



November 2015

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, 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 September 30, 2015, which you should also retain related to the requirements of Regulation F.

| | <u>UMB Bank, n.a.</u> |
|---------------------------------|-----------------------|
| Tier 1 Risk-based Capital Ratio | 11.16 % |
| Total Risk-based Capital Ratio | 11.78 % |
| Tier 1 Leverage Ratio | 8.26 % |

* 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, 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 | 68,662,127 | 595,786 | 5,983,401 | 9.89 | 48.51 | 90.38 | 334,237 | 1 | 29232 | 0.49 | 0.51 |
| State Street Bank and Trust Company | Boston | MA | 289,425,299 | 43,043 | 20,335,655 | 13.85 | NA | 7.85 | 882,414 | 0.69 | 63577 | 0.31 | 0.44 |
| City National Bank | Los Angeles | CA | 33,490,564 | 324,997 | 2,876,399 | 9.47 | 555.04 | 75.29 | 126,928 | 0.78 | 17267 | 0.6 | 0.72 |
| FirstMerit Bank, National Association | Akron | OH | 25,278,166 | 148,259 | 3,035,571 | 11.2 | 94.77 | 79.41 | 121,887 | 0.98 | 63991 | 2.11 | 2.95 |
| BMO Harris Bank, National Association | Chicago | IL | 98,951,729 | 768,492 | 15,305,234 | 15.78 | 63.44 | 70.39 | 167,426 | 0.35 | 80778 | 0.53 | 0.7 |
| Old National Bank | Evansville | IN | 11,928,209 | 50,191 | 1,487,964 | 11.99 | 30.33 | 78.63 | 53,632 | 0.91 | 10542 | 0.71 | 1.11 |
| Northern Trust Company | Chicago | IL | 119,600,277 | 257,254 | 7,868,645 | 10.07 | 101.1 | 32.44 | 523,794 | 0.96 | 10116 | 0.13 | 0.13 |
| MUFG Union Bank, National Association | San Francisco | CA | 113,524,784 | 524,952 | 15,055,832 | 13.17 | 77.45 | 92.3 | 312,624 | 0.56 | 34181 | 0.23 | 0.28 |
| Zions First National Bank | Salt Lake City | UT | 19,050,444 | 202,721 | 1,943,964 | 14.07 | 127.08 | 74.75 | 52,412 | 0.56 | 2567 | 0.13 | 0.13 |
| KeyBank National Association | Cleveland | OH | 92,480,729 | 818,101 | 9,981,745 | 10.97 | 199.01 | 83.76 | 461,995 | 1.02 | 26804 | 0.27 | 0.29 |
| HSBC Bank USA, National Association | McLean | VA | 190,499,714 | 648,446 | 23,926,798 | 15.26 | 36.34 | 57.67 | 311,742 | 0.33 | 28662 | 0.12 | 0.13 |
| Wells Fargo Bank, National Association | Sioux Falls | SD | 1,553,871,000 | 10,493,000 | 147,137,000 | 10.31 | 49.97 | 70.8 | 10,313,000 | 1.33 | 1849000 | 1.26 | 1.5 |
| BOKF, National Association | Tulsa | OK | 30,615,811 | 201,087 | 2,788,226 | 10.71 | 170.52 | 72.5 | 152,517 | 1.02 | 34297 | 1.23 | 1.43 |
| Manufacturers and Traders Trust Company | Buffalo | NY | 96,411,208 | 925,905 | 11,731,836 | 10.35 | 95.44 | 91.88 | 510,188 | 1.06 | 63646 | 0.54 | 0.76 |
| U.S. Bank National Association | Cincinnati | OH | 414,002,247 | 4,012,758 | 40,786,686 | 9.97 | 88.37 | 83.17 | 2,713,588 | 1.36 | 321702 | 0.79 | 0.98 |
