



May 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 December 31, 2013) 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 March 31, 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	11.60 %
Total Risk-based Capital Ratio	12.41 %
Tier 1 Leverage Ratio	6.94 %

* 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 December 31, 2013

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	13,032,498	153,236	1,526,102	12.83	130.15	84.38	101,513	0.78	69338	4.54	5.6
Bank of Hawaii	Honolulu	HI	14,105,528	115,454	940,729	14.66	137.45	50.93	151,342	1.1	3205	0.34	0.35
Bank of New York Mellon	New York	NY	296,626,000	195,000	19,730,000	14.61	107.14	12.17	934,000	0.36	3000	0.02	0.02
Bank of the West	San Francisco	CA	66,467,781	634,573	11,697,789	14.42	61.46	97.87	560,605	0.88	15624	0.13	0.21
Bankers Trust Company	Des Moines	IA	3,020,471	36,144	241,520	10.63	290.52	86.86	23,492	0.83	4488	1.86	1.85
BMO Harris Bank, National Association	Chicago	IL	91,286,152	752,320	14,752,663	15.26	55.16	73.83	484,335	0.54	111762	0.76	1.13
BOKF, National Association	Tulsa	OK	26,795,278	185,396	2,274,067	10.08	161.87	62.12	307,049	1.13	90920	4	4.67
Branch Banking and Trust Company	Winston-Salem	NC	179,126,294	1,546,777	19,363,979	11.88	74.3	85.49	1,471,098	0.84	247493	1.28	1.57
City National Bank	Los Angeles	CA	29,373,389	318,505	2,583,001	10.2	287.67	69.16	227,410	0.81	38091	1.47	1.81
Commerce Bank	Kansas City	MO	22,943,132	161,532	1,951,850	12.43	154.95	57.5	261,498	1.21	12884	0.66	0.71
Fifth Third Bank	Cincinnati	OH	128,185,903	1,567,667	15,717,964	11.52	50.73	87.54	1,873,400	1.54	299151	1.9	2.26
First Hawaiian Bank	Honolulu	HI	17,104,282	133,239	2,636,609	16.54	207.66	70.2	206,876	1.24	2177	0.08	0.13
FirstMerit Bank, National Association	Akron	OH	23,864,142	141,252	2,749,477	12.17	122.3	72.42	200,429	0.94	84416	3.07	4.26
Frost Bank	San Antonio	TX	24,372,376	92,438	2,400,279	12.7	159.77	45.8	242,750	1.07	11916	0.5	0.69
HSBC Bank USA, National Association	McLean	VA	179,771,772	606,197	18,208,960	13.37	31.66	51.71	324,510	0.18	46592	0.26	0.3
Huntington National Bank	Columbus	OH	59,304,805	645,014	5,537,582	11.45	63.37	89.39	678,191	1.21	27663	0.5	0.49
KeyBank National Association	Cleveland	OH	90,439,767	886,950	9,310,447	10.85	176.51	82.8	1,095,072	1.27	24928	0.27	0.29
Manufacturers and Traders Trust Company	Buffalo	NY	84,346,633	912,031	10,985,675	10.11	82.92	93.23	1,194,093	1.44	66875	0.61	0.91
NBT Bank, National Association	Norwich	NY	7,581,736	69,434	856,152	11.15	120.67	91.51	56,437	0.78	2904	0.34	0.47
Northern Trust Company	Chicago	IL	102,658,650	278,100	7,101,690	11.55	79.88	34.28	727,466	0.77	11925	0.17	0.18
Old National Bank	Evansville	IN	9,426,510	47,145	973,543	11.8	47.48	69.81	102,097	1.08	20895	2.15	3.12
PNC Bank, National Association	Wilmington	DE	309,999,678	3,608,665	36,502,602	10.96	76.13	87.83	3,505,355	1.19	604503	1.66	2.1
Signature Bank	New York	NY	22,376,663	135,071	1,799,939	14.07	242.68	81.72	228,743	1.16	0	0	0
Silicon Valley Bank	Santa Clara	CA	24,874,213	142,575	1,639,024	10.11	276.67	47.92	186,195	0.85	1001	0.06	0.06
State Street Bank and Trust Company	Boston	MA	239,051,106	27,878	19,755,331	16.42	21.38	7.23	1,930,456	0.95	59034	0.3	0.46
SunTrust Bank	Atlanta	GA	171,261,678	2,043,230	21,474,893	10.96	56.37	97.36	1,179,378	0.7	272126	1.27	1.69
Texas Capital Bank, National Association	Dallas	TX	11,707,332	87,604	998,265	7.55	255.33	121.13	123,144	1.19	5110	0.51	0.52
U.S. Bank National Association	Cincinnati	OH	360,478,278	4,249,743	38,561,877	10.28	80.53	87.39	5,770,285	1.66	951365	2.47	3.15
UMB Bank, National Association	Kansas City	MO	16,642,506	74,751	1,159,097	11.73	238.29	47.24	88,674	0.6	1288	0.11	0.12
Union Bank, National Association	San Francisco	CA	105,286,470	556,568	14,066,984	12.94	69.22	84.31	624,546	0.62	64644	0.46	0.57
Webster Bank, National Association	Waterbury	CT	20,830,913	152,573	2,141,389	12.02	39.52	84.06	193,545	0.96	8548	0.4	0.52

