



November 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 June 30, 2016) 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, 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	10.73 %
Total Risk-based Capital Ratio	11.36 %
Tier 1 Leverage Ratio	8.21 %

* 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, 2016

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	73,864,004	619,193	6,620,435	10.25	49.46	93.06	381,325	1.06	28901	0.44	0.46
State Street Bank and Trust Company	Boston	MA	251,261,047	51,193	21,806,653	15.75	NA	9.96	982,961	0.89	0	0	0
City National Bank	Los Angeles	CA	41,979,000	343,472	3,198,636	9.2	529.74	69.33	119,359	0.62	16093	0.5	0.59
FirstMerit Bank, National Association	Akron	OH	26,155,280	149,649	3,189,501	11.74	74.44	77.52	120,785	0.94	33031	1.04	1.41
BMO Harris Bank, National Association	Chicago	IL	107,492,162	679,090	15,957,263	13.51	65.81	80.59	321,181	0.61	77717	0.49	0.66
Old National Bank	Evansville	IN	14,338,577	51,804	1,852,739	11.89	30	83.87	58,965	0.94	23263	1.26	2.04
Northern Trust Company	Chicago	IL	121,145,012	192,000	8,401,024	10.43	97.64	34.69	495,471	0.87	14165	0.17	0.18
MUFG Union Bank, National Association	New York	NY	115,974,811	714,155	15,935,463	13.27	69.99	95.22	347,309	0.6	88858	0.56	0.7
ZB, National Association	Salt Lake City	UT	59,451,244	608,249	7,577,127	13.3	84.92	83.72	218,341	0.74	6912	0.09	0.11
KeyBank National Association	Cleveland	OH	99,137,730	873,553	10,329,288	10.8	116.44	82.08	440,307	0.92	19481	0.19	0.21
HSBC Bank USA, National Association	McLean	VA	206,205,993	1,062,554	24,254,958	16.5	36.81	50.88	114,709	0.11	30833	0.13	0.14
Wells Fargo Bank, National Association	Sioux Falls	SD	1,699,435,000	10,649,000	158,063,000	10.55	51.09	72.06	9,839,000	1.19	1040000	0.66	0.8
BOKF, National Association	Tulsa	OK	31,817,014	243,259	2,955,813	10.41	88.4	79.26	105,718	0.67	23687	0.8	0.95
Manufacturers and Traders Trust Company	Buffalo	NY	123,130,306	966,198	15,397,681	11.24	92.92	92.12	644,714	1.05	171857	1.12	1.59
U.S. Bank National Association	Cincinnati	OH	433,462,707	3,806,261	44,334,478	10.33	84.66	82.94	2,782,662	1.33	262985	0.59	0.74
Bank of New York Mellon	New York	NY	298,719,000	137,000	23,430,000	12.32	41.27	14.01	1,089,000	0.74	5000	0.02	0.03
STAR Financial Bank	Fort Wayne	IN	1,831,489	19,375	189,946	12.18	231.51	82.25	8,045	0.88	1126	0.59	0.61
Commerce Bank	Kansas City	MO	24,584,612	153,832	2,308,858	11.22	224.73	65.12	136,922	1.13	5623	0.24	0.27
BancorpSouth Bank	Tupelo	MS	14,117,193	126,935	1,597,389	11.21	163.02	94.75	59,642	0.86	14658	0.92	1.11
SunTrust Bank	Atlanta	GA	194,679,406	1,773,300	24,215,274	10.94	51.95	92.87	979,812	1.03	116350	0.48	0.64
Frost Bank	San Antonio	TX	29,003,688	149,714	3,158,832	12.76	171.93	47.6	143,117	1.03	2375	0.08	0.11
NBT Bank, National Association	Norwich	NY	8,564,861	64,568	932,267	10.42	121.16	89.17	36,873	0.88	2211	0.24	0.32
Fifth Third Bank	Cincinnati	OH	141,112,318	1,277,255	17,770,177	11.83	65.6	89.75	684,197	0.99	107054	0.6	0.76
Bank of Hawaii	Honolulu	HI	15,889,475	103,932	1,088,611	12.98	160.31	61.6	94,626	1.21	1728	0.16	0.16
Silicon Valley Bank	Santa Clara	CA	42,537,585	244,723	3,359,097	12.57	191	49.48	182,376	0.85	0	0	0
Bank of the West	San Francisco	CA	80,462,990	577,508	12,475,169	12.76	112.8	98.06	310,423	0.82	13689	0.11	0.17
Bankers Trust Company	Des Moines	IA	3,940,994	53,809	348,775	9.08	395.25	113.05	16,699	0.86	613	0.18	0.18
PNC Bank, National Association	Wilmington	DE	350,224,267	2,685,467	38,171,227	10.33	72.72	83.36	1,582,384	0.92	250821	0.66	0.85
Branch Banking and Trust Company	Winston-Salem	NC	217,159,204	1,272,293	28,281,592	11.33	94.65	84.52	1,123,991	1.07	77157	0.27	0.4
UMB Bank, National Association	Kansas City	MO	19,467,485	84,666	1,720,214	10.65	118.68	64.1	70,556	0.74	601	0.03	0.04
First Hawaiian Bank	Honolulu	HI	19,010,551	136,360	2,473,584	12.27	225.78	69.33	123,966	1.3	205	0.01	0.01
Signature Bank	New York	NY	36,546,835	224,878	3,494,486	12.01	83.5	91.98	206,277	1.18	0	0	0

