



November 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 June 30, 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 September 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	11.42 %
Total Risk-based Capital Ratio	12.03 %
Tier 1 Leverage Ratio	8.77 %

* 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, 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	18,939,798	115,691	2,327,120	10.52	142.42	92.43	104,655	1.14	6179	0.27	0.54
Bank of Hawaii	Honolulu	HI	17,661,063	107,672	1,224,083	11.99	172.74	69.43	116,254	1.34	2737	0.22	0.6
Bank of New York Mellon	New York	NY	310,148,000	120,000	26,006,000	14.19	59.11	9.27	1,334,000	1.01	2000	0.01	0.86
Bank of the West	San Francisco	CA	91,438,266	614,327	12,714,720	12.15	119.65	92.05	347,729	0.79	6903	0.05	0.8
Banner Bank	Walla Walla	WA	11,558,557	95,853	1,543,885	11.68	483.74	96.03	75,080	1.31	2513	0.16	0.22
BMO Harris Bank, National Association	Chicago	IL	129,575,217	775,669	16,562,277	11.39	62.37	85.58	632,930	1.02	19652	0.12	1.45
BOKF, National Association	Tulsa	OK	41,760,725	202,534	4,532,836	10.55	90.51	88	250,096	1.24	10771	0.24	1
Branch Banking and Trust Company	Winston-Salem	NC	223,086,000	1,323,000	29,543,000	11.32	149.32	88	1,742,000	1.58	63000	0.21	0.63
Centier Bank	Merrillville	IN	4,744,713	41,835	454,955	10.97	648.71	106.75	31,223	1.39	24346	5.35	0.74
City National Bank	Los Angeles	CA	55,090,534	406,289	4,972,454	10.75	358.66	85.97	309,102	1.18	0	0	0.29
City National Bank of Florida	Miami	FL	15,052,097	42,695	1,800,091	13.55	120.69	90.09	77,233	1.04	161	0.01	0.33
Commerce Bank	Kansas City	MO	25,669,282	161,182	2,849,777	13.36	295.45	71.22	204,652	1.64	4454	0.16	0.41
Fifth Third Bank	Cincinnati	OH	167,178,960	1,114,398	22,419,607	11.67	83.52	84.88	1,343,861	1.76	33941	0.15	1.23
First Hawaiian Bank	Honolulu	HI	20,526,147	138,535	2,648,544	11.76	483.86	78.94	146,811	1.43	0	0	0.22
First Merchants Bank	Muncie	IN	10,719,271	81,274	1,513,662	12.09	315.63	89.07	84,850	1.65	1131	0.07	0.33
First National Bank of Pennsylvania	Pittsburgh	PA	33,822,097	187,312	4,861,080	10.27	187.44	95.21	199,280	1.19	31952	0.66	0.57
Frost Bank	San Antonio	TX	31,882,004	134,929	3,738,364	12.81	178.73	55.43	233,463	1.5	907	0.02	0.52
Great Western Bank	Sioux Falls	SD	12,945,668	76,546	1,912,640	10.95	47.26	95.88	77,485	1.22	32079	1.68	1.92
HSBC Bank USA, National Association	McLean	VA	180,699,049	613,331	21,951,196	16.46	53.91	52.66	335,376	0.39	12709	0.06	1.65
Huntington National Bank	Columbus	OH	108,236,482	773,186	12,269,299	12.11	68.22	90.6	805,710	1.5	13650	0.11	1.48
INTRUST Bank, National Association	Wichita	KS	5,359,562	34,225	418,394	10.27	142.05	83.01	42,025	1.61	90	0.02	0.7
Israel Discount Bank of New York	New York	NY	9,908,522	75,449	1,020,907	14.19	678.8	79.51	49,409	1.05	0	0	0.17
