



January 2013

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, 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 December 31, 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	10.54 %
Total Risk-based Capital Ratio	11.42 %
Tier 1 Leverage Ratio	7.58 %

\* 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, 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	13,224,587	169,019	1,473,425	12.22	76.42	80.37	74,814	0.77	128211	8.7	10.95
Bank of Hawaii	Honolulu	HI	13,393,855	130,971	973,700	15.5	293.05	51.57	125,993	1.23	3065	0.31	0.35
Bankers Trust Company	Des Moines	IA	3,214,012	32,686	238,278	11.01	209.9	76.55	14,264	0.72	22861	9.59	9.99
BMO Harris Bank National Association	Chicago	IL	91,324,978	703,648	14,257,676	15.58	32.72	69.43	331,711	0.47	293442	2.06	3.12
Branch Banking and Trust Company	Winston Salem	NC	176,357,869	1,827,534	18,293,807	12.16	64	84.71	1,201,703	0.92	443077	2.42	3.04
City National Bank	Los Angeles	CA	25,877,700	313,418	2,404,384	10.67	128.47	65.65	162,854	0.9	110673	4.6	6.1
Commerce Bank	Kansas City	MO	20,739,422	175,032	2,025,089	12.97	259.57	57.24	196,631	1.3	23414	1.16	1.35
Fifth Third Bank	Cincinnati	OH	114,987,769	1,919,584	15,751,615	12.29	108.75	96.61	1,244,477	1.45	355936	2.26	2.76
First Hawaiian Bank	Honolulu	HI	16,090,846	130,172	2,635,699	18.2	355.41	68.03	163,810	1.37	4899	0.19	0.3
Firstmerit Bank, National Association	Akron	OH	14,612,874	142,586	1,455,464	10.82	39.99	80.99	99,485	0.91	71006	4.88	6.39
Frost Bank	San Antonio	TX	21,866,297	105,401	2,412,240	13.07	93.07	48.1	182,221	1.21	18524	0.77	1.16
HSBC Bank USA, National Association	Mc Lean	VA	196,238,413	637,101	18,819,363	14.47	37.4	46.49	-905,712	-0.62	94441	0.5	0.63
Manufacturers and Traders Trust Company	Buffalo	NY	80,138,164	915,590	10,111,701	9.01	53.59	98.2	771,902	1.31	112160	1.11	1.7
Old National Bank	Evansville	IN	9,238,805	54,762	1,052,625	11.45	19.15	72.42	69,376	1.02	42678	4.05	6.69
PNC Bank, National Association	Wilmington	DE	292,503,471	4,038,768	36,536,551	11.35	58.84	88.32	2,073,079	0.98	940801	2.57	3.32
Signature Bank	New York	NY	16,459,253	102,910	1,584,282	16.15	174.58	67.29	135,350	1.17	0	0	0
Silicon Valley Bank	Santa Clara	CA	20,332,174	101,411	1,547,061	11.41	228.41	45.74	146,729	1	0	0	0
State Street Bank and Trust Company	Boston	MA	200,653,748	21,600	19,603,406	18.04	430.62	9.33	1,453,289	1.04	76439	0.39	0.61
Texas Capital Bank, National Association	Dallas	TX	9,871,613	73,721	789,391	8.93	121.06	136.13	92,019	1.42	19079	2.42	2.49
The Bank of New York Mellon	New York	NY	264,966,000	313,000	19,681,000	14.1	127.76	12.97	950,000	0.54	5000	0.03	0.04
The Northern Trust Company	Chicago	IL	93,383,364	298,634	7,229,398	11.8	99.17	37.39	540,281	0.77	20637	0.29	0.3
U.S. Bank National Association	Cincinnati	OH	342,627,272	4,287,818	37,077,741	10.67	62.99	88.61	4,066,070	1.65	1051082	2.83	3.62
UMB Bank, National Association	Kansas City	MO	11,150,114	62,009	805,477	10.41	238.27	47.3	65,163	0.79	4553	0.57	0.67
Union Bank, National Association	San Francisco	CA	87,417,794	652,254	11,308,905	12.35	102.39	82.36	452,942	0.69	102874	0.91	1.13
Webster Bank, National Association	Waterbury	CT	19,702,506	186,089	2,037,858	11.7	108.26	81.1	141,495	0.99	3072	0.15	0.2

