



August 2019

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, 2019) 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, 2019, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.51 %
Total Risk-based Capital Ratio	12.11 %
Tier 1 Leverage Ratio	8.80 %

\* 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, 2019**

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	NPL + ORE / Loans + ORE
BancorpSouth Bank	Tupelo	MS	18,319,389	116,499	2,226,585	10.75	148.9	90.78	51,598	1.14	9686	0.44	0.59
Bank of Hawaii	Honolulu	HI	17,418,683	106,023	1,203,623	12.22	180.5	69	59,241	1.38	3225	0.27	0.59
Bank of New York Mellon	New York	NY	271,195,000	116,000	25,666,000	14.4	59.79	10.81	662,000	1.02	2000	0.01	0.8
Bank of the West	San Francisco	CA	88,165,163	612,204	12,408,709	12.25	140.9	93.62	158,031	0.72	6698	0.05	0.69
Banner Bank	Walla Walla	WA	11,453,115	94,846	1,538,197	11.88	419.26	93.16	34,413	1.19	2611	0.17	0.26
BMO Harris Bank, National Association	Chicago	IL	122,895,214	728,016	16,264,567	11.71	57.99	85.9	315,048	1.04	20049	0.12	1.53
BOKF, National Association	Tulsa	OK	39,778,824	205,340	4,326,433	10.34	111.4	85.49	111,746	1.12	10966	0.25	0.84
Branch Banking and Trust Company	Winston-Salem	NC	219,793,000	1,289,000	28,680,000	11.27	129.42	85.8	851,000	1.55	53000	0.18	0.71
Centier Bank	Merrillville	IN	4,508,030	40,029	438,411	11.09	249.98	105.22	15,266	1.39	18269	4.17	0.86
City National Bank	Los Angeles	CA	51,849,116	391,158	4,743,607	10.93	310.66	89.5	142,725	1.12	0	0	0.34
City National Bank of Florida	Miami	FL	14,782,939	38,780	1,754,349	13.22	100.44	90.63	37,978	1.05	4216	0.24	0.41
Commerce Bank	Kansas City	MO	24,930,493	160,682	2,704,241	13.37	196.2	70.02	97,941	1.58	4612	0.17	0.6
Fifth Third Bank	Cincinnati	OH	147,397,723	1,114,807	18,284,551	12.23	87.04	84.91	850,799	2.34	31527	0.17	1.34
First Hawaiian Bank	Honolulu	HI	20,440,955	141,546	2,612,461	12.05	462.92	78.57	72,165	1.4	124	0	0.23
First Merchants Bank	Muncie	IN	10,195,816	80,902	1,487,947	12.4	288.53	89.59	41,139	1.63	1877	0.13	0.38
First National Bank of Pennsylvania	Pittsburgh	PA	33,640,587	184,936	4,785,813	10.24	176.85	93.54	97,500	1.17	33552	0.7	0.6
Frost Bank	San Antonio	TX	31,709,591	136,350	3,556,920	12.71	141.75	54.66	118,455	1.52	1175	0.03	0.68
Great Western Bank	Sioux Falls	SD	12,824,715	68,003	1,890,296	11.04	48.97	92.73	47,665	1.52	32449	1.72	1.7
HSBC Bank USA, National Association	McLean	VA	177,494,419	582,745	21,575,565	15.87	54.44	53.13	147,472	0.34	12229	0.06	1.57
Huntington National Bank	Columbus	OH	108,053,253	763,681	11,667,096	11.67	64.76	89.19	398,336	1.48	17477	0.15	1.55
INTRUST Bank, National Association	Wichita	KS	5,168,975	34,111	402,306	10.38	153.23	81.42	23,611	1.82	90	0.02	0.66
Israel Discount Bank of New York	New York	NY	9,458,533	74,778	973,533	13.66	NA	81.18	23,698	1.02	0	0	0
