



May 2018

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, 2017) 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, 2018, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.59 %
Total Risk-based Capital Ratio	12.25 %
Tier 1 Leverage Ratio	8.80 %

* 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, 2017

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	15,308,454	118,200	1,713,485	12.16	171.14	95.14	156,564	1.06	6038	0.35	0.41
Bank of Hawaii	Honolulu	HI	17,061,704	107,346	1,161,037	12.62	166.85	65.73	178,122	1.07	1040	0.09	0.09
Bank of New York Mellon	New York	NY	297,305,000	133,000	26,631,000	14.41	117.7	11.8	2,498,000	0.93	4000	0.02	0.02
Bank of the West	San Francisco	CA	89,765,667	620,834	12,125,302	12.11	124.23	87.72	437,616	0.51	6340	0.05	0.08
Bankers Trust Company	Des Moines	IA	4,473,611	55,306	384,210	8.85	255.35	109.17	39,251	0.92	478	0.12	0.12
BMO Harris Bank National Association	Chicago	IL	109,372,608	649,868	15,441,813	12.75	52.17	87.08	446,943	0.43	26952	0.17	0.23
BOKF, National Association	Tulsa	OK	32,217,466	230,682	3,255,912	11.34	114.6	77.66	331,552	1.01	10714	0.33	0.37
Branch Banking and Trust Company	Winston-Salem	NC	216,077,000	1,218,000	27,798,000	11.31	123.78	85.57	2,405,000	1.12	57000	0.21	0.29
City National Bank	Los Angeles	CA	47,934,212	379,528	3,918,132	10.37	216.34	73.5	321,098	0.68	1319	0.03	0.04
Commerce Bank	Kansas City	MO	24,727,667	159,532	2,409,265	11.92	141.56	68.02	310,045	1.25	4678	0.19	0.21
Fifth Third Bank	Cincinnati	OH	140,077,697	1,194,329	16,887,402	12.06	83.63	86.12	2,293,128	1.66	44953	0.27	0.32
First Hawaiian Bank	Honolulu	HI	20,552,225	137,253	2,522,624	12.37	312.25	69.66	190,605	0.95	329	0.01	0.02
Frost Bank	San Antonio	TX	31,797,038	155,364	3,267,008	12.92	100.12	48.77	371,105	1.22	2116	0.06	0.08
HSBC Bank USA, National Association	McLean	VA	180,371,724	680,573	23,262,905	18.84	40.8	49.92	-232,763	-0.12	10731	0.05	0.05
Huntington National Bank	Columbus	OH	104,052,030	686,938	11,313,863	12.1	59.82	89.47	1,314,680	1.3	32777	0.29	0.34
KeyBank National Association	Cleveland	OH	135,758,439	893,473	15,169,113	11.27	127.05	82.54	1,420,090	1.07	43575	0.29	0.33
Manufacturers and Traders Trust Company	Buffalo	NY	118,072,176	1,012,951	14,312,146	10.3	93.75	92.96	1,461,270	1.21	111556	0.78	1.12
MUFG Union Bank, National Association	New York	NY	118,537,345	434,414	16,397,698	16.17	55.37	90.92	685,522	0.58	387	0	0
NBT Bank, National Association	Norwich	NY	9,060,824	69,500	995,652	10.74	175.91	91.26	80,455	0.9	4529	0.45	0.6
Northern Trust Company	Chicago	IL	138,163,151	131,239	9,223,936	12.56	74.53	28.73	1,157,600	0.97	4597	0.05	0.05
Old National Bank	Evansville	IN	17,422,977	50,381	2,248,700	11.21	37.06	88.01	112,859	0.74	6731	0.3	0.48
PNC Bank, National Association	Wilmington	DE	370,002,264	2,610,858	38,187,517	9.7	83.28	82.2	3,460,013	0.96	150888	0.4	0.52
Signature Bank	New York	NY	43,119,702	195,959	4,031,691	11.99	55.36	98.81	387,209	0.95	0	0	0
Silicon Valley Bank	Santa Clara	CA	50,387,875	255,024	3,762,542	12.06	133.72	51.64	446,769	0.94	0	0	0
STAR Financial Bank	Fort Wayne	IN	1,921,018	18,031	200,086	11.98	109.32	85.66	16,003	0.85	1093	0.55	0.54
State Street Bank and Trust Company	Boston	MA	235,021,618	54,146	23,080,408	16.57	NA	12.38	2,244,372	1.04	0	0	0
SunTrust Bank	Atlanta	GA	201,637,519	1,734,539	24,444,710	11.31	56.95	88.71	2,382,813	1.19	78576	0.32	0.4
Texas Capital Bank, National Association	Dallas	TX	25,054,739	184,655	2,171,043	8.94	182.03	112.51	204,518	0.9	11742	0.54	0.55
U.S. Bank National Association	Minneapolis	MN	456,025,829	3,924,913	46,717,988	10.42	99.09	79.35	6,038,411	1.37	162203	0.35	0.43
UMB Bank, National Association	Kansas City	MO	21,557,938	100,604	1,815,953	11.19	127.76	61.61	175,873	0.87	1501	0.08	0.09
Webster Bank, National Association	Waterbury	CT	26,487,930	199,994	2,584,573	11.26	74.76	82.84	280,552	1.07	5759	0.22	0.27
Wells Fargo Bank, National Association	Sioux Falls	SD	1,747,354,000	10,104,000	166,160,000	12.25	64.27	67.75	21,317,000	1.23	641000	0.39	0.45
ZB, National Association	Salt Lake City	UT	66,080,511	517,761	7,613,929	13.12	94.57	84.58	598,188	0.92	3673	0.05	0.05

