



May 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 December 31, 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 March 31, 2019, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.54 %
Total Risk-based Capital Ratio	12.17 %
Tier 1 Leverage Ratio	8.69 %

* 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, 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	18,008,424	120,070	2,205,737	10.84	155.47	94.87	221,317	1.28	9276	0.42	0.59
Bank of Hawaii	Honolulu	HI	17,116,378	106,693	1,195,132	12.46	201.1	69.36	220,428	1.3	1356	0.11	0.52
Bank of New York Mellon	New York	NY	286,411,000	119,000	25,483,000	14.27	120.2	10.75	2,876,000	1.08	2000	0.01	0.39
Bank of the West	San Francisco	CA	87,392,557	612,956	12,190,448	12.15	141.3	94.38	692,549	0.78	7593	0.06	0.69
Banner Bank	Walla Walla	WA	11,576,413	94,071	1,500,190	11.51	535.86	93.49	139,962	1.36	2611	0.17	0.2
BMO Harris Bank, National Association	Chicago	IL	123,147,670	715,345	16,184,190	11.96	57.77	83.36	1,051,166	0.92	23034	0.14	1.54
BOKF, National Association	Tulsa	OK	34,104,022	207,457	3,247,013	10.5	117.49	84.98	446,823	1.32	11170	0.34	0.96
Branch Banking and Trust Company	Winston-Salem	NC	219,071,000	1,286,000	28,014,000	11.18	130.16	85.76	3,233,000	1.49	48000	0.17	0.7
Centier Bank	Merrillville	IN	4,426,972	39,993	422,133	11.05	215.85	107.16	57,146	1.39	18369	4.35	0.94
City National Bank	Los Angeles	CA	50,703,918	382,042	4,553,932	10.78	295.57	86.93	615,881	1.26	0	0	0.36
City National Bank of Florida	Miami	FL	14,325,826	33,930	1,701,742	13.27	82.72	89.87	95,835	0.76	432	0.03	0.41
Commerce Bank	Kansas City	MO	25,383,765	159,932	2,587,659	13.14	208.78	68.91	418,778	1.7	5437	0.21	0.57
Fifth Third Bank	Cincinnati	OH	144,453,358	1,102,713	17,244,702	11.93	92.21	84.76	2,313,278	1.64	37472	0.22	1.28
First Hawaiian Bank	Honolulu	HI	20,695,959	141,718	2,521,347	11.94	434.66	76.22	272,152	1.33	751	0.03	0.25
First Merchants Bank	Muncie	IN	9,873,896	80,552	1,456,220	12.47	300.87	92.17	168,050	1.74	2179	0.15	0.38
First National Bank of Pennsylvania	Pittsburgh	PA	33,026,384	178,754	4,674,226	10.26	170.29	93.38	381,049	1.19	34657	0.74	0.62
Frost Bank	San Antonio	TX	32,355,408	132,132	3,354,498	13.17	179.19	51.76	465,793	1.49	1175	0.04	0.53
Great Western Bank	Sioux Falls	SD	12,568,651	66,193	1,862,181	10.88	42.68	96.06	185,968	1.55	22047	1.18	1.75
HSBC Bank USA, National Association	McLean	VA	169,812,442	540,707	23,710,734	17.69	48.64	53.18	514,954	0.29	12017	0.05	1.67
Huntington National Bank	Columbus	OH	108,672,320	771,875	11,109,746	11.21	70.47	86.62	1,535,354	1.46	23019	0.21	1.45
INTRUST Bank, National Association	Wichita	KS	5,201,340	32,782	376,680	10.32	391.8	79.96	80,176	1.55	90	0.02	0.25
Israel Discount Bank of New York	New York	NY	9,229,216	71,216	938,541	14.12	685.1	82.88	96,188	1.06	0	0	0.17