KeyBank National Association	Cleveland	OH	139,877,995	896,444	15,795,263	11.03	114.64	82.4	464,098	1.33	47064	0.3	0.9
Manufacturers and Traders Trust Company	Buffalo	NY	119,582,418	1,017,487	15,014,160	10.72	90.34	96.15	487,109	1.67	80981	0.54	1.32
MetaBank	Sioux Falls	SD	6,035,894	48,672	895,121	12.77	694.92	70.18	33,667	1.98	28122	3.14	1
MUFG Union Bank, National Association	New York	NY	133,366,160	491,807	15,771,892	14.44	53.88	91.84	189,353	0.58	3311	0.02	1.05
NBH Bank	Greenwood Village	CO	5,790,780	37,055	618,534	10.79	130.05	89.53	18,882	1.32	9394	1.52	0.8
NBT Bank, National Association	Norwich	NY	9,465,569	71,405	1,080,313	11.44	181.63	89.98	27,205	1.15	2222	0.21	0.55
Northern Trust Company	Chicago	IL	121,426,584	114,546	9,636,905	13.17	77.92	31.44	336,246	1.13	7991	0.08	0.51
Old National Bank	Evansville	IN	19,980,586	55,559	2,846,246	12.48	36.43	83.37	58,206	1.18	1818	0.06	1.22
Oritani Bank	Township of Washin	NJ	4,073,895	28,590	476,213	12.97	278.3	120.14	12,300	1.21	636	0.13	0.31
Pacific Western Bank	Beverly Hills	CA	26,255,901	136,290	5,061,860	10.69	104.39	94.45	119,287	1.86	3213	0.06	0.67
Park National Bank	Newark	OH	7,801,148	51,064	728,917	11.04	62.77	89.11	26,692	1.37	3114	0.43	1.47
People's United Bank, National Association	Bridgeport	CT	47,879,534	240,865	6,538,873	11.16	81.75	95.39	119,458	1	11042	0.17	0.85
PNC Bank, National Association	Wilmington	DE	380,593,462	2,691,740	40,522,137	9.94	96	84.11	1,051,432	1.13	118550	0.29	1.21
Signature Bank	New York	NY	48,558,290	235,435	4,552,042	11.97	143.85	102.6	144,065	1.2	0	0	0.44
Silicon Valley Bank	Santa Clara	CA	58,883,361	299,918	4,696,564	12.35	190.33	54.61	263,252	1.87	0	0	0.55
State Street Bank and Trust Company	Boston	MA	225,137,000	70,000	26,201,000	17.02	NA	14.05	516,000	0.95	0	0	0
SunTrust Bank	Atlanta	GA	214,041,660	1,642,093	25,021,563	10.83	58.68	95.51	625,970	1.18	81118	0.32	1.82
Texas Capital Bank, National Association	Dallas	TX	28,371,355	208,573	2,606,338	9.26	156.01	121.8	85,775	1.29	0	0	0.53
U.S. Bank National Association	Minneapolis	MN	467,322,170	3,989,897	48,280,440	10.29	111.36	80.84	1,698,967	1.49	92502	0.19	1.25
UMB Bank, National Association	Kansas City	MO	23,304,309	103,661	2,061,251	11.54	162.79	64.35	57,442	1.01	3285	0.16	0.52
Webster Bank, National Association	Waterbury	CT	28,247,116	211,389	2,984,852	12.24	70.16	81.54	105,927	1.52	4637	0.16	1.59
Wells Fargo Bank, National Association	Sioux Falls	SD	1,667,769,000	9,610,000	167,287,000	12.69	68	69.93	5,793,000	1.39	417000	0.25	1.53
Western Alliance Bank	Phoenix	AZ	23,826,682	154,987	2,676,974	10.56	144.48	88.24	120,023	2.07	14613	0.55	0.67
Zions Bancorporation, National Association	Salt Lake City	UT	69,194,678	496,835	7,587,592	12.3	150.23	87.42	212,625	1.24	6193	0.08	0.68

