



August 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 March 31, 2013) 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, 2013, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	9.90 %
Total Risk-based Capital Ratio	10.71 %
Tier 1 Leverage Ratio	6.24 %

* 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

1010 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 March 31, 2013

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	13,383,985	162,601	1,499,420	12.8	85.89	77.92	24,139	0.73	96314	6.42	7.92
Bank of Hawaii	Honolulu	HI	13,541,857	126,878	970,693	15.43	271.65	51.39	36,124	1.07	3318	0.34	0.37
Bank of the West	San Francisco	CA	62,493,262	687,361	11,726,348	15.04	126.35	96.39	141,415	0.91	28210	0.24	0.38
Bankers Trust Company	Des Moines	IA	2,839,161	31,488	239,621	10.6	288.27	92.87	5,238	0.74	17835	7.44	7.65
BMO Harris Bank National Association	Chicago	IL	98,724,706	793,938	14,303,847	15.24	36.83	63.92	54,809	0.24	258315	1.81	2.73
BOKF, National Association	Tulsa	OK	27,175,478	205,965	2,423,419	10.38	80.62	60.88	85,178	1.25	101535	4.19	5.25
Branch Banking and Trust Company	Winston Salem	NC	176,106,904	1,800,116	18,666,300	11.55	71.56	84.44	206,664	0.47	366023	1.96	2.43
City National Bank	Los Angeles	CA	27,074,457	324,682	2,443,970	10.01	173.41	70.12	51,086	0.75	63537	2.6	3.39
Commerce Bank	Kansas City	MO	22,079,408	168,031	1,984,085	12.36	281.21	53.96	60,576	1.12	19371	0.98	1.12
Fifth Third Bank	Cincinnati	OH	118,997,722	1,765,849	15,089,939	11.47	114.23	92.58	419,260	1.41	316278	2.1	2.56
First Hawaiian Bank	Honolulu	HI	16,389,293	131,031	2,649,638	17.58	301.69	70.71	52,577	1.28	5298	0.2	0.32
Firstmerit Bank, National Association	Akron	OH	15,256,261	146,788	1,411,108	10.17	44.81	77.42	39,579	1.06	81976	5.81	7.61
Frost Bank	San Antonio	TX	22,543,869	93,589	2,395,562	12.93	91.68	47.9	56,843	1.03	12630	0.53	0.77
HSBC Bank USA, National Association	Mc Lean	VA	183,859,723	568,192	18,875,873	14.21	42.59	47.82	213,022	0.48	87204	0.46	0.55
KeyBank National Association	Cleveland	OH	86,748,331	942,530	9,314,990	10.91	116.16	86.79	204,837	0.97	25779	0.28	0.31
Manufacturers and Traders Trust Company	Buffalo	NY	81,888,714	921,839	10,392,118	9.17	51.83	99.07	282,877	1.4	95639	0.92	1.39
Old National Bank	Evansville	IN	9,524,452	53,481	1,062,518	12.91	25.17	72.15	23,735	1.02	34776	3.27	4.82
PNC Bank, National Association	Wilmington	DE	290,107,628	3,827,409	36,344,272	11.2	53.42	88.72	824,576	1.14	855691	2.35	3.04
Signature Bank	New York	NY	18,266,644	112,815	1,714,981	15.21	217.85	73.08	50,633	1.14	0	0	0
Silicon Valley Bank	Santa Clara	CA	21,495,382	111,869	1,637,365	11.7	276.64	45.46	46,201	0.88	0	0	0
State Street Bank and Trust Company	Boston	MA	214,099,182	21,600	19,523,908	16.1	93913.04	8.82	382,056	0.75	56374	0.29	0.48
SunTrust Bank	Atlanta	GA	167,730,169	2,151,155	21,489,651	11.53	92.27	94.85	360,839	0.87	397775	1.85	2.57
Texas Capital Bank, National Association	Dallas	TX	10,013,828	75,000	907,597	8.21	133.84	120.18	34,518	1.42	14427	1.59	1.63
The Bank of New York Mellon	New York	NY	277,308,000	214,000	18,980,000	13.04	100.47	13.17	-505,000	-0.8	3000	0.02	0.02
The Huntington National Bank	Columbus	OH	55,860,062	744,192	4,902,675	10.79	129.27	87.57	155,636	1.12	25001	0.51	0.48
The Northern Trust Company	Chicago	IL	92,820,519	294,142	7,233,734	12.18	111.96	37.29	165,631	0.73	10534	0.15	0.15
U.S. Bank National Association	Cincinnati	OH	345,786,969	4,194,224	38,508,988	10.71	64.64	88.45	1,399,699	1.64	1053035	2.73	3.52
UMB Bank, National Association	Kansas City	MO	15,459,121	69,881	1,057,029	10.28	210.21	47.72	28,394	0.78	3565	0.34	0.4
Union Bank, National Association	San Francisco	CA	96,340,168	624,292	11,967,206	11.76	96.48	80.37	128,123	0.54	87045	0.73	0.93
Webster Bank, National Association	Waterbury	CT	20,075,695	167,840	2,083,109	11.84	83.04	81.37	46,122	0.92	3550	0.17	0.22

