



May 2016

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, 2015) 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, 2016, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.79 %
Total Risk-based Capital Ratio	11.39 %
Tier 1 Leverage Ratio	8.02 %

* 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, 2015

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	70,879,778	594,620	5,966,783	9.83	49.33	90.13	661,432	0.97	27341	0.46	0.48
State Street Bank and Trust Company	Boston	MA	240,898,348	45,529	20,353,835	15.43	NA	9.52	1,969,782	0.8	252	0	0
City National Bank	Los Angeles	CA	35,716,797	318,738	3,038,145	9.43	452.86	77.91	209,558	0.62	13297	0.44	0.52
FirstMerit Bank, National Association	Akron	OH	25,520,808	153,691	3,083,117	11.38	91.76	79.48	246,133	0.98	53508	1.74	2.36
BMO Harris Bank, National Association	Chicago	IL	104,121,677	660,163	15,577,765	13.75	64.58	78.34	512,080	0.52	93698	0.6	0.82
Old National Bank	Evansville	IN	11,846,211	52,233	1,551,924	13.38	36.48	82.32	129,500	1.1	9911	0.64	0.97
Northern Trust Company	Chicago	IL	116,390,764	193,828	7,927,794	10.38	91.19	33.99	992,820	0.9	8233	0.1	0.11
MUFG Union Bank, National Association	New York	NY	115,383,696	704,298	15,243,110	13.18	73.52	91.22	558,480	0.5	31001	0.2	0.25
ZB, National Association	Salt Lake City	UT	59,401,875	606,034	7,317,365	13.59	115.4	79.58	408,663	1.42	7092	0.1	0.11
KeyBank National Association	Cleveland	OH	93,038,275	824,020	9,955,029	10.86	217.54	84.51	968,499	1.05	19397	0.19	0.21
HSBC Bank USA, National Association	McLean	VA	183,138,215	912,403	23,774,778	15.4	45.2	59.3	410,806	0.21	29406	0.12	0.13
Wells Fargo Bank, National Association	Sioux Falls	SD	1,610,580,000	10,349,000	150,513,000	10.6	52.63	70.63	20,696,000	1.32	1338000	0.89	1.05
BOKF, National Association	Tulsa	OK	31,272,894	225,524	2,746,810	10.26	132.54	75.76	284,045	0.94	30342	1.1	1.27
Manufacturers and Traders Trust Company	Buffalo	NY	122,099,687	951,683	15,106,212	11.33	99.19	93.59	1,076,114	1.07	194819	1.29	1.82
U.S. Bank National Association	Cincinnati	OH	417,458,234	3,862,417	42,188,830	10.13	89.77	84.72	5,632,812	1.4	312216	0.74	0.91
Bank of New York Mellon	New York	NY	319,258,000	140,000	21,722,000	12.25	44.03	13.2	1,874,000	0.63	5000	0.02	0.03
STAR Financial Bank	Fort Wayne	IN	1,850,709	19,520	185,729	12.17	185.52	83.02	14,734	0.84	2040	1.1	1.1
Commerce Bank	Kansas City	MO	24,483,687	151,532	2,146,956	11.21	240.43	62.28	262,123	1.11	6250	0.29	0.32
BancorpSouth Bank	Tupelo	MS	13,790,125	126,458	1,622,822	11.8	136.44	93.26	132,006	0.98	14759	0.91	1.08
SunTrust Bank	Atlanta	GA	186,710,993	1,751,289	23,144,159	11.05	54.85	90.69	1,978,573	1.08	120525	0.52	0.67
Frost Bank	San Antonio	TX	28,595,564	135,859	2,912,493	12.24	162.77	47.08	282,346	1.01	2255	0.08	0.11
NBT Bank, National Association	Norwich	NY	8,198,830	63,018	894,276	10.45	132.74	88.36	71,477	0.9	4666	0.52	0.71
Fifth Third Bank	Cincinnati	OH	138,620,635	1,253,365	17,117,724	11.92	69.76	86.85	1,731,237	1.26	137024	0.8	0.96
Bank of Hawaii	Honolulu	HI	15,474,430	102,880	1,036,355	13.12	136.58	59.21	154,517	1.02	824	0.08	0.08
Silicon Valley Bank	Santa Clara	CA	44,055,239	217,542	3,059,045	12.52	162.36	42.32	306,864	0.76	0	0	0
Bank of the West	San Francisco	CA	75,743,098	584,543	12,108,969	13.21	108.97	100.69	627,750	0.87	11463	0.09	0.14
Bankers Trust Company	Des Moines	IA	3,376,012	40,540	281,186	9.19	563.06	100.76	31,025	0.93	349	0.12	0.12
PNC Bank, National Association	Wilmington	DE	348,291,098	2,726,632	37,321,966	10.37	75.76	82.39	3,278,102	0.95	290690	0.78	0.99
Branch Banking and Trust Company	Winston-Salem	NC	205,125,538	1,237,930	25,788,251	11.3	110.52	85.16	2,054,201	1.07	133370	0.52	0.73
UMB Bank, National Association	Kansas City	MO	18,823,520	81,143	1,596,292	10.63	98.77	61.86	100,955	0.58	3307	0.21	0.22
First Hawaiian Bank	Honolulu	HI	19,336,922	135,484	2,721,175	15.24	301.26	66.75	236,072	1.26	154	0.01	0.01
Signature Bank	New York	NY	33,450,545	195,023	2,891,834	11.33	88.11	90.57	373,065	1.23	0	0	0

