



August 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 March 31, 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 June 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	11.08 %
Total Risk-based Capital Ratio	11.75 %
Tier 1 Leverage Ratio	8.41 %

\* 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, 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	99,868,655	671,481	10,715,112	11.63	59.57	85.11	239,109	0.95	49888	0.47	0.55
State Street Bank and Trust Company	Boston	MA	233,542,890	50,791	21,914,880	15.97	347.62	12	494,573	0.92	0	0	0
City National Bank	Los Angeles	CA	46,180,048	386,903	3,706,253	10.41	252.68	69.09	87,076	0.77	5860	0.16	0.18
BMO Harris Bank, National Association	Chicago	IL	105,498,391	664,864	15,439,856	13.23	52.31	83.11	153,017	0.59	31088	0.2	0.27
Old National Bank	Evansville	IN	14,772,851	49,834	1,910,936	12.03	39.46	83.95	37,903	1.03	11427	0.6	0.94
Northern Trust Company	Chicago	IL	121,086,840	161,933	8,809,778	11.96	75.53	33.06	260,301	0.9	6871	0.08	0.08
MUFG Union Bank, National Association	New York	NY	116,115,695	541,534	16,209,857	14.85	56.82	87.02	196,773	0.68	6704	0.04	0.05
ZB, National Association	Salt Lake City	UT	65,298,479	544,156	7,579,767	13.35	73.73	79.44	135,269	0.85	3292	0.04	0.05
KeyBank National Association	Cleveland	OH	132,288,338	892,718	14,753,781	11.02	116.76	83.52	336,409	1.02	64728	0.44	0.51
HSBC Bank USA, National Association	McLean	VA	200,405,288	920,866	23,820,583	18.74	46	46.05	220,218	0.45	23830	0.1	0.11
Wells Fargo Bank, National Association	Sioux Falls	SD	1,749,176,000	10,285,000	156,750,000	11.21	56.1	68.05	4,943,000	1.14	845000	0.54	0.63
BOKF, National Association	Tulsa	OK	32,840,269	248,710	3,161,759	11.13	105.09	75.56	85,191	1.04	17261	0.55	0.63
Manufacturers and Traders Trust Company	Buffalo	NY	122,682,502	996,867	14,568,260	10.29	90.84	90.16	349,186	1.14	118687	0.81	1.17
U.S. Bank National Association	Minneapolis	MN	442,985,106	3,815,674	46,089,475	10.71	92.53	79.52	1,362,018	1.25	177635	0.39	0.48
Bank of New York Mellon	New York	NY	260,306,000	137,000	24,854,000	14.23	108.73	14.62	573,000	0.88	4000	0.02	0.02
STAR Financial Bank	Fort Wayne	IN	1,843,928	18,608	192,563	12.37	118.51	81.76	3,937	0.85	1062	0.55	0.55
Commerce Bank	Kansas City	MO	25,191,647	157,832	2,296,972	11.49	270.84	64.08	70,454	1.12	3700	0.16	0.17
BancorpSouth Bank	Tupelo	MS	14,863,748	125,196	1,521,816	10.64	160.67	90.74	39,292	1.06	8458	0.56	0.67
SunTrust Bank	Atlanta	GA	201,282,949	1,713,456	23,554,730	10.96	52.3	88.68	487,035	0.98	128964	0.55	0.69
Frost Bank	San Antonio	TX	30,552,661	153,056	3,004,102	12.92	131.74	46.51	86,135	1.14	2041	0.07	0.09
NBT Bank, National Association	Norwich	NY	8,870,623	65,700	969,191	10.78	136.68	86.92	17,882	0.81	6940	0.72	0.94
Fifth Third Bank	Cincinnati	OH	137,903,926	1,216,013	16,858,003	12.17	70.21	85.76	311,482	0.91	54716	0.32	0.39
Bank of Hawaii	Honolulu	HI	16,637,858	105,064	1,126,410	12.8	162.23	62.88	42,844	1.05	2529	0.22	0.22
Silicon Valley Bank	Santa Clara	CA	45,813,986	243,111	3,508,871	12.75	160.33	49.04	96,491	0.86	0	0	0
Bank of the West	San Francisco	CA	83,695,723	608,410	12,140,673	12.26	116.42	93.82	122,278	0.59	21548	0.18	0.26
Bankers Trust Company	Des Moines	IA	4,135,922	53,634	364,367	9.15	326.24	113.88	10,998	1.06	176	0.05	0.05
PNC Bank, National Association	Wilmington	DE	360,348,645	2,560,557	37,520,830	9.94	77.93	80.63	781,148	0.88	195929	0.52	0.68
Branch Banking and Trust Company	Winston-Salem	NC	214,562,871	1,231,379	28,872,625	11.84	94.76	83.48	436,168	0.81	73832	0.26	0.36
UMB Bank, National Association	Kansas City	MO	20,290,729	93,323	1,707,280	10.83	106.21	67.23	40,472	0.81	225	0.01	0.01
First Hawaiian Bank	Honolulu	HI	19,740,940	135,847	2,463,987	12.49	233.82	69.51	58,289	1.18	329	0.01	0.02
Signature Bank	New York	NY	40,265,332	223,951	3,764,862	12.05	72.93	91.99	133,916	1.35	0	0	0
Webster Bank, National Association	Waterbury	CT	25,991,843	199,107	2,480,192	10.96	63.5	84	66,432	1.02	4028	0.16	0.2
Texas Capital Bank, National Association	Dallas	TX	20,860,581	172,013	1,957,265	9.89	117.37	104.36	44,361	0.85	18833	0.96	0.97

