



February 2019

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, 2018) 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, 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	11.64 %
Total Risk-based Capital Ratio	12.29 %
Tier 1 Leverage Ratio	8.85 %

\* 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

928 Grand Boulevard  
Kansas City, Missouri 64106

816.860.7200  
816.860.4829 Fax  
866.651.9262 Toll Free

umb.com

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Fed Funds Matrix**  
**Quarter Ending September 30, 2018**

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	NPL + ORE / Loans + ORE
BancorpSouth Bank	Tupelo	MS	17,259,055	121,019	2,116,375	11.71	192.73	95.32	174,220	1.36	4301	0.2	0.45
Bank of Hawaii	Honolulu	HI	16,963,710	108,690	1,181,289	12.59	198.2	68.8	166,549	1.31	1909	0.16	0.55
Bank of New York Mellon	New York	NY	273,110,000	113,000	26,727,000	15.16	111.88	10.11	2,270,000	1.13	2000	0.01	0.43
Bank of the West	San Francisco	CA	87,628,883	608,120	11,932,574	12.3	135.18	93.17	510,392	0.76	8516	0.07	0.72
Banner Bank	Walla Walla	WA	10,210,090	92,839	1,297,323	11.93	509.15	91.11	101,673	1.35	364	0.03	0.21
BMO Harris Bank, National Association	Chicago	IL	119,082,536	686,923	15,732,516	12.5	57.81	85.85	730,773	0.87	23922	0.15	1.57
BOKF, National Association	Tulsa	OK	32,903,841	210,569	3,106,928	10.49	116.8	84.4	344,084	1.36	13368	0.43	1
Branch Banking and Trust Company	Winston-Salem	NC	216,129,000	1,266,000	28,067,000	11.36	126.47	88.58	2,434,000	1.5	66000	0.24	0.73
Centier Bank	Merrillville	IN	4,236,865	38,182	405,559	11.34	61.64	103.39	41,629	1.38	3454	0.85	1.76
City National Bank	Los Angeles	CA	48,393,372	383,072	4,324,389	10.83	314.73	81.05	453,467	1.25	1252	0.03	0.36
City National Bank of Florida	Miami	FL	13,951,549	25,767	1,671,130	12.99	46.08	94.37	78,342	0.87	412	0.02	0.56
Commerce Bank	Kansas City	MO	24,968,475	159,732	2,453,131	12.95	149.68	68.6	313,920	1.7	5204	0.21	0.79
Fifth Third Bank	Cincinnati	OH	139,986,411	1,090,834	16,645,517	12.27	82.46	86.67	1,795,353	1.71	38370	0.23	1.44
First Hawaiian Bank	Honolulu	HI	19,984,936	141,250	2,419,975	12.06	339.36	75.47	210,243	1.37	362	0.01	0.33
First Merchants Bank	Muncie	IN	9,773,347	78,406	1,436,173	12.46	376.68	92.2	122,970	1.71	8859	0.62	0.4
First National Bank of Pennsylvania	Pittsburgh	PA	32,556,891	176,938	4,590,542	10.11	165.41	91.9	277,748	1.16	35366	0.77	0.64
Frost Bank	San Antonio	TX	31,332,699	137,578	3,215,299	13.1	166.56	52.17	344,202	1.47	3765	0.12	0.62
Great Western Bank	Sioux Falls	SD	12,108,716	64,540	1,873,422	11.59	40.25	96.02	136,933	1.53	23074	1.23	1.88
HSBC Bank USA, National Association	McLean	VA	172,380,093	534,661	23,211,537	17.66	44.17	51.52	337,639	0.25	9939	0.04	1.86
Huntington National Bank	Columbus	OH	105,799,237	757,436	10,825,322	11.31	64.93	87.69	1,162,626	1.48	26794	0.25	1.58
INTRUST Bank, National Association	Wichita	KS	5,068,806	32,362	376,605	10.75	286.92	81.15	63,808	1.64	0	0	0.35