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending March 31, 2019**

<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>
1 BancorpSouth Bank	Tupelo	MS	11.55	10.75	9.03	1
1 Bank of Hawaii	Honolulu	HI	13.34	12.22	7.15	1
1 Bank of New York Mellon	New York	NY	14.88	14.40	7.56	1
1 Bank of the West	San Francisco	CA	13.20	12.25	10.25	1
1 Banner Bank	Walla Walla	WA	12.89	11.88	10.23	1
1 BMO Harris Bank, National Association	Chicago	IL	12.86	11.71	10.84	1
1 BOKF, National Association	Tulsa	OK	11.21	10.34	8.32	1
1 Branch Banking and Trust Company	Winston-Salem	NC	13.24	11.27	9.49	1
1 Centier Bank	Merrillville	IN	12.10	11.09	9.96	1
1 City National Bank	Los Angeles	CA	13.27	10.93	8.45	1
1 City National Bank of Florida	Miami	FL	13.58	13.22	10.56	1
1 Commerce Bank	Kansas City	MO	14.22	13.37	10.26	1
1 Fifth Third Bank	Cincinnati	OH	13.86	12.23	10.49	1
1 First Hawaiian Bank	Honolulu	HI	13.06	12.05	8.70	1
1 First Merchants Bank	Muncie	IN	13.39	12.40	10.62	1
1 First National Bank of Pennsylvania	Pittsburgh	PA	10.96	10.24	8.53	1
1 Frost Bank	San Antonio	TX	13.34	12.71	9.13	1
1 Great Western Bank	Sioux Falls	SD	11.70	11.04	9.84	1
1 HSBC Bank USA, National Association	McLean	VA	18.57	15.87	11.68	1
1 Huntington National Bank	Columbus	OH	13.35	11.67	9.51	1
1 INTRUST Bank, National Association	Wichita	KS	11.19	10.38	8.45	1
1 Israel Discount Bank of New York	New York	NY	14.70	13.66	10.53	1
1 KeyBank National Association	Cleveland	OH	12.82	11.03	9.86	1
1 Manufacturers and Traders Trust Company	Buffalo	NY	12.58	10.72	9.49	1
1 MetaBank	Sioux Falls	SD	13.92	12.77	8.42	1
1 MUFG Union Bank, National Association	New York	NY	15.10	14.44	10.50	1
1 NBH Bank	Greenwood Village	CO	11.68	10.79	8.93	1
1 NBT Bank, National Association	Norwich	NY	12.43	11.44	9.14	1
1 Northern Trust Company	Chicago	IL	14.90	13.17	7.44	1
1 Old National Bank	Evansville	IN	12.98	12.48	9.30	1
1 Oritani Bank	Township of Washin	NJ	13.75	12.97	11.59	1
1 Pacific Western Bank	Beverly Hills	CA	11.45	10.69	10.57	1
1 Park National Bank	Newark	OH	12.36	11.04	8.33	1
1 People's United Bank, National Association	Bridgeport	CT	12.93	11.16	9.02	1
1 PNC Bank, National Association	Wilmington	DE	11.97	9.94	8.53	1
1 Signature Bank	New York	NY	13.24	11.97	9.68	1
1 Silicon Valley Bank	Santa Clara	CA	13.29	12.35	8.38	1
1 State Street Bank and Trust Company	Boston	MA	17.88	17.02	8.29	1
1 SunTrust Bank	Atlanta	GA	12.14	10.83	9.78	1
1 Texas Capital Bank, National Association	Dallas	TX	10.84	9.26	9.70	1
1 U.S. Bank National Association	Minneapolis	MN	12.31	10.29	8.69	1
1 UMB Bank, National Association	Kansas City	MO	12.17	11.54	8.69	1
1 Webster Bank, National Association	Waterbury	CT	13.29	12.24	9.15	1
1 Wells Fargo Bank, National Association	Sioux Falls	SD	14.50	12.69	8.81	1
1 Western Alliance Bank	Phoenix	AZ	11.95	10.56	10.46	1
1 Zions Bancorporation, National Association	Salt Lake City	UT	13.48	12.30	9.87	1

