



November 2017

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 June 30, 2017) 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 September 30, 2017, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.12 %
Total Risk-based Capital Ratio	11.78 %
Tier 1 Leverage Ratio	8.60 %

* 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 June 30, 2017

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
Huntington National Bank	Columbus	OH	101,280,420	663,922	10,961,717	11.77	57.76	88.21	537,881	1.07	43816	0.4	0.47
State Street Bank and Trust Company	Boston	MA	234,888,953	53,587	22,509,418	15.4	NA	13.16	1,080,404	0.99	0	0	0
City National Bank	Los Angeles	CA	46,210,687	391,383	3,803,520	10.5	261.91	70.77	179,488	0.79	221	0.01	0.01
BMO Harris Bank, National Association	Chicago	IL	106,192,025	641,360	15,629,470	13.27	52.05	85.34	380,086	0.73	31245	0.2	0.27
Old National Bank	Evansville	IN	14,863,415	50,986	1,920,213	11.73	37.31	85.76	79,748	1.08	10006	0.52	0.83
Northern Trust Company	Chicago	IL	125,198,210	153,741	8,951,788	12.09	78.13	31.84	517,305	0.88	7747	0.09	0.09
MUFG Union Bank, National Association	New York	NY	116,714,682	476,638	16,490,049	15.54	56.06	88.34	459,955	0.79	1681	0.01	0.01
ZB, National Association	Salt Lake City	UT	65,276,867	544,115	7,681,189	13.28	83.68	82.86	307,200	0.95	3823	0.05	0.06
KeyBank National Association	Cleveland	OH	133,555,222	891,233	15,132,494	11.12	121.47	85.15	772,388	1.17	63054	0.42	0.49
HSBC Bank USA, National Association	McLean	VA	191,932,388	847,902	24,044,920	19.13	41.49	48.96	368,658	0.37	20313	0.08	0.09
Wells Fargo Bank, National Association	Sioux Falls	SD	1,731,937,000	10,281,000	163,031,000	11.75	58.74	69.77	10,205,000	1.18	765000	0.47	0.55
BOKF, National Association	Tulsa	OK	32,318,943	250,061	3,193,550	11.1	92.63	77.28	171,718	1.06	14972	0.47	0.54
Manufacturers and Traders Trust Company	Buffalo	NY	120,357,682	1,003,860	14,656,837	10.44	93.51	93.28	734,142	1.21	104019	0.71	1.02
U.S. Bank National Association	Minneapolis	MN	456,910,206	3,855,674	45,934,670	10.52	92.95	78.34	2,815,637	1.29	182170	0.4	0.49
Bank of New York Mellon	New York	NY	280,876,000	137,000	25,474,000	14.44	111.38	13.5	1,254,000	0.95	4000	0.02	0.02
STAR Financial Bank	Fort Wayne	IN	1,852,874	18,293	198,446	12.48	133.5	83.23	8,409	0.89	998	0.5	0.51
Commerce Bank	Kansas City	MO	24,970,053	157,832	2,351,119	11.71	250.89	65.14	147,602	1.18	4674	0.2	0.21
BancorpSouth Bank	Tupelo	MS	14,848,975	121,561	1,538,428	10.64	178.05	93.94	78,090	1.06	7704	0.5	0.6
SunTrust Bank	Atlanta	GA	202,481,382	1,730,276	23,843,246	11	53.79	90.13	1,034,589	1.04	77109	0.32	0.41
Frost Bank	San Antonio	TX	30,227,278	149,558	3,114,574	12.94	169.74	48.75	173,901	1.16	2041	0.07	0.08
NBT Bank, National Association	Norwich	NY	9,001,319	66,600	981,005	10.69	154.74	90.34	38,860	0.88	4747	0.48	0.64
Fifth Third Bank	Cincinnati	OH	138,697,934	1,204,202	17,082,054	12.24	75.26	87.11	680,805	0.99	40220	0.24	0.28
Bank of Hawaii	Honolulu	HI	16,954,229	106,353	1,146,557	12.73	166.15	63.45	87,884	1.07	1991	0.17	0.17
Silicon Valley Bank	Santa Clara	CA	47,606,783	236,496	3,607,234	12.59	156.32	48.92	220,246	0.96	0	0	0
Bank of the West	San Francisco	CA	86,911,273	604,088	12,213,422	12.16	109.34	94.13	259,574	0.62	18189	0.15	0.22
Bankers Trust Company	Des Moines	IA	4,320,204	53,867	376,406	9.28	329.16	108.5	22,143	1.07	335	0.09	0.09
PNC Bank, National Association	Wilmington	DE	361,210,826	2,560,588	37,958,248	9.75	76.55	83.03	1,657,119	0.93	176659	0.47	0.62
Branch Banking and Trust Company	Winston-Salem	NC	215,274,000	1,213,000	28,989,000	11.78	113.15	86.51	1,108,000	1.03	66000	0.23	0.32
UMB Bank, National Association	Kansas City	MO	20,081,185	97,797	1,762,172	11.08	120.28	66.82	82,856	0.83	433	0.02	0.03
First Hawaiian Bank	Honolulu	HI	20,356,975	136,883	2,543,125	12.67	308.02	69.07	117,045	1.18	329	0.01	0.02
Signature Bank	New York	NY	40,718,610	182,541	3,797,244	11.68	44.73	92.58	147,872	0.74	0	0	0
Webster Bank, National Association	Waterbury	CT	26,167,932	199,578	2,530,767	11.08	66.74	84.06	132,369	1.01	3988	0.16	0.2
Texas Capital Bank, National Association	Dallas	TX	23,109,493	174,225	2,009,445	8.87	140.81	116.02	97,370	0.92	18689	0.93	0.94