| Bank of New York Mellon | New York | NY | 320,204,000 | 162,000 | 20,928,000 | 11.87 | 101.89 | 12.7 | 1,072,000 | 0.72 | 5000 | 0.02 | 0.03 |
| STAR Financial Bank | Fort Wayne | IN | 1,733,798 | 20,960 | 179,656 | 12.34 | 147.98 | 84.36 | 7,021 | 0.8 | 2338 | 1.3 | 1.29 |
| Commerce Bank | Kansas City | MO | 23,584,129 | 151,532 | 2,109,349 | 11.51 | 293.7 | 61.87 | 130,438 | 1.11 | 8094 | 0.38 | 0.42 |
| BancorpSouth Bank | Tupelo | MS | 13,624,634 | 138,312 | 1,588,393 | 11.88 | 178.49 | 91.57 | 74,099 | 1.1 | 24299 | 1.53 | 1.82 |
| SunTrust Bank | Atlanta | GA | 184,222,885 | 1,833,247 | 22,831,155 | 11.06 | 59.47 | 91.27 | 914,926 | 1 | 143260 | 0.63 | 0.82 |
| Frost Bank | San Antonio | TX | 27,799,943 | 106,607 | 2,813,639 | 12.13 | 212.99 | 47.7 | 147,720 | 1.07 | 2381 | 0.08 | 0.12 |
| NBT Bank, National Association | Norwich | NY | 8,004,403 | 64,959 | 903,871 | 10.79 | 116.27 | 90.06 | 34,753 | 0.89 | 4648 | 0.51 | 0.7 |
| Fifth Third Bank | Cincinnati | OH | 139,250,028 | 1,273,736 | 16,598,540 | 11.25 | 62.44 | 87.88 | 679,713 | 1 | 162550 | 0.98 | 1.19 |
| Bank of Hawaii | Honolulu | HI | 15,309,200 | 106,006 | 1,009,219 | 13.64 | 146.14 | 56.64 | 76,439 | 1.02 | 1989 | 0.2 | 0.19 |
| Silicon Valley Bank | Santa Clara | CA | 39,621,023 | 192,486 | 2,930,554 | 12.87 | 190.8 | 39.55 | 145,768 | 0.76 | 0 | 0 | 0 |
| Bank of the West | San Francisco | CA | 72,545,497 | 589,029 | 11,966,028 | 13.45 | 75.5 | 100.72 | 294,138 | 0.83 | 15471 | 0.13 | 0.2 |
| Bankers Trust Company | Des Moines | IA | 3,258,757 | 38,365 | 272,608 | 9.27 | 500.98 | 100.12 | 15,534 | 0.95 | 829 | 0.3 | 0.31 |
| PNC Bank, National Association | Wilmington | DE | 343,630,072 | 3,271,767 | 37,281,937 | 10.36 | 87.8 | 84.93 | 1,637,516 | 0.97 | 313667 | 0.84 | 1.08 |
| Branch Banking and Trust Company | Winston-Salem | NC | 186,642,879 | 1,248,110 | 23,186,320 | 11.29 | 105.86 | 85.56 | 982,814 | 1.08 | 157518 | 0.68 | 0.93 |
| UMB Bank, National Association | Kansas City | MO | 18,107,920 | 77,721 | 1,545,688 | 11.32 | 182.19 | 60.9 | 48,882 | 0.58 | 2553 | 0.17 | 0.18 |
| First Hawaiian Bank | Honolulu | HI | 18,676,234 | 136,338 | 2,700,186 | 15.81 | 262.57 | 67.58 | 113,325 | 1.22 | 2181 | 0.08 | 0.12 |
| Signature Bank | New York | NY | 29,969,468 | 177,086 | 2,699,320 | 11.85 | 140.6 | 85.83 | 173,852 | 1.22 | 0 | 0 | 0 |
| Webster Bank, National Association | Waterbury | CT | 23,616,816 | 167,860 | 2,314,850 | 11.28 | 50.01 | 84.49 | 109,419 | 0.95 | 4969 | 0.21 | 0.27 |
| Texas Capital Bank, National Association | Dallas | TX | 17,809,684 | 118,770 | 1,628,748 | 8.63 | 96.43 | 112.5 | 76,570 | 0.87 | 609 | 0.04 | 0.04 |

