



August 2015

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, 2015) 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, 2015, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.32 %
Total Risk-based Capital Ratio	11.95 %
Tier 1 Leverage Ratio	8.46 %

* 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, 2015

Bank	City	State	Total	Loan Loss	Total Equity	Tier 1 Cap / RiskBsdAsts	LLR /	Loan /	Net Income	ROA	Other real estate owned	OREO/ Total	OREO/ Tier 1
			Assets (000's omitted)	Reserves (000's omitted)	Capital (000's omitted)		Nonperf Loans %	Deposit Ratio	(Loss) (000's omitted)			Capital	Capital
BancorpSouth Bank	Tupelo	MS	13,623,308	136,660	1,574,895	11.98	231.12	88.08	33,373	1	27889	1.77	2.12
Bank of Hawaii	Honolulu	HI	15,170,089	107,461	1,002,980	13.81	150.54	55.1	34,708	0.93	2095	0.21	0.21
Bank of New York Mellon	New York	NY	316,699,000	167,000	20,593,000	12.01	103.73	13.63	460,000	0.63	4000	0.02	0.03
Bank of the West	San Francisco	CA	70,937,958	588,962	11,980,595	13.3	75.7	99.57	127,109	0.73	15746	0.13	0.2
Bankers Trust Company	Des Moines	IA	3,208,546	37,571	269,451	9.49	592.6	97.1	7,676	0.93	960	0.36	0.36
BMO Harris Bank, National Association	Chicago	IL	96,890,462	754,776	15,288,818	15.76	62.09	71.98	83,859	0.35	96813	0.63	0.85
BOKF, National Association	Tulsa	OK	30,146,710	197,686	2,744,134	10.57	187.32	70.11	73,638	0.99	44292	1.61	1.91
Branch Banking and Trust Company	Winston-Salem	NC	184,404,609	1,261,691	22,708,894	11.39	107.51	85.28	492,976	1.08	187419	0.83	1.13
City National Bank	Los Angeles	CA	32,428,323	318,610	2,814,204	9.58	511.53	74.36	57,968	0.72	17509	0.62	0.75
Commerce Bank	Kansas City	MO	23,920,518	153,532	2,118,654	11.35	200.52	59.89	57,542	0.98	9069	0.43	0.48
Fifth Third Bank	Cincinnati	OH	138,030,467	1,286,608	16,833,163	11.36	62.45	85.92	367,819	1.1	186793	1.11	1.38
First Hawaiian Bank	Honolulu	HI	18,718,910	135,698	2,692,787	16.08	258.26	66.89	56,509	1.22	710	0.03	0.04
FirstMerit Bank, National Association	Akron	OH	25,100,497	146,552	3,020,048	11.26	105.21	77.25	60,935	0.98	63340	2.1	2.97
Frost Bank	San Antonio	TX	28,186,198	105,708	2,845,459	11.95	187.71	46.32	73,110	1.06	3293	0.12	0.16
HSBC Bank USA, National Association	McLean	VA	194,568,977	702,509	24,005,386	15.33	37.9	58.51	172,749	0.37	31376	0.13	0.14
Huntington National Bank	Columbus	OH	67,788,278	600,918	5,956,496	9.81	51.98	91.56	146,600	0.89	33951	0.57	0.6
KeyBank National Association	Cleveland	OH	92,091,450	819,297	10,058,200	11	190.93	83.55	234,191	1.04	33458	0.33	0.36
Manufacturers and Traders Trust Company	Buffalo	NY	97,662,740	917,096	11,667,406	10.33	95.36	89.01	245,374	1.03	62325	0.53	0.76
MUFG Union Bank, National Association	San Francisco	CA	113,002,605	519,022	14,982,453	12.73	75.86	89.85	138,007	0.49	41201	0.27	0.34
NBT Bank, National Association	Norwich	NY	7,793,049	65,359	913,702	11.18	112.73	86.43	16,305	0.84	4387	0.48	0.65
Northern Trust Company	Chicago	IL	106,602,606	259,035	7,738,024	9.98	93.21	37.24	232,644	0.87	8725	0.11	0.12
Old National Bank	Evansville	IN	11,805,379	48,878	1,502,986	12.52	34.15	76.17	24,783	0.84	11839	0.79	1.24
PNC Bank, National Association	Wilmington	DE	340,231,492	3,305,340	37,358,859	10.25	83.03	85.85	800,145	0.95	342686	0.92	1.18
Signature Bank	New York	NY	28,595,052	170,776	2,619,942	12.26	262.12	81.39	83,390	1.19	0	0	0
Silicon Valley Bank	Santa Clara	CA	37,979,071	167,815	2,886,173	12.36	395.96	42.11	75,235	0.8	0	0	0
STAR Financial Bank	Fort Wayne	IN	1,742,894	20,652	180,241	12.19	159.67	83.69	3,052	0.7	2788	1.55	1.56
State Street Bank and Trust Company	Boston	MA	274,919,084	41,383	19,884,492	12.12	NA	8.45	384,208	0.61	62742	0.32	0.45
SunTrust Bank	Atlanta	GA	185,315,781	1,892,224	22,875,515	11.03	60.76	92.69	432,963	0.94	154275	0.67	0.89
Texas Capital Bank, National Association	Dallas	TX	17,317,788	108,078	1,590,616	8.37	157.49	113.99	36,741	0.87	605	0.04	0.04
U.S. Bank National Association	Cincinnati	OH	405,363,173	4,022,889	40,796,251	10.11	87.65	84.78	1,374,708	1.39	329866	0.81	1.01
UMB Bank, National Association	Kansas City	MO	16,446,985	77,479	1,353,036	11.23	261.89	56.65	24,657	0.6	500	0.04	0.04
Webster Bank, National Association	Waterbury	CT	23,084,532	161,970	2,288,985	11.47	46.98	80.36	53,371	0.94	5303	0.23	0.3