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending September 30, 2012**

<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	13.48	12.22	9.26	1
Bank of Hawaii	Honolulu	HI	16.76	15.50	6.54	1
Bankers Trust Company	Des Moines	IA	12.26	11.01	8.50	1
BMO Harris Bank National Association	Chicago	IL	17.46	15.58	10.99	1
Branch Banking and Trust Company	Winston Salem	NC	13.96	12.16	8.71	1
City National Bank	Los Angeles	CA	13.87	10.67	7.33	1
Commerce Bank	Kansas City	MO	14.22	12.97	8.66	1
Fifth Third Bank	Cincinnati	OH	13.76	12.29	11.44	1
First Hawaiian Bank	Honolulu	HI	19.56	18.20	11.12	1
Firstmerit Bank, National Association	Akron	OH	12.07	10.82	7.84	1
Frost Bank	San Antonio	TX	13.93	13.07	7.96	1
HSBC Bank USA, National Association	Mc Lean	VA	20.28	14.47	8.01	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.09	9.01	8.70	1
Old National Bank	Evansville	IN	12.59	11.45	7.79	1
PNC Bank, National Association	Wilmington	DE	14.00	11.35	10.09	1
Signature Bank	New York	NY	17.23	16.15	9.60	1
Silicon Valley Bank	Santa Clara	CA	12.70	11.41	7.00	1
State Street Bank and Trust Company	Boston	MA	19.91	18.04	6.82	1
Texas Capital Bank, National Association	Dallas	TX	10.41	8.93	8.30	1
The Bank of New York Mellon	New York	NY	14.84	14.10	5.53	1
The Northern Trust Company	Chicago	IL	13.78	11.80	7.46	1
U.S. Bank National Association	Cincinnati	OH	12.97	10.67	8.96	1
UMB Bank, National Association	Kansas City	MO	11.39	10.41	6.17	1
Union Bank, National Association	San Francisco	CA	13.97	12.35	10.77	1
Webster Bank, National Association	Waterbury	CT	12.96	11.70	8.10	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.11	9.69	8.22	1

