



December 2013

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, 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 September 30, 2013, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.49 %
Total Risk-based Capital Ratio	12.31 %
Tier 1 Leverage Ratio	7.36 %

* 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, 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	13,207,954	161,047	1,472,166	12.87	97.19	80.51	47,193	0.72	88438	6.01	7.28
Bank of Hawaii	Honolulu	HI	13,765,265	124,575	927,499	14.82	178.62	51.17	73,961	1.09	3256	0.35	0.36
Bank of New York Mellon	New York	NY	281,339,000	199,000	18,500,000	13.45	75.95	13.45	-69,000	-0.05	3000	0.02	0.02
Bank of the West	San Francisco	CA	63,529,654	684,832	11,638,450	14.97	65.65	97.63	286,353	0.92	19254	0.17	0.26
Bankers Trust Company	Des Moines	IA	2,711,710	33,536	237,752	10.48	248.21	98.99	11,736	0.84	15817	6.65	6.67
BMO Harris Bank, National Association	Chicago	IL	90,414,316	751,688	14,395,467	15.01	49.34	72.66	205,175	0.45	163837	1.14	1.74
BOKF, National Association	Tulsa	OK	27,546,357	203,124	2,391,346	10.56	150.76	63.96	164,242	1.2	108651	4.54	5.4
Branch Banking and Trust Company	Winston-Salem	NC	177,895,050	1,729,838	18,802,494	11.46	73.92	84.1	699,256	0.79	317073	1.69	2.06
City National Bank	Los Angeles	CA	27,033,551	314,328	2,419,930	10.04	239.93	70.1	110,317	0.81	61477	2.54	3.2
Commerce Bank	Kansas City	MO	21,764,516	166,032	1,891,505	12.18	164.3	57.98	124,580	1.16	18539	0.98	1.06
Fifth Third Bank	Cincinnati	OH	121,019,541	1,719,097	15,516,588	11.76	60.14	92.55	1,005,154	1.69	301419	1.94	2.32
First Hawaiian Bank	Honolulu	HI	16,579,340	132,475	2,630,732	17.11	172.98	71.26	104,472	1.27	1986	0.08	0.12
FirstMerit Bank, National Association	Akron	OH	23,483,345	147,714	2,703,418	12	117.21	73.14	94,813	1.01	88969	3.29	4.6
Frost Bank	San Antonio	TX	22,576,046	93,400	2,363,019	12.83	105.4	48.25	117,770	1.07	13047	0.55	0.78
HSBC Bank USA, National Association	McLean	VA	182,540,696	604,987	18,477,800	14.17	27.79	52.18	397,079	0.44	47012	0.25	0.3
Huntington National Bank	Columbus	OH	55,954,667	730,981	4,945,666	11.13	72.26	89.04	319,037	1.15	21066	0.43	0.39
KeyBank National Association	Cleveland	OH	88,293,180	916,567	9,364,476	10.87	139.62	84.74	421,446	0.99	33186	0.35	0.39
Manufacturers and Traders Trust Company	Buffalo	NY	82,376,247	921,962	10,551,331	9.65	77.03	98.42	638,684	1.57	82056	0.78	1.16
NBT Bank, National Association	Norwich	NY	7,471,637	71,184	834,672	10.44	154.03	89.59	21,011	0.61	3756	0.45	0.64
Northern Trust Company	Chicago	IL	96,888,804	290,436	6,948,713	11.34	81.4	36.69	354,628	0.77	14494	0.21	0.22
Old National Bank	Evansville	IN	9,492,860	49,318	1,034,050	12.95	39.83	75.65	52,107	1.11	30623	2.96	4.21
PNC Bank, National Association	Wilmington	DE	294,525,586	3,771,435	35,897,895	11.11	74.54	89.61	1,791,624	1.24	742697	2.07	2.62
Signature Bank	New York	NY	19,722,474	118,971	1,706,267	14.89	170.48	75.97	104,236	1.14	0	0	0
Silicon Valley Bank	Santa Clara	CA	20,872,490	119,491	1,585,116	11.2	310.97	50.9	95,855	0.92	0	0	0
State Street Bank and Trust Company	Boston	MA	223,224,537	21,600	18,922,656	15.03	16.57	9.68	911,900	0.9	57218	0.3	0.48
SunTrust Bank	Atlanta	GA	167,101,823	2,124,238	21,267,968	11.53	54.95	96.73	705,925	0.85	390540	1.84	2.48
Texas Capital Bank, National Association	Dallas	TX	10,968,453	79,428	932,716	7.78	183.8	128.24	59,366	1.2	13053	1.4	1.44
U.S. Bank National Association	Cincinnati	OH	349,332,927	4,311,959	38,748,298	10.71	76.05	88.77	2,942,438	1.72	1059203	2.73	3.47
UMB Bank, National Association	Kansas City	MO	14,994,171	71,647	980,803	9.9	269.64	53.87	49,967	0.69	3573	0.36	0.4
Union Bank, National Association	San Francisco	CA	101,686,744	606,534	11,768,036	10.85	67.99	83.4	262,732	0.54	68504	0.58	0.74
Webster Bank, National Association	Waterbury	CT	20,294,251	163,442	2,069,471	11.93	36.85	81.68	96,827	0.97	3343	0.16	0.21