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending March 31, 2015

Bank	City	State	Risk-based Capital/ Risk %	Tier 1 Capital/ Risk-based Assets	Leverage Ratio	1=Well Cap. 2=Ade Cap.
BancorpSouth Bank	Tupelo	MS	13.23	11.98	10.03	1
Bank of Hawaii	Honolulu	HI	15.07	13.81	6.76	1
Bank of New York Mellon	New York	NY	12.27	12.01	5.34	1
Bank of the West	San Francisco	CA	14.39	13.30	11.88	1
Bankers Trust Company	Des Moines	IA	10.74	9.49	8.07	1
BMO Harris Bank, National Association	Chicago	IL	17.05	15.76	12.47	1
BOKF, National Association	Tulsa	OK	11.89	10.57	7.86	1
Branch Banking and Trust Company	Winston-Salem	NC	13.06	11.39	9.45	1
City National Bank	Los Angeles	CA	11.69	9.58	7.35	1
Commerce Bank	Kansas City	MO	12.28	11.35	8.13	1
Fifth Third Bank	Cincinnati	OH	12.58	11.36	10.30	1
First Hawaiian Bank	Honolulu	HI	17.34	16.08	9.98	1
FirstMerit Bank, National Association	Akron	OH	13.38	11.26	8.87	1
Frost Bank	San Antonio	TX	12.57	11.95	7.46	1
HSBC Bank USA, National Association	McLean	VA	18.55	15.33	12.02	1
Huntington National Bank	Columbus	OH	11.15	9.81	8.67	1
KeyBank National Association	Cleveland	OH	12.93	11.00	10.31	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.88	10.33	9.02	1
MUFG Union Bank, National Association	San Francisco	CA	14.40	12.73	11.01	1
NBT Bank, National Association	Norwich	NY	12.29	11.18	9.01	1
Northern Trust Company	Chicago	IL	11.84	9.98	6.90	1
Old National Bank	Evansville	IN	13.17	12.52	8.52	1
PNC Bank, National Association	Wilmington	DE	13.18	10.25	8.84	1
Signature Bank	New York	NY	13.07	12.26	9.24	1
Silicon Valley Bank	Santa Clara	CA	13.35	12.36	7.43	1
STAR Financial Bank	Fort Wayne	IN	13.45	12.19	10.24	1
State Street Bank and Trust Company	Boston	MA	13.39	12.12	5.61	1
SunTrust Bank	Atlanta	GA	12.58	11.03	9.65	1
Texas Capital Bank, National Association	Dallas	TX	10.18	8.37	9.31	1
U.S. Bank National Association	Cincinnati	OH	12.37	10.11	8.39	1
UMB Bank, National Association	Kansas City	MO	11.95	11.23	7.53	1
Webster Bank, National Association	Waterbury	CT	12.53	11.47	8.09	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.31	10.28	7.95	1
Zions First National Bank	Salt Lake City	UT	14.96	13.70	10.16	1