Israel Discount Bank of New York	New York	NY	8,970,579	69,371	903,952	14.06	139.93	83.4	78,501	1.16	0	0	0.81
KeyBank National Association	Cleveland	OH	136,905,256	900,988	15,178,821	11.22	103.97	84.33	1,512,544	1.48	37799	0.25	0.98
Manufacturers and Traders Trust Company	Buffalo	NY	116,372,739	1,015,547	14,745,515	11.07	93.38	95.35	1,455,198	1.67	86633	0.59	1.32
MB Financial Bank, National Association	Chicago	IL	19,660,281	155,411	2,933,068	10.89	149.57	94.37	156,083	1.04	13594	0.46	0.76
MetaBank	Sioux Falls	SD	5,821,148	13,040	819,642	12.56	198.15	66.59	49,816	1.39	30012	3.66	1.22
MUFG Union Bank, National Association	New York	NY	123,983,164	470,489	16,836,134	16.57	62.58	92.59	762,352	0.83	0	0	0.91
NBH Bank	Greenwood Village	CO	5,574,552	33,813	604,985	11.35	104.92	85.13	48,497	1.15	35135	5.81	1.6
NBT Bank, National Association	Norwich	NY	9,469,594	72,805	1,026,492	10.97	198.51	92.1	80,901	1.17	3271	0.32	0.53
Northern Trust Company	Chicago	IL	131,899,678	119,555	9,546,810	13.19	80.73	29.64	1,137,029	1.23	11307	0.12	0.51
Old National Bank	Evansville	IN	17,469,320	52,713	2,308,803	11.86	33.34	89.25	158,107	1.21	2244	0.1	1.32
Oritani Bank	Township of Washin	NJ	4,110,028	28,565	496,249	13.27	307.22	119.56	40,200	1.3	1564	0.32	0.31
Pacific Western Bank	Beverly Hills	CA	24,748,186	141,928	4,886,441	10.87	105.12	95.09	359,905	1.99	4407	0.09	0.73
Park National Bank	Newark	OH	7,707,474	47,981	691,575	11	61.96	88.23	83,398	1.47	3061	0.44	1.43
People's United Bank, National Association	Bridgeport	CT	43,885,667	237,965	5,951,499	11.64	82.68	96.34	348,669	1.06	13083	0.22	0.92
PNC Bank, National Association	Wilmington	DE	368,603,488	2,584,224	38,903,797	9.69	90.77	82.94	3,219,938	1.18	122483	0.31	1.28
Signature Bank	New York	NY	45,870,711	220,706	4,237,997	12.16	134.39	98.71	344,502	1.02	0	0	0.46
Silicon Valley Bank	Santa Clara	CA	57,284,057	285,713	4,260,684	11.98	218.84	55.8	658,451	1.63	0	0	0.47
State Street Bank and Trust Company	Boston	MA	230,961,378	59,530	25,730,938	18.51	NA	13.68	2,216,571	1.34	0	0	0
SunTrust Bank	Atlanta	GA	205,527,049	1,622,249	23,942,683	11.24	55.11	91.3	2,126,970	1.41	69172	0.29	2.01
Texas Capital Bank, National Association	Dallas	TX	27,102,859	190,306	2,444,300	9.28	176.98	115.69	236,560	1.27	79	0	0.45
U.S. Bank National Association	Minneapolis	MN	456,011,031	3,954,648	47,078,168	10.12	105.93	83.29	5,286,185	1.57	118783	0.25	1.33
UMB Bank, National Association	Kansas City	MO	21,235,511	101,302	1,853,767	11.86	198.7	66.55	164,353	1.06	4786	0.26	0.46
Webster Bank, National Association	Waterbury	CT	27,361,377	211,832	2,598,391	10.84	72.23	82.31	277,701	1.37	5228	0.2	1.59
Wells Fargo Bank, National Association	Sioux Falls	SD	1,665,128,000	9,702,000	163,848,000	12.17	67.76	67.67	16,581,000	1.31	514000	0.31	1.56
Western Alliance Bank	Phoenix	AZ	22,181,231	150,011	2,512,949	11.06	172.79	87.45	331,864	2.11	15815	0.63	0.61
Zions Bancorporation, National Association	Salt Lake City	UT	66,730,728	479,654	7,553,208	13.14	120.28	85.29	658,097	1.32	4019	0.05	0.84