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending March 31, 2017**

<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>
Huntington National Bank	Columbus	OH	13.88	11.63	9.18	1
State Street Bank and Trust Company	Boston	MA	17.07	15.97	7.40	1
City National Bank	Los Angeles	CA	13.49	10.41	7.31	1
BMO Harris Bank, National Association	Chicago	IL	14.56	13.23	11.45	1
Old National Bank	Evansville	IN	12.55	12.03	8.73	1
Northern Trust Company	Chicago	IL	13.77	11.96	7.19	1
MUFG Union Bank, National Association	New York	NY	16.48	14.85	11.69	1
ZB, National Association	Salt Lake City	UT	14.56	13.35	10.60	1
KeyBank National Association	Cleveland	OH	12.64	11.02	9.73	1
HSBC Bank USA, National Association	McLean	VA	22.32	18.74	11.36	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.09	11.21	7.82	1
BOKF, National Association	Tulsa	OK	12.17	11.13	8.49	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.01	10.29	8.63	1
U.S. Bank National Association	Minneapolis	MN	12.91	10.71	8.78	1
Bank of New York Mellon	New York	NY	14.57	14.23	7.60	1
STAR Financial Bank	Fort Wayne	IN	13.56	12.37	10.54	1
Commerce Bank	Kansas City	MO	12.34	11.49	8.58	1
BancorpSouth Bank	Tupelo	MS	11.70	10.64	8.71	1
SunTrust Bank	Atlanta	GA	12.51	10.96	9.61	1
Frost Bank	San Antonio	TX	13.77	12.92	7.97	1
NBT Bank, National Association	Norwich	NY	11.76	10.78	8.56	1
Fifth Third Bank	Cincinnati	OH	14.03	12.17	10.41	1
Bank of Hawaii	Honolulu	HI	14.05	12.80	6.95	1
Silicon Valley Bank	Santa Clara	CA	13.80	12.75	7.81	1
Bank of the West	San Francisco	CA	13.24	12.26	10.50	1
Bankers Trust Company	Des Moines	IA	10.41	9.15	8.81	1
PNC Bank, National Association	Wilmington	DE	12.12	9.94	8.29	1
Branch Banking and Trust Company	Winston-Salem	NC	13.86	11.84	9.80	1
UMB Bank, National Association	Kansas City	MO	11.46	10.83	8.26	1
First Hawaiian Bank	Honolulu	HI	13.59	12.49	8.31	1
Signature Bank	New York	NY	13.57	12.05	9.61	1
Webster Bank, National Association	Waterbury	CT	12.06	10.96	7.83	1
Texas Capital Bank, National Association	Dallas	TX	11.97	9.89	9.29	1

