



August 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 March 31, 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 June 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	10.64 %
Total Risk-based Capital Ratio	11.67 %
Tier 1 Leverage Ratio	6.08 %

* 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 March 31, 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	13,302,686	181,777	1,412,091	11.73	71.31	79.75	25,369	0.78	167808	11.88	14.91
Bank of America, National Association	Charlotte	NC	1,448,261,695	23,303,993	175,945,720	12.28	37.55	67.39	3,214,136	0.89	3067901	1.74	2.58
Bank of Hawaii	Honolulu	HI	13,760,753	135,606	927,380	15.52	282.75	52.76	43,865	1.28	3530	0.38	0.42
Bankers Trust Company	Des Moines	IA	2,703,693	32,151	232,992	10.81	187.94	97.98	4,546	0.69	35062	15.05	15.63
BMO Harris Bank National Association	Chicago	IL	94,826,410	823,572	13,778,513	14.53	40.01	69.28	100,531	0.42	286113	2.08	3.21
Branch Banking and Trust Company	Winston Salem	NC	169,026,116	1,976,411	17,988,285	13.44	59.82	82.39	354,831	0.84	765166	4.25	5.01
City National Bank	Los Angeles	CA	23,681,770	327,547	2,303,375	12.03	86.41	67.74	47,366	0.81	107530	4.67	5.69
Commerce Bank	Kansas City	MO	20,370,170	181,532	1,944,064	13.04	212.8	55.2	63,554	1.26	23014	1.18	1.36
Fifth Third Bank	Cincinnati	OH	114,402,170	2,121,332	15,720,968	12.4	104.83	92.83	451,690	1.59	381402	2.43	2.97
First Hawaiian Bank	Honolulu	HI	16,134,972	124,789	2,681,861	18.91	328.13	67.96	56,760	1.43	4508	0.17	0.27
Firstmerit Bank, National Association	Akron	OH	14,646,838	144,890	1,393,287	10.75	40.71	77.77	31,218	0.86	71528	5.13	6.77
HSBC Bank USA, National Association	Mc Lean	VA	206,808,958	602,401	19,704,468	13.57	29.92	52.25	287,329	0.57	101316	0.51	0.63
JPMorgan Chase Bank, National Association	Columbus	OH	1,842,735,000	20,403,000	134,104,000	9.58	57.93	50.9	3,672,000	0.81	2009000	1.5	1.99
Manufacturers and Traders Trust Company	Buffalo	NY	78,221,757	903,219	9,793,977	8.91	48.87	97.54	219,305	1.14	140297	1.43	2.21
Old National Bank	Evansville	IN	8,440,857	55,916	916,810	12.81	20.5	69.57	21,932	1.05	30744	3.35	4.71
PNC Bank, National Association	Wilmington	DE	287,766,197	4,196,132	35,488,616	11.44	53.13	84.28	649,236	0.95	1000705	2.82	3.58
Signature Bank	New York	NY	15,280,367	91,786	1,463,692	16.86	130.58	61.88	42,369	1.14	566	0.04	0.04
Silicon Valley Bank	Santa Clara	CA	19,608,406	100,496	1,403,569	11.16	241.01	42.14	42,812	0.91	0	0	0
State Street Bank and Trust Company	Boston	MA	183,994,204	22,435	18,904,371	17.33	449.51	9.06	402,103	0.87	75880	0.4	0.61
Texas Capital Bank, National Association	Dallas	TX	8,555,931	71,992	723,412	9.02	128.33	132.54	28,079	1.37	32601	4.51	4.67
The Bank of New York Mellon	New York	NY	229,715,000	342,000	18,581,000	14.75	116.33	13.42	322,000	0.56	13000	0.07	0.1
The Frost National Bank	San Antonio	TX	20,472,031	107,181	2,335,781	13.54	90.46	47.74	61,695	1.26	22671	0.97	1.46
The Northern Trust Company	Chicago	IL	91,340,913	295,501	7,038,467	11.68	104.38	38.65	189,735	0.8	22441	0.32	0.34
U.S. Bank National Association	Cincinnati	OH	330,227,426	4,446,911	34,001,503	9.89	61.71	87.4	1,297,058	1.6	1380396	4.06	5.29
UMB Bank, National Association	Kansas City	MO	11,420,563	62,853	764,786	10.55	284.48	44.68	30,864	1.11	5424	0.71	0.82
Union Bank, National Association	San Francisco	CA	91,575,684	686,730	10,709,550	12.29	94.44	81.03	165,552	0.75	126302	1.18	1.44