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending March 31, 2013

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	14.06	12.80	9.44	1
Bank of Hawaii	Honolulu	HI	16.69	15.43	6.62	1
Bank of the West	San Francisco	CA	16.30	15.04	12.86	1
Bankers Trust Company	Des Moines	IA	11.85	10.60	8.27	1
BMO Harris Bank National Association	Chicago	IL	17.03	15.24	10.93	1
BOKF, National Association	Tulsa	OK	12.72	10.38	7.20	1
Branch Banking and Trust Company	Winston Salem	NC	13.30	11.55	8.85	1
City National Bank	Los Angeles	CA	13.04	10.01	6.98	1
Commerce Bank	Kansas City	MO	13.58	12.36	8.05	1
Fifth Third Bank	Cincinnati	OH	12.84	11.47	10.63	1
First Hawaiian Bank	Honolulu	HI	18.96	17.58	10.84	1
Firstmerit Bank, National Association	Akron	OH	11.42	10.17	7.46	1
Frost Bank	San Antonio	TX	13.66	12.93	7.65	1
HSBC Bank USA, National Association	Mc Lean	VA	19.54	14.21	8.95	1
KeyBank National Association	Cleveland	OH	13.89	10.91	9.80	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.12	9.17	8.92	1
Old National Bank	Evansville	IN	13.96	12.91	8.00	1
PNC Bank, National Association	Wilmington	DE	14.41	11.20	10.00	1
Signature Bank	New York	NY	16.26	15.21	9.31	1
Silicon Valley Bank	Santa Clara	CA	13.01	11.70	7.35	1
State Street Bank and Trust Company	Boston	MA	17.57	16.10	6.05	1
SunTrust Bank	Atlanta	GA	13.65	11.53	9.61	1
Texas Capital Bank, National Association	Dallas	TX	10.28	8.21	9.12	1
The Bank of New York Mellon	New York	NY	13.59	13.04	5.20	1
The Huntington National Bank	Columbus	OH	12.77	10.79	9.38	1
The Northern Trust Company	Chicago	IL	13.95	12.18	7.65	1
U.S. Bank National Association	Cincinnati	OH	12.80	10.71	9.06	1
UMB Bank, National Association	Kansas City	MO	11.11	10.28	6.22	1
Union Bank, National Association	San Francisco	CA	13.24	11.76	10.03	1
Webster Bank, National Association	Waterbury	CT	13.09	11.84	8.12	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.05	10.55	8.72	1
Zions First National Bank	Salt Lake City	UT	14.43	13.16	10.85	1