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 2017

Bank	City	State	Risk-based Capital/ Risk %	Tier 1 Capital/ Risk-based Assets	Leverage Ratio	1=Well Cap. 2=Ade Cap.
Huntington National Bank	Columbus	OH	13.94	11.77	9.43	1
State Street Bank and Trust Company	Boston	MA	16.51	15.40	7.48	1
City National Bank	Los Angeles	CA	13.55	10.50	7.45	1
BMO Harris Bank, National Association	Chicago	IL	14.56	13.27	11.61	1
Old National Bank	Evansville	IN	12.25	11.73	8.61	1
Northern Trust Company	Chicago	IL	13.88	12.09	7.18	1
MUFG Union Bank, National Association	New York	NY	17.13	15.54	11.86	1
ZB, National Association	Salt Lake City	UT	14.49	13.28	10.43	1
KeyBank National Association	Cleveland	OH	12.71	11.12	9.95	1
HSBC Bank USA, National Association	McLean	VA	22.68	19.13	11.20	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.66	11.75	8.19	1
BOKF, National Association	Tulsa	OK	12.13	11.10	8.72	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.19	10.44	8.86	1
U.S. Bank National Association	Minneapolis	MN	12.70	10.52	8.66	1
Bank of New York Mellon	New York	NY	14.79	14.44	7.63	1
STAR Financial Bank	Fort Wayne	IN	13.64	12.48	10.34	1
Commerce Bank	Kansas City	MO	12.56	11.71	8.83	1
BancorpSouth Bank	Tupelo	MS	11.65	10.64	8.88	1
SunTrust Bank	Atlanta	GA	12.53	11.00	9.72	1
Frost Bank	San Antonio	TX	13.74	12.94	8.18	1
NBT Bank, National Association	Norwich	NY	11.66	10.69	8.55	1
Fifth Third Bank	Cincinnati	OH	14.08	12.24	10.50	1
Bank of Hawaii	Honolulu	HI	13.98	12.73	7.03	1
Silicon Valley Bank	Santa Clara	CA	13.59	12.59	7.66	1
Bank of the West	San Francisco	CA	13.12	12.16	10.29	1
Bankers Trust Company	Des Moines	IA	10.53	9.28	9.04	1
PNC Bank, National Association	Wilmington	DE	11.83	9.75	8.23	1
Branch Banking and Trust Company	Winston-Salem	NC	13.76	11.78	9.84	1
UMB Bank, National Association	Kansas City	MO	11.75	11.08	8.41	1
First Hawaiian Bank	Honolulu	HI	13.75	12.67	8.66	1
Signature Bank	New York	NY	13.03	11.68	9.52	1
Webster Bank, National Association	Waterbury	CT	12.18	11.08	7.97	1
Texas Capital Bank, National Association	Dallas	TX	10.68	8.87	9.34	1