KeyBank National Association	Cleveland	OH	137,976,503	897,532	15,554,378	11.16	118.82	82.87	2,046,558	1.5	44171	0.28	0.87
Manufacturers and Traders Trust Company	Buffalo	NY	119,636,147	1,015,540	14,905,988	10.84	91.02	96.35	2,008,086	1.72	77982	0.52	1.31
MB Financial Bank, National Association	Chicago	IL	20,141,290	161,578	2,988,486	11.1	160.82	95.39	235,945	1.19	10364	0.35	0.69
MetaBank	Sioux Falls	SD	6,168,996	21,290	842,532	11.91	216.8	67.88	66,804	1.31	29922	3.55	1.17
MUFG Union Bank, National Association	New York	NY	130,782,945	450,108	15,383,980	14.45	61.23	92.94	1,003,002	0.81	1395	0.01	0.85
NBH Bank	Greenwood Village	CO	5,665,667	35,692	612,784	11.11	125.22	89.67	67,020	1.19	10596	1.73	0.86
NBT Bank, National Association	Norwich	NY	9,492,332	72,505	1,057,755	11.14	185.82	93.01	109,634	1.18	2441	0.23	0.54
Northern Trust Company	Chicago	IL	131,695,551	112,581	9,583,567	13.08	80.08	30.82	1,537,525	1.25	8436	0.09	0.46
Old National Bank	Evansville	IN	19,633,838	55,461	2,769,166	11.98	35.53	84.87	215,308	1.21	1906	0.07	1.22
Oritani Bank	Township of Washin	NJ	4,089,332	28,639	506,101	13.73	265	119.82	53,688	1.3	636	0.13	0.33
Pacific Western Bank	Beverly Hills	CA	25,702,360	132,480	4,972,495	10.68	137.23	93.94	481,294	1.98	4235	0.09	0.5
Park National Bank	Newark	OH	7,753,848	49,067	708,012	11.01	61.66	89.52	109,472	1.44	2788	0.39	1.45
People's United Bank, National Association	Bridgeport	CT	47,601,600	240,365	6,485,251	11.36	75.32	96.63	488,750	1.09	14177	0.22	0.94
PNC Bank, National Association	Wilmington	DE	370,500,928	2,629,361	39,414,184	9.81	92.66	83.24	4,382,784	1.2	105623	0.27	1.25
Signature Bank	New York	NY	47,364,816	230,005	4,407,139	12.11	140.33	101.45	505,342	1.11	0	0	0.44
Silicon Valley Bank	Santa Clara	CA	56,139,644	280,903	4,554,813	12.41	223.33	56.69	933,641	1.71	0	0	0.44
State Street Bank and Trust Company	Boston	MA	242,037,871	67,265	26,018,565	17.59	NA	13.99	2,733,848	1.24	0	0	0
SunTrust Bank	Atlanta	GA	209,720,480	1,614,516	24,508,968	11.02	57.98	93.11	2,810,166	1.39	71522	0.29	1.85
Texas Capital Bank, National Association	Dallas	TX	28,246,367	191,522	2,520,783	9.2	238.29	118.52	311,158	1.24	79	0	0.33
U.S. Bank National Association	Minneapolis	MN	459,476,604	3,972,737	47,728,337	10.25	109.45	81.05	7,182,982	1.59	110943	0.23	1.28
UMB Bank, National Association	Kansas City	MO	23,137,750	103,635	1,934,082	11.64	238.64	62.5	193,021	0.92	3338	0.17	0.37
Webster Bank, National Association	Waterbury	CT	27,614,851	212,353	2,632,162	10.87	73.64	83.32	380,911	1.41	6459	0.25	1.55
Wells Fargo Bank, National Association	Sioux Falls	SD	1,689,351,000	9,504,000	164,901,000	12.36	68.7	69.43	21,667,000	1.28	457000	0.28	1.49
Western Alliance Bank	Phoenix	AZ	23,138,393	152,717	2,568,028	10.52	213.72	90.84	450,819	2.11	14712	0.57	0.48
Zions Bancorporation, National Association	Salt Lake City	UT	68,745,745	495,322	7,578,417	12.71	137	86.52	884,528	1.33	4430	0.06	0.74