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 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 | 11.19 | 9.89 | 8.54 | 1 |
| State Street Bank and Trust Company | Boston | MA | 15.24 | 13.85 | 5.74 | 1 |
| City National Bank | Los Angeles | CA | 11.55 | 9.47 | 7.41 | 1 |
| FirstMerit Bank, National Association | Akron | OH | 13.27 | 11.20 | 8.95 | 1 |
| BMO Harris Bank, National Association | Chicago | IL | 17.02 | 15.78 | 12.52 | 1 |
| Old National Bank | Evansville | IN | 12.65 | 11.99 | 8.52 | 1 |
| Northern Trust Company | Chicago | IL | 11.90 | 10.07 | 6.77 | 1 |
| MUFG Union Bank, National Association | San Francisco | CA | 14.71 | 13.17 | 11.17 | 1 |
| Zions First National Bank | Salt Lake City | UT | 15.32 | 14.07 | 10.31 | 1 |
| KeyBank National Association | Cleveland | OH | 12.50 | 10.97 | 10.09 | 1 |
| HSBC Bank USA, National Association | McLean | VA | 18.44 | 15.26 | 11.58 | 1 |
| Wells Fargo Bank, National Association | Sioux Falls | SD | 12.23 | 10.31 | 8.00 | 1 |
| BOKF, National Association | Tulsa | OK | 11.81 | 10.71 | 8.01 | 1 |
| Manufacturers and Traders Trust Company | Buffalo | NY | 12.88 | 10.35 | 9.00 | 1 |
| U.S. Bank National Association | Cincinnati | OH | 12.07 | 9.97 | 8.29 | 1 |
| Bank of New York Mellon | New York | NY | 12.09 | 11.87 | 5.37 | 1 |
| STAR Financial Bank | Fort Wayne | IN | 13.59 | 12.34 | 10.34 | 1 |
| Commerce Bank | Kansas City | MO | 12.42 | 11.51 | 8.25 | 1 |
| BancorpSouth Bank | Tupelo | MS | 13.12 | 11.88 | 10.12 | 1 |
| SunTrust Bank | Atlanta | GA | 12.54 | 11.06 | 9.81 | 1 |
| Frost Bank | San Antonio | TX | 12.76 | 12.13 | 7.67 | 1 |
| NBT Bank, National Association | Norwich | NY | 11.86 | 10.79 | 8.76 | 1 |
| Fifth Third Bank | Cincinnati | OH | 12.44 | 11.25 | 10.14 | 1 |
| Bank of Hawaii | Honolulu | HI | 14.89 | 13.64 | 6.80 | 1 |
| Silicon Valley Bank | Santa Clara | CA | 13.93 | 12.87 | 7.39 | 1 |
| Bank of the West | San Francisco | CA | 14.54 | 13.45 | 11.76 | 1 |
| Bankers Trust Company | Des Moines | IA | 10.52 | 9.27 | 8.38 | 1 |
| PNC Bank, National Association | Wilmington | DE | 13.23 | 10.36 | 8.77 | 1 |
| Branch Banking and Trust Company | Winston-Salem | NC | 12.87 | 11.29 | 9.53 | 1 |
| UMB Bank, National Association | Kansas City | MO | 11.95 | 11.32 | 8.46 | 1 |
| First Hawaiian Bank | Honolulu | HI | 17.05 | 15.81 | 9.92 | 1 |
| Signature Bank | New York | NY | 12.63 | 11.85 | 9.16 | 1 |
| Webster Bank, National Association | Waterbury | CT | 12.33 | 11.28 | 7.99 | 1 |
| Texas Capital Bank, National Association | Dallas | TX | 10.52 | 8.63 | 8.84 | 1 |

