



February 2016

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, 2015) 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, 2015, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.63 %
Total Risk-based Capital Ratio	11.22 %
Tier 1 Leverage Ratio	8.13 %

* 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, 2015

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
Huntington National Bank	Columbus	OH	70,015,300	588,155	6,011,675	9.86	50.12	91.11	487,875	0.96	24910	0.41	0.44
State Street Bank and Trust Company	Boston	MA	242,408,043	48,403	20,885,537	14.94	NA	9.87	1,469,745	0.78	252	0	0
City National Bank	Los Angeles	CA	35,313,491	322,805	2,954,977	9.62	477.34	73.1	201,340	0.81	13894	0.47	0.56
FirstMerit Bank, National Association	Akron	OH	25,239,270	153,450	3,080,513	11.4	90.11	79.25	185,724	0.99	62888	2.04	2.84
BMO Harris Bank, National Association	Chicago	IL	105,690,563	704,439	15,508,981	15.67	57.61	66.84	322,768	0.45	79474	0.51	0.69
Old National Bank	Evansville	IN	11,767,646	51,226	1,531,078	13.3	35.47	79.19	93,154	1.05	10262	0.67	1.03
Northern Trust Company	Chicago	IL	119,640,390	242,238	7,947,260	9.94	103.37	33.12	754,913	0.92	8874	0.11	0.12
MUFG Union Bank, National Association	San Francisco	CA	114,358,436	535,152	15,386,863	13.42	76.64	91.45	490,480	0.58	26078	0.17	0.21
Zions First National Bank	Salt Lake City	UT	18,398,808	191,977	1,987,928	14.15	121.27	78.28	98,562	0.7	3240	0.16	0.16
KeyBank National Association	Cleveland	OH	93,147,013	813,074	10,093,606	10.68	205.57	85.39	717,780	1.05	29345	0.29	0.32
HSBC Bank USA, National Association	McLean	VA	198,268,605	677,753	24,074,520	15.59	35.21	54.06	520,204	0.36	29872	0.12	0.13
Wells Fargo Bank, National Association	Sioux Falls	SD	1,579,174,000	10,426,000	149,932,000	10.45	51.91	70.75	15,511,000	1.33	1667000	1.11	1.33
BOKF, National Association	Tulsa	OK	30,355,359	204,116	2,898,398	10.96	182.74	74.9	225,657	1	32778	1.13	1.33
Manufacturers and Traders Trust Company	Buffalo	NY	97,106,998	929,759	11,983,235	10.54	97.55	92.08	796,079	1.1	66070	0.55	0.77
U.S. Bank National Association	Cincinnati	OH	410,889,873	3,965,084	41,495,491	10.07	89.57	84.6	4,172,723	1.39	307142	0.74	0.92
Bank of New York Mellon	New York	NY	302,197,000	159,000	21,526,000	11.82	104.61	13.7	1,580,000	0.71	6000	0.03	0.04
STAR Financial Bank	Fort Wayne	IN	1,719,824	20,102	183,833	12.37	156.96	85.69	10,749	0.82	1584	0.86	0.87
Commerce Bank	Kansas City	MO	23,845,514	151,532	2,154,238	11.24	283.57	64.4	195,830	1.12	6210	0.29	0.32
BancorpSouth Bank	Tupelo	MS	13,775,151	133,009	1,605,572	11.75	150.4	93.76	109,336	1.08	23696	1.48	1.76
SunTrust Bank	Atlanta	GA	183,166,171	1,785,246	23,290,600	11.12	60.58	90.84	1,468,850	1.07	127944	0.55	0.72
Frost Bank	San Antonio	TX	28,393,513	110,373	2,911,695	12.38	199.04	46.49	223,912	1.08	2778	0.1	0.13
NBT Bank, National Association	Norwich	NY	8,093,194	64,859	901,894	10.56	114.07	88.46	53,238	0.9	4855	0.54	0.73
Fifth Third Bank	Cincinnati	OH	139,455,902	1,241,572	17,018,884	11.39	68.33	89.78	1,070,071	1.05	148831	0.87	1.08
Bank of Hawaii	Honolulu	HI	15,201,644	104,038	1,023,099	13.3	139.85	59.2	111,195	0.98	1392	0.14	0.14
Silicon Valley Bank	Santa Clara	CA	41,087,370	197,477	3,048,933	12.79	170.27	40.88	223,775	0.76	0	0	0
Bank of the West	San Francisco	CA	74,022,892	572,646	12,126,375	13.46	78.15	99.29	455,965	0.85	12766	0.11	0.16
Bankers Trust Company	Des Moines	IA	3,378,702	39,146	279,734	9.36	565.2	96.1	23,341	0.95	880	0.31	0.32
PNC Bank, National Association	Wilmington	DE	351,502,429	3,236,436	37,626,522	10.36	88.85	83.07	2,449,531	0.96	304348	0.81	1.04
Branch Banking and Trust Company	Winston-Salem	NC	203,893,266	1,243,278	25,748,928	11.28	109.09	85.26	1,510,274	1.07	155117	0.6	0.85
UMB Bank, National Association	Kansas City	MO	18,305,313	78,030	1,598,162	11.16	113.84	59.48	72,530	0.56	2586	0.16	0.18
First Hawaiian Bank	Honolulu	HI	18,855,058	135,447	2,728,631	15.62	264.72	67.55	172,526	1.23	1881	0.07	0.11
Signature Bank	New York	NY	31,920,524	182,951	2,821,677	11.58	92.81	85.79	270,077	1.22	0	0	0
Webster Bank, National Association	Waterbury	CT	24,054,920	172,992	2,330,676	11.06	55.74	85.41	164,149	0.94	5384	0.23	0.29
Texas Capital Bank, National Association	Dallas	TX	18,653,081	130,540	1,665,759	8.92	118.76	104.3	115,096	0.86	187	0.01	0.01