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2017

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	13.13	12.16	10.12	1
Bank of Hawaii	Honolulu	HI	13.85	12.62	6.92	1
Bank of New York Mellon	New York	NY	14.73	14.41	7.60	1
Bank of the West	San Francisco	CA	13.08	12.11	9.81	1
Bankers Trust Company	Des Moines	IA	10.10	8.85	8.63	1
BMO Harris Bank National Association	Chicago	IL	13.98	12.75	11.45	1
BOKF, National Association	Tulsa	OK	12.27	11.34	8.73	1
Branch Banking and Trust Company	Winston-Salem	NC	13.30	11.31	9.37	1
City National Bank	Los Angeles	CA	13.13	10.37	7.34	1
Commerce Bank	Kansas City	MO	12.76	11.92	9.20	1
Fifth Third Bank	Cincinnati	OH	13.88	12.06	10.32	1
First Hawaiian Bank	Honolulu	HI	13.42	12.37	8.47	1
Frost Bank	San Antonio	TX	13.72	12.92	8.30	1
HSBC Bank USA, National Association	McLean	VA	22.07	18.84	11.68	1
Huntington National Bank	Columbus	OH	14.33	12.10	9.70	1
KeyBank National Association	Cleveland	OH	12.86	11.27	9.91	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.40	10.30	8.68	1
MUFG Union Bank, National Association	New York	NY	17.68	16.17	11.78	1
NBT Bank, National Association	Norwich	NY	11.74	10.74	8.59	1
Northern Trust Company	Chicago	IL	14.28	12.56	7.03	1
Old National Bank	Evansville	IN	11.73	11.21	8.93	1
PNC Bank, National Association	Wilmington	DE	11.65	9.70	8.15	1
Signature Bank	New York	NY	13.32	11.99	9.72	1
Silicon Valley Bank	Santa Clara	CA	13.04	12.06	7.56	1
STAR Financial Bank	Fort Wayne	IN	13.04	11.98	10.47	1
State Street Bank and Trust Company	Boston	MA	17.63	16.57	8.02	1
SunTrust Bank	Atlanta	GA	12.83	11.31	9.97	1
Texas Capital Bank, National Association	Dallas	TX	10.67	8.94	8.59	1
U.S. Bank National Association	Minneapolis	MN	12.56	10.42	8.57	1
UMB Bank, National Association	Kansas City	MO	11.85	11.19	8.57	1
Webster Bank, National Association	Waterbury	CT	12.34	11.26	8.14	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.17	12.25	8.39	1
ZB, National Association	Salt Lake City	UT	14.24	13.12	10.43	1