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

<b>Assets</b>	<b>Jun 2019</b>	<b>Dec 2018</b>	<b>Dec 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>
Loans and leases, net of unearned income	12,900,226	12,178,052	11,280,420	10,540,188	9,430,534
LESS: Allowance for loan and lease losses	102,092	103,635	100,604	91,649	81,143
Loans & leases, net of unearned income & allow for loan & lease losses	12,798,134	12,074,417	11,179,816	10,448,539	9,349,391
Loans Held for Sale	2,771	3,192	1,460	5,279	589
Securities: Held-to-maturity securities	1,112,773	1,170,646	1,261,014	1,115,932	667,106
Securities: Available-for-sale securities	7,176,422	6,542,834	6,257,412	6,463,593	6,804,131
Federal funds sold and SSUAR	283,603	627,001	191,601	324,327	173,627
Trading assets	71,449	50,390	48,606	19,396	10,600
Interest-bearing balances	903,795	1,032,809	1,337,509	701,472	518,431
<b>Total Earning Assets</b>	<b>22,348,947</b>	<b>21,501,289</b>	<b>20,277,418</b>	<b>19,078,538</b>	<b>17,523,875</b>
Cash and balances due	421,905	654,660	391,340	422,332	469,612
Premises and fixed assets (including capitalized leases)	219,581	222,319	216,124	223,115	212,421
Other real estate owned	3,248	3,338	1,501	194	3,307
Intangible assets: Goodwill	114,884	116,356	119,227	120,404	124,512
Other assets	687,646	639,788	552,328	555,000	489,793
<b>Total assets</b>	<b>23,796,211</b>	<b>23,137,750</b>	<b>21,557,938</b>	<b>20,399,583</b>	<b>18,823,520</b>
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	6,731,596	6,890,681	7,128,735	6,776,106	6,459,757
Deposits: In domestic offices: Interest-bearing	12,819,742	12,600,483	11,184,055	9,916,061	8,785,879
<b>Total Deposits</b>	<b>19,551,338</b>	<b>19,491,164</b>	<b>18,312,790</b>	<b>16,692,167</b>	<b>15,245,636</b>
Federal funds purchased and SPUAR	1,709,416	1,519,450	1,261,239	1,857,386	1,818,422
Trading liabilities	-	-	-	-	-
Other borrowed money	18,745	13,342	10,996	9,517	24,921
Other liabilities	326,466	179,712	156,960	178,187	138,249
<b>Total liabilities</b>	<b>21,605,965</b>	<b>21,203,668</b>	<b>19,741,985</b>	<b>18,737,257</b>	<b>17,227,228</b>
<b>Equity</b>					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,818	750,818	750,822
Retained earnings	1,351,924	1,258,047	1,088,349	947,475	827,924
Accumulated other comprehensive income	66,254	(96,033)	(44,464)	(57,217)	(3,704)
<b>Total equity capital</b>	<b>2,190,246</b>	<b>1,934,082</b>	<b>1,815,953</b>	<b>1,662,326</b>	<b>1,596,292</b>
<b>Total liabilities and equity capital</b>	<b>23,796,211</b>	<b>23,137,750</b>	<b>21,557,938</b>	<b>20,399,583</b>	<b>18,823,520</b>
<b>Income Statement</b>					
<b>Interest Income</b>	<b>Jun 2019</b>	<b>Dec 2018</b>	<b>Dec 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>
Interest - Loans	319,234	560,173	462,137	387,677	309,753
Interest - Govt Sec	4,155	1,016	1,204	5,475	7,738
Interest - State & Muni Sec	45,329	78,314	67,843	63,759	62,237
Interest - Fed Funds	6,151	4,808	3,700	2,708	697
Interest - Other	52,664	87,662	82,575	64,694	51,604
<b>Total interest income</b>	<b>427,533</b>	<b>731,973</b>	<b>617,459</b>	<b>524,313</b>	<b>432,029</b>
Interest - Deposits	77,350	92,101	36,354	17,936	14,269
Interest - Federal funds and Other Borrowed Money	17,775	24,674	17,950	6,504	1,956
<b>Total interest expense</b>	<b>95,125</b>	<b>116,775</b>	<b>54,304</b>	<b>24,440</b>	<b>16,225</b>
<b>Net interest income</b>	<b>332,408</b>	<b>615,198</b>	<b>563,155</b>	<b>499,873</b>	<b>415,804</b>
Provision for loan and lease losses	23,350	70,750	41,000	32,500	15,500
Trust income	41,118	79,562	74,236	67,374	65,060
Service Charge Income	42,525	85,410	88,958	87,953	87,705
Other Income	75,392	136,057	140,876	129,470	114,985
<b>Total noninterest income</b>	<b>159,035</b>	<b>301,029</b>	<b>304,070</b>	<b>284,797</b>	<b>267,750</b>
Realized gains (losses) on securities	(594)	578	4,192	8,509	10,402
Salaries & employee benefits	171,960	314,793	308,347	293,271	278,701
Premises and fixed assets	32,516	63,386	60,904	58,820	57,000
Other noninterest expense	126,117	246,378	230,075	214,033	210,406
<b>Total noninterest expense</b>	<b>330,593</b>	<b>624,557</b>	<b>599,326</b>	<b>566,124</b>	<b>546,107</b>
<b>Income before holding gain (loss) equity sec, inc tax, discount ops</b>	<b>136,906</b>	<b>221,498</b>	<b>231,091</b>	<b>194,555</b>	<b>132,349</b>
Unrealized holding gains (losses) equity securities not held for trading	28	(40)	-	-	-
Applicable income taxes	23,056	28,437	55,218	45,004	31,394
<b>Income before discontinued operations</b>	<b>113,878</b>	<b>193,021</b>	<b>175,873</b>	<b>149,551</b>	<b>100,955</b>
Discontinued operations, net of applicable income taxes	-	-	-	-	-
<b>Net Income</b>	<b>113,878</b>	<b>193,021</b>	<b>175,873</b>	<b>149,551</b>	<b>100,955</b>