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 2016

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	12.45	10.25	8.61	1
State Street Bank and Trust Company	Boston	MA	17.10	15.75	7.21	1
City National Bank	Los Angeles	CA	11.11	9.20	6.71	1
FirstMerit Bank, National Association	Akron	OH	13.75	11.74	9.34	1
BMO Harris Bank, National Association	Chicago	IL	14.50	13.51	11.48	1
Old National Bank	Evansville	IN	12.48	11.89	8.98	1
Northern Trust Company	Chicago	IL	12.27	10.43	6.96	1
MUFG Union Bank, National Association	New York	NY	14.98	13.27	11.22	1
ZB, National Association	Salt Lake City	UT	14.56	13.30	11.20	1
KeyBank National Association	Cleveland	OH	12.99	10.80	9.66	1
HSBC Bank USA, National Association	McLean	VA	20.00	16.50	10.94	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.25	10.55	7.91	1
BOKF, National Association	Tulsa	OK	11.47	10.41	7.93	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.25	11.24	9.14	1
U.S. Bank National Association	Cincinnati	OH	12.55	10.33	8.63	1
Bank of New York Mellon	New York	NY	12.57	12.32	6.13	1
STAR Financial Bank	Fort Wayne	IN	13.43	12.18	9.93	1
Commerce Bank	Kansas City	MO	12.07	11.22	8.53	1
BancorpSouth Bank	Tupelo	MS	12.29	11.21	9.68	1
SunTrust Bank	Atlanta	GA	12.63	10.94	9.72	1
Frost Bank	San Antonio	TX	13.62	12.76	8.13	1
NBT Bank, National Association	Norwich	NY	11.42	10.42	8.33	1
Fifth Third Bank	Cincinnati	OH	13.67	11.83	10.37	1
Bank of Hawaii	Honolulu	HI	14.23	12.98	6.92	1
Silicon Valley Bank	Santa Clara	CA	13.65	12.57	7.56	1
Bank of the West	San Francisco	CA	13.74	12.76	11.31	1
Bankers Trust Company	Des Moines	IA	10.33	9.08	8.69	1
PNC Bank, National Association	Wilmington	DE	12.69	10.33	8.76	1
Branch Banking and Trust Company	Winston-Salem	NC	13.34	11.33	9.30	1
UMB Bank, National Association	Kansas City	MO	11.25	10.65	8.15	1
First Hawaiian Bank	Honolulu	HI	13.40	12.27	8.25	1
Signature Bank	New York	NY	13.69	12.01	9.60	1
Webster Bank, National Association	Waterbury	CT	11.72	10.68	7.74	1
Texas Capital Bank, National Association	Dallas	TX	10.46	8.51	8.55	1

