



May 2017

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, 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 March 31, 2017, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.83 %
Total Risk-based Capital Ratio	11.46 %
Tier 1 Leverage Ratio	8.26 %

\* 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, 2016**

<b>Bank</b>	<b>City</b>	<b>State</b>	<b>Total Assets (000's omitted)</b>	<b>Loan Loss Reserves (000's omitted)</b>	<b>Total Equity Capital (000's omitted)</b>	<b>Tier 1 Cap / RiskBsdAsts</b>	<b>LLR / Nonperf Loans %</b>	<b>Loan / Deposit Ratio</b>	<b>Net Income (Loss) (000's omitted)</b>	<b>ROA</b>	<b>Other real estate owned</b>	<b>OREO/ Total Capital</b>	<b>OREO/ Tier 1 Capital</b>
BancorpSouth Bank	Tupelo	MS	14,723,604	123,736	1,567,446	10.94	127.12	93.91	137,682	0.97	7810	0.5	0.6
Bank of Hawaii	Honolulu	HI	16,465,626	104,273	1,094,461	12.61	155.3	62.7	181,488	1.15	1686	0.15	0.15
Bank of New York Mellon	New York	NY	257,576,000	143,000	24,048,000	13.93	91.67	15.91	2,288,000	0.81	4000	0.02	0.02
Bank of the West	San Francisco	CA	83,730,044	599,955	12,151,947	12.21	119.61	95.14	586,976	0.75	21968	0.18	0.27
Bankers Trust Company	Des Moines	IA	4,121,209	52,832	355,551	9.11	313	108.75	38,910	0.97	298	0.08	0.08
BMO Harris Bank, National Association	Chicago	IL	106,169,829	648,592	15,222,414	13.15	55.2	80.94	647,200	0.61	33710	0.22	0.3
BOKF, National Association	Tulsa	OK	32,160,352	246,158	2,942,960	10.65	95.31	75.91	231,018	0.72	17104	0.58	0.66
Branch Banking and Trust Company	Winston-Salem	NC	214,433,035	1,242,795	28,400,025	11.55	96.43	84.31	2,378,374	1.12	73163	0.26	0.37
City National Bank	Los Angeles	CA	46,120,923	389,634	3,605,356	10.42	275.41	66.78	250,890	0.6	8265	0.23	0.26
Commerce Bank	Kansas City	MO	25,529,171	155,932	2,246,215	11.17	249.58	63.61	277,635	1.14	3840	0.17	0.18
Fifth Third Bank	Cincinnati	OH	139,776,168	1,231,865	16,803,507	11.92	70.37	86.28	1,596,065	1.15	68643	0.41	0.49
First Hawaiian Bank	Honolulu	HI	19,610,998	135,494	2,440,589	12.51	228	68.57	239,882	1.24	329	0.01	0.02
Frost Bank	San Antonio	TX	30,223,311	153,045	2,941,438	12.88	152.81	46.27	308,808	1.08	2440	0.08	0.11
HSBC Bank USA, National Association	McLean	VA	197,206,045	1,016,933	23,571,924	17.62	39.76	49.3	162,344	0.08	26861	0.11	0.12
Huntington National Bank	Columbus	OH	99,554,985	636,964	10,668,303	11.61	55.53	86.92	817,420	0.99	50931	0.48	0.56
KeyBank National Association	Cleveland	OH	134,362,217	882,075	14,564,159	10.76	110.95	82.55	880,231	0.83	69404	0.48	0.56
Manufacturers and Traders Trust Company	Buffalo	NY	122,631,667	984,687	14,507,639	10.26	90.66	93.09	1,330,903	1.08	138866	0.96	1.37
MUFG Union Bank, National Association	New York	NY	115,552,770	592,241	15,990,389	14.61	61.97	85.77	899,870	0.78	8000	0.05	0.06
NBT Bank, National Association	Norwich	NY	8,792,872	65,200	956,130	10.76	127.19	88.5	75,504	0.89	5581	0.58	0.77
Northern Trust Company	Chicago	IL	123,547,932	160,992	8,635,022	11.53	81.72	33.02	1,008,358	0.88	5195	0.06	0.06
Old National Bank	Evansville	IN	14,759,060	49,808	1,862,244	11.82	36.2	83.94	129,725	0.96	17426	0.94	1.47
PNC Bank, National Association	Wilmington	DE	355,999,734	2,589,091	37,583,694	10.23	73.01	81.28	3,177,888	0.91	204433	0.54	0.69
Signature Bank	New York	NY	39,047,611	213,495	3,612,264	11.92	89.99	92.9	396,324	1.09	0	0	0
Silicon Valley Bank	Santa Clara	CA	44,068,115	225,248	3,423,427	12.65	148.26	50.32	379,629	0.88	0	0	0
STAR Financial Bank	Fort Wayne	IN	1,847,996	19,139	187,738	12	99.37	82.47	16,030	0.87	1132	0.6	0.59
State Street Bank and Trust Company	Boston	MA	239,202,604	53,146	21,917,042	16.44	362.75	10.33	2,269,493	1.01	0	0	0
SunTrust Bank	Atlanta	GA	200,557,635	1,708,288	23,449,592	10.73	51.66	90.92	1,969,279	1.02	123690	0.53	0.67
Texas Capital Bank, National Association	Dallas	TX	21,689,804	168,126	1,913,834	9.23	100.2	107.14	161,845	0.77	18961	0.99	1
U.S. Bank National Association	Minneapolis	MN	441,010,095	3,813,053	45,339,264	10.54	91.15	80.79	5,677,691	1.33	211875	0.47	0.57
UMB Bank, National Association	Kansas City	MO	20,399,583	91,649	1,662,326	10.7	97.25	63.18	149,551	0.77	194	0.01	0.01
Webster Bank, National Association	Waterbury	CT	26,054,251	194,320	2,424,103	10.61	71.32	87.84	225,542	0.9	3911	0.16	0.2
Wells Fargo Bank, National Association	Sioux Falls	SD	1,727,235,000	10,502,000	155,377,000	10.81	55.58	70.54	20,179,000	1.19	915000	0.59	0.69
ZB, National Association	Salt Lake City	UT	63,076,162	567,522	7,564,051	13.36	79	79.57	493,327	0.83	4255	0.06	0.06