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

| | Sep 2015 | Dec 2014 | Dec 2013 | Dec 2012 | Dec 2011 |
|--|------------|------------|------------|------------|------------|
| Assets | | | | | |
| Loans and leases, net of unearned income | 9,044,553 | 7,465,538 | 6,520,222 | 5,686,285 | 3,989,260 |
| LESS: Allowance for loan and lease losses | 78,030 | 76,140 | 74,751 | 71,426 | 61,344 |
| Loans & leases, net of unearned income & allow for loan & lease losses | 8,966,523 | 7,389,398 | 6,445,471 | 5,614,859 | 3,927,916 |
| Loans Held for Sale | 1,013 | 624 | 1,357 | 3,877 | 10,215 |
| Securities: Held-to-maturity securities | 588,478 | 278,054 | 209,770 | 114,756 | 68,384 |
| Securities: Available-for-sale securities | 6,668,880 | 6,911,936 | 6,762,411 | 6,937,435 | 4,930,202 |
| Federal funds sold and SSUAR | 98,762 | 118,105 | 87,018 | 89,868 | 272,078 |
| Trading assets | 5,516 | 9,097 | 3,988 | 25,107 | 38,865 |
| Interest-bearing balances | 843,381 | 1,539,190 | 2,093,270 | 720,304 | 1,150,796 |
| Total Earning Assets | 17,172,553 | 16,246,404 | 15,603,285 | 13,506,206 | 10,398,456 |
| Cash and balances due | 332,194 | 441,963 | 519,406 | 683,725 | 433,134 |
| Premises and fixed assets (including capitalized leases) | 211,258 | 208,556 | 217,480 | 221,003 | 167,602 |
| Other real estate owned | 2,586 | 394 | 1,288 | 3,524 | 5,767 |
| Intangible assets: Goodwill | 108,216 | 90,011 | 90,011 | 90,011 | 39,816 |
| Intangible assets: Other intangible assets | 17,044 | 8,568 | 11,704 | 15,796 | 13,902 |
| Other assets | 461,462 | 216,662 | 199,332 | 169,598 | 147,253 |
| Total assets | 18,305,313 | 17,212,558 | 16,642,506 | 14,689,863 | 11,205,930 |
| Liabilities | | | | | |
| Deposits: In domestic offices: Noninterest-bearing | 6,403,528 | 5,787,592 | 5,353,054 | 4,978,034 | 3,375,424 |
| Deposits: In domestic offices: Interest-bearing | 8,803,638 | 7,972,889 | 8,450,783 | 6,732,790 | 5,163,399 |
| Total Deposits | 15,207,166 | 13,760,481 | 13,803,837 | 11,710,824 | 8,538,823 |
| Federal funds purchased and SPUAR | 1,342,939 | 2,025,477 | 1,583,573 | 1,788,374 | 1,775,899 |
| Trading liabilities | - | - | - | - | - |
| Other borrowed money | 22,656 | 8,810 | 5,162 | 5,879 | 6,529 |
| Other liabilities | 134,390 | 105,215 | 90,837 | 122,135 | 121,856 |
| Total liabilities | 16,707,151 | 15,899,983 | 15,483,409 | 13,627,212 | 10,443,107 |
| Equity | | | | | |
| Common stock (par value) | 21,250 | 21,250 | 21,250 | 21,250 | 20,254 |
| Surplus | 735,919 | 533,371 | 518,371 | 368,371 | 183,124 |
| Retained earnings | 814,465 | 746,948 | 652,116 | 587,441 | 491,375 |
| Accumulated other comprehensive income | 26,528 | 11,006 | (32,640) | 85,589 | 68,070 |
| Total equity capital | 1,598,162 | 1,312,575 | 1,159,097 | 1,062,651 | 762,823 |
| Total liabilities and equity capital | 18,305,313 | 17,212,558 | 16,642,506 | 14,689,863 | 11,205,930 |
| Income Statement | | | | | |
| Interest Income | | | | | |
| Interest - Loans | 221,279 | 247,412 | 232,067 | 220,083 | 178,595 |
| Interest - Govt Sec | 5,960 | 9,808 | 9,785 | 13,153 | 22,595 |
| Interest - State & Muni Sec | 46,583 | 60,386 | 57,749 | 63,244 | 38,827 |
| Interest - Fed Funds | 377 | 259 | 193 | 601 | 301 |
| Interest - Other | 37,780 | 48,040 | 50,662 | 45,309 | 37,866 |
| Total interest income | 311,979 | 365,905 | 350,456 | 342,390 | 278,184 |
| Interest - Deposits | 10,433 | 12,242 | 13,183 | 17,415 | 20,028 |
| Interest - Federal funds and Other Borrowed Money | 1,649 | 1,574 | 1,889 | 2,627 | 1,691 |
| Total interest expense | 12,082 | 13,816 | 15,072 | 20,042 | 21,719 |
| Net interest income | 299,897 | 352,089 | 335,384 | 322,348 | 256,465 |
| Provision for loan and lease losses | 10,500 | 17,000 | 17,500 | 17,500 | 20,190 |
| Trust income | 48,976 | 64,076 | 57,047 | 55,241 | 58,605 |
| Service Charge Income | 65,769 | 86,587 | 85,553 | 80,506 | 69,484 |
| Other Income | 86,298 | 114,796 | 106,650 | 115,278 | 106,811 |
| Total noninterest income | 201,043 | 265,459 | 249,250 | 251,025 | 234,900 |
| Realized gains (losses) on securities | 8,404 | 4,127 | 8,542 | 20,135 | 13,872 |
| Salaries & employee benefits | 207,897 | 244,489 | 233,892 | 224,424 | 183,060 |
| Premises and fixed assets | 41,989 | 52,558 | 51,252 | 46,870 | 41,430 |
| Other noninterest expense | 154,623 | 184,427 | 178,158 | 174,126 | 160,447 |
| Total noninterest expense | 404,509 | 481,474 | 463,302 | 445,420 | 384,937 |
| Income (loss) before inc taxes | 94,335 | 123,201 | 112,374 | 130,588 | 100,110 |
| Applicable income taxes | 21,805 | 28,369 | 23,700 | 32,791 | 23,929 |
| Net income | 72,530 | 94,832 | 88,674 | 97,797 | 76,181 |
| Report of changes in Equity | | | | | |
| Equity capital most recently repta for end of prev calendar yr | 1,312,575 | 1,159,097 | 1,062,651 | 762,823 | 679,793 |
| Net income (loss) attributable to bank holding company | 72,530 | 94,832 | 88,674 | 97,797 | 76,181 |

