



May 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 December 31, 2014) 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, 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	11.23 %
Total Risk-based Capital Ratio	11.95 %
Tier 1 Leverage Ratio	7.53 %

* 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, 2014

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	13,314,758	142,442	1,575,899	12.76	210.83	89.03	120,612	0.93	33984	2.16	2.62
Bank of Hawaii	Honolulu	HI	14,832,459	108,688	975,722	13.78	153.65	54.34	158,019	1.1	2311	0.24	0.24
Bank of New York Mellon	New York	NY	304,166,000	168,000	20,322,000	13.02	102.44	13.95	1,409,000	0.49	3000	0.01	0.02
Bank of the West	San Francisco	CA	71,682,343	601,305	11,890,164	13.48	73.4	97.64	544,222	0.8	17492	0.15	0.23
Bankers Trust Company	Des Moines	IA	3,127,087	37,210	262,373	9.84	566.53	100.21	28,178	0.93	2013	0.77	0.78
BMO Harris Bank, National Association	Chicago	IL	97,496,905	769,838	15,186,201	15.36	66.63	71.03	434,680	0.47	96384	0.63	0.91
BOKF, National Association	Tulsa	OK	28,953,664	189,056	2,610,222	10.24	192.83	66.75	289,435	1.04	100661	3.86	4.64
Branch Banking and Trust Company	Winston-Salem	NC	182,489,046	1,273,056	22,622,924	11.68	107.44	86.2	1,973,831	1.09	190254	0.84	1.17
City National Bank	Los Angeles	CA	32,314,043	318,757	2,755,833	9.6	437.98	73.47	253,171	0.83	23496	0.85	1.03
Commerce Bank	Kansas City	MO	23,881,169	156,532	2,069,045	12.13	201.46	58.89	249,919	1.11	10900	0.53	0.58
Fifth Third Bank	Cincinnati	OH	136,279,317	1,309,841	16,562,005	11.85	47.35	86.6	1,500,406	1.16	217173	1.31	1.58
First Hawaiian Bank	Honolulu	HI	18,117,858	134,799	2,659,196	16.07	249.67	68.11	226,322	1.29	4364	0.16	0.25
FirstMerit Bank, National Association	Akron	OH	24,884,993	143,650	2,932,847	12.25	112.87	77.93	256,062	1.05	70798	2.41	3.32
Frost Bank	San Antonio	TX	28,327,456	99,542	2,783,200	12.44	166.11	45.37	280,087	1.1	5251	0.19	0.26
HSBC Bank USA, National Association	McLean	VA	178,676,927	680,281	18,975,245	13.51	37.53	55.54	557,607	0.32	30104	0.16	0.17
Huntington National Bank	Columbus	OH	66,111,039	603,072	6,073,408	11.28	58.1	91.5	658,049	1.06	35039	0.58	0.57
KeyBank National Association	Cleveland	OH	91,782,513	823,057	9,997,570	11.41	201.14	81.16	884,737	1	26879	0.27	0.29
Manufacturers and Traders Trust Company	Buffalo	NY	95,920,564	915,253	11,514,726	10.48	93.89	88.5	1,104,249	1.21	63297	0.55	0.78
MUFG Union Bank, National Association	San Francisco	CA	113,120,106	526,895	14,763,087	13.09	81.39	88.57	760,587	0.7	39528	0.27	0.33
NBT Bank, National Association	Norwich	NY	7,726,299	66,359	903,864	11.54	124.8	88.51	72,623	0.95	3964	0.44	0.6
Northern Trust Company	Chicago	IL	109,596,957	266,971	7,604,509	11.76	99.66	34.53	822,068	0.79	16868	0.22	0.23
Old National Bank	Evansville	IN	11,501,978	47,849	1,398,835	12.31	38.58	75.35	108,607	1.06	12690	0.91	1.41
PNC Bank, National Association	Wilmington	DE	335,060,015	3,330,968	37,148,828	10.73	81.6	86.52	3,413,421	1.08	545451	1.47	1.86
Signature Bank	New York	NY	27,318,640	164,392	2,496,238	13.49	289.48	81.36	296,704	1.2	0	0	0
Silicon Valley Bank	Santa Clara	CA	37,619,619	165,344	2,404,101	11.09	426.98	41.49	249,404	0.8	0	0	0
STAR Financial Bank	Fort Wayne	IN	1,749,201	20,691	175,365	12.55	171.35	81.82	13,494	0.79	3045	1.74	1.73
State Street Bank and Trust Company	Boston	MA	269,781,143	37,127	19,892,292	14	NA	8.45	1,845,160	0.79	62209	0.31	0.44
SunTrust Bank	Atlanta	GA	185,888,583	1,936,219	22,605,230	10.67	61.09	95.18	1,737,829	0.98	171540	0.76	1.01
Texas Capital Bank, National Association	Dallas	TX	15,892,596	100,954	1,445,534	8.57	223.79	110.95	138,180	1.06	568	0.04	0.04
U.S. Bank National Association	Cincinnati	OH	398,978,359	4,039,320	40,540,868	10.47	83.33	85.49	5,534,970	1.48	325192	0.8	0.99
UMB Bank, National Association	Kansas City	MO	17,212,558	76,140	1,312,575	11.68	273.91	54.26	94,832	0.6	394	0.03	0.03
Webster Bank, National Association	Waterbury	CT	22,513,012	159,264	2,248,776	11.93	43.38	87.69	213,922	1	6416	0.29	0.36