KeyBank National Association	Cleveland	OH	143,051,307	902,338	16,510,048	10.8	113.5	83.12	927,584	1.32	51329	0.31	0.89
Manufacturers and Traders Trust Company	Buffalo	NY	121,114,564	1,028,084	15,203,947	10.56	94.25	96.29	990,298	1.69	72376	0.48	1.25
MetaBank	Sioux Falls	SD	6,096,413	43,505	908,329	12.27	239.41	77.22	64,582	2	28122	3.1	1.24
MUFG Union Bank, National Association	New York	NY	133,511,861	500,585	16,154,157	14.28	51.4	91.73	400,737	0.61	1014	0.01	1.1
NBH Bank	Greenwood Village	CO	5,850,844	40,082	629,552	10.68	110.31	92.46	39,455	1.36	7054	1.12	0.91
NBT Bank, National Association	Norwich	NY	9,567,439	72,165	1,107,074	11.5	189.48	91.3	56,959	1.2	2203	0.2	0.52
Northern Trust Company	Chicago	IL	126,102,570	110,755	9,878,114	13.4	77.43	30.23	719,112	1.22	3762	0.04	0.47
Old National Bank	Evansville	IN	20,038,736	56,292	2,913,716	12.76	39.07	83.85	126,269	1.28	1578	0.05	1.11
Oritani Bank	Township of Washin	NJ	4,069,699	28,596	485,137	13.36	282.57	119.25	25,047	1.23	557	0.11	0.3
Pacific Western Bank	Beverly Hills	CA	26,306,604	135,045	5,140,353	10.8	138.26	97.69	254,820	1.98	1425	0.03	0.47
Park National Bank	Newark	OH	8,610,771	51,760	875,496	11.15	63.92	89.56	56,074	1.37	3042	0.35	1.32
People's United Bank, National Association	Bridgeport	CT	51,375,820	243,965	6,946,169	10.95	87.27	96.93	257,797	1.05	8704	0.13	0.74
PNC Bank, National Association	Wilmington	DE	393,267,250	2,721,020	41,245,784	9.86	98.28	85.33	2,208,136	1.17	113572	0.28	1.16
Signature Bank	New York	NY	48,894,931	244,517	4,661,723	11.61	224.17	101.85	291,977	1.21	0	0	0.29
Silicon Valley Bank	Santa Clara	CA	62,408,133	301,619	4,936,520	12.5	180.68	52.15	535,341	1.85	0	0	0.57
State Street Bank and Trust Company	Boston	MA	238,122,000	72,000	26,602,000	16.71	NA	14.56	1,135,000	1.05	0	0	0
SunTrust Bank	Atlanta	GA	216,296,957	1,680,642	25,982,535	10.85	74.34	97.75	1,322,295	1.24	73479	0.28	1.45
Texas Capital Bank, National Association	Dallas	TX	29,940,219	214,572	2,695,403	9.29	188.08	110.01	166,482	1.18	0	0	0.45
U.S. Bank National Association	Minneapolis	MN	473,138,169	4,019,265	49,034,976	10.38	114.97	81.14	3,520,631	1.53	88025	0.18	1.19
UMB Bank, National Association	Kansas City	MO	23,796,211	102,092	2,190,246	11.51	189.78	66	113,878	0.99	3248	0.15	0.43
Webster Bank, National Association	Waterbury	CT	28,957,456	211,671	3,097,146	12.23	75.81	84.06	209,636	1.49	3884	0.13	1.43
Wells Fargo Bank, National Association	Sioux Falls	SD	1,699,842,000	9,418,000	168,759,000	12.8	75.51	69.03	11,948,000	1.43	372000	0.22	1.34
Western Alliance Bank	Phoenix	AZ	25,345,315	160,409	2,812,565	10.44	139.68	88.48	244,549	2.07	14613	0.52	0.66
Zions Bancorporation, National Association	Salt Lake City	UT	70,064,730	503,495	7,599,076	11.81	147.9	89.68	411,356	1.19	4781	0.06	0.68

