



November 2012

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, 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 September 30, 2012, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.41 %
Total Risk-based Capital Ratio	11.39 %
Tier 1 Leverage Ratio	6.17 %

* 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, 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	13,140,904	175,847	1,441,645	12.04	72.7	80.76	48,491	0.75	143615	9.96	12.48
Bank of America, National Association	Charlotte	NC	1,445,093,157	22,137,677	178,930,409	12.88	35.17	68.26	6,906,674	0.96	2501993	1.4	2.08
Bank of Hawaii	Honolulu	HI	13,916,965	132,443	930,630	15.36	287.34	48.96	84,753	1.24	2569	0.28	0.3
Bankers Trust Company	Des Moines	IA	2,683,968	31,345	233,740	10.66	189.95	99.96	8,650	0.66	23800	10.18	10.54
BMO Harris Bank National Association	Chicago	IL	92,222,481	738,113	13,969,243	14.83	35.52	71.09	275,992	0.58	290800	2.08	3.2
Branch Banking and Trust Company	Winston Salem	NC	173,678,238	1,921,140	18,139,918	12.62	63.24	83.03	803,455	0.95	550275	3.03	3.72
City National Bank	Los Angeles	CA	24,418,839	312,681	2,348,731	11.27	107.4	69.58	104,747	0.89	117501	5	6.29
Commerce Bank	Kansas City	MO	20,601,864	178,533	1,983,199	13.06	242.99	55.78	133,168	1.32	25275	1.27	1.47
Fifth Third Bank	Cincinnati	OH	115,040,729	2,010,639	16,123,213	12.72	103.62	95.11	849,676	1.48	337792	2.1	2.55
First Hawaiian Bank	Honolulu	HI	16,072,602	127,127	2,629,159	18.14	329	67.85	113,170	1.42	6074	0.23	0.37
Firstmerit Bank, National Association	Akron	OH	14,601,885	146,424	1,430,485	10.82	42.44	79.2	63,379	0.88	70631	4.94	6.48
Frost Bank	San Antonio	TX	20,923,282	105,648	2,367,243	13.1	101.9	48.89	121,956	1.23	19818	0.84	1.26
HSBC Bank USA, National Association	Mc Lean	VA	193,995,328	618,418	19,418,408	15.64	36.54	42.3	-186,033	-0.19	98563	0.51	0.64
JPMorgan Chase Bank, National Association	Columbus	OH	1,812,837,000	18,999,000	136,147,000	9.18	55.88	52.73	6,135,000	0.68	2050000	1.51	1.99
Manufacturers and Traders Trust Company	Buffalo	NY	79,846,314	911,354	9,902,779	8.86	52.56	98.24	468,921	1.2	115572	1.17	1.8
Old National Bank	Evansville	IN	8,548,661	54,760	931,385	12.97	22.68	70.24	49,009	1.17	32582	3.5	4.96
PNC Bank, National Association	Wilmington	DE	291,824,058	4,156,248	35,612,752	11.27	59.73	87.39	1,221,966	0.87	932047	2.62	3.33
Signature Bank	New York	NY	15,873,838	97,403	1,516,137	16.45	200.72	64.79	87,650	1.16	0	0	0
Silicon Valley Bank	Santa Clara	CA	20,032,760	97,696	1,479,817	10.98	360.56	42.66	96,412	1	0	0	0
State Street Bank and Trust Company	Boston	MA	196,960,200	21,600	18,723,368	18.08	430.71	8.4	837,611	0.91	75844	0.41	0.62
The Bank of New York Mellon	New York	NY	259,069,000	335,000	18,669,000	13.73	127.38	12.82	517,000	0.45	9000	0.05	0.07
The Northern Trust Company	Chicago	IL	94,216,340	300,326	7,102,237	11.91	110.64	37.68	362,707	0.78	25255	0.36	0.37
U.S. Bank National Association	Cincinnati	OH	342,822,712	4,374,236	35,486,709	10.25	67.2	88.23	2,676,964	1.64	1256127	3.54	4.56
UMB Bank, National Association	Kansas City	MO	11,046,037	63,127	786,331	10.64	210.05	47.94	50,185	0.91	5021	0.64	0.75
Union Bank, National Association	San Francisco	CA	87,275,487	639,492	10,948,541	12.34	91.19	82.66	337,329	0.76	105488	0.96	1.18
Webster Bank, National Association	Waterbury	CT	19,402,303	198,757	1,993,235	11.64	120.11	81.55	91,642	0.97	3654	0.18	0.24