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2014

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	14.02	12.76	10.17	1
Bank of Hawaii	Honolulu	HI	15.04	13.78	6.69	1
Bank of New York Mellon	New York	NY	13.24	13.02	5.19	1
Bank of the West	San Francisco	CA	14.60	13.48	11.88	1
Bankers Trust Company	Des Moines	IA	11.09	9.84	8.13	1
BMO Harris Bank, National Association	Chicago	IL	16.77	15.36	11.71	1
BOKF, National Association	Tulsa	OK	11.56	10.24	7.65	1
Branch Banking and Trust Company	Winston-Salem	NC	13.42	11.68	9.30	1
City National Bank	Los Angeles	CA	11.74	9.60	7.08	1
Commerce Bank	Kansas City	MO	13.16	12.13	8.24	1
Fifth Third Bank	Cincinnati	OH	13.10	11.85	10.58	1
First Hawaiian Bank	Honolulu	HI	17.34	16.07	10.12	1
FirstMerit Bank, National Association	Akron	OH	14.55	12.25	8.96	1
Frost Bank	San Antonio	TX	13.07	12.44	7.42	1
HSBC Bank USA, National Association	McLean	VA	17.86	13.51	10.06	1
Huntington National Bank	Columbus	OH	12.79	11.28	9.56	1
KeyBank National Association	Cleveland	OH	13.52	11.41	10.40	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.11	10.48	8.57	1
MUFG Union Bank, National Association	San Francisco	CA	14.78	13.09	11.09	1
NBT Bank, National Association	Norwich	NY	12.72	11.54	8.79	1
Northern Trust Company	Chicago	IL	13.78	11.76	6.88	1
Old National Bank	Evansville	IN	13.02	12.31	8.41	1
PNC Bank, National Association	Wilmington	DE	13.74	10.73	9.19	1
Signature Bank	New York	NY	14.39	13.49	9.25	1
Silicon Valley Bank	Santa Clara	CA	12.12	11.09	6.64	1
STAR Financial Bank	Fort Wayne	IN	13.81	12.55	10.13	1
State Street Bank and Trust Company	Boston	MA	15.63	14.00	5.77	1
SunTrust Bank	Atlanta	GA	12.29	10.67	9.57	1
Texas Capital Bank, National Association	Dallas	TX	10.57	8.57	9.75	1
U.S. Bank National Association	Cincinnati	OH	12.77	10.47	8.60	1
UMB Bank, National Association	Kansas City	MO	12.43	11.68	7.63	1
Webster Bank, National Association	Waterbury	CT	13.03	11.93	8.27	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.61	10.49	8.06	1
Zions First National Bank	Salt Lake City	UT	15.36	14.11	10.56	1