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 2019

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	11.28	10.52	8.96	1
Bank of Hawaii	Honolulu	HI	13.10	11.99	7.08	1
Bank of New York Mellon	New York	NY	14.22	14.19	7.32	1
Bank of the West	San Francisco	CA	13.06	12.15	10.23	1
Banner Bank	Walla Walla	WA	12.69	11.68	10.30	1
BMO Harris Bank, National Association	Chicago	IL	12.53	11.39	10.57	1
BOKF, National Association	Tulsa	OK	11.40	10.55	8.47	1
Branch Banking and Trust Company	Winston-Salem	NC	13.26	11.32	9.65	1
Centier Bank	Merrillville	IN	11.99	10.97	9.77	1
City National Bank	Los Angeles	CA	13.02	10.75	8.30	1
City National Bank of Florida	Miami	FL	13.94	13.55	10.45	1
Commerce Bank	Kansas City	MO	14.19	13.36	10.42	1
Fifth Third Bank	Cincinnati	OH	13.23	11.67	10.59	1
First Hawaiian Bank	Honolulu	HI	12.73	11.76	8.70	1
First Merchants Bank	Muncie	IN	13.04	12.09	10.31	1
First National Bank of Pennsylvania	Pittsburgh	PA	10.99	10.27	8.64	1
Frost Bank	San Antonio	TX	13.42	12.81	9.29	1
Great Western Bank	Sioux Falls	SD	11.67	10.95	9.65	1
HSBC Bank USA, National Association	McLean	VA	19.23	16.46	11.68	1
Huntington National Bank	Columbus	OH	13.60	12.11	9.93	1
INTRUST Bank, National Association	Wichita	KS	11.07	10.27	8.42	1
Israel Discount Bank of New York	New York	NY	15.26	14.19	10.67	1
KeyBank National Association	Cleveland	OH	12.55	10.80	9.75	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.40	10.56	9.37	1
MetaBank	Sioux Falls	SD	13.26	12.27	9.37	1
MUFG Union Bank, National Association	New York	NY	14.92	14.28	10.47	1
NBH Bank	Greenwood Village	CO	11.59	10.68	8.79	1
NBT Bank, National Association	Norwich	NY	12.48	11.50	9.25	1
Northern Trust Company	Chicago	IL	15.10	13.40	7.84	1
Old National Bank	Evansville	IN	13.26	12.76	9.48	1
Oritani Bank	Township of Washin	NJ	14.15	13.36	11.90	1
Pacific Western Bank	Beverly Hills	CA	11.54	10.80	10.76	1
Park National Bank	Newark	OH	12.33	11.15	8.66	1
People's United Bank, National Association	Bridgeport	CT	12.41	10.95	8.86	1
PNC Bank, National Association	Wilmington	DE	11.85	9.86	8.43	1
Signature Bank	New York	NY	12.84	11.61	9.70	1
Silicon Valley Bank	Santa Clara	CA	13.44	12.50	8.17	1
State Street Bank and Trust Company	Boston	MA	17.36	16.71	8.43	1
SunTrust Bank	Atlanta	GA	12.15	10.85	9.85	1
Texas Capital Bank, National Association	Dallas	TX	10.85	9.29	8.95	1
U.S. Bank National Association	Minneapolis	MN	12.38	10.38	8.73	1
UMB Bank, National Association	Kansas City	MO	12.11	11.51	8.80	1
Webster Bank, National Association	Waterbury	CT	13.25	12.23	9.20	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.56	12.80	8.85	1
Western Alliance Bank	Phoenix	AZ	11.77	10.44	10.48	1
Zions Bancorporation, National Association	Salt Lake City	UT	12.98	11.81	9.51	1

