



August 2014

Dear UMB Federal Funds “As Agent” Customer:

Attached is an extract of certain reported financial information taken from the most current Call Report data (dated as of March 31, 2014) of the banks that are currently on the “Approved List” provided to participants in our “As Agent” Federal Funds Program. As a participant in that Program, you have appointed us as your agent to place your funds with banks listed on the Approved List, all as provided for in, and governed by, the UMB “As Agent” Federal Funds Program Agreement that you executed with us at the time you started participating in our “As Agent” Program. By allocating your funds among all of the banks identified on the Approved List, you are able to help reduce your concentration of credit with any given individual bank on the list.

We suggest that you present and review this information (together with the terms of your executed UMB “As Agent” Federal Funds Program Agreement) with your Board of Directors, and retain both for your permanent records and regulatory and audit review, since you and your Board of Directors have the ultimate responsibility to track and approve those banks to whom your federal funds are sold.

We are also pleased to provide the following information for UMB Bank, n.a. as of June 30, 2014, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.96 %
Total Risk-based Capital Ratio	12.78 %
Tier 1 Leverage Ratio	7.51 %

\* Full Reg F disclosure on second page

I appreciate that you have elected to appoint us as your agent to facilitate your federal funds transactions under our “As Agent” program. As always, our goal is to provide you and your Bank with the highest quality level of service. Thank you for your business.

Best regards,

Stephen M. Kitts  
Divisional Executive Vice President

Although UMB may periodically review the capital ratios and other limited financial data appearing on the Call Reports of the banks listed on the Approved List, UMB does not provide any guarantees or assurances or representations of any kind as to the creditworthiness of, or guarantee any federal funds transactions with, any of such banks.

**Investment Banking**

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**UMB Bank, n.a.**  
**Investment Banking Division**  
**Fed Funds Matrix**  
**Quarter Ending March 31, 2014**