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2018

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	11.68	10.84	9.06	1
Bank of Hawaii	Honolulu	HI	13.61	12.46	7.24	1
Bank of New York Mellon	New York	NY	14.70	14.27	7.55	1
Bank of the West	San Francisco	CA	13.09	12.15	10.13	1
Banner Bank	Walla Walla	WA	12.50	11.51	10.50	1
BMO Harris Bank, National Association	Chicago	IL	13.11	11.96	10.87	1
BOKF, National Association	Tulsa	OK	11.26	10.50	8.56	1
Branch Banking and Trust Company	Winston-Salem	NC	13.17	11.18	9.34	1
Centier Bank	Merrillville	IN	12.10	11.05	9.76	1
City National Bank	Los Angeles	CA	13.16	10.78	8.33	1
City National Bank of Florida	Miami	FL	13.60	13.27	10.44	1
Commerce Bank	Kansas City	MO	13.98	13.14	10.07	1
Fifth Third Bank	Cincinnati	OH	13.57	11.93	10.27	1
First Hawaiian Bank	Honolulu	HI	12.97	11.94	8.70	1
First Merchants Bank	Muncie	IN	13.46	12.47	10.70	1
First National Bank of Pennsylvania	Pittsburgh	PA	10.99	10.26	8.39	1
Frost Bank	San Antonio	TX	13.81	13.17	8.93	1
Great Western Bank	Sioux Falls	SD	11.51	10.88	9.88	1
HSBC Bank USA, National Association	McLean	VA	20.38	17.69	13.06	1
Huntington National Bank	Columbus	OH	13.42	11.21	9.23	1
INTRUST Bank, National Association	Wichita	KS	11.11	10.32	8.33	1
Israel Discount Bank of New York	New York	NY	15.17	14.12	10.67	1
KeyBank National Association	Cleveland	OH	12.68	11.16	9.93	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.72	10.84	9.42	1
MB Financial Bank, National Association	Chicago	IL	13.05	11.10	10.35	1
MetaBank	Sioux Falls	SD	12.41	11.91	9.01	1
MUFG Union Bank, National Association	New York	NY	15.09	14.45	10.61	1
NBH Bank	Greenwood Village	CO	11.99	11.11	9.04	1
NBT Bank, National Association	Norwich	NY	12.14	11.14	8.98	1
Northern Trust Company	Chicago	IL	14.80	13.08	7.27	1
Old National Bank	Evansville	IN	12.47	11.98	9.58	1
Oritani Bank	Township of Washin	NJ	14.52	13.73	12.25	1
Pacific Western Bank	Beverly Hills	CA	11.44	10.68	10.80	1
Park National Bank	Newark	OH	12.30	11.01	8.29	1
People's United Bank, National Association	Bridgeport	CT	13.15	11.36	9.03	1
PNC Bank, National Association	Wilmington	DE	11.92	9.81	8.34	1
Signature Bank	New York	NY	13.41	12.11	9.70	1
Silicon Valley Bank	Santa Clara	CA	13.32	12.41	8.10	1
State Street Bank and Trust Company	Boston	MA	18.49	17.59	8.09	1
SunTrust Bank	Atlanta	GA	12.33	11.02	9.95	1
Texas Capital Bank, National Association	Dallas	TX	10.77	9.20	9.53	1
U.S. Bank National Association	Minneapolis	MN	12.28	10.25	8.62	1
UMB Bank, National Association	Kansas City	MO	12.29	11.64	8.85	1
Webster Bank, National Association	Waterbury	CT	11.95	10.87	8.06	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.16	12.36	8.64	1
Western Alliance Bank	Phoenix	AZ	11.93	10.52	10.44	1
Zions Bancorporation, National Association	Salt Lake City	UT	13.90	12.71	10.27	1