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 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	13.30	12.04	9.09	1
Bank of America, National Association	Charlotte	NC	15.64	12.88	8.76	1
Bank of Hawaii	Honolulu	HI	16.62	15.36	6.21	1
Bankers Trust Company	Des Moines	IA	11.91	10.66	8.58	1
BMO Harris Bank National Association	Chicago	IL	17.02	14.83	10.28	1
Branch Banking and Trust Company	Winston Salem	NC	14.56	12.62	9.00	1
City National Bank	Los Angeles	CA	14.53	11.27	7.91	1
Commerce Bank	Kansas City	MO	14.31	13.06	8.56	1
Fifth Third Bank	Cincinnati	OH	14.19	12.72	11.75	1
First Hawaiian Bank	Honolulu	HI	19.50	18.14	10.95	1
Firstmerit Bank, National Association	Akron	OH	12.07	10.82	7.80	1
Frost Bank	San Antonio	TX	13.98	13.10	8.06	1
HSBC Bank USA, National Association	Mc Lean	VA	21.75	15.64	8.04	1
JPMorgan Chase Bank, National Association	Columbus	OH	12.48	9.18	5.81	1
Manufacturers and Traders Trust Company	Buffalo	NY	11.97	8.86	8.50	1
Old National Bank	Evansville	IN	14.12	12.97	8.03	1
PNC Bank, National Association	Wilmington	DE	14.00	11.27	10.06	1
Signature Bank	New York	NY	17.55	16.45	9.57	1
Silicon Valley Bank	Santa Clara	CA	12.24	10.98	7.01	1
State Street Bank and Trust Company	Boston	MA	20.00	18.08	6.88	1
The Bank of New York Mellon	New York	NY	14.48	13.73	5.67	1
The Northern Trust Company	Chicago	IL	13.83	11.91	7.41	1
U.S. Bank National Association	Cincinnati	OH	12.91	10.25	8.65	1
UMB Bank, National Association	Kansas City	MO	11.67	10.64	6.08	1
Union Bank, National Association	San Francisco	CA	13.97	12.34	10.36	1
Webster Bank, National Association	Waterbury	CT	12.89	11.64	8.05	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.63	10.12	8.29	1

Assets	Sep 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
Loans and leases, net of unearned income	4,308,892	3,989,260	3,710,245	3,486,503	3,562,091
LESS: Allowance for loan and lease losses	62,009	61,344	63,641	53,915	42,670
Loans & leases, net of unearned income & allow for loan & lease losses	4,246,883	3,927,916	3,646,604	3,432,588	3,519,421
Loans Held for Sale	13,899	10,215	14,413	17,523	21,886
Securities: Held-to-maturity securities	77,400	68,384	51,784	43,556	38,204
Securities: Available-for-sale securities	5,377,995	4,930,202	4,570,505	4,368,375	4,126,032
Federal funds sold and SSUAR	492,680	272,078	474,994	360,586	280,877
Trading assets	15,036	38,865	29,832	24,241	26,919
Interest-bearing balances	170,615	1,150,796	757,405	908,025	506,699
Total Earning Assets	10,394,508	10,398,456	9,545,537	9,154,894	8,520,038
Cash and balances due	379,380	433,134	756,802	694,208	410,353
Premises and fixed assets (including capitalized leases)	174,337	167,602	169,621	163,619	169,398
Other real estate owned	4,553	5,767	4,120	4,553	1,558
Intangible assets: Goodwill	38,461	39,816	39,816	39,816	32,586
Intangible assets: Other intangible assets	10,542	13,902	17,838	13,797	4,939
Other assets	148,333	147,253	160,640	148,643	123,862
Total assets	11,150,114	11,205,930	10,694,374	10,219,530	9,262,734

