



## Regulation "F" Quarterly Ratio Report

In order to assist our correspondent customers with the compliance required under Regulation "F," Country Club Bank forwards 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 overnight credit and settlement exposure.

	"Adequately Capitalized"	"Well Capitalized"	Country Club Bank 12/31/11
<b>Risk-Based Capital Ratio</b>	Above 8%	Above 10%	*15.20%
<b>Tier 1 Risk-Based Capital Ratio</b>	Above 4%	Above 6%	* 13.94%
<b>Leverage Ratio</b>	Above 4%	Above 5%	7.77%

\*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 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.

Additional totals and ratios for the current quarter and prior quarters can be obtained by accessing the FDIC INSTITUTION DIRECTORY website at <http://www2.fdic.gov/idasp/main.asp>. The FDIC Certificate Number for Country Club Bank is 8888. For the March 31, 2009 quarter and prior, the Certificate Number was 17398.

Please feel free to call us for information on our products and services at 1-800-288-5489.

*Previous Quarters listed below:*

	<b>"Adequately Capitalized"</b>	<b>"Well Capitalized"</b>	<b>Country Club Bank 9/30/11</b>
<b>Risk-Based Capital Ratio</b>	<b>Above 8%</b>	<b>Above 10%</b>	<b>*15.10%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>Above 4%</b>	<b>Above 6%</b>	<b>* 13.84%</b>
<b>Leverage Ratio</b>	<b>Above 4%</b>	<b>Above 5%</b>	<b>7.83%</b>
	<b>"Adequately Capitalized"</b>	<b>"Well Capitalized"</b>	<b>Country Club Bank 6/30/11</b>
<b>Risk-Based Capital Ratio</b>	<b>Above 8%</b>	<b>Above 10%</b>	<b>*15.56%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>Above 4%</b>	<b>Above 6%</b>	<b>* 14.30%</b>
<b>Leverage Ratio</b>	<b>Above 4%</b>	<b>Above 5%</b>	<b>8.09%</b>
	<b>"Adequately Capitalized"</b>	<b>"Well Capitalized"</b>	<b>Country Club Bank 3/31/11</b>
<b>Risk-Based Capital Ratio</b>	<b>Above 8%</b>	<b>Above 10%</b>	<b>*15.22%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>Above 4%</b>	<b>Above 6%</b>	<b>* 13.96%</b>
<b>Leverage Ratio</b>	<b>Above 4%</b>	<b>Above 5%</b>	<b>7.92%</b>
	<b>"Adequately Capitalized"</b>	<b>"Well Capitalized"</b>	<b>Country Club Bank 12/31/10</b>
<b>Risk-Based Capital Ratio</b>	<b>Above 8%</b>	<b>Above 10%</b>	<b>*14.77%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>Above 4%</b>	<b>Above 6%</b>	<b>* 13.51%</b>
<b>Leverage Ratio</b>	<b>Above 4%</b>	<b>Above 5%</b>	<b>7.66%</b>