| | | | | | |
|--|-----------|-----------|-----------|-----------|---------|
| Changes incident to business combinations, net | 202,548 | - | - | 248,953 | - |
| LESS: Cash dividends declared on common stock | - | - | 24,000 | 53,000 | 32,000 |
| Other comprehensive income | 15,522 | 43,646 | (118,228) | 4,578 | 38,849 |
| Other adjustments to equity capital | (5,013) | 15,000 | 150,000 | 1,500 | - |
| Equity capital end of current period | 1,598,162 | 1,312,575 | 1,159,097 | 1,062,651 | 762,823 |

| Loan Composition | Sep 2015 | Dec 2014 | Dec 2013 | Dec 2012 | Dec 2011 |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| Real Estate - Construction | 367,117 | 256,006 | 152,876 | 78,486 | 65,466 |
| Real Estate - Farm | 328,544 | 261,493 | 216,786 | 177,734 | 134,791 |
| Real Estate - Resident | 1,194,487 | 964,036 | 856,841 | 789,224 | 540,848 |
| Real Estate - Other | 2,163,085 | 1,604,535 | 1,485,057 | 1,257,591 | 927,175 |
| Loans to finance agricultural production | 164,573 | 138,644 | 112,434 | 103,600 | 35,309 |
| Commercial and industrial loans | 4,193,659 | 3,566,299 | 3,070,594 | 2,697,660 | 1,754,279 |
| Loans to individuals: Credit cards | 284,338 | 310,296 | 318,336 | 326,859 | 326,882 |
| Loans to individuals: Other consumer loans | 91,203 | 63,700 | 59,978 | 56,166 | 55,298 |
| Other loans | 218,174 | 262,063 | 224,696 | 183,758 | 155,593 |
| Lease financing receivables | 40,386 | 39,090 | 23,981 | 19,084 | 3,834 |
| Total loans and leases | 9,045,566 | 7,466,162 | 6,521,579 | 5,690,162 | 3,999,475 |