Bank	City	State	Total Assets (000's omitted)	Loan Loss Reserves (000's omitted)	Total Equity Capital (000's omitted)	Tier 1 Cap / RiskBsdAsts	LLR / Nonperf Loans %	Loan / Deposit Ratio	Net Income (Loss) (000's omitted)	ROA	Other real estate owned	OREO/ Total Capital	OREO/ Tier 1 Capital
BancorpSouth Bank	Tupelo	MS	13,136,461	149,704	1,549,964	12.92	167.67	84.7	29,321	0.9	63595	4.1	5.07
Bank of Hawaii	Honolulu	HI	14,306,971	114,126	953,460	14.54	152.03	51.3	37,302	1.06	3450	0.36	0.37
Bank of New York Mellon	New York	NY	288,176,000	182,000	20,237,000	15.94	104	13.72	415,000	0.61	3000	0.01	0.02
Bank of the West	San Francisco	CA	67,725,004	623,985	11,749,702	14.16	62.08	95.59	122,163	0.73	14226	0.12	0.19
Bankers Trust Company	Des Moines	IA	2,965,526	37,193	248,563	10.33	441.72	93.21	6,328	0.86	3351	1.35	1.36
BMO Harris Bank, National Association	Chicago	IL	94,223,422	788,502	14,886,779	15.16	59.99	73.01	120,422	0.53	123300	0.83	1.23
BOKF, National Association	Tulsa	OK	27,159,713	185,318	2,390,149	10.29	157.91	63.3	78,893	1.17	94199	3.94	4.67
Branch Banking and Trust Company	Winston-Salem	NC	180,652,467	1,457,316	22,519,279	11.88	71.68	84.93	497,310	1.12	210016	0.93	1.32
City National Bank	Los Angeles	CA	29,491,283	324,229	2,626,081	10.25	292.93	70.78	54,073	0.74	34267	1.3	1.6
Commerce Bank	Kansas City	MO	22,692,707	161,532	1,990,121	12.25	153.95	58.32	55,232	0.99	13161	0.66	0.72
Fifth Third Bank	Cincinnati	OH	127,330,617	1,468,711	15,970,299	11.65	48.29	90.36	333,014	1.06	290655	1.82	2.17
First Hawaiian Bank	Honolulu	HI	17,252,217	133,899	2,656,999	16.57	199.27	68.85	53,210	1.25	1886	0.07	0.11
FirstMerit Bank, National Association	Akron	OH	24,476,230	145,060	2,785,480	12.12	116.61	73.03	58,165	0.97	79904	2.87	3.95
Frost Bank	San Antonio	TX	24,704,768	95,156	2,433,890	12.63	192.22	46.16	61,247	1.02	11773	0.48	0.67
HSBC Bank USA, National Association	McLean	VA	179,597,719	574,125	18,457,740	13.66	32.06	55.48	137,956	0.31	46821	0.25	0.28
Huntington National Bank	Columbus	OH	60,961,626	629,518	5,803,570	11.51	59.64	88.84	157,229	1.06	35691	0.61	0.61
KeyBank National Association	Cleveland	OH	88,164,989	868,016	9,565,848	11.1	195.54	86.28	228,379	1.05	22016	0.23	0.25
Manufacturers and Traders Trust Company	Buffalo	NY	87,754,113	912,107	11,117,146	10.2	81.44	91.12	236,405	1.1	59141	0.53	0.79
MUFG Union Bank, N.A.	San Francisco	CA	106,696,283	533,026	14,308,842	13.1	71.89	85.28	172,294	0.65	47900	0.33	0.42
NBT Bank, National Association	Norwich	NY	7,680,086	69,434	867,647	11.15	116.36	90.03	16,072	0.85	2564	0.3	0.41
Northern Trust Company	Chicago	IL	103,499,014	279,207	7,197,745	11.66	79.69	33.91	189,879	0.76	9775	0.14	0.14
Old National Bank	Evansville	IN	9,399,241	47,553	1,002,835	12.46	47.82	69.2	22,836	0.98	20259	2.02	2.85
PNC Bank, National Association	Wilmington	DE	313,362,161	3,529,061	36,903,556	10.94	75.23	88.09	850,219	1.1	581648	1.58	2.01
Signature Bank	New York	NY	23,104,422	143,503	1,912,150	14.09	272.84	80	66,007	1.16	0	0	0
Silicon Valley Bank	Santa Clara	CA	28,018,371	123,442	1,737,916	10.39	471.21	41.99	61,759	0.95	1001	0.06	0.06
STAR Financial Bank	Fort Wayne	IN	1,707,905	21,241	168,100	12.11	156.31	83.41	2,998	0.72	2910	1.73	1.71
State Street Bank and Trust Company	Boston	MA	252,493,360	30,017	20,024,266	17.34	23.02	8.07	350,714	0.66	59900	0.3	0.42
SunTrust Bank	Atlanta	GA	175,463,961	2,039,226	21,865,218	11.04	56.33	95.87	404,276	0.94	246156	1.13	1.5
Texas Capital Bank, National Association	Dallas	TX	12,136,377	90,234	1,027,150	7.51	196	117.8	27,729	0.97	2420	0.24	0.24
U.S. Bank National Association	Cincinnati	OH	367,103,430	4,188,490	40,093,416	10.9	77.71	88.39	1,279,165	1.42	908887	2.27	2.8
UMB Bank, National Association	Kansas City	MO	15,658,872	75,514	1,202,437	11.6	247.69	54.49	23,997	0.59	1286	0.11	0.11
Webster Bank, National Association	Waterbury	CT	21,152,991	153,600	2,203,872	12.24	39.8	84.29	54,787	1.05	7656	0.35	0.45