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending December 31, 2016**

<b>Bank</b>	<b>City</b>	<b>State</b>	<b>Risk-based Capital/ Risk %</b>	<b>Tier 1 Capital/ Risk-based Assets</b>	<b>Leverage Ratio</b>	<b>1=Well Cap. 2=Ade Cap.</b>
BancorpSouth Bank	Tupelo	MS	11.97	10.94	9.17	1
Bank of Hawaii	Honolulu	HI	13.86	12.61	6.86	1
Bank of New York Mellon	New York	NY	14.21	13.93	7.21	1
Bank of the West	San Francisco	CA	13.18	12.21	10.66	1
Bankers Trust Company	Des Moines	IA	10.36	9.11	8.46	1
BMO Harris Bank, National Association	Chicago	IL	14.47	13.15	11.11	1
BOKF, National Association	Tulsa	OK	11.70	10.65	8.11	1
Branch Banking and Trust Company	Winston-Salem	NC	13.56	11.55	9.62	1
City National Bank	Los Angeles	CA	13.56	10.42	6.86	1
Commerce Bank	Kansas City	MO	12.00	11.17	8.59	1
Fifth Third Bank	Cincinnati	OH	13.76	11.92	10.30	1
First Hawaiian Bank	Honolulu	HI	13.62	12.51	8.19	1
Frost Bank	San Antonio	TX	13.74	12.88	7.85	1
HSBC Bank USA, National Association	McLean	VA	21.12	17.62	11.10	1
Huntington National Bank	Columbus	OH	13.83	11.61	9.29	1
KeyBank National Association	Cleveland	OH	12.36	10.76	9.46	1
Manufacturers and Traders Trust Company	Buffalo	NY	11.98	10.26	8.41	1
MUFG Union Bank, National Association	New York	NY	16.29	14.61	11.46	1
NBT Bank, National Association	Norwich	NY	11.75	10.76	8.59	1
Northern Trust Company	Chicago	IL	13.30	11.53	7.03	1
Old National Bank	Evansville	IN	12.35	11.82	8.55	1
PNC Bank, National Association	Wilmington	DE	12.43	10.23	8.55	1
Signature Bank	New York	NY	13.46	11.92	9.61	1
Silicon Valley Bank	Santa Clara	CA	13.66	12.65	7.67	1
STAR Financial Bank	Fort Wayne	IN	13.19	12.00	10.07	1
State Street Bank and Trust Company	Boston	MA	17.74	16.44	7.10	1
SunTrust Bank	Atlanta	GA	12.29	10.73	9.63	1
Texas Capital Bank, National Association	Dallas	TX	11.19	9.23	8.42	1
U.S. Bank National Association	Minneapolis	MN	12.74	10.54	8.62	1
UMB Bank, National Association	Kansas City	MO	11.32	10.70	8.24	1
Webster Bank, National Association	Waterbury	CT	11.68	10.61	7.70	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.70	10.81	7.71	1
ZB, National Association	Salt Lake City	UT	14.61	13.36	10.99	1