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

	Sep 2017	Dec 2016	Dec 2015	Dec 2014	Dec 2013
Assets					
Loans and leases, net of unearned income	10,996,932	10,540,188	9,430,534	7,465,538	6,520,222
LESS: Allowance for loan and lease losses	98,389	91,649	81,143	76,140	74,751
Loans & leases, net of unearned income & allow for loan & lease losses	10,898,543	10,448,539	9,349,391	7,389,398	6,445,471
Loans Held for Sale	4,525	5,279	589	624	1,357
Securities: Held-to-maturity securities	1,276,252	1,115,932	667,106	278,054	209,770
Securities: Available-for-sale securities	5,847,777	6,463,593	6,804,131	6,911,936	6,762,411
Federal funds sold and SSUAR	244,974	324,327	173,627	118,105	87,018
Trading assets	54,330	19,396	10,600	9,097	3,988
Interest-bearing balances	207,606	701,472	518,431	1,539,190	2,093,270
Total Earning Assets	18,534,007	19,078,538	17,523,875	16,246,404	15,603,285
Cash and balances due	364,787	422,332	469,612	441,963	519,406
Premises and fixed assets (including capitalized leases)	217,009	223,115	212,421	208,556	217,480
Other real estate owned	712	194	3,307	394	1,288
Intangible assets: Goodwill	108,650	108,650	108,599	90,011	90,011
Intangible assets: Other intangible assets	11,488	11,754	15,913	8,568	11,704
Other assets	766,614	555,000	489,793	216,662	199,332
Total assets	20,003,267	20,399,583	18,823,520	17,212,558	16,642,506
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,930,875	6,776,106	6,459,757	5,787,592	5,353,054
Deposits: In domestic offices: Interest-bearing	10,187,837	9,916,061	8,785,879	7,972,889	8,450,783
Total Deposits	16,118,712	16,692,167	15,245,636	13,760,481	13,803,837
Federal funds purchased and SPUAR	1,857,272	1,857,386	1,818,422	2,025,477	1,583,573
Trading liabilities	-	-	-	-	-
Other borrowed money	8,026	9,517	24,921	8,810	5,162
Other liabilities	217,534	178,187	138,249	105,215	90,837
Total liabilities	18,201,544	18,737,257	17,227,228	15,899,983	15,483,409
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,822	533,371	518,371
Retained earnings	1,051,320	947,475	827,924	746,948	652,116
Accumulated other comprehensive income	(21,665)	(57,217)	(3,704)	11,006	(32,640)
Total equity capital	1,801,723	1,662,326	1,596,292	1,312,575	1,159,097
Total liabilities and equity capital	20,003,267	20,399,583	18,823,520	17,212,558	16,642,506
Income Statement					
Interest Income					
Interest - Loans	339,067	387,677	309,753	247,412	232,067
Interest - Govt Sec	1,033	5,475	7,738	9,808	9,785
Interest - State & Muni Sec	51,137	63,759	62,237	60,386	57,749
Interest - Fed Funds	2,638	2,708	697	259	193
Interest - Other	60,359	64,694	51,604	48,040	50,662
Total interest income	454,234	524,313	432,029	365,905	350,456
Interest - Deposits	23,982	17,936	14,269	12,242	13,183
Interest - Federal funds and Other Borrowed Money	14,503	6,504	1,956	1,574	1,889
Total interest expense	38,485	24,440	16,225	13,816	15,072
Net interest income	415,749	499,873	415,804	352,089	335,384
Provision for loan and lease losses	35,000	32,500	15,500	17,000	17,500
Trust income	55,220	67,374	65,060	64,076	57,047
Service Charge Income	67,284	87,953	87,705	86,587	85,553
Other Income	104,145	129,470	114,985	114,796	106,650
Total noninterest income	226,649	284,797	267,750	265,459	249,250
Realized gains (losses) on securities	4,138	8,509	10,402	4,127	8,542
Salaries & employee benefits	228,537	293,271	278,701	244,489	233,892
Premises and fixed assets	45,543	58,820	57,000	52,558	51,252
Other noninterest expense	169,533	214,033	210,406	184,427	178,158
Total noninterest expense	443,613	566,124	546,107	481,474	463,302
Income (loss) before inc taxes	167,923	194,555	132,349	123,201	112,374
Applicable income taxes	37,828	45,004	31,394	28,369	23,700
Net income	130,095	149,551	100,955	94,832	88,674
Report of changes in Equity					
Equity capital most recently repta for end of prev calendar yr	1,662,326	1,596,292	1,312,575	1,159,097	1,062,651
Net income (loss) attributable to bank holding company	130,095	149,551	100,955	94,832	88,674

Changes incident to business combinations, net	-	(5)	202,485	-	-
LESS: Cash dividends declared on common stock	26,250	30,000	-	-	24,000
Other comprehensive income	35,552	(53,512)	(14,710)	43,646	(118,228)
Other adjustments to equity capital	-	-	(5,013)	15,000	150,000
Equity capital end of current period	1,801,723	1,662,326	1,596,292	1,312,575	1,159,097