Assets	Mar 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Loans and leases, net of unearned income	12,549,637	12,178,052	11,280,420	10,540,188	9,430,534
LESS: Allowance for loan and lease losses	103,661	103,635	100,604	91,649	81,143
Loans & leases, net of unearned income & allow for loan & lease losses	12,445,976	12,074,417	11,179,816	10,448,539	9,349,391
Loans Held for Sale	1,267	3,192	1,460	5,279	589
Securities: Held-to-maturity securities	1,147,947	1,170,646	1,261,014	1,115,932	667,106
Securities: Available-for-sale securities	6,891,915	6,542,834	6,257,412	6,463,593	6,804,131
Federal funds sold and SSUAR	264,772	627,001	191,601	324,327	173,627
Trading assets	42,143	50,390	48,606	19,396	10,600
Interest-bearing balances	1,113,073	1,032,809	1,337,509	701,472	518,431
Total Earning Assets	21,907,093	21,501,289	20,277,418	19,078,538	17,523,875
Cash and balances due	398,678	654,660	391,340	422,332	469,612
Premises and fixed assets (including capitalized leases)	217,982	222,319	216,124	223,115	212,421
Other real estate owned	3,285	3,338	1,501	194	3,307
Intangible assets: Goodwill	115,598	116,356	119,227	120,404	124,512
Other assets	661,673	639,788	552,328	555,000	489,793
Total assets	23,304,309	23,137,750	21,557,938	20,399,583	18,823,520
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,621,498	6,890,681	7,128,735	6,776,106	6,459,757
Deposits: In domestic offices: Interest-bearing	12,883,941	12,600,483	11,184,055	9,916,061	8,785,879
Total Deposits	19,505,439	19,491,164	18,312,790	16,692,167	15,245,636
Federal funds purchased and SPUAR	1,494,579	1,519,450	1,261,239	1,857,386	1,818,422
Trading liabilities	-	-	-	-	-
Other borrowed money	12,037	13,342	10,996	9,517	24,921
Other liabilities	231,003	179,712	156,960	178,187	138,249
Total liabilities	21,243,058	21,203,668	19,741,985	18,737,257	17,227,228
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,818	750,818	750,822
Retained earnings	1,305,488	1,258,047	1,088,349	947,475	827,924
Accumulated other comprehensive income	(16,305)	(96,033)	(44,464)	(57,217)	(3,704)
Total equity capital	2,061,251	1,934,082	1,815,953	1,662,326	1,596,292
Total liabilities and equity capital	23,304,309	23,137,750	21,557,938	20,399,583	18,823,520
Income Statement					
Interest Income	Mar 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Interest - Loans	157,311	560,173	462,137	387,677	309,753
Interest - Govt Sec	1,947	1,016	1,204	5,475	7,738
Interest - State & Muni Sec	22,453	78,314	67,843	63,759	62,237
Interest - Fed Funds	3,625	4,808	3,700	2,708	697
Interest - Other	25,878	87,662	82,575	64,694	51,604
Total interest income	211,214	731,973	617,459	524,313	432,029
Interest - Deposits	37,834	92,101	36,354	17,936	14,269
Interest - Federal funds and Other Borrowed Money	8,318	24,674	17,950	6,504	1,956
Total interest expense	46,152	116,775	54,304	24,440	16,225
Net interest income	165,062	615,198	563,155	499,873	415,804
Provision for loan and lease losses	12,350	70,750	41,000	32,500	15,500
Trust income	20,430	79,562	74,236	67,374	65,060
Service Charge Income	21,512	85,410	88,958	87,953	87,705
Other Income	36,648	136,057	140,876	129,470	114,985
Total noninterest income	78,590	301,029	304,070	284,797	267,750
Realized gains (losses) on securities	809	578	4,192	8,509	10,402
Salaries & employee benefits	86,062	314,793	308,347	293,271	278,701
Premises and fixed assets	16,273	63,386	60,904	58,820	57,000
Other noninterest expense	60,387	246,378	230,075	214,033	210,406
Total noninterest expense	162,722	624,557	599,326	566,124	546,107
Income before holding gain (loss) equity sec, inc tax, discount ops	69,389	221,498	231,091	194,555	132,349
Unrealized holding gains (losses) equity securities not held for trading	7	(40)	-	-	-
Applicable income taxes	11,954	28,437	55,218	45,004	31,394
Income before discontinued operations	57,442	193,021	175,873	149,551	100,955
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	57,442	193,021	175,873	149,551	100,955

Report of changes in Equity

Equity capital most recently reprinted for end of prev calendar yr	1,934,082	1,815,953	1,662,326	1,596,292	1,312,575
Net income (loss) attributable to bank holding company	57,442	193,021	175,873	149,551	100,955
Changes incident to business combinations, net	-	-	-	(5)	202,485
LESS: Cash dividends declared on common stock	10,000	36,250	35,000	30,000	-
Other comprehensive income	79,727	(38,655)	12,754	(53,512)	(14,710)
Other adjustments to equity capital	-	13	-	-	(5,013)
Equity capital end of current period	2,061,251	1,934,082	1,815,953	1,662,326	1,596,292