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2015

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	11.74	9.83	8.21	1
State Street Bank and Trust Company	Boston	MA	16.88	15.43	6.74	1
City National Bank	Los Angeles	CA	11.40	9.43	7.19	1
FirstMerit Bank, National Association	Akron	OH	13.42	11.38	9.23	1
BMO Harris Bank, National Association	Chicago	IL	14.71	13.75	11.75	1
Old National Bank	Evansville	IN	14.11	13.38	9.11	1
Northern Trust Company	Chicago	IL	11.99	10.38	6.73	1
MUFG Union Bank, National Association	New York	NY	14.91	13.18	11.03	1
ZB, National Association	Salt Lake City	UT	14.84	13.59	10.97	1
KeyBank National Association	Cleveland	OH	12.34	10.86	9.89	1
HSBC Bank USA, National Association	McLean	VA	18.58	15.40	11.56	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.52	10.60	8.01	1
BOKF, National Association	Tulsa	OK	11.43	10.26	7.81	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.35	11.33	9.75	1
U.S. Bank National Association	Cincinnati	OH	12.20	10.13	8.52	1
Bank of New York Mellon	New York	NY	12.47	12.25	5.86	1
STAR Financial Bank	Fort Wayne	IN	13.42	12.17	10.28	1
Commerce Bank	Kansas City	MO	12.07	11.21	8.37	1
BancorpSouth Bank	Tupelo	MS	12.90	11.80	10.23	1
SunTrust Bank	Atlanta	GA	12.40	11.05	9.96	1
Frost Bank	San Antonio	TX	13.02	12.24	7.68	1
NBT Bank, National Association	Norwich	NY	11.47	10.45	8.41	1
Fifth Third Bank	Cincinnati	OH	13.12	11.92	10.43	1
Bank of Hawaii	Honolulu	HI	14.37	13.12	6.81	1
Silicon Valley Bank	Santa Clara	CA	13.60	12.52	7.09	1
Bank of the West	San Francisco	CA	14.25	13.21	11.42	1
Bankers Trust Company	Des Moines	IA	10.44	9.19	8.06	1
PNC Bank, National Association	Wilmington	DE	12.86	10.37	8.66	1
Branch Banking and Trust Company	Winston-Salem	NC	13.44	11.30	9.35	1
UMB Bank, National Association	Kansas City	MO	11.22	10.63	8.13	1
First Hawaiian Bank	Honolulu	HI	16.40	15.24	9.80	1
Signature Bank	New York	NY	12.10	11.33	8.87	1
Webster Bank, National Association	Waterbury	CT	12.04	11.00	7.85	1
Texas Capital Bank, National Association	Dallas	TX	10.57	8.64	8.75	1