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

	<b>Jun 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>	<b>Dec 2014</b>	<b>Dec 2013</b>
<b>Assets</b>					
Loans and leases, net of unearned income	10,848,480	10,540,188	9,430,534	7,465,538	6,520,222
LESS: Allowance for loan and lease losses	97,797	91,649	81,143	76,140	74,751
Loans & leases, net of unearned income & allow for loan & lease losses	10,750,683	10,448,539	9,349,391	7,389,398	6,445,471
Loans Held for Sale	3,443	5,279	589	624	1,357
Securities: Held-to-maturity securities	1,279,524	1,115,932	667,106	278,054	209,770
Securities: Available-for-sale securities	6,223,839	6,463,593	6,804,131	6,911,936	6,762,411
Federal funds sold and SSUAR	184,521	324,327	173,627	118,105	87,018
Trading assets	51,865	19,396	10,600	9,097	3,988
Interest-bearing balances	317,739	701,472	518,431	1,539,190	2,093,270
Total Earning Assets	18,811,614	19,078,538	17,523,875	16,246,404	15,603,285
Cash and balances due	377,766	422,332	469,612	441,963	519,406
Premises and fixed assets (including capitalized leases)	216,148	223,115	212,421	208,556	217,480
Other real estate owned	433	194	3,307	394	1,288
Intangible assets: Goodwill	108,650	108,650	108,599	90,011	90,011
Intangible assets: Other intangible assets	11,836	11,754	15,913	8,568	11,704
Other assets	554,738	555,000	489,793	216,662	199,332
Total assets	20,081,185	20,399,583	18,823,520	17,212,558	16,642,506
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	6,578,096	6,776,106	6,459,757	5,787,592	5,353,054
Deposits: In domestic offices: Interest-bearing	9,662,870	9,916,061	8,785,879	7,972,889	8,450,783
Total Deposits	16,240,966	16,692,167	15,245,636	13,760,481	13,803,837
Federal funds purchased and SPUAR	1,886,815	1,857,386	1,818,422	2,025,477	1,583,573
Trading liabilities	-	-	-	-	-
Other borrowed money	8,291	9,517	24,921	8,810	5,162
Other liabilities	182,941	178,187	138,249	105,215	90,837
Total liabilities	18,319,013	18,737,257	17,227,228	15,899,983	15,483,409
<b>Equity</b>					
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	1,012,832	947,475	827,924	746,948	652,116
Accumulated other comprehensive income	(22,728)	(57,217)	(3,704)	11,006	(32,640)
Total equity capital	1,762,172	1,662,326	1,596,292	1,312,575	1,159,097
Total liabilities and equity capital	20,081,185	20,399,583	18,823,520	17,212,558	16,642,506
<b>Income Statement</b>					
<b>Interest Income</b>					
Interest - Loans	219,763	387,677	309,753	247,412	232,067
Interest - Govt Sec	826	5,475	7,738	9,808	9,785
Interest - State & Muni Sec	34,568	63,759	62,237	60,386	57,749
Interest - Fed Funds	1,630	2,708	697	259	193
Interest - Other	39,458	64,694	51,604	48,040	50,662
Total interest income	296,245	524,313	432,029	365,905	350,456
Interest - Deposits	13,801	17,936	14,269	12,242	13,183
Interest - Federal funds and Other Borrowed Money	8,590	6,504	1,956	1,574	1,889
Total interest expense	22,391	24,440	16,225	13,816	15,072
Net interest income	273,854	499,873	415,804	352,089	335,384
Provision for loan and lease losses	23,500	32,500	15,500	17,000	17,500
Trust income	36,245	67,374	65,060	64,076	57,047
Service Charge Income	45,443	87,953	87,705	86,587	85,553
Other Income	70,870	129,470	114,985	114,796	106,650
Total noninterest income	152,558	284,797	267,750	265,459	249,250
Realized gains (losses) on securities	1,748	8,509	10,402	4,127	8,542
Salaries & employee benefits	154,172	293,271	278,701	244,489	233,892
Premises and fixed assets	30,206	58,820	57,000	52,558	51,252
Other noninterest expense	112,262	214,033	210,406	184,427	178,158
Total noninterest expense	296,640	566,124	546,107	481,474	463,302
Income (loss) before inc taxes	108,020	194,555	132,349	123,201	112,374
Applicable income taxes	25,164	45,004	31,394	28,369	23,700
Net income	82,856	149,551	100,955	94,832	88,674
<b>Report of changes in Equity</b>					
Equity capital most recently reptd 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	82,856	149,551	100,955	94,832	88,674

Changes incident to business combinations, net	-	(5)	202,485	-	-
LESS: Cash dividends declared on common stock	17,500	30,000	-	-	24,000
Other comprehensive income	34,490	(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	1,762,172	1,662,326	1,596,292	1,312,575	1,159,097