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

	Mar 2017	Dec 2016	Dec 2015	Dec 2014	Dec 2013
<b>Assets</b>					
Loans and leases, net of unearned income	10,757,133	10,540,188	9,430,534	7,465,538	6,520,222
LESS: Allowance for loan and lease losses	93,323	91,649	81,143	76,140	74,751
Loans & leases, net of unearned income & allow for loan & lease losses	10,663,810	10,448,539	9,349,391	7,389,398	6,445,471
Loans Held for Sale	1,934	5,279	589	624	1,357
Securities: Held-to-maturity securities	1,206,639	1,115,932	667,106	278,054	209,770
Securities: Available-for-sale securities	6,548,876	6,463,593	6,804,131	6,911,936	6,762,411
Federal funds sold and SSUAR	196,467	324,327	173,627	118,105	87,018
Trading assets	51,353	19,396	10,600	9,097	3,988
Interest-bearing balances	360,219	701,472	518,431	1,539,190	2,093,270
Total Earning Assets	19,029,298	19,078,538	17,523,875	16,246,404	15,603,285
Cash and balances due	371,990	422,332	469,612	441,963	519,406
Premises and fixed assets (including capitalized leases)	218,602	223,115	212,421	208,556	217,480
Other real estate owned	225	194	3,307	394	1,288
Intangible assets: Goodwill	108,650	108,650	108,599	90,011	90,011
Intangible assets: Other intangible assets	10,796	11,754	15,913	8,568	11,704
Other assets	551,168	555,000	489,793	216,662	199,332
Total assets	20,290,729	20,399,583	18,823,520	17,212,558	16,642,506
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	6,309,793	6,776,106	6,459,757	5,787,592	5,353,054
Deposits: In domestic offices: Interest-bearing	9,693,250	9,916,061	8,785,879	7,972,889	8,450,783
Total Deposits	16,003,043	16,692,167	15,245,636	13,760,481	13,803,837
Federal funds purchased and SPUAR	2,390,812	1,857,386	1,818,422	2,025,477	1,583,573
Trading liabilities	-	-	-	-	-
Other borrowed money	8,578	9,517	24,921	8,810	5,162
Other liabilities	181,016	178,187	138,249	105,215	90,837
Total liabilities	18,583,449	18,737,257	17,227,228	15,899,983	15,483,409
<b>Equity</b>					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,822	533,371	518,371
Retained earnings	979,197	947,475	827,924	746,948	652,116
Accumulated other comprehensive income	(43,985)	(57,217)	(3,704)	11,006	(32,640)
Total equity capital	1,707,280	1,662,326	1,596,292	1,312,575	1,159,097
Total liabilities and equity capital	20,290,729	20,399,583	18,823,520	17,212,558	16,642,506
<b>Income Statement</b>					
<b>Interest Income</b>					
Interest - Loans	106,848	387,677	309,753	247,412	232,067
Interest - Govt Sec	531	5,475	7,738	9,808	9,785
Interest - State & Muni Sec	17,536	63,759	62,237	60,386	57,749
Interest - Fed Funds	918	2,708	697	259	193
Interest - Other	19,130	64,694	51,604	48,040	50,662
Total interest income	144,963	524,313	432,029	365,905	350,456
Interest - Deposits	5,966	17,936	14,269	12,242	13,183
Interest - Federal funds and Other Borrowed Money	3,527	6,504	1,956	1,574	1,889
Total interest expense	9,493	24,440	16,225	13,816	15,072
Net interest income	135,470	499,873	415,804	352,089	335,384
Provision for loan and lease losses	9,000	32,500	15,500	17,000	17,500
Trust income	17,492	67,374	65,060	64,076	57,047
Service Charge Income	22,380	87,953	87,705	86,587	85,553
Other Income	32,771	129,470	114,985	114,796	106,650
Total noninterest income	72,643	284,797	267,750	265,459	249,250
Realized gains (losses) on securities	468	8,509	10,402	4,127	8,542
Salaries & employee benefits	77,628	293,271	278,701	244,489	233,892
Premises and fixed assets	14,979	58,820	57,000	52,558	51,252
Other noninterest expense	53,915	214,033	210,406	184,427	178,158
Total noninterest expense	146,522	566,124	546,107	481,474	463,302
Income (loss) before inc taxes	53,059	194,555	132,349	123,201	112,374
Applicable income taxes	12,587	45,004	31,394	28,369	23,700
Net income	40,472	149,551	100,955	94,832	88,674
<b>Report of changes in Equity</b>					
Equity capital most recently reptd for end of prev calendar yr	1,662,326	1,596,292	1,312,575	1,159,097	1,062,651
Net income (loss) attributable to bank holding company	40,472	149,551	100,955	94,832	88,674

Changes incident to business combinations, net	-	(5)	202,485	-	-
LESS: Cash dividends declared on common stock	8,750	30,000	-	-	24,000
Other comprehensive income	13,232	(53,512)	(14,710)	43,646	(118,228)
Other adjustments to equity capital	-	-	(5,013)	15,000	150,000
Equity capital end of current period	1,707,280	1,662,326	1,596,292	1,312,575	1,159,097