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

Assets	Mar 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Loans and leases, net of unearned income	11,458,703	11,280,420	10,540,188	9,430,534	7,465,538
LESS: Allowance for loan and lease losses	100,302	100,604	91,649	81,143	76,140
Loans & leases, net of unearned income & allow for loan & lease losses	11,358,401	11,179,816	10,448,539	9,349,391	7,389,398
Loans Held for Sale	4,586	1,460	5,279	589	624
Securities: Held-to-maturity securities	1,246,466	1,261,014	1,115,932	667,106	278,054
Securities: Available-for-sale securities	6,139,202	6,257,412	6,463,593	6,804,131	6,911,936
Federal funds sold and SSUAR	127,208	191,601	324,327	173,627	118,105
Trading assets	53,162	48,606	19,396	10,600	9,097
Interest-bearing balances	651,913	1,337,509	701,472	518,431	1,539,190
Total Earning Assets	19,580,938	20,277,418	19,078,538	17,523,875	16,246,404
Cash and balances due	279,033	391,340	422,332	469,612	441,963
Premises and fixed assets (including capitalized leases)	212,474	216,124	223,115	212,421	208,556
Other real estate owned	1,557	1,501	194	3,307	394
Intangible assets: Goodwill	108,650	108,650	108,650	108,599	90,011
Intangible assets: Other intangible assets	9,671	10,577	11,754	15,913	8,568
Other assets	601,860	552,328	555,000	489,793	216,662
Total assets	20,794,183	21,557,938	20,399,583	18,823,520	17,212,558
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,316,221	7,128,735	6,776,106	6,459,757	5,787,592
Deposits: In domestic offices: Interest-bearing	11,175,735	11,184,055	9,916,061	8,785,879	7,972,889
Total Deposits	17,491,956	18,312,790	16,692,167	15,245,636	13,760,481
Federal funds purchased and SPUAR	1,355,151	1,261,239	1,857,386	1,818,422	2,025,477
Trading liabilities	-	-	-	-	-
Other borrowed money	10,098	10,996	9,517	24,921	8,810
Other liabilities	135,324	156,960	178,187	138,249	105,215
Total liabilities	18,992,529	19,741,985	18,737,257	17,227,228	15,899,983
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,818	750,822	533,371
Retained earnings	1,147,452	1,088,349	947,475	827,924	746,948
Accumulated other comprehensive income	(117,866)	(44,464)	(57,217)	(3,704)	11,006
Total equity capital	1,801,654	1,815,953	1,662,326	1,596,292	1,312,575
Total liabilities and equity capital	20,794,183	21,557,938	20,399,583	18,823,520	17,212,558
Income Statement					
Interest Income	Mar 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Interest - Loans	126,385	462,137	387,677	309,753	247,412
Interest - Govt Sec	159	1,204	5,475	7,738	9,808
Interest - State & Muni Sec	18,529	67,843	63,759	62,237	60,386
Interest - Fed Funds	1,037	3,700	2,708	697	259
Interest - Other	21,666	82,575	64,694	51,604	48,040
Total interest income	167,776	617,459	524,313	432,029	365,905
Interest - Deposits	13,835	36,354	17,936	14,269	12,242
Interest - Federal funds and Other Borrowed Money	4,817	17,950	6,504	1,956	1,574
Total interest expense	18,652	54,304	24,440	16,225	13,816
Net interest income	149,124	563,155	499,873	415,804	352,089
Provision for loan and lease losses	10,000	41,000	32,500	15,500	17,000
Trust income	19,720	74,236	67,374	65,060	64,076
Service Charge Income	22,196	88,958	87,953	87,705	86,587
Other Income	33,818	140,876	129,470	114,985	114,796
Total noninterest income	75,734	304,070	284,797	267,750	265,459
Realized gains (losses) on securities	139	4,192	8,509	10,402	4,127
Salaries & employee benefits	80,034	308,347	293,271	278,701	244,489
Premises and fixed assets	15,345	60,904	58,820	57,000	52,558
Other noninterest expense	54,474	230,075	214,033	210,406	184,427
Total noninterest expense	149,853	599,326	566,124	546,107	481,474
Income (loss) before inc taxes	65,144	231,091	194,555	132,349	123,201
Applicable income taxes	10,218	55,218	45,004	31,394	28,369
Net income	54,926	175,873	149,551	100,955	94,832
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	1,815,953	1,662,326	1,596,292	1,312,575	1,159,097
Net income (loss) attributable to bank holding company	54,926	175,873	149,551	100,955	94,832

Changes incident to business combinations, net	-	-	(5)	202,485	-
LESS: Cash dividends declared on common stock	8,750	35,000	30,000	-	-
Other comprehensive income	(60,488)	12,754	(53,512)	(14,710)	43,646
Other adjustments to equity capital	-	-	-	(5,013)	15,000
Equity capital end of current period	1,801,654	1,815,953	1,662,326	1,596,292	1,312,575

