



February 2014

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 September 30, 2013) 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 December 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	11.73 %
Total Risk-based Capital Ratio	12.56 %
Tier 1 Leverage Ratio	7.21 %

* 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 September 30, 2013

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	12,924,483	153,974	1,498,514	13.12	108.26	83.11	73,052	0.75	76853	5.13	6.19
Bank of Hawaii	Honolulu	HI	13,894,892	123,680	926,060	14.6	180.65	51.64	111,874	1.09	3036	0.33	0.33
Bank of New York Mellon	New York	NY	291,475,000	194,000	19,011,000	14.33	96.04	12.29	613,000	0.32	2000	0.01	0.01
Bank of the West	San Francisco	CA	65,083,886	668,295	11,655,153	14.71	60.72	96.6	429,044	0.91	11979	0.1	0.16
Bankers Trust Company	Des Moines	IA	2,956,547	35,368	241,897	10.52	293.15	90.5	18,328	0.88	6050	2.5	2.51
BMO Harris Bank, National Association	Chicago	IL	90,835,347	751,306	14,493,593	15.15	52.54	71.55	285,014	0.42	138318	0.95	1.45
BOKF, National Association	Tulsa	OK	26,911,962	194,325	2,447,097	10.9	155.61	63.16	237,703	1.16	106759	4.36	5.09
Branch Banking and Trust Company	Winston-Salem	NC	175,616,476	1,661,517	18,792,102	11.6	74.35	86.72	961,255	0.73	273920	1.46	1.77
City National Bank	Los Angeles	CA	28,704,112	321,829	2,450,946	9.92	263.56	68.31	173,923	0.85	48723	1.99	2.48
Commerce Bank	Kansas City	MO	22,311,155	163,532	1,958,336	12.23	162.99	59.41	193,136	1.2	12065	0.62	0.67
Fifth Third Bank	Cincinnati	OH	123,338,495	1,661,516	15,678,434	11.61	60.21	91.17	1,443,888	1.61	311995	1.99	2.39
First Hawaiian Bank	Honolulu	HI	16,690,680	132,947	2,613,335	17.07	190.97	70.91	155,424	1.26	1765	0.07	0.1
FirstMerit Bank, National Association	Akron	OH	24,083,861	143,836	2,700,058	12	116.53	72.4	137,938	0.9	91023	3.37	4.63
Frost Bank	San Antonio	TX	23,545,565	93,147	2,379,548	12.88	106.67	46.46	179,559	1.07	10739	0.45	0.63
HSBC Bank USA, National Association	McLean	VA	179,860,546	594,610	18,494,218	13.33	28.07	53.29	418,127	0.32	39327	0.21	0.25
Huntington National Bank	Columbus	OH	56,434,306	663,684	5,180,441	11.41	66.63	89.91	505,499	1.21	29154	0.56	0.53
KeyBank National Association	Cleveland	OH	88,092,809	905,945	9,292,270	10.82	163.96	84.09	720,455	1.12	26601	0.29	0.32
Manufacturers and Traders Trust Company	Buffalo	NY	83,615,586	911,496	10,740,251	10.04	79.69	93.48	940,140	1.53	89203	0.83	1.23
NBT Bank, National Association	Norwich	NY	7,606,769	70,184	843,512	10.81	149.79	89.07	39,110	0.74	3626	0.43	0.61
Northern Trust Company	Chicago	IL	95,631,363	287,222	6,993,329	11.73	78.54	36.43	549,523	0.79	13917	0.2	0.21
Old National Bank	Evansville	IN	9,500,943	47,318	1,018,939	12.55	43.12	70.06	77,011	1.09	27557	2.7	3.89
PNC Bank, National Association	Wilmington	DE	298,485,621	3,690,698	36,069,457	11.12	74.52	88.66	2,672,015	1.22	667081	1.85	2.33
Signature Bank	New York	NY	21,006,486	126,867	1,760,596	14.61	176.79	78.59	164,404	1.15	0	0	0
Silicon Valley Bank	Santa Clara	CA	22,347,287	124,332	1,640,388	11.08	330.27	48.42	139,820	0.88	0	0	0
State Street Bank and Trust Company	Boston	MA	212,689,010	21,596	19,491,895	16.06	16.56	9.91	1,402,978	0.93	57868	0.3	0.47
SunTrust Bank	Atlanta	GA	167,525,054	2,070,232	21,217,700	11.13	55.54	96.23	789,826	0.63	386568	1.82	2.45
Texas Capital Bank, National Association	Dallas	TX	10,788,608	84,007	966,930	7.91	209.08	114.05	92,871	1.22	12804	1.32	1.36
U.S. Bank National Association	Cincinnati	OH	356,590,456	4,257,654	38,417,816	10.5	78.59	86.61	4,368,222	1.69	1028848	2.68	3.4
UMB Bank, National Association	Kansas City	MO	15,905,248	74,938	1,157,669	11.49	233.24	49.53	70,284	0.64	1441	0.12	0.13
Union Bank, National Association	San Francisco	CA	104,956,215	594,314	11,912,751	10.96	67.78	83.03	458,335	0.62	63772	0.54	0.67
Webster Bank, National Association	Waterbury	CT	20,573,651	157,545	2,104,850	12.02	37.22	82.03	145,382	0.97	7816	0.37	0.48