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending September 30, 2015

Bank	City	State	Risk-based Capital/ Risk %	Tier 1 Capital/ Risk-based Assets	Leverage Ratio	1=Well Cap. 2=Ade Cap.
Huntington National Bank	Columbus	OH	11.76	9.86	8.33	1
State Street Bank and Trust Company	Boston	MA	16.45	14.94	6.27	1
City National Bank	Los Angeles	CA	11.63	9.62	7.29	1
FirstMerit Bank, National Association	Akron	OH	13.49	11.40	9.10	1
BMO Harris Bank, National Association	Chicago	IL	16.80	15.67	12.31	1
Old National Bank	Evansville	IN	14.02	13.30	8.91	1
Northern Trust Company	Chicago	IL	11.61	9.94	6.95	1
MUFG Union Bank, National Association	San Francisco	CA	14.97	13.42	11.31	1
Zions First National Bank	Salt Lake City	UT	15.40	14.15	10.77	1
KeyBank National Association	Cleveland	OH	12.17	10.68	10.00	1
HSBC Bank USA, National Association	McLean	VA	18.60	15.59	11.60	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.40	10.45	8.08	1
BOKF, National Association	Tulsa	OK	12.09	10.96	8.18	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.06	10.54	9.11	1
U.S. Bank National Association	Cincinnati	OH	12.16	10.07	8.40	1
Bank of New York Mellon	New York	NY	12.02	11.82	5.66	1
STAR Financial Bank	Fort Wayne	IN	13.62	12.37	10.53	1
Commerce Bank	Kansas City	MO	12.12	11.24	8.43	1
BancorpSouth Bank	Tupelo	MS	12.92	11.75	10.13	1
SunTrust Bank	Atlanta	GA	12.55	11.12	9.91	1
Frost Bank	San Antonio	TX	13.03	12.38	7.75	1
NBT Bank, National Association	Norwich	NY	11.61	10.56	8.52	1
Fifth Third Bank	Cincinnati	OH	12.55	11.39	10.21	1
Bank of Hawaii	Honolulu	HI	14.55	13.30	6.76	1
Silicon Valley Bank	Santa Clara	CA	13.85	12.79	7.13	1
Bank of the West	San Francisco	CA	14.52	13.46	11.70	1
Bankers Trust Company	Des Moines	IA	10.61	9.36	8.40	1
PNC Bank, National Association	Wilmington	DE	13.13	10.36	8.69	1
Branch Banking and Trust Company	Winston-Salem	NC	13.44	11.28	9.55	1
UMB Bank, National Association	Kansas City	MO	11.78	11.16	8.26	1
First Hawaiian Bank	Honolulu	HI	16.82	15.62	10.01	1
Signature Bank	New York	NY	12.34	11.58	8.95	1
Webster Bank, National Association	Waterbury	CT	12.12	11.06	7.87	1
Texas Capital Bank, National Association	Dallas	TX	10.88	8.92	8.90	1