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

	Jun 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Assets					
Loans and leases, net of unearned income	6,338,591	5,686,285	3,989,260	3,710,245	3,486,503
LESS: Allowance for loan and lease losses	71,647	71,426	61,344	63,641	53,915
Loans & leases, net of unearned income & allow for loan & lease losses	6,266,944	5,614,859	3,927,916	3,646,604	3,432,588
Loans Held for Sale	6,693	3,877	10,215	14,413	17,523
Securities: Held-to-maturity securities	160,328	114,756	68,384	51,784	43,556
Securities: Available-for-sale securities	6,944,358	6,937,435	4,930,202	4,570,505	4,368,375
Federal funds sold and SSUAR	66,973	89,868	272,078	474,994	360,586
Trading assets	16,410	25,107	38,865	29,832	24,241
Interest-bearing balances	607,274	720,304	1,150,796	757,405	908,025
Total Earning Assets	14,068,980	13,506,206	10,398,456	9,545,537	9,154,894
Cash and balances due	412,531	683,725	433,134	756,802	694,208
Premises and fixed assets (including capitalized leases)	218,652	221,003	167,602	169,621	163,619
Other real estate owned	3,573	3,524	5,767	4,120	4,553
Intangible assets: Goodwill	90,011	90,011	39,816	39,816	39,816
Intangible assets: Other intangible assets	13,628	15,796	13,902	17,838	13,797
Other assets	186,796	169,598	147,253	160,640	148,643
Total assets	14,994,171	14,689,863	11,205,930	10,694,374	10,219,530
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	4,937,642	4,978,034	3,375,424	1,883,529	1,785,580
Deposits: In domestic offices: Interest-bearing	6,842,112	6,732,790	5,163,399	5,943,084	5,492,484
Total Deposits	11,779,754	11,710,824	8,538,823	7,826,613	7,278,064
Federal funds purchased and SPUAR	2,159,100	1,788,374	1,775,899	2,059,344	2,201,397
Trading liabilities	-	-	-	-	-
Other borrowed money	4,577	5,879	6,529	37,349	38,543
Other liabilities	69,937	122,135	121,856	91,275	85,945
Total liabilities	14,013,368	13,627,212	10,443,107	10,014,581	9,603,949
Equity					
Common stock (par value)	21,250	21,250	20,254	20,254	20,254
Surplus	368,371	368,371	183,124	183,124	183,124
Retained earnings	613,409	587,441	491,375	447,193	377,600
Accumulated other comprehensive income	(22,227)	85,589	68,070	29,222	34,603
Total equity capital	980,803	1,062,651	762,823	679,793	615,581
Total liabilities and equity capital	14,994,171	14,689,863	11,205,930	10,694,374	10,219,530
Income Statement					
Interest Income					
Interest - Loans	112,604	220,083	178,595	179,892	174,269
Interest - Govt Sec	4,935	13,153	22,595	26,839	34,081
Interest - State & Muni Sec	28,742	63,244	38,827	49,477	57,398
Interest - Fed Funds	64	601	301	264	337
Interest - Other	24,831	45,309	37,866	30,602	29,201
Total interest income	171,176	342,390	278,184	287,074	295,286
Interest - Deposits	7,125	17,415	20,028	27,283	40,539
Interest - Federal funds and Other Borrowed Money	1,179	2,627	1,691	2,154	2,104
Total interest expense	8,304	20,042	21,719	29,437	42,643
Net interest income	162,872	322,348	256,465	257,637	252,643
Provision for loan and lease losses	7,000	17,500	20,190	29,375	30,390
Trust income	27,790	55,241	58,605	56,783	64,004
Service Charge Income	43,128	80,506	69,484	72,051	77,324
Other Income	55,912	115,278	106,811	102,838	95,575
Total noninterest income	126,830	251,025	234,900	231,672	236,903
Realized gains (losses) on securities	7,412	20,135	13,872	7,509	13
Salaries & employee benefits	115,739	224,424	183,060	178,199	177,974
Premises and fixed assets	25,004	46,870	41,430	42,582	43,516
Other noninterest expense	84,422	174,126	160,447	150,550	141,778
Total noninterest expense	225,165	445,420	384,937	371,331	363,268
Income (loss) before inc taxes	64,949	130,588	100,110	96,112	95,901
Applicable income taxes	14,982	32,791	23,929	26,518	24,339
Net income	49,967	97,797	76,181	69,594	71,562
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	1,062,651	762,823	679,793	615,581	626,164
Net income (loss) attributable to bank holding company	49,967	97,797	76,181	69,594	71,562

Changes incident to business combinations, net	-	248,953	-	-	-
LESS: Cash dividends declared on common stock	24,000	53,000	32,000	-	36,200
Other comprehensive income	(107,815)	4,578	38,849	(5,382)	1,412
Other adjustments to equity capital	-	1,500	-	-	(47,357)
Equity capital end of current period	980,803	1,062,651	762,823	679,793	615,581

