA</b>				TSCPR FLORIDA, INC. (Director)			N/A
<b>Craig Sher, St. Petersburg Beach, FL - USA</b>				TSCPR WG PARTNERSHIP #1, LTD. (Partner)			N/A