UMB Bank N.A. Kansas City, Missouri

Assets	Sep 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Loans and leases, net of unearned income	13,043,798	12,178,052	11,280,420	10,540,188	9,430,534
LESS: Allowance for loan and lease losses	107,406	103,635	100,604	91,649	81,143
Loans & leases, net of unearned income & allow for loan & lease losses	12,936,392	12,074,417	11,179,816	10,448,539	9,349,391
Loans Held for Sale	11,025	3,192	1,460	5,279	589
Securities: Held-to-maturity securities	1,102,005	1,170,646	1,261,014	1,115,932	667,106
Securities: Available-for-sale securities	7,411,978	6,542,834	6,257,412	6,463,593	6,804,131
Federal funds sold and SSUAR	463,392	627,001	191,601	324,327	173,627
Trading assets	72,734	50,390	48,606	19,396	10,600
Interest-bearing balances	202,773	1,032,809	1,337,509	701,472	518,431
Total Earning Assets	22,200,299	21,501,289	20,277,418	19,078,538	17,523,875
Cash and balances due	657,455	654,660	391,340	422,332	469,612
Premises and fixed assets (including capitalized leases)	222,956	222,319	216,124	223,115	212,421
Other real estate owned	2,939	3,338	1,501	194	3,307
Intangible assets: Goodwill	120,143	116,356	119,227	120,404	124,512
Other assets	760,941	639,788	552,328	555,000	489,793
Total assets	23,964,733	23,137,750	21,557,938	20,399,583	18,823,520
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,854,811	6,890,681	7,128,735	6,776,106	6,459,757
Deposits: In domestic offices: Interest-bearing	12,631,924	12,600,483	11,184,055	9,916,061	8,785,879
Total Deposits	19,486,735	19,491,164	18,312,790	16,692,167	15,245,636
Federal funds purchased and SPUAR	1,791,527	1,519,450	1,261,239	1,857,386	1,818,422
Trading liabilities	-	-	-	-	-
Other borrowed money	16,860	13,342	10,996	9,517	24,921
Other liabilities	388,392	179,712	156,960	178,187	138,249
Total liabilities	21,683,514	21,203,668	19,741,985	18,737,257	17,227,228
Equity					
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	1,406,629	1,258,047	1,088,349	947,475	827,924
Accumulated other comprehensive income	102,522	(96,033)	(44,464)	(57,217)	(3,704)
Total equity capital	2,281,219	1,934,082	1,815,953	1,662,326	1,596,292
Total liabilities and equity capital	23,964,733	23,137,750	21,557,938	20,399,583	18,823,520
Income Statement					
Interest Income	Sep 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Interest - Loans	481,561	560,173	462,137	387,677	309,753
Interest - Govt Sec	6,336	1,016	1,204	5,475	7,738
Interest - State & Muni Sec	68,167	78,314	67,843	63,759	62,237
Interest - Fed Funds	8,968	4,808	3,700	2,708	697
Interest - Other	81,515	87,662	82,575	64,694	51,604
Total interest income	646,547	731,973	617,459	524,313	432,029
Interest - Deposits	118,494	92,101	36,354	17,936	14,269
Interest - Federal funds and Other Borrowed Money	26,235	24,674	17,950	6,504	1,956
Total interest expense	144,729	116,775	54,304	24,440	16,225
Net interest income	501,818	615,198	563,155	499,873	415,804
Provision for loan and lease losses	30,850	70,750	41,000	32,500	15,500
Trust income	63,379	79,562	74,236	67,374	65,060
Service Charge Income	63,409	85,410	88,958	87,953	87,705
Other Income	111,247	136,057	140,876	129,470	114,985
Total noninterest income	238,035	301,029	304,070	284,797	267,750
Realized gains (losses) on securities	2,463	578	4,192	8,509	10,402
Salaries & employee benefits	257,471	314,793	308,347	293,271	278,701
Premises and fixed assets	49,198	63,386	60,904	58,820	57,000
Other noninterest expense	192,030	246,378	230,075	214,033	210,406
Total noninterest expense	498,699	624,557	599,326	566,124	546,107
Income before holding gain (loss) equity sec, inc tax, discount ops	212,767	221,498	231,091	194,555	132,349
Unrealized holding gains (losses) equity securities not held for trading	24	(40)	-	-	-
Applicable income taxes	34,209	28,437	55,218	45,004	31,394
Income before discontinued operations	178,582	193,021	175,873	149,551	100,955
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	178,582	193,021	175,873	149,551	100,955

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	178,582	193,021	175,873	149,551	100,955
Changes incident to business combinations, net	-	-	-	(5)	202,485
LESS: Cash dividends declared on common stock	30,000	36,250	35,000	30,000	-
Other comprehensive income	198,555	(38,655)	12,754	(53,512)	(14,710)
Other adjustments to equity capital	-	13	-	-	(5,013)
Equity capital end of current period	2,281,219	1,934,082	1,815,953	1,662,326	1,596,292