	Jun 2013	Dec 2012	Dec 2011	Dec 2010	Dec 2009
Loan Composition					
Real Estate - Construction	107,171	78,486	65,466	96,977	80,354
Real Estate - Farm	189,552	177,734	134,791	112,996	88,621
Real Estate - Resident	824,727	789,224	540,848	492,962	471,556
Real Estate - Other	1,379,306	1,257,591	927,175	836,068	719,704
Loans to finance agricultural production	105,547	103,600	35,309	32,089	38,631
Commercial and industrial loans	3,104,289	2,697,660	1,754,279	1,647,034	1,611,043
Loans to individuals: Credit cards	298,797	326,859	326,882	322,208	231,254
Loans to individuals: Other consumer loans	55,877	56,166	55,298	101,759	193,567
Other loans	253,767	183,758	155,593	75,510	61,786
Lease financing receivables	26,251	19,084	3,834	7,055	7,510
Total loans and leases	6,345,284	5,690,162	3,999,475	3,724,658	3,504,026
Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	71,426	61,344	63,641	53,915	42,670
ALLL: Recoveries	2,154	3,965	3,918	3,461	4,037
ALLL: LESS: Charge-offs	8,933	22,056	26,405	23,110	23,182
ALLL: Provision for loan and lease losses	7,000	17,500	20,190	29,375	30,390
ALLL: Adjustments	-	10,673	-	-	-
ALLL: Balance at end of current period	71,647	71,426	61,344	63,641	53,915
ALLL/Gross Loans	1.13%	1.26%	1.54%	1.72%	1.55%
Net Charge-Offs/Gross Loans	0.28%	0.39%	0.66%	0.62%	0.66%
Recoveries/ Charge-Offs	48.63%	17.98%	14.84%	14.98%	17.41%
Provision for Loan Losses/Gross Loans	0.22%	0.31%	0.51%	0.79%	0.87%

	30-89	90+	Non Accrual		
Real Estate	16,744	484	15,158		
Commercial and industrial loans	13,241	356	7,703		
Loans to individuals	3,015	2,516	1,538		
Other loans	2,574	657	1,090		
Past Due/Gross Loans	0.62%				
Non Accrual/ Gross Loans	0.40%				
Non Accrual + OREO/TCE+ALLL	3.06%				

Return on Average Equity					
Net Income before Security Gains	8.14%	9.83%	8.53%	9.26%	11.51%
Net Income	9.56%	12.38%	10.43%	10.38%	11.51%
Return on Average Assets					
Net Income before Security Gains	0.59%	0.69%	0.61%	0.66%	0.84%
Net Income	0.69%	0.87%	0.74%	0.74%	0.84%
Net Interest Margin					
Tax Equivalent	2.56%	3.46%	2.88%	3.14%	3.32%
Salaries/(Income-Interest Expense)					
Salaries/(Income-Interest Expense)	39.95%	39.14%	37.26%	36.42%	36.35%
Other Income/Salaries	109.58%	111.85%	128.32%	130.01%	133.11%
Equity/Assets					
Equity/Assets	6.54%	7.23%	6.81%	6.36%	6.02%
Dividend Payout					
Dividend Payout	48.03%	54.19%	42.01%	0.00%	50.59%
PAT Growth					
PAT Growth	-98.63%	28.37%	0.00%	-2.75%	-17.01%
Asset Growth					
Asset Growth	4.18%	31.09%	0.00%	4.65%	10.33%
Earning Asset Growth					
Earning Asset Growth	8.40%	29.89%	0.00%	4.27%	7.45%
Equity Growth					
Equity Growth	-15.53%	39.31%	0.00%	10.43%	-1.69%
Effective Tax Rate					
Effective Tax Rate	23.07%	25.11%	23.90%	27.59%	25.38%
Efficiency Ratio					
Efficiency Ratio	77.72%	77.68%	78.34%	75.89%	74.21%

Deposit Analysis					
Loans/Deposits	53.20%	47.95%	46.00%	46.59%	47.16%
Equity/Deposits	8.33%	9.07%	8.93%	8.69%	8.46%
Non-Interest Bearing/Total Deposits	41.92%	42.51%	39.53%	24.07%	24.53%
Interest Bearing/Total Deposits	58.08%	57.49%	60.47%	75.93%	75.47%
Deposit Growth	0.59%	37.15%	0.00%	7.54%	9.14%

Capital Ratios					
Tier 1 Leverage Ratio	6.24%	7.58%	6.32%	6.15%	6.05%
Tier 1 Risk-based Capital Ratio	9.90%	10.54%	10.68%	10.83%	10.47%
Total Risk-based Capital Ratio	10.71%	11.42%	11.73%	12.01%	11.55%