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

	Mar 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Assets					
Loans and leases, net of unearned income	7,498,060	7,465,538	6,520,222	5,686,285	3,989,260
LESS: Allowance for loan and lease losses	77,479	76,140	74,751	71,426	61,344
Loans & leases, net of unearned income & allow for loan & lease losses	7,420,581	7,389,398	6,445,471	5,614,859	3,927,916
Loans Held for Sale	3,141	624	1,357	3,877	10,215
Securities: Held-to-maturity securities	346,885	278,054	209,770	114,756	68,384
Securities: Available-for-sale securities	6,787,001	6,911,936	6,762,411	6,937,435	4,930,202
Federal funds sold and SSUAR	24,379	118,105	87,018	89,868	272,078
Trading assets	10,589	9,097	3,988	25,107	38,865
Interest-bearing balances	769,124	1,539,190	2,093,270	720,304	1,150,796
Total Earning Assets	15,361,700	16,246,404	15,603,285	13,506,206	10,398,456
Cash and balances due	446,637	441,963	519,406	683,725	433,134
Premises and fixed assets (including capitalized leases)	210,962	208,556	217,480	221,003	167,602
Other real estate owned	500	394	1,288	3,524	5,767
Intangible assets: Goodwill	90,011	90,011	90,011	90,011	39,816
Intangible assets: Other intangible assets	7,815	8,568	11,704	15,796	13,902
Other assets	329,360	216,662	199,332	169,598	147,253
Total assets	16,446,985	17,212,558	16,642,506	14,689,863	11,205,930
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,703,352	5,787,592	5,353,054	4,978,034	3,375,424
Deposits: In domestic offices: Interest-bearing	7,538,526	7,972,889	8,450,783	6,732,790	5,163,399
Total Deposits	13,241,878	13,760,481	13,803,837	11,710,824	8,538,823
Federal funds purchased and SPUAR	1,719,424	2,025,477	1,583,573	1,788,374	1,775,899
Trading liabilities	-	-	-	-	-
Other borrowed money	7,600	8,810	5,162	5,879	6,529
Other liabilities	125,047	105,215	90,837	122,135	121,856
Total liabilities	15,093,949	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	533,371	533,371	518,371	368,371	183,124
Retained earnings	771,605	746,948	652,116	587,441	491,375
Accumulated other comprehensive income	26,810	11,006	(32,640)	85,589	68,070
Total equity capital	1,353,036	1,312,575	1,159,097	1,062,651	762,823
Total liabilities and equity capital	16,446,985	17,212,558	16,642,506	14,689,863	11,205,930
Income Statement					
Interest Income					
Interest - Loans	64,599	247,412	232,067	220,083	178,595
Interest - Govt Sec	2,101	9,808	9,785	13,153	22,595
Interest - State & Muni Sec	15,479	60,386	57,749	63,244	38,827
Interest - Fed Funds	51	259	193	601	301
Interest - Other	12,089	48,040	50,662	45,309	37,866
Total interest income	94,319	365,905	350,456	342,390	278,184
Interest - Deposits	3,047	12,242	13,183	17,415	20,028
Interest - Federal funds and Other Borrowed Money	548	1,574	1,889	2,627	1,691
Total interest expense	3,595	13,816	15,072	20,042	21,719
Net interest income	90,724	352,089	335,384	322,348	256,465
Provision for loan and lease losses	3,000	17,000	17,500	17,500	20,190
Trust income	16,297	64,076	57,047	55,241	58,605
Service Charge Income	21,815	86,587	85,553	80,506	69,484
Other Income	28,319	114,796	106,650	115,278	106,811
Total noninterest income	66,431	265,459	249,250	251,025	234,900
Realized gains (losses) on securities	7,336	4,127	8,542	20,135	13,872
Salaries & employee benefits	68,207	244,489	233,892	224,424	183,060
Premises and fixed assets	13,042	52,558	51,252	46,870	41,430
Other noninterest expense	46,334	184,427	178,158	174,126	160,447
Total noninterest expense	127,583	481,474	463,302	445,420	384,937
Income (loss) before inc taxes	33,908	123,201	112,374	130,588	100,110
Applicable income taxes	9,251	28,369	23,700	32,791	23,929
Net income	24,657	94,832	88,674	97,797	76,181
Report of changes in Equity					
Equity capital most recently reptd 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	24,657	94,832	88,674	97,797	76,181

Changes incident to business combinations, net	-	-	-	248,953	-
LESS: Cash dividends declared on common stock	-	-	24,000	53,000	32,000
Other comprehensive income	15,804	43,646	(118,228)	4,578	38,849
Other adjustments to equity capital	-	15,000	150,000	1,500	-
Equity capital end of current period	1,353,036	1,312,575	1,159,097	1,062,651	762,823