<b>Loan Composition</b>	<b>Mar 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>	<b>Dec 2014</b>	<b>Dec 2013</b>
Real Estate - Construction	849,632	741,804	416,567	256,006	152,876
Real Estate - Farm	452,939	460,274	345,355	261,493	216,786
Real Estate - Resident	1,269,332	1,265,425	1,222,780	964,036	856,841
Real Estate - Other	2,692,268	2,705,440	2,317,175	1,604,535	1,485,057
Loans to finance agricultural production	255,992	254,572	182,550	138,644	112,434
Commercial and industrial loans	4,669,501	4,439,407	4,287,336	3,566,299	3,070,594
Loans to individuals: Credit cards	246,929	270,098	291,570	310,296	318,336
Loans to individuals: Other consumer loans	98,001	109,754	98,664	63,700	59,978
Other loans	185,790	259,161	227,269	262,063	224,696
Lease financing receivables	38,683	39,532	41,857	39,090	23,981
Total loans and leases	10,759,067	10,545,467	9,431,123	7,466,162	6,521,579

#### Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	91,649	81,143	76,140	74,751	71,426
ALLL: Recoveries	1,378	6,829	4,614	3,382	3,480
ALLL: LESS: Charge-offs	8,704	28,823	15,111	18,993	17,655
ALLL: Provision for loan and lease losses	9,000	32,500	15,500	17,000	17,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	93,323	91,649	81,143	76,140	74,751
ALLL/Gross Loans	0.87%	0.87%	0.86%	1.02%	1.15%
Net Charge-Offs/Gross Loans	0.33%	0.27%	0.16%	0.25%	0.27%
Recoveries/ Charge-Offs	64.21%	23.69%	30.53%	17.81%	19.71%
Provision for Loan Losses/Gross Loans	0.34%	0.31%	0.16%	0.23%	0.27%

	<b>30-89</b>	<b>90+</b>	<b>Non Accrual</b>		
Real Estate	2,867	70	21,043		
Commercial and industrial loans	13,981	390	27,344		
Loans to individuals	2,365	2,119	437		
Other loans	1,564	814	7,770		
	20,777	3,393	56,594		
Past Due/Gross Loans	0.22%				
Non Accrual/ Gross Loans	0.53%				
Non Accrual + OREO/TCE+ALLL	3.38%				
Return on Average Equity					
Net Income before Security Gains	9.62%	8.32%	6.08%	7.23%	7.51%
Net Income	9.73%	8.82%	6.77%	7.56%	8.31%
Return on Average Assets					
Net Income before Security Gains	0.82%	0.73%	0.52%	0.58%	0.54%
Net Income	0.82%	0.77%	0.58%	0.60%	0.60%
Net Interest Margin					
Tax Equivalent	3.06%	2.87%	2.65%	2.50%	2.57%
Salaries/(Income-Interest Expense)	37.30%	37.38%	40.77%	39.59%	40.01%
Other Income/Salaries	93.58%	97.11%	96.07%	108.58%	106.57%
Equity/Assets	8.41%	8.15%	8.48%	7.63%	6.96%
Dividend Payout	21.62%	20.06%	0.00%	0.00%	27.07%
PAT Growth	67.35%	48.14%	6.46%	6.94%	-9.33%
Asset Growth	-2.16%	0.00%	0.00%	3.43%	13.29%
Earning Asset Growth	-1.05%	0.00%	0.00%	4.12%	15.53%
Equity Growth	10.97%	0.00%	0.00%	13.24%	9.08%
Effective Tax Rate	23.72%	23.13%	23.72%	23.03%	21.09%
Efficiency Ratio	66.97%	68.89%	76.68%	74.79%	75.67%
Deposit Analysis					
Loans/Deposits	66.64%	62.60%	61.33%	53.70%	46.69%
Equity/Deposits	10.67%	9.96%	10.47%	9.54%	8.40%
Non-Interest Bearing/Total Deposits	39.43%	40.59%	42.37%	42.06%	38.78%
Interest Bearing/Total Deposits	60.57%	59.41%	57.63%	57.94%	61.22%
Deposit Growth	-4.13%	0.00%	0.00%	-0.31%	17.87%

**Capital Ratios**

Tier 1 Leverage Ratio	8.26%	8.24%	8.13%	7.63%	7.21%
Common Equity Tier 1 Capital Ratio	10.83%	10.70%	10.63%	N/A	N/A
Tier 1 Risk-based Capital Ratio	10.83%	10.70%	10.63%	11.68%	11.73%
Total Risk-based Capital Ratio	11.46%	11.32%	11.22%	12.43%	12.56%