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

	Sep 2016	Dec 2015	Dec 2014	Dec 2013	Dec 2012
Assets					
Loans and leases, net of unearned income	10,293,300	9,430,534	7,465,538	6,520,222	5,686,285
LESS: Allowance for loan and lease losses	90,404	81,143	76,140	74,751	71,426
Loans & leases, net of unearned income & allow for loan & lease losses	10,202,896	9,349,391	7,389,398	6,445,471	5,614,859
Loans Held for Sale	11,880	589	624	1,357	3,877
Securities: Held-to-maturity securities	1,009,117	667,106	278,054	209,770	114,756
Securities: Available-for-sale securities	6,292,921	6,804,131	6,911,936	6,762,411	6,937,435
Federal funds sold and SSUAR	244,891	173,627	118,105	87,018	89,868
Trading assets	37,751	10,600	9,097	3,988	25,107
Interest-bearing balances	453,839	518,431	1,539,190	2,093,270	720,304
Total Earning Assets	18,253,295	17,523,875	16,246,404	15,603,285	13,506,206
Cash and balances due	346,757	469,612	441,963	519,406	683,725
Premises and fixed assets (including capitalized leases)	209,981	212,421	208,556	217,480	221,003
Other real estate owned	290	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	12,716	15,913	8,568	11,704	15,796
Other assets	520,326	489,793	216,662	199,332	169,598
Total assets	19,452,015	18,823,520	17,212,558	16,642,506	14,689,863
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,108,039	6,459,757	5,787,592	5,353,054	4,978,034
Deposits: In domestic offices: Interest-bearing	9,369,946	8,785,879	7,972,889	8,450,783	6,732,790
Total Deposits	15,477,985	15,245,636	13,760,481	13,803,837	11,710,824
Federal funds purchased and SPUAR	2,021,572	1,818,422	2,025,477	1,583,573	1,788,374
Trading liabilities	-	-	-	-	-
Other borrowed money	8,434	24,921	8,810	5,162	5,879
Other liabilities	206,578	138,249	105,215	90,837	122,135
Total liabilities	17,714,569	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	918,094	827,924	746,948	652,116	587,441
Accumulated other comprehensive income	47,284	(3,704)	11,006	(32,640)	85,589
Total equity capital	1,737,446	1,596,292	1,312,575	1,159,097	1,062,651
Total liabilities and equity capital	19,452,015	18,823,520	17,212,558	16,642,506	14,689,863
Income Statement					
Interest Income					
Interest - Loans	284,523	309,753	247,412	232,067	220,083
Interest - Govt Sec	4,586	7,738	9,808	9,785	13,153
Interest - State & Muni Sec	47,459	62,237	60,386	57,749	63,244
Interest - Fed Funds	1,939	697	259	193	601
Interest - Other	46,647	51,604	48,040	50,662	45,309
Total interest income	385,154	432,029	365,905	350,456	342,390
Interest - Deposits	12,817	14,269	12,242	13,183	17,415
Interest - Federal funds and Other Borrowed Money	4,932	1,956	1,574	1,889	2,627
Total interest expense	17,749	16,225	13,816	15,072	20,042
Net interest income	367,405	415,804	352,089	335,384	322,348
Provision for loan and lease losses	25,000	15,500	17,000	17,500	17,500
Trust income	49,793	65,060	64,076	57,047	55,241
Service Charge Income	66,693	87,705	86,587	85,553	80,506
Other Income	96,774	114,985	114,796	106,650	115,278
Total noninterest income	213,260	267,750	265,459	249,250	251,025
Realized gains (losses) on securities	8,509	10,402	4,127	8,542	20,135
Salaries & employee benefits	220,542	278,701	244,489	233,892	224,424
Premises and fixed assets	43,523	57,000	52,558	51,252	46,870
Other noninterest expense	159,130	210,406	184,427	178,158	174,126
Total noninterest expense	423,195	546,107	481,474	463,302	445,420
Income (loss) before inc taxes	140,979	132,349	123,201	112,374	130,588
Applicable income taxes	33,309	31,394	28,369	23,700	32,791