Assets	Jun 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Loans and leases, net of unearned income	8,911,907	7,465,538	6,520,222	5,686,285	3,989,260
LESS: Allowance for loan and lease losses	77,721	76,140	74,751	71,426	61,344
Loans & leases, net of unearned income & allow for loan & lease losses	8,834,186	7,389,398	6,445,471	5,614,859	3,927,916
Loans Held for Sale	2,819	624	1,357	3,877	10,215
Securities: Held-to-maturity securities	446,881	278,054	209,770	114,756	68,384
Securities: Available-for-sale securities	6,922,172	6,911,936	6,762,411	6,937,435	4,930,202
Federal funds sold and SSUAR	91,326	118,105	87,018	89,868	272,078
Trading assets	16,512	9,097	3,988	25,107	38,865
Interest-bearing balances	695,243	1,539,190	2,093,270	720,304	1,150,796
Total Earning Assets	17,009,139	16,246,404	15,603,285	13,506,206	10,398,456
Cash and balances due	483,922	441,963	519,406	683,725	433,134
Premises and fixed assets (including capitalized leases)	220,993	208,556	217,480	221,003	167,602
Other real estate owned	2,553	394	1,288	3,524	5,767
Intangible assets: Goodwill	108,470	90,011	90,011	90,011	39,816
Intangible assets: Other intangible assets	18,216	8,568	11,704	15,796	13,902
Other assets	264,627	216,662	199,332	169,598	147,253
Total assets	18,107,920	17,212,558	16,642,506	14,689,863	11,205,930
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,030,045	5,787,592	5,353,054	4,978,034	3,375,424
Deposits: In domestic offices: Interest-bearing	8,609,146	7,972,889	8,450,783	6,732,790	5,163,399
Total Deposits	14,639,191	13,760,481	13,803,837	11,710,824	8,538,823
Federal funds purchased and SPUAR	1,774,779	2,025,477	1,583,573	1,788,374	1,775,899
Trading liabilities	-	-	-	-	-
Other borrowed money	22,689	8,810	5,162	5,879	6,529
Other liabilities	125,573	105,215	90,837	122,135	121,856
Total liabilities	16,562,232	15,899,983	15,483,409	13,627,212	10,443,107
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	20,254
Surplus	735,757	533,371	518,371	368,371	183,124
Retained earnings	790,818	746,948	652,116	587,441	491,375
Accumulated other comprehensive income	(2,137)	11,006	(32,640)	85,589	68,070
Total equity capital	1,545,688	1,312,575	1,159,097	1,062,651	762,823
Total liabilities and equity capital	18,107,920	17,212,558	16,642,506	14,689,863	11,205,930
Income Statement					
Interest Income	Jun 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Interest - Loans	136,337	247,412	232,067	220,083	178,595
Interest - Govt Sec	4,101	9,808	9,785	13,153	22,595
Interest - State & Muni Sec	31,266	60,386	57,749	63,244	38,827
Interest - Fed Funds	201	259	193	601	301
Interest - Other	24,595	48,040	50,662	45,309	37,866
Total interest income	196,500	365,905	350,456	342,390	278,184
Interest - Deposits	6,569	12,242	13,183	17,415	20,028
Interest - Federal funds and Other Borrowed Money	1,146	1,574	1,889	2,627	1,691
Total interest expense	7,715	13,816	15,072	20,042	21,719
Net interest income	188,785	352,089	335,384	322,348	256,465
Provision for loan and lease losses	8,000	17,000	17,500	17,500	20,190
Trust income	32,613	64,076	57,047	55,241	58,605
Service Charge Income	43,773	86,587	85,553	80,506	69,484
Other Income	57,132	114,796	106,650	115,278	106,811
Total noninterest income	133,518	265,459	249,250	251,025	234,900
Realized gains (losses) on securities	8,303	4,127	8,542	20,135	13,872
Salaries & employee benefits	136,308	244,489	233,892	224,424	183,060
Premises and fixed assets	26,686	52,558	51,252	46,870	41,430
Other noninterest expense	96,218	184,427	178,158	174,126	160,447
Total noninterest expense	259,212	481,474	463,302	445,420	384,937
Income (loss) before inc taxes	63,394	123,201	112,374	130,588	100,110
Applicable income taxes	14,512	28,369	23,700	32,791	23,929
Net income	48,882	94,832	88,674	97,797	76,181
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	1,312,575	1,159,097	1,062,651	762,823	679,793
Net income (loss) attributable to bank holding company	48,882	94,832	88,674	97,797	76,181

Changes incident to business combinations, net	168,471	-	-	248,953	-
LESS: Cash dividends declared on common stock	-	-	24,000	53,000	32,000
Other comprehensive income	(13,143)	43,646	(118,228)	4,578	38,849
Other adjustments to equity capital	28,903	15,000	150,000	1,500	-
Equity capital end of current period	1,545,688	1,312,575	1,159,097	1,062,651	762,823

