



May 2013

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, 2012) 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, 2013, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.28 %
Total Risk-based Capital Ratio	11.11 %
Tier 1 Leverage Ratio	6.22 %

* 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, 2012

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
BancorpSouth Bank	Tupelo	MS	13,390,496	164,466	1,479,213	12.48	78.9	79.32	94,241	0.73	103248	6.98	8.66
Bank of Hawaii	Honolulu	HI	13,768,263	128,857	977,590	15.63	295.51	50.8	166,208	1.22	3886	0.4	0.43
Bankers Trust Company	Des Moines	IA	2,889,356	30,770	236,663	10.7	228.52	89.35	19,404	0.72	17975	7.6	7.83
BMO Harris Bank National Association	Chicago	IL	95,264,963	760,075	14,251,878	14.94	33.62	68.36	404,054	0.44	269217	1.89	2.84
Branch Banking and Trust Company	Winston Salem	NC	178,034,172	1,767,262	18,224,483	12.09	65.3	82.99	1,662,680	0.96	402971	2.21	2.76
City National Bank	Los Angeles	CA	28,255,036	322,668	2,407,501	9.88	151.37	66.54	214,025	0.86	79303	3.29	4.34
Commerce Bank	Kansas City	MO	22,017,122	172,532	1,983,479	12.35	258.46	53.62	262,519	1.29	18632	0.94	1.09
Fifth Third Bank	Cincinnati	OH	119,444,656	1,844,443	14,917,256	11.28	112.34	94.96	1,652,187	1.44	320275	2.15	2.64
First Hawaiian Bank	Honolulu	HI	16,636,938	130,279	2,644,434	17.49	288.56	69.99	216,920	1.35	4758	0.18	0.29
Firstmerit Bank, National Association	Akron	OH	14,901,417	142,197	1,377,471	9.77	42.34	81.15	139,294	0.96	73921	5.37	7.14
Frost Bank	San Antonio	TX	23,187,836	104,453	2,400,238	12.62	107.98	47.01	243,731	1.19	15152	0.63	0.93
HSBC Bank USA, National Association	Mc Lean	VA	186,793,883	646,916	18,816,145	15.19	42.34	47.34	-836,173	-0.43	79027	0.42	0.51
Manufacturers and Traders Trust Company	Buffalo	NY	82,086,021	920,456	10,267,607	8.92	51.6	99.38	1,080,587	1.37	104238	1.02	1.54
Old National Bank	Evansville	IN	9,394,970	54,763	1,058,869	12.08	21.44	71.12	95,146	1.04	36863	3.48	5.48
PNC Bank, National Association	Wilmington	DE	295,026,390	4,035,708	36,267,544	11.27	55.23	87.54	2,666,967	0.94	887467	2.45	3.13
Signature Bank	New York	NY	17,456,055	107,433	1,650,327	15.32	192.03	72.01	185,483	1.17	0	0	0
Silicon Valley Bank	Santa Clara	CA	21,478,406	110,109	1,592,987	11.24	287.51	46.27	195,395	0.98	0	0	0
State Street Bank and Trust Company	Boston	MA	218,655,019	21,600	19,680,523	17.32	93913.04	7.34	1,949,308	1.03	64694	0.33	0.54
Texas Capital Bank, National Association	Dallas	TX	10,532,135	74,338	822,646	8.72	124.92	131.38	124,950	1.4	15991	1.94	2
The Bank of New York Mellon	New York	NY	282,443,000	243,000	19,703,000	14.04	110.96	11.69	1,321,000	0.55	4000	0.02	0.03
The Northern Trust Company	Chicago	IL	97,138,782	297,856	7,225,518	11.9	108.8	35.49	706,928	0.76	20313	0.28	0.29
U.S. Bank National Association	Cincinnati	OH	345,088,616	4,230,503	38,133,382	10.56	62.73	88.34	5,421,903	1.63	1119199	2.93	3.8
UMB Bank, National Association	Kansas City	MO	14,689,863	71,426	1,062,651	10.54	226.28	48.59	97,797	0.75	3524	0.33	0.4
Union Bank, National Association	San Francisco	CA	96,322,732	638,640	11,884,941	11.68	101.04	79.03	548,676	0.59	111492	0.94	1.21
Webster Bank, National Association	Waterbury	CT	20,113,089	177,129	2,056,523	11.6	90.52	82.19	192,703	1	3200	0.16	0.21
Wells Fargo Bank, National Association	Sioux Falls	SD	1,266,125,000	14,234,000	133,663,000	10.12	30.88	78.03	16,620,000	1.41	3891000	2.91	3.84