Net income	107,670	100,955	94,832	88,674	97,797
Report of changes in Equity					
Equity capital most recently reptd 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	107,670	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	17,500	-	-	24,000	53,000
Other comprehensive income	50,989	(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	1,737,446	1,596,292	1,312,575	1,159,097	1,062,651
Loan Composition	Sep 2016	Dec 2015	Dec 2014	Dec 2013	Dec 2012
Real Estate - Construction	682,705	416,567	256,006	152,876	78,486
Real Estate - Farm	424,728	345,355	261,493	216,786	177,734
Real Estate - Resident	1,244,850	1,222,780	964,036	856,841	789,224
Real Estate - Other	2,585,632	2,317,175	1,604,535	1,485,057	1,257,591
Loans to finance agricultural production	226,587	182,550	138,644	112,434	103,600
Commercial and industrial loans	4,524,548	4,287,336	3,566,299	3,070,594	2,697,660
Loans to individuals: Credit cards	262,751	291,570	310,296	318,336	326,859
Loans to individuals: Other consumer loans	111,387	98,664	63,700	59,978	56,166
Other loans	210,463	227,269	262,063	224,696	183,758
Lease financing receivables	31,529	41,857	39,090	23,981	19,084
Total loans and leases	10,305,180	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	5,692	4,614	3,382	3,480	3,965
ALLL: LESS: Charge-offs	21,431	15,111	18,993	17,655	22,056
ALLL: Provision for loan and lease losses	25,000	15,500	17,000	17,500	17,500
ALLL: Adjustments	-	-	-	-	10,673
ALLL: Balance at end of current period	90,404	81,143	76,140	74,751	71,426
ALLL/Gross Loans	0.88%	0.86%	1.02%	1.15%	1.26%
Net Charge-Offs/Gross Loans	0.28%	0.16%	0.25%	0.27%	0.39%
Recoveries/ Charge-Offs	35.48%	30.53%	17.81%	19.71%	17.98%
Provision for Loan Losses/Gross Loans	0.32%	0.16%	0.23%	0.27%	0.31%
	30-89	90+	Non Accrual		
Real Estate	4,756	-	24,562		
Commercial and industrial loans	8,866	331	51,899		
Loans to individuals	2,623	1,959	2,612		
Other loans	10,988	388	547		
	27,233	2,678	79,620		
Past Due/Gross Loans	0.29%				
Non Accrual/ Gross Loans	0.77%				
Non Accrual + OREO/TCE+ALLL	4.68%				
Return on Average Equity					
Net Income before Security Gains	7.81%	6.08%	7.23%	7.51%	9.83%
Net Income	8.48%	6.77%	7.56%	8.31%	12.38%
Return on Average Assets					
Net Income before Security Gains	0.69%	0.52%	0.58%	0.54%	0.69%
Net Income	0.75%	0.58%	0.60%	0.60%	0.87%
Net Interest Margin					
Tax Equivalent	2.83%	2.65%	2.50%	2.57%	3.46%
Salaries/(Income-Interest Expense)	37.98%	40.77%	39.59%	40.01%	39.14%
Other Income/Salaries	96.70%	96.07%	108.58%	106.57%	111.85%
Equity/Assets	8.93%	8.48%	7.63%	6.96%	7.23%
Dividend Payout	16.25%	0.00%	0.00%	27.07%	54.19%
PAT Growth	64.72%	6.46%	6.94%	-9.33%	28.37%
Asset Growth	4.46%	0.00%	3.43%	13.29%	31.09%
Earning Asset Growth	5.56%	0.00%	4.12%	15.53%	29.89%
Equity Growth	11.81%	0.00%	13.24%	9.08%	39.31%
Effective Tax Rate	23.63%	23.72%	23.03%	21.09%	25.11%
Efficiency Ratio	69.65%	76.68%	74.79%	75.67%	74.34%
Deposit Analysis					
Loans/Deposits	65.92%	61.33%	53.70%	46.69%	47.95%
Equity/Deposits	11.23%	10.47%	9.54%	8.40%	9.07%
Non-Interest Bearing/Total Deposits	39.46%	42.37%	42.06%	38.78%	42.51%
Interest Bearing/Total Deposits	60.54%	57.63%	57.94%	61.22%	57.49%
Deposit Growth	1.52%	0.00%	-0.31%	17.87%	37.15%
Capital Ratios					
Tier 1 Leverage Ratio	8.21%	8.13%	7.63%	7.21%	7.58%

Common Equity Tier 1 Capital Ratio	10.73%	10.63%	N/A	N/A	N/A
Tier 1 Risk-based Capital Ratio	10.73%	10.63%	11.68%	11.73%	10.54%
Total Risk-based Capital Ratio	11.36%	11.22%	12.43%	12.56%	11.42%