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

	Dec 2012	Dec 2011	Dec 2010	Dec 2009	Dec 2008
<b>Assets</b>					
Loans and leases, net of unearned income	5,686,285	3,989,260	3,710,245	3,486,503	3,562,091
LESS: Allowance for loan and lease losses	71,426	61,344	63,641	53,915	42,670
Loans & leases, net of unearned income & allow for loan & lease losses	5,614,859	3,927,916	3,646,604	3,432,588	3,519,421
Loans Held for Sale	3,877	10,215	14,413	17,523	21,886
Securities: Held-to-maturity securities	114,756	68,384	51,784	43,556	38,204
Securities: Available-for-sale securities	6,937,435	4,930,202	4,570,505	4,368,375	4,126,032
Federal funds sold and SSUAR	89,868	272,078	474,994	360,586	280,877
Trading assets	25,107	38,865	29,832	24,241	26,919
Interest-bearing balances	720,304	1,150,796	757,405	908,025	506,699
Total Earning Assets	13,506,206	10,398,456	9,545,537	9,154,894	8,520,038
Cash and balances due	683,725	433,134	756,802	694,208	410,353
Premises and fixed assets (including capitalized leases)	221,003	167,602	169,621	163,619	169,398
Other real estate owned	3,524	5,767	4,120	4,553	1,558
Intangible assets: Goodwill	90,011	39,816	39,816	39,816	32,586
Intangible assets: Other intangible assets	15,796	13,902	17,838	13,797	4,939
Other assets	169,598	147,253	160,640	148,643	123,862
Total assets	14,689,863	11,205,930	10,694,374	10,219,530	9,262,734
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	4,978,034	3,375,424	1,883,529	1,785,580	1,529,060
Deposits: In domestic offices: Interest-bearing	6,732,790	5,163,399	5,943,084	5,492,484	5,139,332
Total Deposits	11,710,824	8,538,823	7,826,613	7,278,064	6,668,392
Federal funds purchased and SPUAR	1,788,374	1,775,899	2,059,344	2,201,397	1,864,858
Trading liabilities	-	-	-	-	-
Other borrowed money	5,879	6,529	37,349	38,543	24,005
Other liabilities	122,135	121,856	91,275	85,945	79,315
Total liabilities	13,627,212	10,443,107	10,014,581	9,603,949	8,636,570
<b>Equity</b>					
Common stock (par value)	21,250	20,254	20,254	20,254	20,254
Surplus	368,371	183,124	183,124	183,124	183,124
Retained earnings	587,441	491,375	447,193	377,600	389,594
Accumulated other comprehensive income	85,589	68,070	29,222	34,603	33,192
Total equity capital	1,062,651	762,823	679,793	615,581	626,164
Total liabilities and equity capital	14,689,863	11,205,930	10,694,374	10,219,530	9,262,734
<b>Income Statement</b>					
<b>Interest Income</b>					
Interest - Loans	220,083	178,595	179,892	174,269	197,289
Interest - Govt Sec	13,153	22,595	26,839	34,081	45,562
Interest - State & Muni Sec	63,244	38,827	49,477	57,398	45,858
Interest - Fed Funds	601	301	264	337	9,647
Interest - Other	45,309	37,866	30,602	29,201	24,857
Total interest income	342,390	278,184	287,074	295,286	323,213
Interest - Deposits	17,415	20,028	27,283	40,539	73,978
Interest - Federal funds and Other Borrowed Money	2,627	1,691	2,154	2,104	21,733
Total interest expense	20,042	21,719	29,437	42,643	95,711
Net interest income	322,348	256,465	257,637	252,643	227,502
Provision for loan and lease losses	17,500	20,190	29,375	30,390	17,078
Trust income	55,241	58,605	56,783	64,004	94,075
Service Charge Income	80,506	69,484	72,051	77,324	79,829
Other Income	115,278	106,811	102,838	95,575	88,170
Total noninterest income	251,025	234,900	231,672	236,903	262,074
Realized gains (losses) on securities	20,135	13,872	7,509	13	11,736
Salaries & employee benefits	224,424	183,060	178,199	177,974	180,157
Premises and fixed assets	46,870	41,430	42,582	43,516	45,895
Other noninterest expense	174,126	160,447	150,550	141,778	134,301
Total noninterest expense	445,420	384,937	371,331	363,268	360,353
Income (loss) before inc taxes	130,588	100,110	96,112	95,901	123,881
Applicable income taxes	32,791	23,929	26,518	24,339	37,656
Net income	97,797	76,181	69,594	71,562	86,225
<b>Report of changes in Equity</b>					
Equity capital most recently reptyd for end of prev calendar yr	762,823	679,793	615,581	626,164	581,985
Net income (loss) attributable to bank holding company	97,797	76,181	69,594	71,562	86,225

Changes incident to business combinations, net	248,953	-	-	-	-
LESS: Cash dividends declared on common stock	53,000	32,000	-	36,200	65,500
Other comprehensive income	4,578	38,849	(5,382)	1,412	23,454
Other adjustments to equity capital	1,500	-	-	(47,357)	-
Equity capital end of current period	1,062,651	762,823	679,793	615,581	626,164