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 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	14.13	12.87	9.51	1
Bank of Hawaii	Honolulu	HI	16.08	14.82	6.63	1
Bank of New York Mellon	New York	NY	13.94	13.45	5.26	1
Bank of the West	San Francisco	CA	16.23	14.97	12.95	1
Bankers Trust Company	Des Moines	IA	11.73	10.48	8.64	1
BMO Harris Bank, National Association	Chicago	IL	16.64	15.01	11.21	1
BOKF, National Association	Tulsa	OK	12.48	10.56	7.46	1
Branch Banking and Trust Company	Winston-Salem	NC	13.16	11.46	9.04	1
City National Bank	Los Angeles	CA	13.03	10.04	7.21	1
Commerce Bank	Kansas City	MO	13.36	12.18	8.11	1
Fifth Third Bank	Cincinnati	OH	13.12	11.76	11.05	1
First Hawaiian Bank	Honolulu	HI	18.46	17.11	10.84	1
FirstMerit Bank, National Association	Akron	OH	12.96	12.00	8.89	1
Frost Bank	San Antonio	TX	13.54	12.83	7.75	1
HSBC Bank USA, National Association	McLean	VA	19.22	14.17	9.03	1
Huntington National Bank	Columbus	OH	12.83	11.13	9.68	1
KeyBank National Association	Cleveland	OH	13.77	10.87	9.92	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.62	9.65	8.99	1
NBT Bank, National Association	Norwich	NY	11.69	10.44	8.12	1
Northern Trust Company	Chicago	IL	13.03	11.34	7.32	1
Old National Bank	Evansville	IN	13.88	12.95	7.91	1
PNC Bank, National Association	Wilmington	DE	14.21	11.11	10.10	1
Signature Bank	New York	NY	15.94	14.89	9.14	1
Silicon Valley Bank	Santa Clara	CA	12.42	11.20	7.66	1
State Street Bank and Trust Company	Boston	MA	17.66	15.03	6.14	1
SunTrust Bank	Atlanta	GA	13.58	11.53	9.73	1
Texas Capital Bank, National Association	Dallas	TX	10.30	7.78	9.01	1
U.S. Bank National Association	Cincinnati	OH	12.75	10.71	9.13	1
UMB Bank, National Association	Kansas City	MO	10.71	9.90	6.24	1
Union Bank, National Association	San Francisco	CA	12.93	10.85	9.69	1
Webster Bank, National Association	Waterbury	CT	13.18	11.93	8.23	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.50	10.84	8.87	1
Zions First National Bank	Salt Lake City	UT	14.42	13.14	10.50	1