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2012

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	13.74	12.48	9.34	1
Bank of Hawaii	Honolulu	HI	16.89	15.63	6.63	1
Bankers Trust Company	Des Moines	IA	11.95	10.70	7.99	1
BMO Harris Bank National Association	Chicago	IL	16.79	14.94	11.06	1
Branch Banking and Trust Company	Winston Salem	NC	13.88	12.09	8.60	1
City National Bank	Los Angeles	CA	12.93	9.88	6.92	1
Commerce Bank	Kansas City	MO	13.60	12.35	8.26	1
Fifth Third Bank	Cincinnati	OH	12.74	11.28	10.65	1
First Hawaiian Bank	Honolulu	HI	18.86	17.49	10.91	1
Firstmerit Bank, National Association	Akron	OH	11.02	9.77	7.33	1
Frost Bank	San Antonio	TX	13.43	12.62	7.64	1
HSBC Bank USA, National Association	Mc Lean	VA	21.06	15.19	8.43	1
Manufacturers and Traders Trust Company	Buffalo	NY	11.84	8.92	8.84	1
Old National Bank	Evansville	IN	13.14	12.08	7.57	1
PNC Bank, National Association	Wilmington	DE	14.22	11.27	10.08	1
Signature Bank	New York	NY	16.35	15.32	9.51	1
Silicon Valley Bank	Santa Clara	CA	12.53	11.24	7.06	1
State Street Bank and Trust Company	Boston	MA	19.14	17.32	6.35	1
Texas Capital Bank, National Association	Dallas	TX	10.34	8.72	8.16	1
The Bank of New York Mellon	New York	NY	14.63	14.04	5.37	1
The Northern Trust Company	Chicago	IL	13.74	11.90	7.61	1
U.S. Bank National Association	Cincinnati	OH	12.73	10.56	8.99	1
UMB Bank, National Association	Kansas City	MO	11.42	10.54	7.58	1
Union Bank, National Association	San Francisco	CA	13.17	11.68	10.51	1
Webster Bank, National Association	Waterbury	CT	12.85	11.60	8.10	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.48	10.12	8.48	1