	Mar 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Loan Composition					
Real Estate - Construction	256,277	256,006	152,876	78,486	65,466
Real Estate - Farm	279,283	261,493	216,786	177,734	134,791
Real Estate - Resident	964,225	964,036	856,841	789,224	540,848
Real Estate - Other	1,663,510	1,604,535	1,485,057	1,257,591	927,175
Loans to finance agricultural production	123,600	138,644	112,434	103,600	35,309
Commercial and industrial loans	3,624,288	3,566,299	3,070,594	2,697,660	1,754,279
Loans to individuals: Credit cards	284,694	310,296	318,336	326,859	326,882
Loans to individuals: Other consumer loans	65,482	63,700	59,978	56,166	55,298
Other loans	201,025	262,063	224,696	183,758	155,593
Lease financing receivables	38,817	39,090	23,981	19,084	3,834
Total loans and leases	7,501,201	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	1,487	3,382	3,480	3,965	3,918
ALLL: LESS: Charge-offs	3,148	18,993	17,655	22,056	26,405
ALLL: Provision for loan and lease losses	3,000	17,000	17,500	17,500	20,190
ALLL: Adjustments	-	-	-	10,673	-
ALLL: Balance at end of current period	77,479	76,140	74,751	71,426	61,344
ALLL/Gross Loans	1.03%	1.02%	1.15%	1.26%	1.54%
Net Charge-Offs/Gross Loans	0.17%	0.25%	0.27%	0.39%	0.66%
Recoveries/ Charge-Offs	191.57%	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	8,976	595	18,658		
Commercial and industrial loans	14,478	1,942	9,983		
Loans to individuals	2,128	1,971	506		
Other loans	3,334	662	40		
	28,916	5,170	29,187		
Past Due/Gross Loans	0.45%				
Non Accrual/ Gross Loans	0.39%				
Non Accrual + OREO/TCE+ALLL	2.23%				

Return on Average Equity					
Net Income before Security Gains	5.21%	7.23%	7.51%	9.83%	8.53%
Net Income	7.42%	7.56%	8.31%	12.38%	10.43%
Return on Average Assets					
Net Income before Security Gains	0.42%	0.58%	0.54%	0.69%	0.61%
Net Income	0.60%	0.60%	0.60%	0.87%	0.74%
Net Interest Margin					
Tax Equivalent	2.47%	2.50%	2.57%	3.46%	2.88%
Salaries/(Income-Interest Expense)	43.40%	39.59%	40.01%	39.14%	37.26%
Other Income/Salaries	97.40%	108.58%	106.57%	111.85%	128.32%
Equity/Assets	8.23%	7.63%	6.96%	7.23%	6.81%
Dividend Payout	0.00%	0.00%	27.07%	54.19%	42.01%
PAT Growth	11.15%	6.94%	-9.33%	28.37%	9.46%
Asset Growth	-18.04%	3.43%	13.29%	31.09%	4.78%
Earning Asset Growth	-22.08%	4.12%	15.53%	29.89%	8.94%
Equity Growth	12.50%	13.24%	9.08%	39.31%	12.21%
Effective Tax Rate	27.28%	23.03%	21.09%	25.11%	23.90%
Efficiency Ratio	81.18%	77.97%	79.25%	77.68%	78.34%

Deposit Analysis					
Loans/Deposits	56.04%	53.70%	46.69%	47.95%	46.00%
Equity/Deposits	10.22%	9.54%	8.40%	9.07%	8.93%
Non-Interest Bearing/Total Deposits	43.07%	42.06%	38.78%	42.51%	39.53%
Interest Bearing/Total Deposits	56.93%	57.94%	61.22%	57.49%	60.47%
Deposit Growth	-3.77%	-0.31%	17.87%	37.15%	9.10%

Capital Ratios

Tier 1 Leverage Ratio	7.53%	7.63%	7.21%	7.58%	6.32%
Tier 1 Risk-based Capital Ratio	11.23%	11.68%	11.73%	10.54%	10.68%
Total Risk-based Capital Ratio	11.95%	12.43%	12.56%	11.42%	11.73%