<b>Loan Composition</b>	<b>Dec 2012</b>	<b>Dec 2011</b>	<b>Dec 2010</b>	<b>Dec 2009</b>	<b>Dec 2008</b>
Real Estate - Construction	78,486	65,466	96,977	80,354	71,264
Real Estate - Farm	177,734	134,791	112,996	88,621	76,708
Real Estate - Resident	789,224	540,848	492,962	471,556	398,443
Real Estate - Other	1,257,591	927,175	836,068	719,704	649,661
Loans to finance agricultural production	103,600	35,309	32,089	38,631	33,585
Commercial and industrial loans	2,697,660	1,754,279	1,647,034	1,611,043	1,760,858
Loans to individuals: Credit cards	326,859	326,882	322,208	231,254	194,965
Loans to individuals: Other consumer loans	56,166	55,298	101,759	193,567	337,688
Other loans	183,758	155,593	75,510	61,786	50,910
Lease financing receivables	19,084	3,834	7,055	7,510	9,895
Total loans and leases	5,690,162	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	3,965	3,918	3,461	4,037	4,315
ALLL: LESS: Charge-offs	22,056	26,405	23,110	23,182	15,522
ALLL: Provision for loan and lease losses	17,500	20,190	29,375	30,390	17,078
ALLL: Adjustments	10,673	-	-	-	-
ALLL: Balance at end of current period	71,426	61,344	63,641	53,915	42,670
ALLL/Gross Loans	1.26%	1.54%	1.72%	1.55%	1.20%
Net Charge-Offs/Gross Loans	0.39%	0.66%	0.62%	0.66%	0.44%
Recoveries/ Charge-Offs	17.98%	14.84%	14.98%	17.41%	27.80%
Provision for Loan Losses/Gross Loans	0.31%	0.51%	0.79%	0.87%	0.48%

	<b>30-89</b>	<b>90+</b>	<b>Non Accrual</b>		
Real Estate	10,036	212	10,232		
Commercial and industrial loans	6,215	135	15,421		
Loans to individuals	3,308	2,810	2,269		
Other loans	312	397	90		
	19,871	3,554	28,012		
Past Due/Gross Loans	0.41%				
Non Accrual/ Gross Loans	0.49%				
Non Accrual + OREO/TCE+ALLL	3.07%				

Return on Average Equity					
Net Income before Security Gains	9.83%	8.53%	9.26%	11.51%	12.26%
Net Income	12.38%	10.43%	10.38%	11.51%	14.19%
Return on Average Assets					
Net Income before Security Gains	0.69%	0.61%	0.66%	0.84%	0.98%
Net Income	0.87%	0.74%	0.74%	0.84%	1.13%
Net Interest Margin					
Tax Equivalent	3.46%	2.88%	3.14%	3.32%	3.52%
Salaries/(Income-Interest Expense)	39.14%	37.26%	36.42%	36.35%	36.80%
Other Income/Salaries	111.85%	128.32%	130.01%	133.11%	145.47%
Equity/Assets	7.23%	6.81%	6.36%	6.02%	6.76%
Dividend Payout	54.19%	42.01%	0.00%	50.59%	75.93%
PAT Growth	28.37%	0.00%	-2.75%	-17.01%	49.15%
Asset Growth	31.09%	0.00%	4.65%	10.33%	14.02%
Earning Asset Growth	29.89%	0.00%	4.27%	7.45%	25.01%
Equity Growth	39.31%	0.00%	10.43%	-1.69%	7.59%
Effective Tax Rate	25.11%	23.90%	27.59%	25.38%	30.40%
Efficiency Ratio	77.68%	78.34%	75.89%	74.21%	73.61%

Deposit Analysis					
Loans/Deposits	47.95%	46.00%	46.59%	47.16%	52.78%
Equity/Deposits	9.07%	8.93%	8.69%	8.46%	9.39%
Non-Interest Bearing/Total Deposits	42.51%	39.53%	24.07%	24.53%	22.93%
Interest Bearing/Total Deposits	57.49%	60.47%	75.93%	75.47%	77.07%
Deposit Growth	37.15%	0.00%	7.54%	9.14%	17.97%

Capital Ratios					
Tier 1 Leverage Ratio	7.58%	6.32%	6.15%	6.05%	6.80%
Tier 1 Risk-based Capital Ratio	10.54%	10.68%	10.83%	10.47%	10.88%
Total Risk-based Capital Ratio	11.42%	11.73%	12.01%	11.55%	11.74%