Assets	Mar 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Loans and leases, net of unearned income	6,010,342	5,686,285	3,989,260	3,710,245	3,486,503
LESS: Allowance for loan and lease losses	69,881	71,426	61,344	63,641	53,915
Loans & leases, net of unearned income & allow for loan & lease losses	5,940,461	5,614,859	3,927,916	3,646,604	3,432,588
Loans Held for Sale	6,305	3,877	10,215	14,413	17,523
Securities: Held-to-maturity securities	129,498	114,756	68,384	51,784	43,556
Securities: Available-for-sale securities	6,841,584	6,937,435	4,930,202	4,570,505	4,368,375
Federal funds sold and SSUAR	19,046	89,868	272,078	474,994	360,586
Trading assets	40,777	25,107	38,865	29,832	24,241
Interest-bearing balances	1,630,967	720,304	1,150,796	757,405	908,025
Total Earning Assets	14,608,638	13,506,206	10,398,456	9,545,537	9,154,894
Cash and balances due	326,718	683,725	433,134	756,802	694,208
Premises and fixed assets (including capitalized leases)	220,194	221,003	167,602	169,621	163,619
Other real estate owned	3,565	3,524	5,767	4,120	4,553
Intangible assets: Goodwill	90,011	90,011	39,816	39,816	39,816
Intangible assets: Other intangible assets	14,677	15,796	13,902	17,838	13,797
Other assets	195,318	169,598	147,253	160,640	148,643
Total assets	15,459,121	14,689,863	11,205,930	10,694,374	10,219,530
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,645,387	4,978,034	3,375,424	1,883,529	1,785,580
Deposits: In domestic offices: Interest-bearing	6,961,862	6,732,790	5,163,399	5,943,084	5,492,484
Total Deposits	12,607,249	11,710,824	8,538,823	7,826,613	7,278,064
Federal funds purchased and SPUAR	1,660,464	1,788,374	1,775,899	2,059,344	2,201,397
Trading liabilities	-	-	-	-	-
Other borrowed money	4,808	5,879	6,529	37,349	38,543
Other liabilities	129,571	122,135	121,856	91,275	85,945
Total liabilities	14,402,092	13,627,212	10,443,107	10,014,581	9,603,949
Equity					
Common stock (par value)	21,250	21,250	20,254	20,254	20,254
Surplus	368,371	368,371	183,124	183,124	183,124
Retained earnings	603,836	587,441	491,375	447,193	377,600
Accumulated other comprehensive income	63,572	85,589	68,070	29,222	34,603
Total equity capital	1,057,029	1,062,651	762,823	679,793	615,581
Total liabilities and equity capital	15,459,121	14,689,863	11,205,930	10,694,374	10,219,530
Income Statement					
Interest Income	Mar 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Interest - Loans	55,345	220,083	178,595	179,892	174,269
Interest - Govt Sec	2,531	13,153	22,595	26,839	34,081
Interest - State & Muni Sec	14,316	63,244	38,827	49,477	57,398
Interest - Fed Funds	24	601	301	264	337
Interest - Other	12,193	45,309	37,866	30,602	29,201
Total interest income	84,409	342,390	278,184	287,074	295,286
Interest - Deposits	3,791	17,415	20,028	27,283	40,539
Interest - Federal funds and Other Borrowed Money	628	2,627	1,691	2,154	2,104
Total interest expense	4,419	20,042	21,719	29,437	42,643
Net interest income	79,990	322,348	256,465	257,637	252,643
Provision for loan and lease losses	2,000	17,500	20,190	29,375	30,390
Trust income	14,099	55,241	58,605	56,783	64,004
Service Charge Income	21,878	80,506	69,484	72,051	77,324
Other Income	28,297	115,278	106,811	102,838	95,575
Total noninterest income	64,274	251,025	234,900	231,672	236,903
Realized gains (losses) on securities	5,893	20,135	13,872	7,509	13
Salaries & employee benefits	57,315	224,424	183,060	178,199	177,974
Premises and fixed assets	12,781	46,870	41,430	42,582	43,516
Other noninterest expense	40,298	174,126	160,447	150,550	141,778
Total noninterest expense	110,394	445,420	384,937	371,331	363,268
Income (loss) before inc taxes	37,763	130,588	100,110	96,112	95,901
Applicable income taxes	9,369	32,791	23,929	26,518	24,339
Net income	28,394	97,797	76,181	69,594	71,562
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	1,062,651	762,823	679,793	615,581	626,164
Net income (loss) attributable to bank holding company	28,394	97,797	76,181	69,594	71,562

Changes incident to business combinations, net	-	248,953	-	-	-
LESS: Cash dividends declared on common stock	12,000	53,000	32,000	-	36,200
Other comprehensive income	(22,016)	4,578	38,849	(5,382)	1,412
Other adjustments to equity capital	-	1,500	-	-	(47,357)
Equity capital end of current period	1,057,029	1,062,651	762,823	679,793	615,581