**Report of changes in Equity**

Equity capital most recently reptd for end of prev calendar yr	1,934,082	1,815,953	1,662,326	1,596,292	1,312,575
Net income (loss) attributable to bank holding company	113,878	193,021	175,873	149,551	100,955
Changes incident to business combinations, net	-	-	-	(5)	202,485
LESS: Cash dividends declared on common stock	20,000	36,250	35,000	30,000	-
Other comprehensive income	162,286	(38,655)	12,754	(53,512)	(14,710)
Other adjustments to equity capital	-	13	-	-	(5,013)
Equity capital end of current period	2,190,246	1,934,082	1,815,953	1,662,326	1,596,292

<b>Loan Composition</b>	<b>Jun 2019</b>	<b>Dec 2018</b>	<b>Dec 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>
Real Estate - Construction	808,278	792,565	717,849	741,804	416,567
Real Estate - Farm	455,441	464,835	475,147	460,274	345,355
Real Estate - Resident	1,281,517	1,256,416	1,288,430	1,265,425	1,222,780
Real Estate - Other	3,640,658	3,249,347	3,088,373	2,705,440	2,317,175
Loans to finance agricultural production	240,821	212,654	236,185	254,572	182,550
Commercial and industrial loans	5,897,031	5,586,159	4,852,054	4,439,407	4,287,336
Loans to individuals: Credit cards	218,795	230,982	252,697	270,098	291,570
Loans to individuals: Other consumer loans	133,775	143,976	130,389	109,754	98,664
Other loans	221,948	239,062	216,789	259,161	227,269
Lease financing receivables	4,733	5,248	23,967	39,532	41,857
Total loans and leases	12,902,997	12,181,244	11,281,880	10,545,467	9,431,123