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending March 31, 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	12.99	11.73	8.84	1
Bank of Hawaii	Honolulu	HI	16.79	15.52	6.24	1
Bankers Trust Company	Des Moines	IA	12.06	10.81	8.54	1
BMO Harris Bank National Association	Chicago	IL	16.81	14.53	9.93	1
Branch Banking and Trust Company	Winston Salem	NC	15.66	13.44	9.41	1
City National Bank	Los Angeles	CA	14.44	12.03	8.24	1
Commerce Bank	Kansas City	MO	14.29	13.04	8.48	1
Fifth Third Bank	Cincinnati	OH	13.88	12.40	11.51	1
First Hawaiian Bank	Honolulu	HI	20.27	18.91	11.33	1
Firstmerit Bank, National Association	Akron	OH	12.01	10.75	7.54	1
HSBC Bank USA, National Association	Mc Lean	VA	18.81	13.57	8.09	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.15	8.91	8.65	1
Old National Bank	Evansville	IN	14.00	12.81	8.02	1
PNC Bank, National Association	Wilmington	DE	14.27	11.44	10.60	1
Signature Bank	New York	NY	17.96	16.86	9.62	1
Silicon Valley Bank	Santa Clara	CA	12.59	11.16	6.94	1
State Street Bank and Trust Company	Boston	MA	19.16	17.33	6.98	1
Texas Capital Bank, National Association	Dallas	TX	10.15	9.02	8.53	1
The Bank of New York Mellon	New York	NY	18.03	14.75	5.75	1
The Frost National Bank	San Antonio	TX	14.48	13.54	8.12	1
The Northern Trust Company	Chicago	IL	13.57	11.68	7.11	1
U.S. Bank National Association	Cincinnati	OH	12.62	9.89	8.28	1
UMB Bank, National Association	Kansas City	MO	11.58	10.55	6.00	1
Union Bank, National Association	San Francisco	CA	14.21	12.29	10.14	1
Webster Bank, National Association	Waterbury	CT	12.96	11.71	8.04	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.81	10.14	8.37	1