Loan Composition	Jun 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Real Estate - Construction	395,848	256,006	152,876	78,486	65,466
Real Estate - Farm	297,080	261,493	216,786	177,734	134,791
Real Estate - Resident	1,134,920	964,036	856,841	789,224	540,848
Real Estate - Other	2,090,222	1,604,535	1,485,057	1,257,591	927,175
Loans to finance agricultural production	148,570	138,644	112,434	103,600	35,309
Commercial and industrial loans	4,177,495	3,566,299	3,070,594	2,697,660	1,754,279
Loans to individuals: Credit cards	286,478	310,296	318,336	326,859	326,882
Loans to individuals: Other consumer loans	80,830	63,700	59,978	56,166	55,298
Other loans	263,210	262,063	224,696	183,758	155,593
Lease financing receivables	40,073	39,090	23,981	19,084	3,834
Total loans and leases	8,914,726	7,466,162	6,521,579	5,690,162	3,999,475

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	76,140	74,751	71,426	61,344	63,641
ALLL: Recoveries	2,331	3,382	3,480	3,965	3,918
ALLL: LESS: Charge-offs	8,750	18,993	17,655	22,056	26,405
ALLL: Provision for loan and lease losses	8,000	17,000	17,500	17,500	20,190
ALLL: Adjustments	-	-	-	10,673	-
ALLL: Balance at end of current period	77,721	76,140	74,751	71,426	61,344
ALLL/Gross Loans	0.87%	1.02%	1.15%	1.26%	1.54%
Net Charge-Offs/Gross Loans	0.20%	0.25%	0.27%	0.39%	0.66%
Recoveries/ Charge-Offs	53.72%	17.81%	19.71%	17.98%	14.84%
Provision for Loan Losses/Gross Loans	0.18%	0.23%	0.27%	0.31%	0.51%

	30-89	90+	Non Accrual		
Real Estate	7,717	773	16,337		
Commercial and industrial loans	24,426	911	19,347		
Loans to individuals	2,163	4,191	1,927		
Other loans	2,253	1,770	38		
	36,559	7,645	37,649		
Past Due/Gross Loans	0.50%				
Non Accrual/ Gross Loans	0.42%				
Non Accrual + OREO/TCE+ALLL	2.69%				

Return on Average Equity					
Net Income before Security Gains	5.91%	7.23%	7.51%	9.83%	8.53%
Net Income	7.12%	7.56%	8.31%	12.38%	10.43%
Return on Average Assets					
Net Income before Security Gains	0.49%	0.58%	0.54%	0.69%	0.61%
Net Income	0.59%	0.60%	0.60%	0.87%	0.74%
Net Interest Margin					
Tax Equivalent	2.53%	2.50%	2.57%	3.46%	2.88%
Salaries/(Income-Interest Expense)	42.29%	39.59%	40.01%	39.14%	37.26%
Other Income/Salaries	97.95%	108.58%	106.57%	111.85%	128.32%
Equity/Assets	8.54%	7.63%	6.96%	7.23%	6.81%
Dividend Payout	0.00%	0.00%	27.07%	54.19%	42.01%
PAT Growth	209.12%	6.94%	-9.33%	28.37%	9.46%
Asset Growth	10.49%	3.43%	13.29%	31.09%	4.78%
Earning Asset Growth	9.47%	4.12%	15.53%	29.89%	8.94%
Equity Growth	35.81%	13.24%	9.08%	39.31%	12.21%
Effective Tax Rate	22.89%	23.03%	21.09%	25.11%	23.90%
Efficiency Ratio	77.35%	74.79%	75.67%	74.34%	74.78%

Deposit Analysis					
Loans/Deposits	60.35%	53.70%	46.69%	47.95%	46.00%
Equity/Deposits	10.56%	9.54%	8.40%	9.07%	8.93%
Non-Interest Bearing/Total Deposits	41.19%	42.06%	38.78%	42.51%	39.53%
Interest Bearing/Total Deposits	58.81%	57.94%	61.22%	57.49%	60.47%
Deposit Growth	6.39%	-0.31%	17.87%	37.15%	9.10%

Capital Ratios

Tier 1 Leverage Ratio	8.46%	7.63%	7.21%	7.58%	6.32%
Tier 1 Risk-based Capital Ratio	11.32%	11.68%	11.73%	10.54%	10.68%
Total Risk-based Capital Ratio	11.95%	12.43%	12.56%	11.42%	11.73%