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending September 30, 2018**

<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	12.60	11.71	9.68	1
Bank of Hawaii	Honolulu	HI	13.78	12.59	7.20	1
Bank of New York Mellon	New York	NY	15.57	15.16	8.22	1
Bank of the West	San Francisco	CA	13.25	12.30	10.01	1
Banner Bank	Walla Walla	WA	13.03	11.93	10.49	1
BMO Harris Bank, National Association	Chicago	IL	13.68	12.50	11.29	1
BOKF, National Association	Tulsa	OK	11.28	10.49	8.55	1
Branch Banking and Trust Company	Winston-Salem	NC	13.36	11.36	9.48	1
Centier Bank	Merrillville	IN	12.39	11.34	9.87	1
City National Bank	Los Angeles	CA	13.31	10.83	8.19	1
City National Bank of Florida	Miami	FL	13.24	12.99	10.47	1
Commerce Bank	Kansas City	MO	13.81	12.95	9.91	1
Fifth Third Bank	Cincinnati	OH	13.94	12.27	10.56	1
First Hawaiian Bank	Honolulu	HI	13.11	12.06	8.41	1
First Merchants Bank	Muncie	IN	13.43	12.46	10.82	1
First National Bank of Pennsylvania	Pittsburgh	PA	10.85	10.11	8.28	1
Frost Bank	San Antonio	TX	13.77	13.10	8.80	1
Great Western Bank	Sioux Falls	SD	12.24	11.59	10.33	1
HSBC Bank USA, National Association	McLean	VA	20.38	17.66	12.70	1
Huntington National Bank	Columbus	OH	13.57	11.31	9.15	1
INTRUST Bank, National Association	Wichita	KS	11.58	10.75	8.36	1
Israel Discount Bank of New York	New York	NY	15.09	14.06	10.55	1
KeyBank National Association	Cleveland	OH	12.76	11.22	10.09	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.00	11.07	9.55	1
MB Financial Bank, National Association	Chicago	IL	12.83	10.89	9.92	1
MetaBank	Sioux Falls	SD	12.89	12.56	9.75	1
MUFG Union Bank, National Association	New York	NY	17.24	16.57	12.13	1
NBH Bank	Greenwood Village	CO	12.23	11.35	9.08	1
NBT Bank, National Association	Norwich	NY	11.97	10.97	8.83	1
Northern Trust Company	Chicago	IL	14.93	13.19	7.19	1
Old National Bank	Evansville	IN	12.39	11.86	9.08	1
Oritani Bank	Township of Washin	NJ	14.05	13.27	11.74	1
Pacific Western Bank	Beverly Hills	CA	11.69	10.87	10.78	1
Park National Bank	Newark	OH	12.28	11.00	8.16	1
People's United Bank, National Association	Bridgeport	CT	13.57	11.64	9.20	1
PNC Bank, National Association	Wilmington	DE	11.86	9.69	8.32	1
Signature Bank	New York	NY	13.47	12.16	9.67	1
Silicon Valley Bank	Santa Clara	CA	12.91	11.98	7.82	1
State Street Bank and Trust Company	Boston	MA	19.32	18.51	8.99	1
SunTrust Bank	Atlanta	GA	12.59	11.24	10.15	1
Texas Capital Bank, National Association	Dallas	TX	10.90	9.28	9.35	1
U.S. Bank National Association	Minneapolis	MN	12.21	10.12	8.52	1
UMB Bank, National Association	Kansas City	MO	12.51	11.86	9.24	1
Webster Bank, National Association	Waterbury	CT	11.93	10.84	8.05	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.97	12.17	8.59	1
Western Alliance Bank	Phoenix	AZ	12.55	11.06	10.76	1
Zions Bancorporation, National Association	Salt Lake City	UT	14.63	13.14	10.51	1