Report of changes in ALLL

| | | | | | |
|--|--------|--------|--------|--------|--------|
| ALLL: Balance most recently reported at end of previous year | 76,140 | 74,751 | 71,426 | 61,344 | 63,641 |
| ALLL: Recoveries | 3,595 | 3,382 | 3,480 | 3,965 | 3,918 |
| ALLL: LESS: Charge-offs | 12,205 | 18,993 | 17,655 | 22,056 | 26,405 |
| ALLL: Provision for loan and lease losses | 10,500 | 17,000 | 17,500 | 17,500 | 20,190 |
| ALLL: Adjustments | - | - | - | 10,673 | - |
| ALLL: Balance at end of current period | 78,030 | 76,140 | 74,751 | 71,426 | 61,344 |
| ALLL/Gross Loans | 0.86% | 1.02% | 1.15% | 1.26% | 1.54% |
| Net Charge-Offs/Gross Loans | 0.18% | 0.25% | 0.27% | 0.39% | 0.66% |
| Recoveries/ Charge-Offs | 39.38% | 17.81% | 19.71% | 17.98% | 14.84% |
| Provision for Loan Losses/Gross Loans | 0.16% | 0.23% | 0.27% | 0.31% | 0.51% |

| | 30-89 | 90+ | Non Accrual | | |
|-------------------------------------|--------------|------------|------------------------|---------|---------|
| Real Estate | 3,630 | 2,831 | 15,285 | | |
| Commercial and industrial loans | 16,183 | 1,898 | 30,666 | | |
| Loans to individuals | 2,518 | 1,684 | 3,967 | | |
| Other loans | 3,038 | 308 | 37 | | |
| | 25,369 | 6,721 | 49,955 | | |
| Past Due/Gross Loans | 0.35% | | | | |
| Non Accrual/ Gross Loans | 0.55% | | | | |
| Non Accrual + OREO/TCE+ALLL | 3.39% | | | | |
| Return on Average Equity | | | | | |
| Net Income before Security Gains | 5.92% | 7.23% | 7.51% | 9.83% | 8.53% |
| Net Income | 6.69% | 7.56% | 8.31% | 12.38% | 10.43% |
| Return on Average Assets | | | | | |
| Net Income before Security Gains | 0.50% | 0.58% | 0.54% | 0.69% | 0.61% |
| Net Income | 0.56% | 0.60% | 0.60% | 0.87% | 0.74% |
| Net Interest Margin | | | | | |
| Tax Equivalent | 2.61% | 2.50% | 2.57% | 3.46% | 2.88% |
| Salaries/(Income-Interest Expense) | 41.50% | 39.59% | 40.01% | 39.14% | 37.26% |
| Other Income/Salaries | 96.70% | 108.58% | 106.57% | 111.85% | 128.32% |
| Equity/Assets | 8.73% | 7.63% | 6.96% | 7.23% | 6.81% |
| Dividend Payout | 0.00% | 0.00% | 27.07% | 54.19% | 42.01% |
| PAT Growth | 0.02% | 6.94% | -9.33% | 28.37% | 9.46% |
| Asset Growth | 8.49% | 3.43% | 13.29% | 31.09% | 4.78% |
| Earning Asset Growth | 7.62% | 4.12% | 15.53% | 29.89% | 8.94% |
| Equity Growth | 29.09% | 13.24% | 9.08% | 39.31% | 12.21% |
| Effective Tax Rate | 23.11% | 23.03% | 21.09% | 25.11% | 23.90% |
| Efficiency Ratio | 77.57% | 74.79% | 75.67% | 74.34% | 74.78% |
| Deposit Analysis | | | | | |
| Loans/Deposits | 58.96% | 53.70% | 46.69% | 47.95% | 46.00% |
| Equity/Deposits | 10.51% | 9.54% | 8.40% | 9.07% | 8.93% |
| Non-Interest Bearing/Total Deposits | 42.11% | 42.06% | 38.78% | 42.51% | 39.53% |
| Interest Bearing/Total Deposits | 57.89% | 57.94% | 61.22% | 57.49% | 60.47% |
| Deposit Growth | 10.51% | -0.31% | 17.87% | 37.15% | 9.10% |

Capital Ratios

| | | | | | |
|------------------------------------|--------|--------|--------|--------|--------|
| Tier 1 Leverage Ratio | 8.26% | 7.63% | 7.21% | 7.58% | 6.32% |
| Common Equity Tier 1 Capital Ratio | 11.16% | N/A | N/A | N/A | N/A |
| Tier 1 Risk-based Capital Ratio | 11.16% | 11.68% | 11.73% | 10.54% | 10.68% |
| Total Risk-based Capital Ratio | 11.78% | 12.43% | 12.56% | 11.42% | 11.73% |