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

	Sep 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Assets					
Loans and leases, net of unearned income	6,506,601	5,686,285	3,989,260	3,710,245	3,486,503
LESS: Allowance for loan and lease losses	74,938	71,426	61,344	63,641	53,915
Loans & leases, net of unearned income & allow for loan & lease losses	6,431,663	5,614,859	3,927,916	3,646,604	3,432,588
Loans Held for Sale	3,033	3,877	10,215	14,413	17,523
Securities: Held-to-maturity securities	175,993	114,756	68,384	51,784	43,556
Securities: Available-for-sale securities	6,697,997	6,937,435	4,930,202	4,570,505	4,368,375
Federal funds sold and SSUAR	54,433	89,868	272,078	474,994	360,586
Trading assets	33,236	25,107	38,865	29,832	24,241
Interest-bearing balances	1,357,685	720,304	1,150,796	757,405	908,025
Total Earning Assets	14,754,040	13,506,206	10,398,456	9,545,537	9,154,894
Cash and balances due	582,958	683,725	433,134	756,802	694,208
Premises and fixed assets (including capitalized leases)	218,751	221,003	167,602	169,621	163,619
Other real estate owned	1,441	3,524	5,767	4,120	4,553
Intangible assets: Goodwill	90,011	90,011	39,816	39,816	39,816
Intangible assets: Other intangible assets	12,645	15,796	13,902	17,838	13,797
Other assets	245,402	169,598	147,253	160,640	148,643
Total assets	15,905,248	14,689,863	11,205,930	10,694,374	10,219,530
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,729,959	4,978,034	3,375,424	1,883,529	1,785,580
Deposits: In domestic offices: Interest-bearing	7,412,790	6,732,790	5,163,399	5,943,084	5,492,484
Total Deposits	13,142,749	11,710,824	8,538,823	7,826,613	7,278,064
Federal funds purchased and SPUAR	1,528,319	1,788,374	1,775,899	2,059,344	2,201,397
Trading liabilities	-	-	-	-	-
Other borrowed money	5,341	5,879	6,529	37,349	38,543
Other liabilities	71,170	122,135	121,856	91,275	85,945
Total liabilities	14,747,579	13,627,212	10,443,107	10,014,581	9,603,949
Equity					
Common stock (par value)	21,250	21,250	20,254	20,254	20,254
Surplus	518,371	368,371	183,124	183,124	183,124
Retained earnings	633,726	587,441	491,375	447,193	377,600
Accumulated other comprehensive income	(15,678)	85,589	68,070	29,222	34,603
Total equity capital	1,157,669	1,062,651	762,823	679,793	615,581
Total liabilities and equity capital	15,905,248	14,689,863	11,205,930	10,694,374	10,219,530
Income Statement					
Interest Income					
Interest - Loans	172,343	220,083	178,595	179,892	174,269
Interest - Govt Sec	7,289	13,153	22,595	26,839	34,081
Interest - State & Muni Sec	43,315	63,244	38,827	49,477	57,398
Interest - Fed Funds	126	601	301	264	337
Interest - Other	37,779	45,309	37,866	30,602	29,201
Total interest income	260,852	342,390	278,184	287,074	295,286
Interest - Deposits	10,222	17,415	20,028	27,283	40,539
Interest - Federal funds and Other Borrowed Money	1,633	2,627	1,691	2,154	2,104
Total interest expense	11,855	20,042	21,719	29,437	42,643
Net interest income	248,997	322,348	256,465	257,637	252,643
Provision for loan and lease losses	13,500	17,500	20,190	29,375	30,390
Trust income	41,566	55,241	58,605	56,783	64,004
Service Charge Income	64,530	80,506	69,484	72,051	77,324
Other Income	80,298	115,278	106,811	102,838	95,575
Total noninterest income	186,394	251,025	234,900	231,672	236,903
Realized gains (losses) on securities	8,552	20,135	13,872	7,509	13
Salaries & employee benefits	173,390	224,424	183,060	178,199	177,974
Premises and fixed assets	37,890	46,870	41,430	42,582	43,516
Other noninterest expense	128,566	174,126	160,447	150,550	141,778
Total noninterest expense	339,846	445,420	384,937	371,331	363,268
Income (loss) before inc taxes	90,597	130,588	100,110	96,112	95,901
Applicable income taxes	20,313	32,791	23,929	26,518	24,339
Net income	70,284	97,797	76,181	69,594	71,562
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	1,062,651	762,823	679,793	615,581	626,164
Net income (loss) attributable to bank holding company	70,284	97,797	76,181	69,594	71,562

Changes incident to business combinations, net	-	248,953	-	-	-
LESS: Cash dividends declared on common stock	24,000	53,000	32,000	-	36,200
Other comprehensive income	(101,266)	4,578	38,849	(5,382)	1,412
Other adjustments to equity capital	150,000	1,500	-	-	(47,357)
Equity capital end of current period	1,157,669	1,062,651	762,823	679,793	615,581

