



# WE SHARE THE SAME DNA



**COUNTRY CLUB BANK**  
CAPITAL MARKETS GROUP

[www.ccbcm.com](http://www.ccbcm.com)

Whether you are a current client or considering a new relationship with the Capital Markets Group . . . thank you for considering Country Club Bank.

Country Club Bank is proud to be an independently-owned community bank. Deriving our name from the historic Country Club Plaza entertainment district in Kansas City, Missouri. The bank's Capital Markets Group specializes in assisting financial institutions across the nation with investment and asset/liability goals by providing tailored products and timely advice to fit specific investment needs. *Building Relationships Through Excellence* is our mission. We work with hundreds of financial institutions and are honored to have the opportunity to serve yours as well.

Included in this literature is a broad perspective of our products, services and the quality of our institution. As the Managing Director of the Capital Markets Group, it is my privilege and responsibility to make certain you are satisfied with the service we provide. I once read "To give real service, you must add something that cannot be bought or measured with money, and that is sincerity and integrity." I can say, without a doubt, the service you trust us to provide will be delivered with the highest level of integrity and will exceed your expectations.

Thank you for taking time to acquaint yourself with our organization. I look forward to meeting you in the near future. Please let me know if you have questions or if I can ever be of assistance.

Sincerely,



Scott Carrithers  
Managing Director, CCB Capital Markets Group  
Kansas City, MO  
SCarrithers@CountryClubBank.com  
816-751-1439



As you know, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the Federal Reserve Board have adopted a policy statement proposed by the Federal Financial Institutions Examination Council, recommending that a bank's board of directors review and approve securities dealers to be used by the bank. Factors to be considered in evaluating a securities dealer include:

- The firm's financial condition
- General reputation
- Any regulatory actions against the firm
- Background of the sales representative servicing the bank.

We would like to address those guidelines so Country Club Bank may be approved as one of your securities dealers.

Country Club Bank is one of only a few Dealer Banks in the Midwest. Our investment personnel are known and respected throughout regional and national investment banking.

Members of the Country Club Bank Capital Markets Group have had the privilege of addressing the examination teams of the Federal Reserve Bank, Federal Deposit Insurance Corporation, State of Missouri, State of Kansas, the Office of the Comptroller of the Currency, and various industry guilds in an investment education capacity.

Seasoned individuals who are recognized within the industry for their expertise and integrity define the Capital Markets Group. In fact, our investment staff averages more than 20 years of experience in the business.

We look forward to the opportunity to serve your bank.

Sincerely,



PJ Thompson  
Chief Financial Officer

Country Club Bank was founded in 1953 in the heart of the famed Country Club Plaza in Kansas City, MO. Currently, the bank services its investment clients nationwide through our offices in Kansas, Minnesota, Missouri and Oklahoma. In 1985, the Capital Markets Group was established and Country Club Bank became a registered Dealer Bank, actively involved in a full range of taxable and tax-free investments and services.

The Capital Markets Group is comprised of seasoned professionals who are recognized in the industry for their expertise, integrity and service. We provide both institutional and individual customers with investment advice, portfolio strategies, and efficient trade execution. We specialize in serving community banks, coast to coast, with our correspondent investment services.

Country Club Bank is one of only a few Investment Dealer Banks registered in this region. Our personnel is highly specialized in fixed-income securities and related services including:

- U.S. Federal Agency Securities
- Collateralized Mortgage Obligations
- Mortgage-Backed Securities
- Tax-Exempt Municipal Bonds and Notes
- Taxable Municipal Bonds
- Brokered CDs
- Federal Funds
- CRA Targeted MBS Investments
- Securities Safekeeping
- Bond Accounting
- Sub-Account Reporting

Our goal is to offer sound investment advice and products, taking into consideration each client's unique situation and objectives. We welcome the opportunity to acquaint you with our personnel and services.

• Not FDIC Insured • No Bank Guarantee • May Lose Value



April 2, 2024

Country Club Bank  
Disaster Recovery/Business Continuity Overview

Dear Customer:

Country Club Bank is subject to many government regulations and understands the need for a strong business continuity plan.

Country Club Bank continues to receive high marks on its disaster recovery plans. Our most recent regulatory IT examination was completed during the first quarter of 2024 by the Federal Reserve Bank of Kansas City. Country Club Bank's disaster recovery policies and procedures are also reviewed annually by independent accounting firms and IT testing firms. These reviews include audits, penetration testing and network vulnerability assessments.