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending September 30, 2013

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	14.38	13.12	9.85	1
Bank of Hawaii	Honolulu	HI	15.86	14.60	6.57	1
Bank of New York Mellon	New York	NY	14.84	14.33	5.35	1
Bank of the West	San Francisco	CA	15.96	14.71	12.65	1
Bankers Trust Company	Des Moines	IA	11.77	10.52	8.80	1
BMO Harris Bank, National Association	Chicago	IL	16.77	15.15	11.46	1
BOKF, National Association	Tulsa	OK	12.75	10.90	7.90	1
Branch Banking and Trust Company	Winston-Salem	NC	13.18	11.60	9.11	1
City National Bank	Los Angeles	CA	12.85	9.92	7.22	1
Commerce Bank	Kansas City	MO	13.37	12.23	8.41	1
Fifth Third Bank	Cincinnati	OH	12.96	11.61	11.02	1
First Hawaiian Bank	Honolulu	HI	18.43	17.07	10.75	1
FirstMerit Bank, National Association	Akron	OH	12.93	12.00	8.53	1
Frost Bank	San Antonio	TX	13.58	12.88	7.64	1
HSBC Bank USA, National Association	McLean	VA	18.01	13.33	9.30	1
Huntington National Bank	Columbus	OH	13.11	11.41	10.01	1
KeyBank National Association	Cleveland	OH	13.43	10.82	9.89	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.04	10.04	9.12	1
NBT Bank, National Association	Norwich	NY	12.06	10.81	8.29	1
Northern Trust Company	Chicago	IL	13.34	11.73	7.15	1
Old National Bank	Evansville	IN	13.45	12.55	7.78	1
PNC Bank, National Association	Wilmington	DE	14.44	11.12	10.07	1
Signature Bank	New York	NY	15.66	14.61	8.74	1
Silicon Valley Bank	Santa Clara	CA	12.31	11.08	7.46	1
State Street Bank and Trust Company	Boston	MA	18.77	16.06	6.54	1
SunTrust Bank	Atlanta	GA	13.07	11.13	9.72	1
Texas Capital Bank, National Association	Dallas	TX	10.42	7.91	8.88	1
U.S. Bank National Association	Cincinnati	OH	12.49	10.50	8.97	1
UMB Bank, National Association	Kansas City	MO	12.31	11.49	7.36	1
Union Bank, National Association	San Francisco	CA	13.00	10.96	9.56	1
Webster Bank, National Association	Waterbury	CT	13.21	12.02	8.24	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.14	10.54	8.73	1
Zions First National Bank	Salt Lake City	UT	14.57	13.30	10.11	1