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2013

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	14.09	12.83	9.81	1
Bank of Hawaii	Honolulu	HI	15.92	14.66	6.66	1
Bank of New York Mellon	New York	NY	15.05	14.61	5.26	1
Bank of the West	San Francisco	CA	15.67	14.42	12.38	1
Bankers Trust Company	Des Moines	IA	11.88	10.63	8.18	1
BMO Harris Bank, National Association	Chicago	IL	16.87	15.26	11.59	1
BOKF, National Association	Tulsa	OK	11.88	10.08	7.38	1
Branch Banking and Trust Company	Winston-Salem	NC	13.45	11.88	9.36	1
City National Bank	Los Angeles	CA	13.08	10.20	7.25	1
Commerce Bank	Kansas City	MO	13.55	12.43	8.31	1
Fifth Third Bank	Cincinnati	OH	12.86	11.52	10.73	1
First Hawaiian Bank	Honolulu	HI	17.90	16.54	10.60	1
FirstMerit Bank, National Association	Akron	OH	13.09	12.17	8.60	1
Frost Bank	San Antonio	TX	13.38	12.70	7.49	1
HSBC Bank USA, National Association	McLean	VA	18.09	13.37	9.06	1
Huntington National Bank	Columbus	OH	13.14	11.45	9.97	1
KeyBank National Association	Cleveland	OH	13.36	10.85	9.70	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.00	10.11	9.12	1
NBT Bank, National Association	Norwich	NY	12.41	11.15	8.47	1
Northern Trust Company	Chicago	IL	14.28	11.55	6.85	1
Old National Bank	Evansville	IN	12.67	11.80	7.35	1
PNC Bank, National Association	Wilmington	DE	14.33	10.96	9.78	1
Signature Bank	New York	NY	15.10	14.07	8.54	1
Silicon Valley Bank	Santa Clara	CA	11.32	10.11	7.04	1
State Street Bank and Trust Company	Boston	MA	18.98	16.42	6.38	1
SunTrust Bank	Atlanta	GA	12.84	10.96	9.78	1
Texas Capital Bank, National Association	Dallas	TX	10.27	7.55	8.96	1
U.S. Bank National Association	Cincinnati	OH	12.41	10.28	8.81	1
UMB Bank, National Association	Kansas City	MO	12.56	11.73	7.21	1
Union Bank, National Association	San Francisco	CA	14.91	12.94	11.13	1
Webster Bank, National Association	Waterbury	CT	13.15	12.02	8.29	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.93	10.41	8.32	1
Zions First National Bank	Salt Lake City	UT	14.64	13.37	10.06	1