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending March 31, 2014**

<b>Bank</b>	<b>City</b>	<b>State</b>	<b>Risk-based Capital/ Risk %</b>	<b>Tier 1 Capital/ Risk-based Assets</b>	<b>Leverage Ratio</b>	<b>1=Well Cap. 2=Ade Cap.</b>
BancorpSouth Bank	Tupelo	MS	14.18	12.92	9.84	1
Bank of Hawaii	Honolulu	HI	15.79	14.54	6.63	1
Bank of New York Mellon	New York	NY	16.55	15.94	5.59	1
Bank of the West	San Francisco	CA	15.39	14.16	12.21	1
Bankers Trust Company	Des Moines	IA	11.58	10.33	8.36	1
BMO Harris Bank, National Association	Chicago	IL	16.69	15.16	11.79	1
BOKF, National Association	Tulsa	OK	12.06	10.29	7.61	1
Branch Banking and Trust Company	Winston-Salem	NC	13.36	11.88	9.30	1
City National Bank	Los Angeles	CA	13.10	10.25	7.45	1
Commerce Bank	Kansas City	MO	13.35	12.25	8.20	1
Fifth Third Bank	Cincinnati	OH	12.91	11.65	10.84	1
First Hawaiian Bank	Honolulu	HI	17.90	16.57	10.56	1
FirstMerit Bank, National Association	Akron	OH	13.03	12.12	8.73	1
Frost Bank	San Antonio	TX	13.31	12.63	7.52	1
HSBC Bank USA, National Association	McLean	VA	18.18	13.66	9.49	1
Huntington National Bank	Columbus	OH	13.11	11.51	9.96	1
KeyBank National Association	Cleveland	OH	13.44	11.10	10.11	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.10	10.20	9.10	1
MUFG Union Bank, N.A.	San Francisco	CA	15.05	13.10	11.15	1
NBT Bank, National Association	Norwich	NY	12.40	11.15	8.54	1
Northern Trust Company	Chicago	IL	14.24	11.66	6.92	1
Old National Bank	Evansville	IN	13.34	12.46	7.87	1
PNC Bank, National Association	Wilmington	DE	14.28	10.94	9.67	1
Signature Bank	New York	NY	15.14	14.09	8.51	1
Silicon Valley Bank	Santa Clara	CA	11.47	10.39	6.72	1
STAR Financial Bank	Fort Wayne	IN	13.36	12.11	10.23	1
State Street Bank and Trust Company	Boston	MA	19.55	17.34	6.88	1
SunTrust Bank	Atlanta	GA	12.83	11.04	9.78	1
Texas Capital Bank, National Association	Dallas	TX	11.48	7.51	8.82	1
U.S. Bank National Association	Cincinnati	OH	13.07	10.90	9.23	1
UMB Bank, National Association	Kansas City	MO	12.41	11.60	6.94	1
Webster Bank, National Association	Waterbury	CT	13.37	12.24	8.40	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.15	10.76	8.51	1
Zions First National Bank	Salt Lake City	UT	14.78	13.52	10.09	1