Loan Composition	Sep 2017	Dec 2016	Dec 2015	Dec 2014	Dec 2013
Real Estate - Construction	810,060	741,804	416,567	256,006	152,876
Real Estate - Farm	472,270	460,274	345,355	261,493	216,786
Real Estate - Resident	1,281,112	1,265,425	1,222,780	964,036	856,841
Real Estate - Other	2,888,846	2,705,440	2,317,175	1,604,535	1,485,057
Loans to finance agricultural production	221,904	254,572	182,550	138,644	112,434
Commercial and industrial loans	4,699,932	4,439,407	4,287,336	3,566,299	3,070,594
Loans to individuals: Credit cards	243,735	270,098	291,570	310,296	318,336
Loans to individuals: Other consumer loans	115,474	109,754	98,664	63,700	59,978
Other loans	243,679	259,161	227,269	262,063	224,696
Lease financing receivables	24,445	39,532	41,857	39,090	23,981
Total loans and leases	11,001,457	10,545,467	9,431,123	7,466,162	6,521,579
Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	91,649	81,143	76,140	74,751	71,426
ALLL: Recoveries	4,804	6,829	4,614	3,382	3,480
ALLL: LESS: Charge-offs	33,064	28,823	15,111	18,993	17,655
ALLL: Provision for loan and lease losses	35,000	32,500	15,500	17,000	17,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	98,389	91,649	81,143	76,140	74,751
ALLL/Gross Loans	0.89%	0.87%	0.86%	1.02%	1.15%
Net Charge-Offs/Gross Loans	0.40%	0.27%	0.16%	0.25%	0.27%
Recoveries/ Charge-Offs	19.43%	23.69%	30.53%	17.81%	19.71%
Provision for Loan Losses/Gross Loans	0.43%	0.31%	0.16%	0.23%	0.27%

	30-89	90+	Non Accrual		
Real Estate	6,410	157	14,745		
Commercial and industrial loans	12,866	136	35,675		
Loans to individuals	2,505	1,734	378		
Other loans	2,571	61	3,433		
	24,352	2,088	54,231		
Past Due/Gross Loans	0.24%				
Non Accrual/ Gross Loans	0.49%				
Non Accrual + OREO/TCE+ALLL	3.09%				
Return on Average Equity					
Net Income before Security Gains	9.62%	8.32%	6.08%	7.23%	7.51%
Net Income	9.94%	8.82%	6.77%	7.56%	8.31%
Return on Average Assets					
Net Income before Security Gains	0.84%	0.73%	0.52%	0.58%	0.54%
Net Income	0.87%	0.77%	0.58%	0.60%	0.60%
Net Interest Margin					
Tax Equivalent	3.09%	2.87%	2.65%	2.50%	2.57%
Salaries/(Income-Interest Expense)	35.58%	37.38%	40.77%	39.59%	40.01%
Other Income/Salaries	99.17%	97.11%	96.07%	108.58%	106.57%
Equity/Assets	9.01%	8.15%	8.48%	7.63%	6.96%
Dividend Payout	20.18%	20.06%	0.00%	0.00%	27.07%
PAT Growth	27.85%	48.14%	6.46%	6.94%	-9.33%
Asset Growth	-2.60%	0.00%	0.00%	3.43%	13.29%
Earning Asset Growth	-3.82%	0.00%	0.00%	4.12%	15.53%
Equity Growth	11.21%	0.00%	0.00%	13.24%	9.08%
Effective Tax Rate	22.53%	23.13%	23.72%	23.03%	21.09%
Efficiency Ratio	65.63%	68.89%	76.68%	74.79%	75.67%
Deposit Analysis					
Loans/Deposits	67.61%	62.60%	61.33%	53.70%	46.69%
Equity/Deposits	11.18%	9.96%	10.47%	9.54%	8.40%
Non-Interest Bearing/Total Deposits	36.79%	40.59%	42.37%	42.06%	38.78%
Interest Bearing/Total Deposits	63.21%	59.41%	57.63%	57.94%	61.22%
Deposit Growth	-3.44%	0.00%	0.00%	-0.31%	17.87%

Capital Ratios

Tier 1 Leverage Ratio	8.60%	8.24%	8.13%	7.63%	7.21%
Common Equity Tier 1 Capital Ratio	11.12%	10.70%	10.63%	N/A	N/A
Tier 1 Risk-based Capital Ratio	11.12%	10.70%	10.63%	11.68%	11.73%
Total Risk-based Capital Ratio	11.78%	11.32%	11.22%	12.43%	12.56%