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

Assets	Jun 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
Loans and leases, net of unearned income	4,240,917	3,989,260	3,710,245	3,486,503	3,562,091
LESS: Allowance for loan and lease losses	63,127	61,344	63,641	53,915	42,670
Loans & leases, net of unearned income & allow for loan & lease losses	4,177,790	3,927,916	3,646,604	3,432,588	3,519,421
Loans Held for Sale	11,027	10,215	14,413	17,523	21,886
Securities: Held-to-maturity securities	74,635	68,384	51,784	43,556	38,204
Securities: Available-for-sale securities	5,199,798	4,930,202	4,570,505	4,368,375	4,126,032
Federal funds sold and SSUAR	474,260	272,078	474,994	360,586	280,877
Trading assets	35,916	38,865	29,832	24,241	26,919
Interest-bearing balances	292,101	1,150,796	757,405	908,025	506,699
Total Earning Assets	10,265,527	10,398,456	9,545,537	9,154,894	8,520,038
Cash and balances due	401,415	433,134	756,802	694,208	410,353
Premises and fixed assets (including capitalized leases)	171,706	167,602	169,621	163,619	169,398
Other real estate owned	5,021	5,767	4,120	4,553	1,558
Intangible assets: Goodwill	39,816	39,816	39,816	39,816	32,586
Intangible assets: Other intangible assets	12,005	13,902	17,838	13,797	4,939
Other assets	150,547	147,253	160,640	148,643	123,862
Total assets	11,046,037	11,205,930	10,694,374	10,219,530	9,262,734
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	3,684,626	3,375,424	1,883,529	1,785,580	1,529,060
Deposits: In domestic offices: Interest-bearing	5,184,764	5,163,399	5,943,084	5,492,484	5,139,332
Total Deposits	8,869,390	8,538,823	7,826,613	7,278,064	6,668,392
Federal funds purchased and SPUAR	1,291,593	1,775,899	2,059,344	2,201,397	1,864,858
Trading liabilities	-	-	-	-	-
Other borrowed money	5,258	6,529	37,349	38,543	24,005
Other liabilities	93,465	121,856	91,275	85,945	79,315
Total liabilities	10,259,706	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	516,561	491,375	447,193	377,600	389,594
Accumulated other comprehensive income	66,392	68,070	29,222	34,603	33,192
Total equity capital	786,331	762,823	679,793	615,581	626,164
Total liabilities and equity capital	11,046,037	11,205,930	10,694,374	10,219,530	9,262,734
Income Statement					
Interest Income	Jun 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
Interest - Loans	87,754	178,595	179,892	174,269	197,289
Interest - Govt Sec	6,381	22,595	26,839	34,081	45,562
Interest - State & Muni Sec	23,010	38,827	49,477	57,398	45,858
Interest - Fed Funds	203	301	264	337	9,647
Interest - Other	20,940	37,866	30,602	29,201	24,857
Total interest income	138,288	278,184	287,074	295,286	323,213
Interest - Deposits	7,610	20,028	27,283	40,539	73,978
Interest - Federal funds and Other Borrowed Money	1,091	1,691	2,154	2,104	21,733
Total interest expense	8,701	21,719	29,437	42,643	95,711
Net interest income	129,587	256,465	257,637	252,643	227,502
Provision for loan and lease losses	9,000	20,190	29,375	30,390	17,078
Trust income	26,862	58,605	56,783	64,004	94,075
Service Charge Income	36,424	69,484	72,051	77,324	79,829
Other Income	59,667	106,811	102,838	95,575	88,170
Total noninterest income	122,953	234,900	231,672	236,903	262,074
Realized gains (losses) on securities	17,198	13,872	7,509	13	11,736
Salaries & employee benefits	100,495	183,060	178,199	177,974	180,157
Premises and fixed assets	20,071	41,430	42,582	43,516	45,895
Other noninterest expense	73,572	160,447	150,550	141,778	134,301
Total noninterest expense	194,138	384,937	371,331	363,268	360,353
Income (loss) before inc taxes	66,600	100,110	96,112	95,901	123,881
Applicable income taxes	16,415	23,929	26,518	24,339	37,656
Net income	50,185	76,181	69,594	71,562	86,225
Report of changes in Equity					
Equity capital most recently repts for end of prev calendar yr	762,823	679,793	615,581	626,164	581,985
Net income (loss) attributable to bank holding company	50,185	76,181	69,594	71,562	86,225

LESS: Cash dividends declared on common stock	25,000	32,000	-	36,200	65,500
Other comprehensive income	(1,677)	38,849	(5,382)	1,412	23,454
Other adjustments to equity capital	-	-	-	(47,357)	-
Equity capital end of current period	786,331	762,823	679,793	615,581	626,164