**UMB Bank N.A. Kansas City, Missouri**
**Call Reports**

	Jun 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
<b>Assets</b>					
Loans and leases, net of unearned income	6,920,410	6,520,222	5,686,285	3,989,260	3,710,245
LESS: Allowance for loan and lease losses	76,802	74,751	71,426	61,344	63,641
Loans & leases, net of unearned income & allow for loan & lease losses	6,843,608	6,445,471	5,614,859	3,927,916	3,646,604
Loans Held for Sale	3,156	1,357	3,877	10,215	14,413
Securities: Held-to-maturity securities	238,799	209,770	114,756	68,384	51,784
Securities: Available-for-sale securities	6,700,623	6,762,411	6,937,435	4,930,202	4,570,505
Federal funds sold and SSUAR	82,652	87,018	89,868	272,078	474,994
Trading assets	8,154	3,988	25,107	38,865	29,832
Interest-bearing balances	255,257	2,093,270	720,304	1,150,796	757,405
Total Earning Assets	14,132,249	15,603,285	13,506,206	10,398,456	9,545,537
Cash and balances due	638,653	519,406	683,725	433,134	756,802
Premises and fixed assets (including capitalized leases)	210,656	217,480	221,003	167,602	169,621
Other real estate owned	1,455	1,288	3,524	5,767	4,120
Intangible assets: Goodwill	90,011	90,011	90,011	39,816	39,816
Intangible assets: Other intangible assets	10,315	11,704	15,796	13,902	17,838
Other assets	209,251	199,332	169,598	147,253	160,640
Total assets	15,292,590	16,642,506	14,689,863	11,205,930	10,694,374
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	5,556,832	5,353,054	4,978,034	3,375,424	1,883,529
Deposits: In domestic offices: Interest-bearing	6,774,564	8,450,783	6,732,790	5,163,399	5,943,084
Total Deposits	12,331,396	13,803,837	11,710,824	8,538,823	7,826,613
Federal funds purchased and SPUAR	1,607,646	1,583,573	1,788,374	1,775,899	2,059,344
Trading liabilities	-	-	-	-	-
Other borrowed money	5,745	5,162	5,879	6,529	37,349
Other liabilities	91,207	90,837	122,135	121,856	91,275
Total liabilities	14,035,994	15,483,409	13,627,212	10,443,107	10,014,581
<b>Equity</b>					
Common stock (par value)	21,250	21,250	21,250	20,254	20,254
Surplus	518,371	518,371	368,371	183,124	183,124
Retained earnings	700,074	652,116	587,441	491,375	447,193
Accumulated other comprehensive income	16,901	(32,640)	85,589	68,070	29,222
Total equity capital	1,256,596	1,159,097	1,062,651	762,823	679,793
Total liabilities and equity capital	15,292,590	16,642,506	14,689,863	11,205,930	10,694,374
<b>Income Statement</b>					
<b>Interest Income</b>					
Interest - Loans	120,368	232,067	220,083	178,595	179,892
Interest - Govt Sec	4,760	9,785	13,153	22,595	26,839
Interest - State & Muni Sec	29,706	57,749	63,244	38,827	49,477
Interest - Fed Funds	79	193	601	301	264
Interest - Other	24,987	50,662	45,309	37,866	30,602
Total interest income	179,900	350,456	342,390	278,184	287,074
Interest - Deposits	6,151	13,183	17,415	20,028	27,283
Interest - Federal funds and Other Borrowed Money	1,070	1,889	2,627	1,691	2,154
Total interest expense	7,221	15,072	20,042	21,719	29,437
Net interest income	172,679	335,384	322,348	256,465	257,637
Provision for loan and lease losses	9,500	17,500	17,500	20,190	29,375
Trust income	31,611	57,047	55,241	58,605	56,783
Service Charge Income	42,856	85,553	80,506	69,484	72,051
Other Income	57,770	106,650	115,278	106,811	102,838
Total noninterest income	132,237	249,250	251,025	234,900	231,672
Realized gains (losses) on securities	4,039	8,542	20,135	13,872	7,509
Salaries & employee benefits	121,052	233,892	224,424	183,060	178,199
Premises and fixed assets	25,592	51,252	46,870	41,430	42,582
Other noninterest expense	88,367	178,158	174,126	160,447	150,550
Total noninterest expense	235,011	463,302	445,420	384,937	371,331
Income (loss) before inc taxes	64,444	112,374	130,588	100,110	96,112
Applicable income taxes	16,485	23,700	32,791	23,929	26,518
Net income	47,959	88,674	97,797	76,181	69,594
<b>Report of changes in Equity</b>					
Equity capital most recently repled for end of prev calendar yr	1,159,097	1,062,651	762,823	679,793	615,581
Net income (loss) attributable to bank holding company	47,959	88,674	97,797	76,181	69,594
Changes incident to business combinations, net	-	-	248,953	-	-

LESS: Cash dividends declared on common stock	-	24,000	53,000	32,000	-
Other comprehensive income	49,540	(118,228)	4,578	38,849	(5,382)
Other adjustments to equity capital	-	150,000	1,500	-	-
Equity capital end of current period	1,256,596	1,159,097	1,062,651	762,823	679,793