	Mar 2016	Dec 2015	Dec 2014	Dec 2013	Dec 2012
Assets					
Loans and leases, net of unearned income	9,699,417	9,430,534	7,465,538	6,520,222	5,686,285
LESS: Allowance for loan and lease losses	80,398	81,143	76,140	74,751	71,426
Loans & leases, net of unearned income & allow for loan & lease losses	9,619,019	9,349,391	7,389,398	6,445,471	5,614,859
Loans Held for Sale	4,830	589	624	1,357	3,877
Securities: Held-to-maturity securities	804,652	667,106	278,054	209,770	114,756
Securities: Available-for-sale securities	6,880,503	6,804,131	6,911,936	6,762,411	6,937,435
Federal funds sold and SSUAR	170,824	173,627	118,105	87,018	89,868
Trading assets	7,704	10,600	9,097	3,988	25,107
Interest-bearing balances	397,610	518,431	1,539,190	2,093,270	720,304
Total Earning Assets	17,885,142	17,523,875	16,246,404	15,603,285	13,506,206
Cash and balances due	324,758	469,612	441,963	519,406	683,725
Premises and fixed assets (including capitalized leases)	213,596	212,421	208,556	217,480	221,003
Other real estate owned	3,281	3,307	394	1,288	3,524
Intangible assets: Goodwill	108,650	108,599	90,011	90,011	90,011
Intangible assets: Other intangible assets	14,786	15,913	8,568	11,704	15,796
Other assets	480,955	489,793	216,662	199,332	169,598
Total assets	19,031,168	18,823,520	17,212,558	16,642,506	14,689,863
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,298,736	6,459,757	5,787,592	5,353,054	4,978,034
Deposits: In domestic offices: Interest-bearing	9,216,467	8,785,879	7,972,889	8,450,783	6,732,790
Total Deposits	15,515,203	15,245,636	13,760,481	13,803,837	11,710,824
Federal funds purchased and SPUAR	1,682,078	1,818,422	2,025,477	1,583,573	1,788,374
Trading liabilities	-	-	-	-	-
Other borrowed money	23,812	24,921	8,810	5,162	5,879
Other liabilities	145,333	138,249	105,215	90,837	122,135
Total liabilities	17,366,426	17,227,228	15,899,983	15,483,409	13,627,212
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,822	533,371	518,371	368,371
Retained earnings	857,632	827,924	746,948	652,116	587,441
Accumulated other comprehensive income	35,042	(3,704)	11,006	(32,640)	85,589
Total equity capital	1,664,742	1,596,292	1,312,575	1,159,097	1,062,651
Total liabilities and equity capital	19,031,168	18,823,520	17,212,558	16,642,506	14,689,863
Income Statement					
Interest Income					
Interest - Loans	90,982	309,753	247,412	232,067	220,083
Interest - Govt Sec	1,730	7,738	9,808	9,785	13,153
Interest - State & Muni Sec	16,327	62,237	60,386	57,749	63,244
Interest - Fed Funds	507	697	259	193	601
Interest - Other	14,967	51,604	48,040	50,662	45,309
Total interest income	124,513	432,029	365,905	350,456	342,390
Interest - Deposits	4,055	14,269	12,242	13,183	17,415
Interest - Federal funds and Other Borrowed Money	1,345	1,956	1,574	1,889	2,627
Total interest expense	5,400	16,225	13,816	15,072	20,042
Net interest income	119,113	415,804	352,089	335,384	322,348
Provision for loan and lease losses	5,000	15,500	17,000	17,500	17,500
Trust income	16,083	65,060	64,076	57,047	55,241
Service Charge Income	21,770	87,705	86,587	85,553	80,506
Other Income	30,992	114,985	114,796	106,650	115,278
Total noninterest income	68,845	267,750	265,459	249,250	251,025
Realized gains (losses) on securities	2,933	10,402	4,127	8,542	20,135
Salaries & employee benefits	72,890	278,701	244,489	233,892	224,424
Premises and fixed assets	14,208	57,000	52,558	51,252	46,870
Other noninterest expense	53,002	210,406	184,427	178,158	174,126
Total noninterest expense	140,100	546,107	481,474	463,302	445,420
Income (loss) before inc taxes	45,791	132,349	123,201	112,374	130,588
Applicable income taxes	11,083	31,394	28,369	23,700	32,791
Net income	34,708	100,955	94,832	88,674	97,797
Report of changes in Equity					
Equity capital most recently repled for end of prev calendar yr	1,596,292	1,312,575	1,159,097	1,062,651	762,823
Net income (loss) attributable to bank holding company	34,708	100,955	94,832	88,674	97,797

Changes incident to business combinations, net	(5)	202,485	-	-	248,953
LESS: Cash dividends declared on common stock	5,000	-	-	24,000	53,000
Other comprehensive income	38,747	(14,710)	43,646	(118,228)	4,578
Other adjustments to equity capital	-	(5,013)	15,000	150,000	1,500
Equity capital end of current period	1,664,742	1,596,292	1,312,575	1,159,097	1,062,651