Loan Composition	Sep 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Real Estate - Construction	853,054	792,565	717,849	741,804	416,567
Real Estate - Farm	447,790	464,835	475,147	460,274	345,355
Real Estate - Resident	1,337,556	1,256,416	1,288,430	1,265,425	1,222,780
Real Estate - Other	3,774,782	3,249,347	3,088,373	2,705,440	2,317,175
Loans to finance agricultural production	186,906	212,654	236,185	254,572	182,550
Commercial and industrial loans	5,902,984	5,586,159	4,852,054	4,439,407	4,287,336
Loans to individuals: Credit cards	216,339	230,982	252,697	270,098	291,570
Loans to individuals: Other consumer loans	129,322	143,976	130,389	109,754	98,664
Other loans	204,075	239,062	216,789	259,161	227,269
Lease financing receivables	2,015	5,248	23,967	39,532	41,857
Total loans and leases	13,054,823	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	6,503	9,824	6,561	6,829	4,614
ALLL: LESS: Charge-offs	33,582	77,543	38,606	28,823	15,111
ALLL: Provision for loan and lease losses	30,850	70,750	41,000	32,500	15,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	107,406	103,635	100,604	91,649	81,143
ALLL/Gross Loans	0.82%	0.85%	0.89%	0.87%	0.86%
Net Charge-Offs/Gross Loans	0.34%	0.64%	0.34%	0.27%	0.16%
Recoveries/ Charge-Offs	25.89%	12.67%	16.99%	23.69%	30.53%
Provision for Loan Losses/Gross Loans	0.32%	0.58%	0.36%	0.31%	0.16%

	30-89	90+	Non Accrual		
Real Estate	2,768	113	27,848		
Commercial and industrial loans	10,056	499	38,386		
Loans to individuals	2,091	1,846	989		
Other loans	686	9	4,616		
	15,601	2,467	71,839		

Past Due/Gross Loans	0.14%				
Non Accrual/ Gross Loans	0.55%				
Non Accrual + OREO/TCE+ALLL	3.30%				

Return on Average Equity					
Net Income before Security Gains	11.13%	10.48%	9.72%	8.32%	6.08%
Net Income	11.29%	10.51%	9.96%	8.82%	6.77%
Return on Average Assets					
Net Income before Security Gains	1.02%	0.93%	0.85%	0.73%	0.52%
Net Income	1.03%	0.93%	0.88%	0.77%	0.58%
Net Interest Margin					
Tax Equivalent	3.16%	3.22%	3.11%	2.87%	2.65%
Salaries/(Income-Interest Expense)	34.80%	34.36%	35.56%	37.38%	40.77%
Other Income/Salaries	92.45%	95.63%	98.61%	97.11%	96.07%
Equity/Assets	9.52%	8.36%	8.42%	8.15%	8.48%
Dividend Payout	16.80%	18.78%	19.90%	20.06%	0.00%
PAT Growth	11.58%	9.75%	17.60%	48.14%	6.46%
Asset Growth	4.78%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	4.35%	0.00%	0.00%	0.00%	0.00%
Equity Growth	24.00%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	16.08%	12.84%	23.89%	23.13%	23.72%
Efficiency Ratio	65.54%	66.35%	65.69%	68.89%	76.68%

Deposit Analysis					
Loans/Deposits	66.39%	61.95%	61.05%	62.60%	61.33%
Equity/Deposits	11.71%	9.92%	9.92%	9.96%	10.47%
Non-Interest Bearing/Total Deposits	35.18%	35.35%	38.93%	40.59%	42.37%
Interest Bearing/Total Deposits	64.82%	64.65%	61.07%	59.41%	57.63%
Deposit Growth	-0.02%	0.00%	0.00%	0.00%	0.00%
Capital Ratios					
Tier 1 Leverage Ratio	8.77%	8.85%	8.57%	8.24%	8.13%
Common Equity Tier 1 Capital Ratio	11.42%	11.64%	11.19%	10.70%	10.63%
Tier 1 Risk-based Capital Ratio	11.42%	11.64%	11.19%	10.70%	10.63%
Total Risk-based Capital Ratio	12.03%	12.29%	11.85%	11.32%	11.22%