#### Loan Composition

	Jun 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
Real Estate - Construction	231,908	152,876	78,486	65,466	96,977
Real Estate - Farm	242,751	216,786	177,734	134,791	112,996
Real Estate - Resident	901,438	856,841	789,224	540,848	492,962
Real Estate - Other	1,486,333	1,485,057	1,257,591	927,175	836,068
Loans to finance agricultural production	104,036	112,434	103,600	35,309	32,089
Commercial and industrial loans	3,360,371	3,070,594	2,697,660	1,754,279	1,647,034
Loans to individuals: Credit cards	306,050	318,336	326,859	326,882	322,208
Loans to individuals: Other consumer loans	62,007	59,978	56,166	55,298	101,759
Other loans	204,879	224,696	183,758	155,593	75,510
Lease financing receivables	23,793	23,981	19,084	3,834	7,055
Total loans and leases	6,923,566	6,521,579	5,690,162	3,999,475	3,724,658

#### Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	74,751	71,426	61,344	63,641	53,915
ALLL: Recoveries	1,815	3,480	3,965	3,918	3,461
ALLL: LESS: Charge-offs	9,264	17,655	22,056	26,405	23,110
ALLL: Provision for loan and lease losses	9,500	17,500	17,500	20,190	29,375
ALLL: Adjustments	-	-	10,673	-	-
ALLL: Balance at end of current period	76,802	74,751	71,426	61,344	63,641
ALLL/Gross Loans	1.11%	1.15%	1.26%	1.54%	1.72%
Net Charge-Offs/Gross Loans	0.27%	0.27%	0.39%	0.66%	0.62%
Recoveries/ Charge-Offs	39.51%	19.71%	17.98%	14.84%	14.98%
Provision for Loan Losses/Gross Loans	0.28%	0.27%	0.31%	0.51%	0.79%

	30-89	90+	Non Accrual		
Real Estate	12,142	529	17,921		
Commercial and industrial loans	29,675	1,592	8,481		
Loans to individuals	5,264	2,165	677		
Other loans	5,092	236	96		
	52,173	4,522	27,175		
Past Due/Gross Loans	0.82%				
Non Accrual/ Gross Loans	0.39%				
Non Accrual + OREO/TCE+ALLL	2.32%				
Return on Average Equity					
Net Income before Security Gains	7.24%	7.51%	9.83%	8.53%	9.26%
Net Income	7.91%	8.31%	12.38%	10.43%	10.38%
Return on Average Assets					
Net Income before Security Gains	0.56%	0.54%	0.69%	0.61%	0.66%
Net Income	0.61%	0.60%	0.87%	0.74%	0.74%
Net Interest Margin					
Tax Equivalent	2.47%	2.57%	3.46%	2.88%	3.14%
Salaries/(Income-Interest Expense)	39.70%	40.01%	39.14%	37.26%	36.42%
Other Income/Salaries	109.24%	106.57%	111.85%	128.32%	130.01%
Equity/Assets	8.22%	6.96%	7.23%	6.81%	6.36%
Dividend Payout	0.00%	27.07%	54.19%	42.01%	0.00%
PAT Growth	-92.59%	-9.33%	28.37%	0.00%	-2.75%
Asset Growth	-16.36%	13.29%	31.09%	0.00%	4.65%
Earning Asset Growth	-19.01%	15.53%	29.89%	0.00%	4.27%
Equity Growth	16.96%	9.08%	39.31%	0.00%	10.43%
Effective Tax Rate	25.58%	21.09%	25.11%	23.90%	27.59%
Efficiency Ratio	77.07%	79.25%	77.68%	78.34%	75.89%
Deposit Analysis					
Loans/Deposits	55.50%	46.69%	47.95%	46.00%	46.59%
Equity/Deposits	10.19%	8.40%	9.07%	8.93%	8.69%
Non-Interest Bearing/Total Deposits	45.06%	38.78%	42.51%	39.53%	24.07%
Interest Bearing/Total Deposits	54.94%	61.22%	57.49%	60.47%	75.93%
Deposit Growth	-10.67%	17.87%	37.15%	0.00%	7.54%
Capital Ratios					
Tier 1 Leverage Ratio	7.51%	7.21%	7.58%	6.32%	6.15%
Tier 1 Risk-based Capital Ratio	11.96%	11.73%	10.54%	10.68%	10.83%
Total Risk-based Capital Ratio	12.78%	12.56%	11.42%	11.73%	12.01%