

**ICBB**  
**Regulation F Capital Ratios**  
**September 30, 2024**

<b>Leverage Ratio</b>	<b>11.27%</b>
<b>CET 1 Capital Ratio</b>	<b>23.15%</b>
<b>Tier 1 Capital Ratio</b>	<b>23.15%</b>
<b>Total Capital Ratio</b>	<b>24.50%</b>

Per Regulation F, a bank is considered well capitalized if:

- Its Leverage Ratio is 5.0% or greater
- Its CET1 Capital Ratio is 6.5% or greater
- Its Tier 1 Capital Ratio is 8.0% or greater
- Its Total Capital Ratio is 10.0% or greater