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

Assets	Dec 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Loans and leases, net of unearned income	9,430,534	7,465,538	6,520,222	5,686,285	3,989,260
LESS: Allowance for loan and lease losses	81,143	76,140	74,751	71,426	61,344
Loans & leases, net of unearned income & allow for loan & lease losses	9,349,391	7,389,398	6,445,471	5,614,859	3,927,916
Loans Held for Sale	589	624	1,357	3,877	10,215
Securities: Held-to-maturity securities	667,106	278,054	209,770	114,756	68,384
Securities: Available-for-sale securities	6,804,131	6,911,936	6,762,411	6,937,435	4,930,202
Federal funds sold and SSUAR	173,627	118,105	87,018	89,868	272,078
Trading assets	10,600	9,097	3,988	25,107	38,865
Interest-bearing balances	518,431	1,539,190	2,093,270	720,304	1,150,796
Total Earning Assets	17,523,875	16,246,404	15,603,285	13,506,206	10,398,456
Cash and balances due	469,612	441,963	519,406	683,725	433,134
Premises and fixed assets (including capitalized leases)	212,421	208,556	217,480	221,003	167,602
Other real estate owned	3,307	394	1,288	3,524	5,767
Intangible assets: Goodwill	108,599	90,011	90,011	90,011	39,816
Intangible assets: Other intangible assets	15,913	8,568	11,704	15,796	13,902
Other assets	489,793	216,662	199,332	169,598	147,253
Total assets	18,823,520	17,212,558	16,642,506	14,689,863	11,205,930

Liabilities

Deposits: In domestic offices: Noninterest-bearing	6,459,757	5,787,592	5,353,054	4,978,034	3,375,424
Deposits: In domestic offices: Interest-bearing	8,785,879	7,972,889	8,450,783	6,732,790	5,163,399
Total Deposits	15,245,636	13,760,481	13,803,837	11,710,824	8,538,823
Federal funds purchased and SPUAR	1,818,422	2,025,477	1,583,573	1,788,374	1,775,899
Trading liabilities	-	-	-	-	-
Other borrowed money	24,921	8,810	5,162	5,879	6,529
Other liabilities	138,249	105,215	90,837	122,135	121,856
Total liabilities	17,227,228	15,899,983	15,483,409	13,627,212	10,443,107

Equity

Common stock (par value)	21,250	21,250	21,250	21,250	20,254
Surplus	750,822	533,371	518,371	368,371	183,124
Retained earnings	827,924	746,948	652,116	587,441	491,375
Accumulated other comprehensive income	(3,704)	11,006	(32,640)	85,589	68,070
Total equity capital	1,596,292	1,312,575	1,159,097	1,062,651	762,823
Total liabilities and equity capital	18,823,520	17,212,558	16,642,506	14,689,863	11,205,930

Income Statement

	Dec 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Interest Income					
Interest - Loans	309,753	247,412	232,067	220,083	178,595
Interest - Govt Sec	7,738	9,808	9,785	13,153	22,595
Interest - State & Muni Sec	62,237	60,386	57,749	63,244	38,827
Interest - Fed Funds	697	259	193	601	301
Interest - Other	51,604	48,040	50,662	45,309	37,866
Total interest income	432,029	365,905	350,456	342,390	278,184
Interest - Deposits	14,269	12,242	13,183	17,415	20,028
Interest - Federal funds and Other Borrowed Money	1,956	1,574	1,889	2,627	1,691
Total interest expense	16,225	13,816	15,072	20,042	21,719
Net interest income	415,804	352,089	335,384	322,348	256,465
Provision for loan and lease losses	15,500	17,000	17,500	17,500	20,190
Trust income	65,060	64,076	57,047	55,241	58,605
Service Charge Income	87,705	86,587	85,553	80,506	69,484
Other Income	114,985	114,796	106,650	115,278	106,811
Total noninterest income	267,750	265,459	249,250	251,025	234,900
Realized gains (losses) on securities	10,402	4,127	8,542	20,135	13,872
Salaries & employee benefits	278,701	244,489	233,892	224,424	183,060
Premises and fixed assets	57,000	52,558	51,252	46,870	41,430
Other noninterest expense	210,406	184,427	178,158	174,126	160,447
Total noninterest expense	546,107	481,474	463,302	445,420	384,937
Income (loss) before inc taxes	132,349	123,201	112,374	130,588	100,110
Applicable income taxes	31,394	28,369	23,700	32,791	23,929
Net income	100,955	94,832	88,674	97,797	76,181