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

	Dec 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Assets					
Loans and leases, net of unearned income	6,520,222	5,686,285	3,989,260	3,710,245	3,486,503
LESS: Allowance for loan and lease losses	74,751	71,426	61,344	63,641	53,915
Loans & leases, net of unearned income & allow for loan & lease losses	6,445,471	5,614,859	3,927,916	3,646,604	3,432,588
Loans Held for Sale	1,357	3,877	10,215	14,413	17,523
Securities: Held-to-maturity securities	209,770	114,756	68,384	51,784	43,556
Securities: Available-for-sale securities	6,762,411	6,937,435	4,930,202	4,570,505	4,368,375
Federal funds sold and SSUAR	87,018	89,868	272,078	474,994	360,586
Trading assets	3,988	25,107	38,865	29,832	24,241
Interest-bearing balances	2,093,270	720,304	1,150,796	757,405	908,025
Total Earning Assets	15,603,285	13,506,206	10,398,456	9,545,537	9,154,894
Cash and balances due	519,406	683,725	433,134	756,802	694,208
Premises and fixed assets (including capitalized leases)	217,480	221,003	167,602	169,621	163,619
Other real estate owned	1,288	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	11,704	15,796	13,902	17,838	13,797
Other assets	199,332	169,598	147,253	160,640	148,643
Total assets	16,642,506	14,689,863	11,205,930	10,694,374	10,219,530
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,353,054	4,978,034	3,375,424	1,883,529	1,785,580
Deposits: In domestic offices: Interest-bearing	8,450,783	6,732,790	5,163,399	5,943,084	5,492,484
Total Deposits	13,803,837	11,710,824	8,538,823	7,826,613	7,278,064
Federal funds purchased and SPUAR	1,583,573	1,788,374	1,775,899	2,059,344	2,201,397
Trading liabilities	-	-	-	-	-
Other borrowed money	5,162	5,879	6,529	37,349	38,543
Other liabilities	90,837	122,135	121,856	91,275	85,945
Total liabilities	15,483,409	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	518,371	368,371	183,124	183,124	183,124
Retained earnings	652,116	587,441	491,375	447,193	377,600
Accumulated other comprehensive income	(32,640)	85,589	68,070	29,222	34,603
Total equity capital	1,159,097	1,062,651	762,823	679,793	615,581
Total liabilities and equity capital	16,642,506	14,689,863	11,205,930	10,694,374	10,219,530
Income Statement					
Interest Income					
Interest - Loans	232,067	220,083	178,595	179,892	174,269
Interest - Govt Sec	9,785	13,153	22,595	26,839	34,081
Interest - State & Muni Sec	57,749	63,244	38,827	49,477	57,398
Interest - Fed Funds	193	601	301	264	337
Interest - Other	50,662	45,309	37,866	30,602	29,201
Total interest income	350,456	342,390	278,184	287,074	295,286
Interest - Deposits	13,183	17,415	20,028	27,283	40,539
Interest - Federal funds and Other Borrowed Money	1,889	2,627	1,691	2,154	2,104
Total interest expense	15,072	20,042	21,719	29,437	42,643
Net interest income	335,384	322,348	256,465	257,637	252,643
Provision for loan and lease losses	17,500	17,500	20,190	29,375	30,390
Trust income	57,047	55,241	58,605	56,783	64,004
Service Charge Income	85,553	80,506	69,484	72,051	77,324
Other Income	106,650	115,278	106,811	102,838	95,575
Total noninterest income	249,250	251,025	234,900	231,672	236,903
Realized gains (losses) on securities	8,542	20,135	13,872	7,509	13
Salaries & employee benefits	233,892	224,424	183,060	178,199	177,974
Premises and fixed assets	51,252	46,870	41,430	42,582	43,516
Other noninterest expense	178,158	174,126	160,447	150,550	141,778
Total noninterest expense	463,302	445,420	384,937	371,331	363,268
Income (loss) before inc taxes	112,374	130,588	100,110	96,112	95,901
Applicable income taxes	23,700	32,791	23,929	26,518	24,339
Net income	88,674	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	88,674	97,797	76,181	69,594	71,562

Changes incident to business combinations, net	-	248,953	-	-	-
LESS: Cash dividends declared on common stock	24,000	53,000	32,000	-	36,200
Other comprehensive income	(118,228)	4,578	38,849	(5,382)	1,412
Other adjustments to equity capital	150,000	1,500	-	-	(47,357)
Equity capital end of current period	1,159,097	1,062,651	762,823	679,793	615,581