Loan Composition

	Mar 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Real Estate - Construction	789,845	717,849	741,804	416,567	256,006
Real Estate - Farm	467,482	475,147	460,274	345,355	261,493
Real Estate - Resident	1,268,671	1,288,430	1,265,425	1,222,780	964,036
Real Estate - Other	3,242,880	3,088,373	2,705,440	2,317,175	1,604,535
Loans to finance agricultural production	223,744	236,185	254,572	182,550	138,644
Commercial and industrial loans	4,817,704	4,852,054	4,439,407	4,287,336	3,566,299
Loans to individuals: Credit cards	229,614	252,697	270,098	291,570	310,296
Loans to individuals: Other consumer loans	128,031	130,389	109,754	98,664	63,700
Other loans	272,167	216,789	259,161	227,269	262,063
Lease financing receivables	23,151	23,967	39,532	41,857	39,090
Total loans and leases	11,463,289	11,281,880	10,545,467	9,431,123	7,466,162

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	100,604	91,649	81,143	76,140	74,751
ALLL: Recoveries	1,457	6,561	6,829	4,614	3,382
ALLL: LESS: Charge-offs	11,759	38,606	28,823	15,111	18,993
ALLL: Provision for loan and lease losses	10,000	41,000	32,500	15,500	17,000
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	100,302	100,604	91,649	81,143	76,140
ALLL/Gross Loans	0.88%	0.89%	0.87%	0.86%	1.02%
Net Charge-Offs/Gross Loans	0.42%	0.34%	0.27%	0.16%	0.25%
Recoveries/ Charge-Offs	50.25%	16.99%	23.69%	30.53%	17.81%
Provision for Loan Losses/Gross Loans	0.35%	0.36%	0.31%	0.16%	0.23%

	30-89	90+	Non Accrual		
Real Estate	2,608	1,908	22,937		
Commercial and industrial loans	7,433	54	37,386		
Loans to individuals	2,150	2,140	412		
Other loans	1,225	1,548	6,869		
	13,416	5,650	67,604		
Past Due/Gross Loans	0.17%				
Non Accrual/ Gross Loans	0.59%				
Non Accrual + OREO/TCE+ALLL	3.88%				
Return on Average Equity					
Net Income before Security Gains	12.43%	9.72%	8.32%	6.08%	7.23%
Net Income	12.46%	9.96%	8.82%	6.77%	7.56%
Return on Average Assets					
Net Income before Security Gains	1.08%	0.85%	0.73%	0.52%	0.58%
Net Income	1.09%	0.88%	0.77%	0.58%	0.60%
Net Interest Margin					
Tax Equivalent	3.20%	3.11%	2.87%	2.65%	2.50%
Salaries/(Income-Interest Expense)	35.59%	35.56%	37.38%	40.77%	39.59%
Other Income/Salaries	94.63%	98.61%	97.11%	96.07%	108.58%
Equity/Assets	8.66%	8.42%	8.15%	8.48%	7.63%
Dividend Payout	15.93%	19.90%	20.06%	0.00%	0.00%
PAT Growth	144.84%	17.60%	48.14%	6.46%	6.94%
Asset Growth	-14.37%	0.00%	0.00%	0.00%	3.43%
Earning Asset Growth	-13.93%	0.00%	0.00%	0.00%	4.12%
Equity Growth	-3.19%	0.00%	0.00%	0.00%	13.24%
Effective Tax Rate	15.69%	23.89%	23.13%	23.72%	23.03%
Efficiency Ratio	64.78%	65.69%	68.89%	76.68%	74.79%
Deposit Analysis					
Loans/Deposits	64.93%	61.05%	62.60%	61.33%	53.70%
Equity/Deposits	10.30%	9.92%	9.96%	10.47%	9.54%
Non-Interest Bearing/Total Deposits	36.11%	38.93%	40.59%	42.37%	42.06%
Interest Bearing/Total Deposits	63.89%	61.07%	59.41%	57.63%	57.94%
Deposit Growth	-4.48%	0.00%	0.00%	0.00%	-0.31%

Capital Ratios

Tier 1 Leverage Ratio	8.80%	8.57%	8.24%	8.13%	7.63%
Common Equity Tier 1 Capital Ratio	11.59%	11.19%	10.70%	10.63%	N/A
Tier 1 Risk-based Capital Ratio	11.59%	11.19%	10.70%	10.63%	11.68%
Total Risk-based Capital Ratio	12.25%	11.85%	11.32%	11.22%	12.43%