Country Club Bank operates 20 facilities in and around the Kansas City area. Each facility is connected by way of a MPLS network. Servers at each location are backed up nightly with data files stored offsite. In the event of a disaster at one of our facilities, services and processes would be moved to one of our other locations to continue business as usual. Annually, tests are conducted to verify backup systems and backup connectivity are in place and working as expected.

Country Club Bank also maintains two synchronized Datacenters, one of which is in an underground cave location. This protected facility has access to two power grids and a backup generator. These Datacenters are mirrored and load balanced for maximum uptime. All servers, including our Asset Management Group (AMG) server, are backed up to each Datacenter.

In addition to our internal business continuity plans, Country Club Bank utilizes two main software platform systems from FIS for the processing and storage of your transactions and records. The first, FIS Fixed Income Processing Suite, is used for bond operations and bond accounting. It is also used for safekeeping of investment securities which are held in segregated customer accounts at the Federal Reserve Bank of Kansas City and The Bank of New York. The second, IBS Core System, is used for deposit transaction accounts, fed fund transactions, monthly statements and online banking programs. FIS contracts each year for a SOC1 audit on each software platform system. These SOC1 reports, along with additional financial information, are reviewed annually by management and our IT Committee.

We very much appreciate your business. If you have any questions or need additional information, please call me at 816-931-4060.

Sincerely,



Brian Walker  
SVP/Risk Management  
bwalker@countryclubbank.com

# CAPITAL RATIOS

## QUARTERLY RATIO REPORT

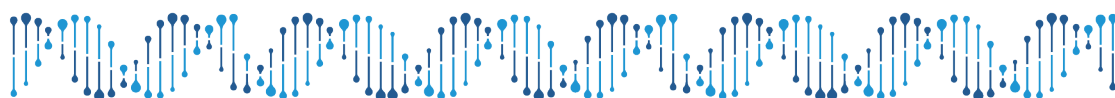
The federal banking agencies jointly issued a final rule that provides for an optional, simplified measure of capital adequacy, the community bank leverage ratio framework, for qualifying community banking organizations, consistent with Section 201 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. The final rule was effective January 1, 2020.

As of the most recent Call Report date, Country Club Bank meets the guidelines for utilizing the Community Bank Leverage Ratio.

	"Adequately Capitalized"	"Well Capitalized"	Country Club Bank 9/30/24
<b>Risk-Based Capital Ratio</b>	Above 8%	Above 10%	N/A
<b>Tier 1 Risk-Based Capital Ratio</b>	Above 6%	Above 8%	N/A
<b>Common Equity Tier 1 Capital Ratio</b>	Above 4.5%	Above 6.5%	N/A
<b>Leverage Ratio</b>	Above 4%	Above 5%	10.17%

\*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.



# STATEMENT OF CONDITION

**SEPTEMBER 30, 2024**

**Assets:**

Loans (Net)	1,389,216,000
US Govt & Fed Agency Bonds	581,828,000
Municipal & Other Bonds	21,384,000
Funds Sold	990,000
Cash & Due	189,556,000
Bank Premises & Equipment	44,577,000
Other Assets	54,557,000

Total Assets	<u>2,282,108,000</u>
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**Liabilities:**

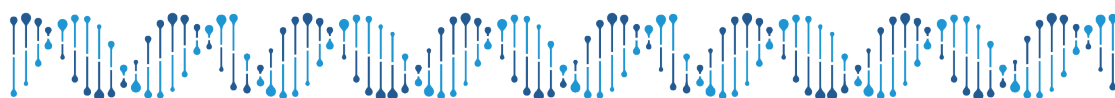
Deposits	1,819,885,000
Funds Purchased	200,599,000
Accrued Expenses & Taxes	17,989,000
Other Liabilities	35,950,000

Total Liabilities	2,074,423,000
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Capital	200,000
Surplus	55,503,000
Undivided Profits	151,982,000

Total Equity	207,685,000
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Total Liab & Equity	<u>2,282,108,000</u>
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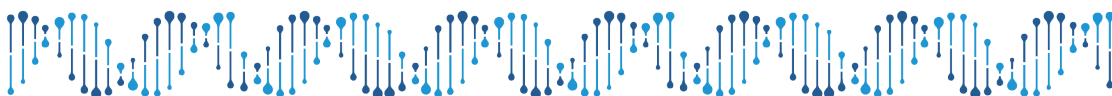
**COUNTRY CLUB BANK**  
CAPITAL MARKETS GROUP

Since its inception in 1985, the Capital Markets Division has been an active underwriter of municipal bonds throughout the Midwest. Since 2010, the municipal underwriting desk has managed or solely underwritten over 800 issues totaling in excess of \$2.2 billion par value and has participated in over 2,800 municipal underwriting syndicates totaling over \$32 billion. Country Club Bank has strong investment relationships with hundreds of Midwest community banks thus allowing wide distribution of bank qualified municipal bonds. Through wide-spread electronic distribution of issue-specific materials and personal communications, the Capital Markets Division reaches a broad audience of retail and institutional buyers on every municipal new issue it underwrites. Expertise in credit analysis, pricing, and placement of bonds allows Country Club Bank to consistently provide issuers with competitive interest rates and successful financings.

