

# QUARTERLY CAPITAL RATIOS

## QUARTERLY RATIO REPORT

In order to assist our correspondent customers with the compliance required under Regulation "F," Country Club Bank provides ratio comparisons quarterly to the established benchmark guidelines, as defined by the Federal Reserve Bank. The guidelines serve as a standard to measure the financial strength of correspondent bank(s) for over-night credit and settlement exposure.

<b>Regulation "F"</b>	<b>"Adequately Capitalized"</b>	<b>Country Club Bank 12/31/24</b>
<b>Risk-Based Capital Ratio</b>	Above 8%	14.21%
<b>Tier 1 Risk-Based Capital Ratio</b>	Above 4%	13.09%
<b>Leverage Ratio</b>	Above 4%	10.35%

In addition, 12 CFR Part 217 – Capital Adequacy for State Member Banks, provides the following definitions and guidelines.

<b>New Capital Rule</b>	<b>"Adequately Capitalized"</b>	<b>"Well Capitalized"</b>	<b>Country Club Bank 12/31/24</b>
<b>Risk-Based Capital Ratio</b>	Above 8%	Above 10%	*14.21%
<b>Tier 1 Risk-Based Capital Ratio</b>	Above 6%	Above 8%	*13.09%
<b>Common Equity Tier 1 Capital Ratio</b>	Above 4.5%	Above 6.5%	*13.09%
<b>Leverage Ratio</b>	Above 4%	Above 5%	10.35%

\*Country Club Bank ratios are based on actual numbers and may vary from estimated numbers published by Sheshunoff.

Country Club Bank continues to exceed the established guidelines that denote a well-capitalized institution. It is a goal of our bank to provide you with excellence in correspondent services as well as to maintain the soundness you expect and deserve in a correspondent bank



## Previous Quarters

Regulation "F"	"Qualifying Ratio"	Country Club Bank 09/30/24
Community Bank Leverage Ratio	Above 9%	10.17%

Regulation "F"	"Qualifying Ratio"	Country Club Bank 06/30/24
Community Bank Leverage Ratio	Above 9%	10.37%

Regulation "F"	"Adequately Capitalized"	Country Club Bank 3/30/24
Risk-Based Capital Ratio	Above 8%	*14.70%
Tier 1 Risk-Based Capital Ratio	Above 4%	*13.57%
Leverage Ratio	Above 4%	10.03%

New Capital Rule	"Adequately Capitalized"	"Well Capitalized"	Country Club Bank 3/30/24
Risk-Based Capital Ratio	Above 8%	Above 10%	*14.70%
Tier 1 Risk-Based Capital Ratio	Above 6%	Above 8%	*13.57%
Common Equity Tier 1 Capital Ratio	Above 4.5%	Above 6.5%	*13.57%
Leverage Ratio	Above 4%	Above 5%	10.03%

Regulation "F"	"Adequately Capitalized"	Country Club Bank 12/31/23
Risk-Based Capital Ratio	Above 8%	*14.41%
Tier 1 Risk-Based Capital Ratio	Above 4%	*13.28%
Leverage Ratio	Above 4%	9.83%

New Capital Rule	"Adequately Capitalized"	"Well Capitalized"	Country Club Bank 12/31/23
Risk-Based Capital Ratio	Above 8%	Above 10%	*14.41%
Tier 1 Risk-Based Capital Ratio	Above 6%	Above 8%	*13.28%
Common Equity Tier 1 Capital Ratio	Above 4.5%	Above 6.5%	*13.28%
Leverage Ratio	Above 4%	Above 5%	9.83%