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

	Mar 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
Assets					
Loans and leases, net of unearned income	6,758,808	6,520,222	5,686,285	3,989,260	3,710,245
LESS: Allowance for loan and lease losses	75,514	74,751	71,426	61,344	63,641
Loans & leases, net of unearned income & allow for loan & lease losses	6,683,294	6,445,471	5,614,859	3,927,916	3,646,604
Loans Held for Sale	1,108	1,357	3,877	10,215	14,413
Securities: Held-to-maturity securities	219,724	209,770	114,756	68,384	51,784
Securities: Available-for-sale securities	6,734,931	6,762,411	6,937,435	4,930,202	4,570,505
Federal funds sold and SSUAR	108,986	87,018	89,868	272,078	474,994
Trading assets	13,326	3,988	25,107	38,865	29,832
Interest-bearing balances	770,262	2,093,270	720,304	1,150,796	757,405
Total Earning Assets	14,531,631	15,603,285	13,506,206	10,398,456	9,545,537
Cash and balances due	587,836	519,406	683,725	433,134	756,802
Premises and fixed assets (including capitalized leases)	213,234	217,480	221,003	167,602	169,621
Other real estate owned	1,286	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	10,772	11,704	15,796	13,902	17,838
Other assets	224,102	199,332	169,598	147,253	160,640
Total assets	15,658,872	16,642,506	14,689,863	11,205,930	10,694,374
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,442,613	5,353,054	4,978,034	3,375,424	1,883,529
Deposits: In domestic offices: Interest-bearing	6,962,715	8,450,783	6,732,790	5,163,399	5,943,084
Total Deposits	12,405,328	13,803,837	11,710,824	8,538,823	7,826,613
Federal funds purchased and SPUAR	1,974,091	1,583,573	1,788,374	1,775,899	2,059,344
Trading liabilities	-	-	-	-	-
Other borrowed money	5,815	5,162	5,879	6,529	37,349
Other liabilities	71,201	90,837	122,135	121,856	91,275
Total liabilities	14,456,435	15,483,409	13,627,212	10,443,107	10,014,581
Equity					
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	676,113	652,116	587,441	491,375	447,193
Accumulated other comprehensive income	(13,297)	(32,640)	85,589	68,070	29,222
Total equity capital	1,202,437	1,159,097	1,062,651	762,823	679,793
Total liabilities and equity capital	15,658,872	16,642,506	14,689,863	11,205,930	10,694,374
Income Statement					
	Mar 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
Interest Income					
Interest - Loans	59,458	232,067	220,083	178,595	179,892
Interest - Govt Sec	2,476	9,785	13,153	22,595	26,839
Interest - State & Muni Sec	14,583	57,749	63,244	38,827	49,477
Interest - Fed Funds	33	193	601	301	264
Interest - Other	13,027	50,662	45,309	37,866	30,602
Total interest income	89,577	350,456	342,390	278,184	287,074
Interest - Deposits	3,059	13,183	17,415	20,028	27,283
Interest - Federal funds and Other Borrowed Money	543	1,889	2,627	1,691	2,154
Total interest expense	3,602	15,072	20,042	21,719	29,437
Net interest income	85,975	335,384	322,348	256,465	257,637
Provision for loan and lease losses	4,500	17,500	17,500	20,190	29,375
Trust income	15,598	57,047	55,241	58,605	56,783
Service Charge Income	21,878	85,553	80,506	69,484	72,051
Other Income	25,112	106,650	115,278	106,811	102,838
Total noninterest income	62,588	249,250	251,025	234,900	231,672
Realized gains (losses) on securities	1,470	8,542	20,135	13,872	7,509
Salaries & employee benefits	59,846	233,892	224,424	183,060	178,199
Premises and fixed assets	12,848	51,252	46,870	41,430	42,582
Other noninterest expense	41,763	178,158	174,126	160,447	150,550
Total noninterest expense	114,457	463,302	445,420	384,937	371,331
Income (loss) before inc taxes	31,076	112,374	130,588	100,110	96,112
Applicable income taxes	7,079	23,700	32,791	23,929	26,518
Net income	23,997	88,674	97,797	76,181	69,594
Report of changes in Equity					
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	23,997	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	19,343	(118,228)	4,578	38,849	(5,382)
Other adjustments to equity capital	-	150,000	1,500	-	-
Equity capital end of current period	1,202,437	1,159,097	1,062,651	762,823	679,793