Loan Composition	Mar 2016	Dec 2015	Dec 2014	Dec 2013	Dec 2012
Real Estate - Construction	497,504	416,567	256,006	152,876	78,486
Real Estate - Farm	353,249	345,355	261,493	216,786	177,734
Real Estate - Resident	1,214,855	1,222,780	964,036	856,841	789,224
Real Estate - Other	2,413,755	2,317,175	1,604,535	1,485,057	1,257,591
Loans to finance agricultural production	186,246	182,550	138,644	112,434	103,600
Commercial and industrial loans	4,426,058	4,287,336	3,566,299	3,070,594	2,697,660
Loans to individuals: Credit cards	270,558	291,570	310,296	318,336	326,859
Loans to individuals: Other consumer loans	103,264	98,664	63,700	59,978	56,166
Other loans	195,720	227,269	262,063	224,696	183,758
Lease financing receivables	43,038	41,857	39,090	23,981	19,084
Total loans and leases	9,704,247	9,431,123	7,466,162	6,521,579	5,690,162

Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	81,143	76,140	74,751	71,426	61,344
ALLL: Recoveries	3,290	4,614	3,382	3,480	3,965
ALLL: LESS: Charge-offs	9,035	15,111	18,993	17,655	22,056
ALLL: Provision for loan and lease losses	5,000	15,500	17,000	17,500	17,500
ALLL: Adjustments	-	-	-	-	10,673
ALLL: Balance at end of current period	80,398	81,143	76,140	74,751	71,426
ALLL/Gross Loans	0.83%	0.86%	1.02%	1.15%	1.26%
Net Charge-Offs/Gross Loans	0.37%	0.16%	0.25%	0.27%	0.39%
Recoveries/ Charge-Offs	146.46%	30.53%	17.81%	19.71%	17.98%
Provision for Loan Losses/Gross Loans	0.21%	0.16%	0.23%	0.27%	0.31%

	30-89	90+	Non Accrual		
Real Estate	9,329	1,929	12,565		
Commercial and industrial loans	20,368	485	39,395		
Loans to individuals	2,268	1,805	2,953		
Other loans	6,534	155	21		
	38,499	4,374	54,934		
Past Due/Gross Loans	0.44%				
Non Accrual/ Gross Loans	0.57%				
Non Accrual + OREO/TCE+ALLL	3.59%				

Return on Average Equity					
Net Income before Security Gains	7.73%	6.08%	7.23%	7.51%	9.83%
Net Income	8.44%	6.77%	7.56%	8.31%	12.38%
Return on Average Assets					
Net Income before Security Gains	0.67%	0.52%	0.58%	0.54%	0.69%
Net Income	0.73%	0.58%	0.60%	0.60%	0.87%
Net Interest Margin					
Tax Equivalent	2.78%	2.65%	2.50%	2.57%	3.46%
Salaries/(Income-Interest Expense)	38.78%	40.77%	39.59%	40.01%	39.14%
Other Income/Salaries	94.45%	96.07%	108.58%	106.57%	111.85%
Equity/Assets	8.75%	8.48%	7.63%	6.96%	7.23%
Dividend Payout	14.41%	0.00%	0.00%	27.07%	54.19%
PAT Growth	163.95%	6.46%	6.94%	-9.33%	28.37%
Asset Growth	4.44%	0.00%	3.43%	13.29%	31.09%
Earning Asset Growth	8.29%	0.00%	4.12%	15.53%	29.89%
Equity Growth	17.25%	0.00%	13.24%	9.08%	39.31%
Effective Tax Rate	24.20%	23.72%	23.03%	21.09%	25.11%
Efficiency Ratio	71.34%	76.68%	74.79%	75.67%	74.34%

Deposit Analysis					
Loans/Deposits	62.00%	61.33%	53.70%	46.69%	47.95%
Equity/Deposits	10.73%	10.47%	9.54%	8.40%	9.07%
Non-Interest Bearing/Total Deposits	40.60%	42.37%	42.06%	38.78%	42.51%
Interest Bearing/Total Deposits	59.40%	57.63%	57.94%	61.22%	57.49%
Deposit Growth	1.77%	0.00%	-0.31%	17.87%	37.15%

Capital Ratios					
Tier 1 Leverage Ratio	8.02%	8.13%	7.63%	7.21%	7.58%
Common Equity Tier 1 Capital Ratio	10.79%	10.63%	N/A	N/A	N/A
Tier 1 Risk-based Capital Ratio	10.79%	10.63%	11.68%	11.73%	10.54%
Total Risk-based Capital Ratio	11.39%	11.22%	12.43%	12.56%	11.42%