Loan Composition	Dec 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Real Estate - Construction	152,876	78,486	65,466	96,977	80,354
Real Estate - Farm	216,786	177,734	134,791	112,996	88,621
Real Estate - Resident	856,841	789,224	540,848	492,962	471,556
Real Estate - Other	1,485,057	1,257,591	927,175	836,068	719,704
Loans to finance agricultural production	112,434	103,600	35,309	32,089	38,631
Commercial and industrial loans	3,070,594	2,697,660	1,754,279	1,647,034	1,611,043
Loans to individuals: Credit cards	318,336	326,859	326,882	322,208	231,254
Loans to individuals: Other consumer loans	59,978	56,166	55,298	101,759	193,567
Other loans	224,696	183,758	155,593	75,510	61,786
Lease financing receivables	23,981	19,084	3,834	7,055	7,510
Total loans and leases	6,521,579	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	3,480	3,965	3,918	3,461	4,037
ALLL: LESS: Charge-offs	17,655	22,056	26,405	23,110	23,182
ALLL: Provision for loan and lease losses	17,500	17,500	20,190	29,375	30,390
ALLL: Adjustments	-	10,673	-	-	-
ALLL: Balance at end of current period	74,751	71,426	61,344	63,641	53,915
ALLL/Gross Loans	1.15%	1.26%	1.54%	1.72%	1.55%
Net Charge-Offs/Gross Loans	0.27%	0.39%	0.66%	0.62%	0.66%
Recoveries/ Charge-Offs	19.71%	17.98%	14.84%	14.98%	17.41%
Provision for Loan Losses/Gross Loans	0.27%	0.31%	0.51%	0.79%	0.87%

	30-89	90+	Non Accrual		
Real Estate	5,934	363	21,225		
Commercial and industrial loans	2,469	217	8,080		
Loans to individuals	4,259	2,290	1,021		
Other loans	698	348	380		
	13,360	3,218	30,706		
Past Due/Gross Loans	0.25%				
Non Accrual/ Gross Loans	0.47%				
Non Accrual + OREO/TCE+ALLL	2.83%				
Return on Average Equity					
Net Income before Security Gains	7.51%	9.83%	8.53%	9.26%	11.51%
Net Income	8.31%	12.38%	10.43%	10.38%	11.51%
Return on Average Assets					
Net Income before Security Gains	0.54%	0.69%	0.61%	0.66%	0.84%
Net Income	0.60%	0.87%	0.74%	0.74%	0.84%
Net Interest Margin					
Tax Equivalent	2.57%	3.46%	2.88%	3.14%	3.32%
Salaries/(Income-Interest Expense)					
Salaries/(Income-Interest Expense)	40.01%	39.14%	37.26%	36.42%	36.35%
Other Income/Salaries	106.57%	111.85%	128.32%	130.01%	133.11%
Equity/Assets					
Equity/Assets	6.96%	7.23%	6.81%	6.36%	6.02%
Dividend Payout					
Dividend Payout	27.07%	54.19%	42.01%	0.00%	50.59%
PAT Growth					
PAT Growth	-9.33%	28.37%	0.00%	-2.75%	-17.01%
Asset Growth					
Asset Growth	13.29%	31.09%	0.00%	4.65%	10.33%
Earning Asset Growth					
Earning Asset Growth	15.53%	29.89%	0.00%	4.27%	7.45%
Equity Growth					
Equity Growth	9.08%	39.31%	0.00%	10.43%	-1.69%
Effective Tax Rate					
Effective Tax Rate	21.09%	25.11%	23.90%	27.59%	25.38%
Efficiency Ratio					
Efficiency Ratio	79.25%	77.68%	78.34%	75.89%	74.21%
Deposit Analysis					
Loans/Deposits					
Loans/Deposits	46.69%	47.95%	46.00%	46.59%	47.16%
Equity/Deposits					
Equity/Deposits	8.40%	9.07%	8.93%	8.69%	8.46%
Non-Interest Bearing/Total Deposits					
Non-Interest Bearing/Total Deposits	38.78%	42.51%	39.53%	24.07%	24.53%
Interest Bearing/Total Deposits					
Interest Bearing/Total Deposits	61.22%	57.49%	60.47%	75.93%	75.47%
Deposit Growth					
Deposit Growth	17.87%	37.15%	0.00%	7.54%	9.14%
Capital Ratios					
Tier 1 Leverage Ratio					
Tier 1 Leverage Ratio	7.21%	7.58%	6.32%	6.15%	6.05%
Tier 1 Risk-based Capital Ratio					
Tier 1 Risk-based Capital Ratio	11.73%	10.54%	10.68%	10.83%	10.47%
Total Risk-based Capital Ratio					
Total Risk-based Capital Ratio	12.56%	11.42%	11.73%	12.01%	11.55%