



## Quarterly Capital 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.

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

Country Club Bank continues to exceed the established guidelines that denote a well-capitalized institution. It is one 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”	“Adequately Capitalized”	Country Club Bank 3/30/24
<b>Risk-Based Capital Ratio</b>	Above 8%	*14.70%
<b>Tier 1 Risk-Based Capital Ratio</b>	Above 4%	*13.57%
<b>Leverage Ratio</b>	Above 4%	10.03%

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

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

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

Regulation "F"	"Adequately Capitalized"	Country Club Bank 9/30/23
Risk-Based Capital Ratio	Above 8%	*15.16%
Tier 1 Risk-Based Capital Ratio	Above 4%	*14.01%
Leverage Ratio	Above 4%	10.02%

New Capital Rule	"Adequately Capitalized"	"Well Capitalized"	Country Club Bank 9/30/23
Risk-Based Capital Ratio	Above 8%	Above 10%	*15.16%
Tier 1 Risk-Based Capital Ratio	Above 6%	Above 8%	*14.01%
Common Equity Tier 1 Capital Ratio	Above 4.5%	Above 6.5%	*14.01%
Leverage Ratio	Above 4%	Above 5%	10.02%

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Regulation "F"	"Adequately Capitalized"	Country Club Bank 6/30/23
Risk-Based Capital Ratio	Above 8%	*15.10%
Tier 1 Risk-Based Capital Ratio	Above 4%	*13.96%
Leverage Ratio	Above 4%	9.68%

New Capital Rule	"Adequately Capitalized"	"Well Capitalized"	Country Club Bank 6/30/23
Risk-Based Capital Ratio	Above 8%	Above 10%	*15.10%
Tier 1 Risk-Based Capital Ratio	Above 6%	Above 8%	*13.96%
Common Equity Tier 1 Capital Ratio	Above 4.5%	Above 6.5%	*13.96%
Leverage Ratio	Above 4%	Above 5%	9.68%

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