	Mar 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Loan Composition					
Real Estate - Construction	84,867	78,486	65,466	96,977	80,354
Real Estate - Farm	181,801	177,734	134,791	112,996	88,621
Real Estate - Resident	797,653	789,224	540,848	492,962	471,556
Real Estate - Other	1,261,101	1,257,591	927,175	836,068	719,704
Loans to finance agricultural production	102,195	103,600	35,309	32,089	38,631
Commercial and industrial loans	2,944,945	2,697,660	1,754,279	1,647,034	1,611,043
Loans to individuals: Credit cards	304,628	326,859	326,882	322,208	231,254
Loans to individuals: Other consumer loans	52,005	56,166	55,298	101,759	193,567
Other loans	267,551	183,758	155,593	75,510	61,786
Lease financing receivables	19,901	19,084	3,834	7,055	7,510
Total loans and leases	6,016,647	5,690,162	3,999,475	3,724,658	3,504,026
Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	71,426	61,344	63,641	53,915	42,670
ALLL: Recoveries	1,304	3,965	3,918	3,461	4,037
ALLL: LESS: Charge-offs	4,849	22,056	26,405	23,110	23,182
ALLL: Provision for loan and lease losses	2,000	17,500	20,190	29,375	30,390
ALLL: Adjustments	-	10,673	-	-	-
ALLL: Balance at end of current period	69,881	71,426	61,344	63,641	53,915
ALLL/Gross Loans	1.16%	1.26%	1.54%	1.72%	1.55%
Net Charge-Offs/Gross Loans	0.33%	0.39%	0.66%	0.62%	0.66%
Recoveries/ Charge-Offs	109.06%	17.98%	14.84%	14.98%	17.41%
Provision for Loan Losses/Gross Loans	0.13%	0.31%	0.51%	0.79%	0.87%

	30-89	90+	Non Accrual		
Real Estate	12,030	1,445	10,539		
Commercial and industrial loans	19,910	90	13,843		
Loans to individuals	3,012	2,511	1,840		
Other loans	1,797	1,710	1,265		
	36,749	5,756	27,487		
Past Due/Gross Loans	0.71%				
Non Accrual/ Gross Loans	0.46%				
Non Accrual + OREO/TCE+ALLL	3.04%				

Return on Average Equity					
Net Income before Security Gains	8.62%	9.83%	8.53%	9.26%	11.51%
Net Income	10.88%	12.38%	10.43%	10.38%	11.51%
Return on Average Assets					
Net Income before Security Gains	0.63%	0.69%	0.61%	0.66%	0.84%
Net Income	0.79%	0.87%	0.74%	0.74%	0.84%
Net Interest Margin					
Tax Equivalent	2.53%	3.46%	2.88%	3.14%	3.32%
Salaries/(Income-Interest Expense)					
Salaries/(Income-Interest Expense)	39.73%	39.14%	37.26%	36.42%	36.35%
Other Income/Salaries	112.14%	111.85%	128.32%	130.01%	133.11%
Equity/Assets					
Equity/Assets	6.84%	7.23%	6.81%	6.36%	6.02%
Dividend Payout					
Dividend Payout	42.26%	54.19%	42.01%	0.00%	50.59%
PAT Growth					
PAT Growth	-287.81%	28.37%	0.00%	-2.75%	-17.01%
Asset Growth					
Asset Growth	21.24%	31.09%	0.00%	4.65%	10.33%
Earning Asset Growth					
Earning Asset Growth	33.10%	29.89%	0.00%	4.27%	7.45%
Equity Growth					
Equity Growth	-2.15%	39.31%	0.00%	10.43%	-1.69%
Effective Tax Rate					
Effective Tax Rate	24.81%	25.11%	23.90%	27.59%	25.38%
Efficiency Ratio					
Efficiency Ratio	76.52%	77.68%	78.34%	75.89%	74.21%

Deposit Analysis					
Loans/Deposits	47.12%	47.95%	46.00%	46.59%	47.16%
Equity/Deposits	8.38%	9.07%	8.93%	8.69%	8.46%
Non-Interest Bearing/Total Deposits	44.78%	42.51%	39.53%	24.07%	24.53%
Interest Bearing/Total Deposits	55.22%	57.49%	60.47%	75.93%	75.47%
Deposit Growth	7.65%	37.15%	0.00%	7.54%	9.14%

Capital Ratios					
Tier 1 Leverage Ratio	6.22%	7.58%	6.32%	6.15%	6.05%
Tier 1 Risk-based Capital Ratio	10.28%	10.54%	10.68%	10.83%	10.47%
Total Risk-based Capital Ratio	11.11%	11.42%	11.73%	12.01%	11.55%