**Report of changes in ALLL**

ALLL: Balance most recently reported at end of previous year	103,635	100,604	91,649	81,143	76,140
ALLL: Recoveries	3,294	9,824	6,561	6,829	4,614
ALLL: LESS: Charge-offs	28,187	77,543	38,606	28,823	15,111
ALLL: Provision for loan and lease losses	23,350	70,750	41,000	32,500	15,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	102,092	103,635	100,604	91,649	81,143

ALLL/Gross Loans	0.79%	0.85%	0.89%	0.87%	0.86%
Net Charge-Offs/Gross Loans	0.44%	0.64%	0.34%	0.27%	0.16%
Recoveries/ Charge-Offs	23.57%	12.67%	16.99%	23.69%	30.53%
Provision for Loan Losses/Gross Loans	0.37%	0.58%	0.36%	0.31%	0.16%

	<b>30-89</b>	<b>90+</b>	<b>Non Accrual</b>		
Real Estate	12,132	52	24,153		
Commercial and industrial loans	6,220	91	27,481		
Loans to individuals	1,939	1,607	949		
Other loans	4,055	75	811		
	24,346	1,825	53,394		
Past Due/Gross Loans	0.20%				
Non Accrual/ Gross Loans	0.41%				
Non Accrual + OREO/TCE+ALLL	2.60%				

Return on Average Equity					
Net Income before Security Gains	11.31%	10.48%	9.72%	8.32%	6.08%
Net Income	11.25%	10.51%	9.96%	8.82%	6.77%
Return on Average Assets					
Net Income before Security Gains	1.01%	0.93%	0.85%	0.73%	0.52%
Net Income	1.01%	0.93%	0.88%	0.77%	0.58%
Net Interest Margin					
Tax Equivalent	3.20%	3.22%	3.11%	2.87%	2.65%

Salaries/(Income-Interest Expense)	34.99%	34.36%	35.56%	37.38%	40.77%
Other Income/Salaries	92.48%	95.63%	98.61%	97.11%	96.07%
Equity/Assets	9.20%	8.36%	8.42%	8.15%	8.48%
Dividend Payout	17.56%	18.78%	19.90%	20.06%	0.00%
PAT Growth	9.63%	9.75%	17.60%	48.14%	6.46%
Asset Growth	5.74%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	7.95%	0.00%	0.00%	0.00%	0.00%
Equity Growth	26.71%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	16.84%	12.84%	23.89%	23.13%	23.72%
Efficiency Ratio	65.46%	66.35%	65.69%	68.89%	76.68%

Deposit Analysis					
Loans/Deposits	65.46%	61.95%	61.05%	62.60%	61.33%
Equity/Deposits	11.20%	9.92%	9.92%	9.96%	10.47%
Non-Interest Bearing/Total Deposits	34.43%	35.35%	38.93%	40.59%	42.37%
Interest Bearing/Total Deposits	65.57%	64.65%	61.07%	59.41%	57.63%
Deposit Growth	0.31%	0.00%	0.00%	0.00%	0.00%
<b>Capital Ratios</b>					
Tier 1 Leverage Ratio	8.80%	8.85%	8.57%	8.24%	8.13%
Common Equity Tier 1 Capital Ratio	11.51%	11.64%	11.19%	10.70%	10.63%
Tier 1 Risk-based Capital Ratio	11.51%	11.64%	11.19%	10.70%	10.63%
Total Risk-based Capital Ratio	12.11%	12.29%	11.85%	11.32%	11.22%