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

<b>Assets</b>	<b>Dec 2018</b>	<b>Dec 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>	<b>Dec 2014</b>
Loans and leases, net of unearned income	12,178,052	11,280,420	10,540,188	9,430,534	7,465,538
LESS: Allowance for loan and lease losses	103,635	100,604	91,649	81,143	76,140
Loans & leases, net of unearned income & allow for loan & lease losses	12,074,417	11,179,816	10,448,539	9,349,391	7,389,398
Loans Held for Sale	3,192	1,460	5,279	589	624
Securities: Held-to-maturity securities	1,170,646	1,261,014	1,115,932	667,106	278,054
Securities: Available-for-sale securities	6,542,834	6,257,412	6,463,593	6,804,131	6,911,936
Federal funds sold and SSUAR	627,001	191,601	324,327	173,627	118,105
Trading assets	50,390	48,606	19,396	10,600	9,097
Interest-bearing balances	1,032,809	1,337,509	701,472	518,431	1,539,190
<b>Total Earning Assets</b>	<b>21,501,289</b>	<b>20,277,418</b>	<b>19,078,538</b>	<b>17,523,875</b>	<b>16,246,404</b>
Cash and balances due	654,660	391,340	422,332	469,612	441,963
Premises and fixed assets (including capitalized leases)	222,319	216,124	223,115	212,421	208,556
Other real estate owned	3,338	1,501	194	3,307	394
Intangible assets: Goodwill	116,356	119,227	120,404	124,512	98,579
Other assets	639,788	552,328	555,000	489,793	216,662
<b>Total assets</b>	<b>23,137,750</b>	<b>21,557,938</b>	<b>20,399,583</b>	<b>18,823,520</b>	<b>17,212,558</b>
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	6,890,681	7,128,735	6,776,106	6,459,757	5,787,592
Deposits: In domestic offices: Interest-bearing	12,600,483	11,184,055	9,916,061	8,785,879	7,972,889
<b>Total Deposits</b>	<b>19,491,164</b>	<b>18,312,790</b>	<b>16,692,167</b>	<b>15,245,636</b>	<b>13,760,481</b>
Federal funds purchased and SPUAR	1,519,450	1,261,239	1,857,386	1,818,422	2,025,477
Trading liabilities	-	-	-	-	-
Other borrowed money	13,342	10,996	9,517	24,921	8,810
Other liabilities	179,712	156,960	178,187	138,249	105,215
<b>Total liabilities</b>	<b>21,203,668</b>	<b>19,741,985</b>	<b>18,737,257</b>	<b>17,227,228</b>	<b>15,899,983</b>
<b>Equity</b>					
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	1,258,047	1,088,349	947,475	827,924	746,948
Accumulated other comprehensive income	(96,033)	(44,464)	(57,217)	(3,704)	11,006
<b>Total equity capital</b>	<b>1,934,082</b>	<b>1,815,953</b>	<b>1,662,326</b>	<b>1,596,292</b>	<b>1,312,575</b>
<b>Total liabilities and equity capital</b>	<b>23,137,750</b>	<b>21,557,938</b>	<b>20,399,583</b>	<b>18,823,520</b>	<b>17,212,558</b>
<b>Income Statement</b>					
<b>Interest Income</b>	<b>Dec 2018</b>	<b>Dec 2017</b>	<b>Dec 2016</b>	<b>Dec 2015</b>	<b>Dec 2014</b>
Interest - Loans	560,173	462,137	387,677	309,753	247,412
Interest - Govt Sec	1,016	1,204	5,475	7,738	9,808
Interest - State & Muni Sec	78,314	67,843	63,759	62,237	60,386
Interest - Fed Funds	4,808	3,700	2,708	697	259
Interest - Other	87,662	82,575	64,694	51,604	48,040
<b>Total interest income</b>	<b>731,973</b>	<b>617,459</b>	<b>524,313</b>	<b>432,029</b>	<b>365,905</b>
Interest - Deposits	92,101	36,354	17,936	14,269	12,242
Interest - Federal funds and Other Borrowed Money	24,674	17,950	6,504	1,956	1,574
<b>Total interest expense</b>	<b>116,775</b>	<b>54,304</b>	<b>24,440</b>	<b>16,225</b>	<b>13,816</b>
<b>Net interest income</b>	<b>615,198</b>	<b>563,155</b>	<b>499,873</b>	<b>415,804</b>	<b>352,089</b>
Provision for loan and lease losses	70,750	41,000	32,500	15,500	17,000
Trust income	79,562	74,236	67,374	65,060	64,076
Service Charge Income	85,410	88,958	87,953	87,705	86,587
Other Income	136,057	140,876	129,470	114,985	114,796
<b>Total noninterest income</b>	<b>301,029</b>	<b>304,070</b>	<b>284,797</b>	<b>267,750</b>	<b>265,459</b>
Realized gains (losses) on securities	578	4,192	8,509	10,402	4,127
Salaries & employee benefits	314,793	308,347	293,271	278,701	244,489
Premises and fixed assets	63,386	60,904	58,820	57,000	52,558
Other noninterest expense	246,378	230,075	214,033	210,406	184,427
<b>Total noninterest expense</b>	<b>624,557</b>	<b>599,326</b>	<b>566,124</b>	<b>546,107</b>	<b>481,474</b>
<b>Income before holding gain (loss) equity sec, inc tax, discount ops</b>	<b>221,498</b>	<b>231,091</b>	<b>194,555</b>	<b>132,349</b>	<b>123,201</b>
Unrealized holding gains (losses) equity securities not held for trading	(40)	-	-	-	-
Applicable income taxes	28,437	55,218	45,004	31,394	28,369
<b>Income before discontinued operations</b>	<b>193,021</b>	<b>175,873</b>	<b>149,551</b>	<b>100,955</b>	<b>94,832</b>
Discontinued operations, net of applicable income taxes	-	-	-	-	-
<b>Net Income</b>	<b>193,021</b>	<b>175,873</b>	<b>149,551</b>	<b>100,955</b>	<b>94,832</b>