Loan Composition	Jun 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
Real Estate - Construction	66,197	65,466	96,977	80,354	71,264
Real Estate - Farm	124,417	134,791	112,996	88,621	76,708
Real Estate - Resident	558,236	540,848	492,962	471,556	398,443
Real Estate - Other	902,327	927,175	836,068	719,704	649,661
Loans to finance agricultural production	43,364	35,309	32,089	38,631	33,585
Commercial and industrial loans	2,021,473	1,754,279	1,647,034	1,611,043	1,760,858
Loans to individuals: Credit cards	310,376	326,882	322,208	231,254	194,965
Loans to individuals: Other consumer loans	44,738	55,298	101,759	193,567	337,688
Other loans	163,443	155,593	75,510	61,786	50,910
Lease financing receivables	17,373	3,834	7,055	7,510	9,895
Total loans and leases	4,251,944	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	1,751	3,918	3,461	4,037	4,315
ALLL: LESS: Charge-offs	8,968	26,405	23,110	23,182	15,522
ALLL: Provision for loan and lease losses	9,000	20,190	29,375	30,390	17,078
ALLL: Balance at end of current period	63,127	61,344	63,641	53,915	42,670
ALLL/Gross Loans	1.49%	1.54%	1.72%	1.55%	1.20%
Net Charge-Offs/Gross Loans	0.43%	0.66%	0.62%	0.66%	0.44%
Recoveries/ Charge-Offs	39.26%	14.84%	14.98%	17.41%	27.80%
Provision for Loan Losses/Gross Loans	0.43%	0.51%	0.79%	0.87%	0.48%

	30-89	90+	Non Accrual		
Real Estate	7,967	1,948	8,023		
Commercial and industrial loans	4,420	784	12,583		
Loans to individuals	3,652	2,820	3,591		
Other loans	1,756	194	111		
	17,795	5,746	24,308		
Past Due/Gross Loans	0.56%				
Non Accrual/ Gross Loans	0.57%				
Non Accrual + OREO/TCE+ALLL	3.68%				

Return on Average Equity					
Net Income before Security Gains	8.52%	8.53%	9.26%	11.51%	12.26%
Net Income	12.97%	10.43%	10.38%	11.51%	14.19%
Return on Average Assets					
Net Income before Security Gains	0.60%	0.61%	0.66%	0.84%	0.98%
Net Income	0.91%	0.74%	0.74%	0.84%	1.13%
Net Interest Margin					
Tax Equivalent	2.71%	2.88%	3.14%	3.32%	3.52%
Salaries/(Income-Interest Expense)	39.79%	37.26%	36.42%	36.35%	36.80%
Other Income/Salaries	122.35%	128.32%	130.01%	133.11%	145.47%
Equity/Assets	7.12%	6.81%	6.36%	6.02%	6.76%
Dividend Payout	49.82%	42.01%	0.00%	50.59%	75.96%
PAT Growth	-68.62%	0.00%	-2.75%	-17.01%	49.15%
Asset Growth	-2.87%	0.00%	4.65%	10.33%	14.02%
Earning Asset Growth	-2.57%	0.00%	4.27%	7.45%	25.01%
Equity Growth	6.20%	0.00%	10.43%	-1.69%	7.59%
Effective Tax Rate	24.65%	23.90%	27.59%	25.38%	30.40%
Efficiency Ratio	76.87%	78.34%	75.89%	74.21%	73.61%
Deposit Analysis					
Loans/Deposits	47.10%	46.00%	46.59%	47.16%	52.78%
Equity/Deposits	8.87%	8.93%	8.69%	8.46%	9.39%
Non-Interest Bearing/Total Deposits	41.54%	39.53%	24.07%	24.53%	22.93%
Interest Bearing/Total Deposits	58.46%	60.47%	75.93%	75.47%	77.07%
Deposit Growth	3.87%	0.00%	7.54%	9.14%	17.97%
Capital Ratios					
Tier 1 Leverage Ratio	6.08%	6.32%	6.15%	6.05%	6.80%
Tier 1 Risk-based Capital Ratio	10.64%	10.68%	10.83%	10.47%	10.88%
Total Risk-based Capital Ratio	11.67%	11.73%	12.01%	11.55%	11.74%