Liabilities					
Deposits: In domestic offices: Noninterest-bearing	3,817,915	3,375,424	1,883,529	1,785,580	1,529,060
Deposits: In domestic offices: Interest-bearing	5,321,324	5,163,399	5,943,084	5,492,484	5,139,332
Total Deposits	9,139,239	8,538,823	7,826,613	7,278,064	6,668,392
Federal funds purchased and SPUAR	1,085,113	1,775,899	2,059,344	2,201,397	1,864,858
Trading liabilities	-	-	-	-	-
Other borrowed money	5,632	6,529	37,349	38,543	24,005
Other liabilities	114,653	121,856	91,275	85,945	79,315
Total liabilities	10,344,637	10,443,107	10,014,581	9,603,949	8,636,570

Equity					
Common stock (par value)	20,254	20,254	20,254	20,254	20,254
Surplus	183,124	183,124	183,124	183,124	183,124
Retained earnings	519,537	491,375	447,193	377,600	389,594
Accumulated other comprehensive income	82,562	68,070	29,222	34,603	33,192
Total equity capital	805,477	762,823	679,793	615,581	626,164
Total liabilities and equity capital	11,150,114	11,205,930	10,694,374	10,219,530	9,262,734

Income Statement	Sep 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
Interest Income					
Interest - Loans	131,847	178,595	179,892	174,269	197,289
Interest - Govt Sec	8,711	22,595	26,839	34,081	45,562
Interest - State & Muni Sec	35,145	38,827	49,477	57,398	45,858
Interest - Fed Funds	386	301	264	337	9,647
Interest - Other	31,392	37,866	30,602	29,201	24,857
Total interest income	207,481	278,184	287,074	295,286	323,213
Interest - Deposits	10,928	20,028	27,283	40,539	73,978
Interest - Federal funds and Other Borrowed Money	1,550	1,691	2,154	2,104	21,733
Total interest expense	12,478	21,719	29,437	42,643	95,711
Net interest income	195,003	256,465	257,637	252,643	227,502
Provision for loan and lease losses	13,425	20,190	29,375	30,390	17,078
Trust income	39,136	58,605	56,783	64,004	94,075
Service Charge Income	54,360	69,484	72,051	77,324	79,829
Other Income	85,794	106,811	102,838	95,575	88,170
Total noninterest income	179,290	234,900	231,672	236,903	262,074
Realized gains (losses) on securities	17,457	13,872	7,509	13	11,736
Salaries & employee benefits	150,004	183,060	178,199	177,974	180,157
Premises and fixed assets	30,326	41,430	42,582	43,516	45,895
Other noninterest expense	112,280	160,447	150,550	141,778	134,301
Total noninterest expense	292,610	384,937	371,331	363,268	360,353
Income (loss) before inc taxes	85,715	100,110	96,112	95,901	123,881
Applicable income taxes	20,552	23,929	26,518	24,339	37,656
Net income	65,163	76,181	69,594	71,562	86,225

Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	762,823	679,793	615,581	626,164	581,985
Net income (loss) attributable to bank holding company	65,163	76,181	69,594	71,562	86,225

LESS: Cash dividends declared on common stock	37,000	32,000	-	36,200	65,500
Other comprehensive income	14,491	38,849	(5,382)	1,412	23,454
Other adjustments to equity capital	-	-	-	(47,357)	-
Equity capital end of current period	805,477	762,823	679,793	615,581	626,164