	Mar 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
Loan Composition					
Real Estate - Construction	185,960	152,876	78,486	65,466	96,977
Real Estate - Farm	221,987	216,786	177,734	134,791	112,996
Real Estate - Resident	865,942	856,841	789,224	540,848	492,962
Real Estate - Other	1,488,585	1,485,057	1,257,591	927,175	836,068
Loans to finance agricultural production	111,143	112,434	103,600	35,309	32,089
Commercial and industrial loans	3,281,761	3,070,594	2,697,660	1,754,279	1,647,034
Loans to individuals: Credit cards	300,296	318,336	326,859	326,882	322,208
Loans to individuals: Other consumer loans	57,151	59,978	56,166	55,298	101,759
Other loans	223,039	224,696	183,758	155,593	75,510
Lease financing receivables	24,052	23,981	19,084	3,834	7,055
Total loans and leases	6,759,916	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	948	3,480	3,965	3,918	3,461
ALLL: LESS: Charge-offs	4,685	17,655	22,056	26,405	23,110
ALLL: Provision for loan and lease losses	4,500	17,500	17,500	20,190	29,375
ALLL: Adjustments	-	-	10,673	-	-
ALLL: Balance at end of current period	75,514	74,751	71,426	61,344	63,641
ALLL/Gross Loans	1.12%	1.15%	1.26%	1.54%	1.72%
Net Charge-Offs/Gross Loans	0.28%	0.27%	0.39%	0.66%	0.62%
Recoveries/ Charge-Offs	82.06%	19.71%	17.98%	14.84%	14.98%
Provision for Loan Losses/Gross Loans	0.27%	0.27%	0.31%	0.51%	0.79%

	30-89	90+	Non Accrual		
Real Estate	6,525	-	20,296		
Commercial and industrial loans	3,846	2,149	8,636		
Loans to individuals	4,407	2,759	856		
Other loans	1,084	193	365		
	15,862	5,101	30,153		
Past Due/Gross Loans	0.31%				
Non Accrual/ Gross Loans	0.45%				
Non Accrual + OREO/TCE+ALLL	2.67%				
Return on Average Equity					
Net Income before Security Gains	7.60%	7.51%	9.83%	8.53%	9.26%
Net Income	8.10%	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	0.60%	0.60%	0.87%	0.74%	0.74%
Net Interest Margin					
Tax Equivalent	2.40%	2.57%	3.46%	2.88%	3.14%
Salaries/(Income-Interest Expense)					
Salaries/(Income-Interest Expense)	40.28%	40.01%	39.14%	37.26%	36.42%
Other Income/Salaries	104.58%	106.57%	111.85%	128.32%	130.01%
Equity/Assets					
Equity/Assets	7.68%	6.96%	7.23%	6.81%	6.36%
Dividend Payout					
Dividend Payout	0.00%	27.07%	54.19%	42.01%	0.00%
PAT Growth					
PAT Growth	-295.80%	-9.33%	28.37%	0.00%	-2.75%
Asset Growth					
Asset Growth	-23.97%	13.29%	31.09%	0.00%	4.65%
Earning Asset Growth					
Earning Asset Growth	-27.85%	15.53%	29.89%	0.00%	4.27%
Equity Growth					
Equity Growth	15.16%	9.08%	39.31%	0.00%	10.43%
Effective Tax Rate					
Effective Tax Rate	22.78%	21.09%	25.11%	23.90%	27.59%
Efficiency Ratio					
Efficiency Ratio	77.04%	79.25%	77.68%	78.34%	75.89%
Deposit Analysis					
Loans/Deposits	53.87%	46.69%	47.95%	46.00%	46.59%
Equity/Deposits	9.69%	8.40%	9.07%	8.93%	8.69%
Non-Interest Bearing/Total Deposits	43.87%	38.78%	42.51%	39.53%	24.07%
Interest Bearing/Total Deposits	56.13%	61.22%	57.49%	60.47%	75.93%
Deposit Growth	-10.13%	17.87%	37.15%	0.00%	7.54%
Capital Ratios					
Tier 1 Leverage Ratio	6.94%	7.21%	7.58%	6.32%	6.15%
Tier 1 Risk-based Capital Ratio	11.60%	11.73%	10.54%	10.68%	10.83%
Total Risk-based Capital Ratio	12.41%	12.56%	11.42%	11.73%	12.01%