#### Loan Composition

	Jun 2017	Dec 2016	Dec 2015	Dec 2014	Dec 2013
Real Estate - Construction	724,938	741,804	416,567	256,006	152,876
Real Estate - Farm	472,908	460,274	345,355	261,493	216,786
Real Estate - Resident	1,275,845	1,265,425	1,222,780	964,036	856,841
Real Estate - Other	2,773,519	2,705,440	2,317,175	1,604,535	1,485,057
Loans to finance agricultural production	249,260	254,572	182,550	138,644	112,434
Commercial and industrial loans	4,781,189	4,439,407	4,287,336	3,566,299	3,070,594
Loans to individuals: Credit cards	248,423	270,098	291,570	310,296	318,336
Loans to individuals: Other consumer loans	113,894	109,754	98,664	63,700	59,978
Other loans	184,142	259,161	227,269	262,063	224,696
Lease financing receivables	27,805	39,532	41,857	39,090	23,981
Total loans and leases	10,851,923	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	3,842	6,829	4,614	3,382	3,480
ALLL: LESS: Charge-offs	21,194	28,823	15,111	18,993	17,655
ALLL: Provision for loan and lease losses	23,500	32,500	15,500	17,000	17,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	97,797	91,649	81,143	76,140	74,751
ALLL/Gross Loans	0.90%	0.87%	0.86%	1.02%	1.15%
Net Charge-Offs/Gross Loans	0.39%	0.27%	0.16%	0.25%	0.27%
Recoveries/ Charge-Offs	36.56%	23.69%	30.53%	17.81%	19.71%
Provision for Loan Losses/Gross Loans	0.44%	0.31%	0.16%	0.23%	0.27%

	30-89	90+	Non Accrual		
Real Estate	9,840	-	15,586		
Commercial and industrial loans	9,058	214	28,286		
Loans to individuals	2,625	1,949	375		
Other loans	5,396	494	7,143		
	26,919	2,657	51,390		
Past Due/Gross Loans	0.27%				
Non Accrual/ Gross Loans	0.47%				
Non Accrual + OREO/TCE+ALLL	2.98%				
Return on Average Equity					
Net Income before Security Gains	9.50%	8.32%	6.08%	7.23%	7.51%
Net Income	9.70%	8.82%	6.77%	7.56%	8.31%
Return on Average Assets					
Net Income before Security Gains	0.82%	0.73%	0.52%	0.58%	0.54%
Net Income	0.84%	0.77%	0.58%	0.60%	0.60%
Net Interest Margin					
Tax Equivalent	3.07%	2.87%	2.65%	2.50%	2.57%
Salaries/(Income-Interest Expense)	36.16%	37.38%	40.77%	39.59%	40.01%
Other Income/Salaries	98.95%	97.11%	96.07%	108.58%	106.57%
Equity/Assets	8.78%	8.15%	8.48%	7.63%	6.96%
Dividend Payout	21.12%	20.06%	0.00%	0.00%	27.07%
PAT Growth	35.15%	48.14%	6.46%	6.94%	-9.33%
Asset Growth	-3.15%	0.00%	0.00%	3.43%	13.29%
Earning Asset Growth	-2.82%	0.00%	0.00%	4.12%	15.53%
Equity Growth	12.11%	0.00%	0.00%	13.24%	9.08%
Effective Tax Rate	23.30%	23.13%	23.72%	23.03%	21.09%
Efficiency Ratio	66.17%	68.89%	76.68%	74.79%	75.67%
Deposit Analysis					
Loans/Deposits	66.19%	62.60%	61.33%	53.70%	46.69%
Equity/Deposits	10.85%	9.96%	10.47%	9.54%	8.40%
Non-Interest Bearing/Total Deposits	40.50%	40.59%	42.37%	42.06%	38.78%
Interest Bearing/Total Deposits	59.50%	59.41%	57.63%	57.94%	61.22%
Deposit Growth	-2.70%	0.00%	0.00%	-0.31%	17.87%

**Capital Ratios**

Tier 1 Leverage Ratio	8.41%	8.24%	8.13%	7.63%	7.21%
Common Equity Tier 1 Capital Ratio	11.08%	10.70%	10.63%	N/A	N/A
Tier 1 Risk-based Capital Ratio	11.08%	10.70%	10.63%	11.68%	11.73%
Total Risk-based Capital Ratio	11.75%	11.32%	11.22%	12.43%	12.56%