COUNTRY CLUB BANK Municipal Underwriting Statistics (2010-2023)						
YEAR	CCB ALONE OR MANAGER		CCB MEMBER OR JOINT MGR.		TOTAL	
	# ISSUES	PAR VALUE	# ISSUES	PAR VALUE	# ISSUES	PAR VALUE
2010	61	\$123,050,000	69	\$846,860,000	130	\$969,910,000
2011	56	\$112,743,000	36	\$410,493,000	92	\$523,236,000
2012	49	\$145,385,000	96	\$588,315,000	145	\$733,700,000
2013	53	\$157,450,000	119	\$752,917,000	172	\$910,367,000
2014	41	\$80,420,000	122	\$721,605,000	163	\$802,025,000
2015	65	\$145,550,000	154	\$1,741,171,827	219	\$1,886,721,827
2016	51	\$147,625,000	258	\$3,556,953,014	309	\$3,704,578,014
2017	38	\$127,340,000	259	\$3,152,006,000	297	\$3,279,346,000
2018	58	\$159,974,000	243	\$2,469,496,000	301	\$2,629,470,000
2019	65	\$189,220,000	350	\$4,235,700,000	415	\$4,424,920,000
2020	70	\$228,860,000	337	\$4,478,575,000	407	\$4,707,435,000
2021	78	\$284,745,000	349	\$4,888,400,000	427	\$5,173,145,000
2022	73	\$206,945,000	221	\$2,645,384,000	294	\$2,852,329,000
2023	62	\$124,545,000	206	\$1,943,220,000	268	\$2,067,765,000
<b>TOTAL</b>	<b>820</b>	<b>\$2,233,852,000</b>	<b>2,819</b>	<b>\$32,431,095,841</b>	<b>3,639</b>	<b>\$34,664,947,841</b>

This information is intended for institutional investors only. The material provided in this document/presentation is for informational purposes only and is intended solely for private use. Past performance is not indicative of future results. This material is not intended as an offer or solicitation for the purchase or sale of any financial instruments. Country Club Bank is not a registered municipal advisor.

• Not FDIC Insured • No Bank Guarantee • May Lose Value





Asset Management Group, Inc. (AMG) is a wholly owned subsidiary of Country Club Bank serving community banks since 1995. AMG offers a range of asset/liability management services designed to meet regulatory expectations while also managing risk and improving margins.

AMG services, including the proprietary *BancPath®* model, is specifically designed for community banks. Community banking is built on relationships with clients. We maintain that same philosophy of care and approach with our community bank clients. All of our services include an ongoing consulting component. Just like you build a history and understanding with your customers, we will get to know the intricacies of your balance sheet, becoming a trusted partner in managing your bank.

With AMG's asset/liability management service – *BancPath* you can:

- Manage what you can control – Pricing
- Stay better informed to manage the future impact of changing interest rates
- Uncover a clearer aggregate rate so your decisions drive greater profitability
- Obtain specific strategies and projections to maximize your bottom line
- Stay current to comply with regulatory and accounting requirements
- Prepares you for ALCO team meetings and includes an Agenda, Minutes, Reporting and Detailed Charts

*BancPath* offers an easy-to-use *turn-key* solution for your bank

*Other Products and Services Include:*

- o *BancPath* Drill Down Reporting
  - Detailed and comprehensive analysis of your bank's loan and deposit portfolios
- o Hedging (Derivatives) Advisory – *FlexLoan Program*
  - Program that gives you the flexibility to offer fixed rate loans and meet your borrowers demand without the interest rate risk
- o Bond Analytics (PARs)
  - Designed to provide bank portfolio managers with insight into the current portfolio composition and market conditions
- o Loan Builder
  - Intended as a complimentary guide for pricing fixed rate commercial loans
- o *BancPath* CECL Program
  - Offering a simple solution to CECL with no additional charges for data storage

**[www.BancPath.com](http://www.BancPath.com)**

Kansas City: 800-288-5489

Tulsa: 800-288-1956

Oklahoma City: 866-288-8823

Minneapolis: 612-851-0310

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