Loan Composition

	Sep 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
Real Estate - Construction	60,848	65,466	96,977	80,354	71,264
Real Estate - Farm	125,107	134,791	112,996	88,621	76,708
Real Estate - Resident	567,356	540,848	492,962	471,556	398,443
Real Estate - Other	883,928	927,175	836,068	719,704	649,661
Loans to finance agricultural production	41,984	35,309	32,089	38,631	33,585
Commercial and industrial loans	2,075,007	1,754,279	1,647,034	1,611,043	1,760,858
Loans to individuals: Credit cards	316,250	326,882	322,208	231,254	194,965
Loans to individuals: Other consumer loans	49,457	55,298	101,759	193,567	337,688
Other loans	184,070	155,593	75,510	61,786	50,910
Lease financing receivables	18,784	3,834	7,055	7,510	9,895
Total loans and leases	4,322,791	3,999,475	3,724,658	3,504,026	3,583,977

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	61,344	63,641	53,915	42,670	36,799
ALLL: Recoveries	2,415	3,918	3,461	4,037	4,315
ALLL: LESS: Charge-offs	15,175	26,405	23,110	23,182	15,522
ALLL: Provision for loan and lease losses	13,425	20,190	29,375	30,390	17,078
ALLL: Balance at end of current period	62,009	61,344	63,641	53,915	42,670
ALLL/Gross Loans	1.44%	1.54%	1.72%	1.55%	1.20%
Net Charge-Offs/Gross Loans	0.47%	0.66%	0.62%	0.66%	0.44%
Recoveries/ Charge-Offs	21.26%	14.84%	14.98%	17.41%	27.80%
Provision for Loan Losses/Gross Loans	0.42%	0.51%	0.79%	0.87%	0.48%

	30-89	90+	Non Accrual		
Real Estate	7,475	199	8,791		
Commercial and industrial loans	10,003	884	10,534		
Loans to individuals	4,140	2,249	2,967		
Other loans	528	230	171		
	22,146	3,562	22,463		
Past Due/Gross Loans	0.60%				
Non Accrual/ Gross Loans	0.52%				
Non Accrual + OREO/TCE+ALLL	3.30%				

Return on Average Equity					
Net Income before Security Gains	8.12%	8.53%	9.26%	11.51%	12.26%
Net Income	11.09%	10.43%	10.38%	11.51%	14.19%
Return on Average Assets					
Net Income before Security Gains	0.58%	0.61%	0.66%	0.84%	0.98%
Net Income	0.79%	0.74%	0.74%	0.84%	1.13%
Net Interest Margin					
Tax Equivalent	2.72%	2.88%	3.14%	3.32%	3.52%
Salaries/(Income-Interest Expense)	40.08%	37.26%	36.42%	36.35%	36.80%
Other Income/Salaries	119.52%	128.32%	130.01%	133.11%	145.47%
Equity/Assets	7.22%	6.81%	6.36%	6.02%	6.76%
Dividend Payout	56.78%	42.01%	0.00%	50.59%	75.96%
PAT Growth	-19.32%	0.00%	-2.75%	-17.01%	49.15%
Asset Growth	-0.67%	0.00%	4.65%	10.33%	14.02%
Earning Asset Growth	-0.05%	0.00%	4.27%	7.45%	25.01%
Equity Growth	7.47%	0.00%	10.43%	-1.69%	7.59%
Effective Tax Rate	23.98%	23.90%	27.59%	25.38%	30.40%
Efficiency Ratio	78.18%	78.34%	75.89%	74.21%	73.61%

Deposit Analysis

Loans/Deposits	46.47%	46.00%	46.59%	47.16%	52.78%
Equity/Deposits	8.81%	8.93%	8.69%	8.46%	9.39%
Non-Interest Bearing/Total Deposits	41.77%	39.53%	24.07%	24.53%	22.93%
Interest Bearing/Total Deposits	58.23%	60.47%	75.93%	75.47%	77.07%
Deposit Growth	7.03%	0.00%	7.54%	9.14%	17.97%

Capital Ratios

Tier 1 Leverage Ratio	6.17%	6.32%	6.15%	6.05%	6.80%
Tier 1 Risk-based Capital Ratio	10.41%	10.68%	10.83%	10.47%	10.88%
Total Risk-based Capital Ratio	11.39%	11.73%	12.01%	11.55%	11.74%