	Sep 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Loan Composition					
Real Estate - Construction	122,604	78,486	65,466	96,977	80,354
Real Estate - Farm	215,216	177,734	134,791	112,996	88,621
Real Estate - Resident	849,273	789,224	540,848	492,962	471,556
Real Estate - Other	1,419,703	1,257,591	927,175	836,068	719,704
Loans to finance agricultural production	103,898	103,600	35,309	32,089	38,631
Commercial and industrial loans	3,182,926	2,697,660	1,754,279	1,647,034	1,611,043
Loans to individuals: Credit cards	309,997	326,859	326,882	322,208	231,254
Loans to individuals: Other consumer loans	64,249	56,166	55,298	101,759	193,567
Other loans	216,129	183,758	155,593	75,510	61,786
Lease financing receivables	25,639	19,084	3,834	7,055	7,510
Total loans and leases	6,509,634	5,690,162	3,999,475	3,724,658	3,504,026

Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	71,426	61,344	63,641	53,915	42,670
ALLL: Recoveries	2,825	3,965	3,918	3,461	4,037
ALLL: LESS: Charge-offs	12,813	22,056	26,405	23,110	23,182
ALLL: Provision for loan and lease losses	13,500	17,500	20,190	29,375	30,390
ALLL: Adjustments	-	10,673	-	-	-
ALLL: Balance at end of current period	74,938	71,426	61,344	63,641	53,915

ALLL/Gross Loans	1.15%	1.26%	1.54%	1.72%	1.55%
Net Charge-Offs/Gross Loans	0.26%	0.39%	0.66%	0.62%	0.66%
Recoveries/ Charge-Offs	29.48%	17.98%	14.84%	14.98%	17.41%
Provision for Loan Losses/Gross Loans	0.28%	0.31%	0.51%	0.79%	0.87%

	30-89	90+	Non Accrual
Real Estate	7,405	461	21,105
Commercial and industrial loans	3,793	630	8,243
Loans to individuals	5,664	2,119	1,274
Other loans	1,954	570	638
	18,816	3,780	31,260

Past Due/Gross Loans	0.35%
Non Accrual/ Gross Loans	0.48%
Non Accrual + OREO/TCE+ALLL	2.89%

Return on Average Equity					
Net Income before Security Gains	8.01%	9.83%	8.53%	9.26%	11.51%
Net Income	9.12%	12.38%	10.43%	10.38%	11.51%
Return on Average Assets					
Net Income before Security Gains	0.56%	0.69%	0.61%	0.66%	0.84%
Net Income	0.64%	0.87%	0.74%	0.74%	0.84%
Net Interest Margin					
Tax Equivalent	2.58%	3.46%	2.88%	3.14%	3.32%
Salaries/(Income-Interest Expense)	39.82%	39.14%	37.26%	36.42%	36.35%
Other Income/Salaries	107.50%	111.85%	128.32%	130.01%	133.11%
Equity/Assets	7.28%	7.23%	6.81%	6.36%	6.02%
Dividend Payout	34.15%	54.19%	42.01%	0.00%	50.59%
PAT Growth	-37.61%	28.37%	0.00%	-2.75%	-17.01%
Asset Growth	11.06%	31.09%	0.00%	4.65%	10.33%
Earning Asset Growth	12.35%	29.89%	0.00%	4.27%	7.45%
Equity Growth	11.95%	39.31%	0.00%	10.43%	-1.69%
Effective Tax Rate	22.42%	25.11%	23.90%	27.59%	25.38%
Efficiency Ratio	78.06%	77.68%	78.34%	75.89%	74.21%

Deposit Analysis					
Loans/Deposits	48.94%	47.95%	46.00%	46.59%	47.16%
Equity/Deposits	8.81%	9.07%	8.93%	8.69%	8.46%
Non-Interest Bearing/Total Deposits	43.60%	42.51%	39.53%	24.07%	24.53%
Interest Bearing/Total Deposits	56.40%	57.49%	60.47%	75.93%	75.47%
Deposit Growth	12.23%	37.15%	0.00%	7.54%	9.14%

Capital Ratios					
Tier 1 Leverage Ratio	7.36%	7.58%	6.32%	6.15%	6.05%
Tier 1 Risk-based Capital Ratio	11.49%	10.54%	10.68%	10.83%	10.47%
Total Risk-based Capital Ratio	12.31%	11.42%	11.73%	12.01%	11.55%