**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	193,021	175,873	149,551	100,955	94,832
Changes incident to business combinations, net	-	-	(5)	202,485	-
LESS: Cash dividends declared on common stock	36,250	35,000	30,000	-	-
Other comprehensive income	(38,655)	12,754	(53,512)	(14,710)	43,646
Other adjustments to equity capital	13	-	-	(5,013)	15,000
Equity capital end of current period	1,934,082	1,815,953	1,662,326	1,596,292	1,312,575

**Loan Composition**

	Dec 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Real Estate - Construction	792,565	717,849	741,804	416,567	256,006
Real Estate - Farm	464,835	475,147	460,274	345,355	261,493
Real Estate - Resident	1,256,416	1,288,430	1,265,425	1,222,780	964,036
Real Estate - Other	3,249,347	3,088,373	2,705,440	2,317,175	1,604,535
Loans to finance agricultural production	212,654	236,185	254,572	182,550	138,644
Commercial and industrial loans	5,586,159	4,852,054	4,439,407	4,287,336	3,566,299
Loans to individuals: Credit cards	230,982	252,697	270,098	291,570	310,296
Loans to individuals: Other consumer loans	143,976	130,389	109,754	98,664	63,700
Other loans	239,062	216,789	259,161	227,269	262,063
Lease financing receivables	5,248	23,967	39,532	41,857	39,090
Total loans and leases	12,181,244	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	9,824	6,561	6,829	4,614	3,382
ALLL: LESS: Charge-offs	77,543	38,606	28,823	15,111	18,993
ALLL: Provision for loan and lease losses	70,750	41,000	32,500	15,500	17,000
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	103,635	100,604	91,649	81,143	76,140
ALLL/Gross Loans	0.85%	0.89%	0.87%	0.86%	1.02%
Net Charge-Offs/Gross Loans	0.64%	0.34%	0.27%	0.16%	0.25%
Recoveries/ Charge-Offs	12.67%	16.99%	23.69%	30.53%	17.81%
Provision for Loan Losses/Gross Loans	0.58%	0.36%	0.31%	0.16%	0.23%

	30-89	90+	Non Accrual		
Real Estate	8,396	3,840	15,245		
Commercial and industrial loans	5,182	90	25,989		
Loans to individuals	2,205	1,932	711		
Other loans	1,040	147	1,073		
	16,823	6,009	43,018		
Past Due/Gross Loans	0.19%				
Non Accrual/ Gross Loans	0.35%				
Non Accrual + OREO/TCE+ALLL	2.41%				

**Return on Average Equity**

Net Income before Security Gains	10.48%	9.72%	8.32%	6.08%	7.23%
Net Income	10.51%	9.96%	8.82%	6.77%	7.56%
Return on Average Assets					
Net Income before Security Gains	0.93%	0.85%	0.73%	0.52%	0.58%
Net Income	0.93%	0.88%	0.77%	0.58%	0.60%
Net Interest Margin					
Tax Equivalent	3.22%	3.11%	2.87%	2.65%	2.50%
Salaries/(Income-Interest Expense)	34.36%	35.56%	37.38%	40.77%	39.59%
Other Income/Salaries	95.63%	98.61%	97.11%	96.07%	108.58%
Equity/Assets	8.36%	8.42%	8.15%	8.48%	7.63%
Dividend Payout	18.78%	19.90%	20.06%	0.00%	0.00%
PAT Growth	9.75%	17.60%	48.14%	6.46%	6.94%
Asset Growth	7.33%	0.00%	0.00%	0.00%	3.43%
Earning Asset Growth	6.04%	0.00%	0.00%	0.00%	4.12%
Equity Growth	6.51%	0.00%	0.00%	0.00%	13.24%
Effective Tax Rate	12.84%	23.89%	23.13%	23.72%	23.03%
Efficiency Ratio	66.35%	65.69%	68.89%	76.68%	74.79%
Deposit Analysis					
Loans/Deposits	61.95%	61.05%	62.60%	61.33%	53.70%

Equity/Deposits	9.92%	9.92%	9.96%	10.47%	9.54%
Non-Interest Bearing/Total Deposits	35.35%	38.93%	40.59%	42.37%	42.06%
Interest Bearing/Total Deposits	64.65%	61.07%	59.41%	57.63%	57.94%
Deposit Growth	6.43%	0.00%	0.00%	0.00%	-0.31%
<b>Capital Ratios</b>					
Tier 1 Leverage Ratio	8.85%	8.57%	8.24%	8.13%	7.63%
Common Equity Tier 1 Capital Ratio	11.64%	11.19%	10.70%	10.63%	N/A
Tier 1 Risk-based Capital Ratio	11.64%	11.19%	10.70%	10.63%	11.68%
Total Risk-based Capital Ratio	12.29%	11.85%	11.32%	11.22%	12.43%