Loan Composition	Mar 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Real Estate - Construction	791,919	792,565	717,849	741,804	416,567
Real Estate - Farm	457,931	464,835	475,147	460,274	345,355
Real Estate - Resident	1,242,477	1,256,416	1,288,430	1,265,425	1,222,780
Real Estate - Other	3,436,983	3,249,347	3,088,373	2,705,440	2,317,175
Loans to finance agricultural production	217,379	212,654	236,185	254,572	182,550
Commercial and industrial loans	5,821,766	5,586,159	4,852,054	4,439,407	4,287,336
Loans to individuals: Credit cards	220,832	230,982	252,697	270,098	291,570
Loans to individuals: Other consumer loans	133,359	143,976	130,389	109,754	98,664
Other loans	223,447	239,062	216,789	259,161	227,269
Lease financing receivables	4,811	5,248	23,967	39,532	41,857
Total loans and leases	12,550,904	12,181,244	11,281,880	10,545,467	9,431,123

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	103,635	100,604	91,649	81,143	76,140
ALLL: Recoveries	1,420	9,824	6,561	6,829	4,614
ALLL: LESS: Charge-offs	13,744	77,543	38,606	28,823	15,111
ALLL: Provision for loan and lease losses	12,350	70,750	41,000	32,500	15,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	103,661	103,635	100,604	91,649	81,143
ALLL/Gross Loans	0.83%	0.85%	0.89%	0.87%	0.86%
Net Charge-Offs/Gross Loans	0.44%	0.64%	0.34%	0.27%	0.16%
Recoveries/ Charge-Offs	41.90%	12.67%	16.99%	23.69%	30.53%
Provision for Loan Losses/Gross Loans	0.40%	0.58%	0.36%	0.31%	0.16%

	30-89	90+	Non Accrual		
Real Estate	6,694	-	24,493		
Commercial and industrial loans	13,970	125	36,457		
Loans to individuals	1,769	1,680	1,161		
Other loans	115	69	1,159		
	22,548	1,874	63,270		
Past Due/Gross Loans	0.19%				
Non Accrual/ Gross Loans	0.50%				
Non Accrual + OREO/TCE+ALLL	3.25%				

Return on Average Equity					
Net Income before Security Gains	11.70%	10.48%	9.72%	8.32%	6.08%
Net Income	11.87%	10.51%	9.96%	8.82%	6.77%
Return on Average Assets					
Net Income before Security Gains	1.01%	0.93%	0.85%	0.73%	0.52%
Net Income	1.03%	0.93%	0.88%	0.77%	0.58%
Net Interest Margin					
Tax Equivalent	3.21%	3.22%	3.11%	2.87%	2.65%
Salaries/(Income-Interest Expense)	35.32%	34.36%	35.56%	37.38%	40.77%
Other Income/Salaries	91.32%	95.63%	98.61%	97.11%	96.07%
Equity/Assets	8.84%	8.36%	8.42%	8.15%	8.48%
Dividend Payout	17.41%	18.78%	19.90%	20.06%	0.00%
PAT Growth	18.58%	9.75%	17.60%	48.14%	6.46%
Asset Growth	2.92%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	7.65%	0.00%	0.00%	0.00%	0.00%
Equity Growth	26.67%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	17.23%	12.84%	23.89%	23.13%	23.72%
Efficiency Ratio	65.00%	66.35%	65.69%	68.89%	76.68%

Deposit Analysis					
Loans/Deposits	63.81%	61.95%	61.05%	62.60%	61.33%
Equity/Deposits	10.57%	9.92%	9.92%	9.96%	10.47%
Non-Interest Bearing/Total Deposits	33.95%	35.35%	38.93%	40.59%	42.37%
Interest Bearing/Total Deposits	66.05%	64.65%	61.07%	59.41%	57.63%
Deposit Growth	0.07%	0.00%	0.00%	0.00%	0.00%

Capital Ratios

Tier 1 Leverage Ratio	8.69%	8.85%	8.57%	8.24%	8.13%
Common Equity Tier 1 Capital Ratio	11.54%	11.64%	11.19%	10.70%	10.63%
Tier 1 Risk-based Capital Ratio	11.54%	11.64%	11.19%	10.70%	10.63%
Total Risk-based Capital Ratio	12.17%	12.29%	11.85%	11.32%	11.22%