Report of changes in Equity

Equity capital most recently repled for end of prev calendar yr	1,312,575	1,159,097	1,062,651	762,823	679,793
Net income (loss) attributable to bank holding company	100,955	94,832	88,674	97,797	76,181

Changes incident to business combinations, net	202,485	-	-	248,953	-
LESS: Cash dividends declared on common stock	-	-	24,000	53,000	32,000
Other comprehensive income	(14,710)	43,646	(118,228)	4,578	38,849
Other adjustments to equity capital	(5,013)	15,000	150,000	1,500	-
Equity capital end of current period	1,596,292	1,312,575	1,159,097	1,062,651	762,823

Loan Composition	Dec 2015	Dec 2014	Dec 2013	Dec 2012	Dec 2011
Real Estate - Construction	416,567	256,006	152,876	78,486	65,466
Real Estate - Farm	345,355	261,493	216,786	177,734	134,791
Real Estate - Resident	1,222,780	964,036	856,841	789,224	540,848
Real Estate - Other	2,317,175	1,604,535	1,485,057	1,257,591	927,175
Loans to finance agricultural production	182,550	138,644	112,434	103,600	35,309
Commercial and industrial loans	4,287,336	3,566,299	3,070,594	2,697,660	1,754,279
Loans to individuals: Credit cards	291,570	310,296	318,336	326,859	326,882
Loans to individuals: Other consumer loans	98,664	63,700	59,978	56,166	55,298
Other loans	227,269	262,063	224,696	183,758	155,593
Lease financing receivables	41,857	39,090	23,981	19,084	3,834
Total loans and leases	9,431,123	7,466,162	6,521,579	5,690,162	3,999,475

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	76,140	74,751	71,426	61,344	63,641
ALLL: Recoveries	4,614	3,382	3,480	3,965	3,918
ALLL: LESS: Charge-offs	15,111	18,993	17,655	22,056	26,405
ALLL: Provision for loan and lease losses	15,500	17,000	17,500	17,500	20,190
ALLL: Adjustments	-	-	-	10,673	-
ALLL: Balance at end of current period	81,143	76,140	74,751	71,426	61,344
ALLL/Gross Loans	0.86%	1.02%	1.15%	1.26%	1.54%
Net Charge-Offs/Gross Loans	0.16%	0.25%	0.27%	0.39%	0.66%
Recoveries/ Charge-Offs	30.53%	17.81%	19.71%	17.98%	14.84%
Provision for Loan Losses/Gross Loans	0.16%	0.23%	0.27%	0.31%	0.51%

	30-89	90+	Non Accrual		
Real Estate	4,694	3,269	14,232		
Commercial and industrial loans	6,435	2,846	43,854		
Loans to individuals	2,403	2,158	3,039		
Other loans	5,828	211	27		
	19,360	8,484	61,152		
Past Due/Gross Loans	0.30%				
Non Accrual/ Gross Loans	0.65%				
Non Accrual + OREO/TCE+ALLL	4.15%				

Return on Average Equity					
Net Income before Security Gains	6.08%	7.23%	7.51%	9.83%	8.53%
Net Income	6.77%	7.56%	8.31%	12.38%	10.43%
Return on Average Assets					
Net Income before Security Gains	0.52%	0.58%	0.54%	0.69%	0.61%
Net Income	0.58%	0.60%	0.60%	0.87%	0.74%
Net Interest Margin					
Tax Equivalent	2.65%	2.50%	2.57%	3.46%	2.88%
Salaries/(Income-Interest Expense)	40.77%	39.59%	40.01%	39.14%	37.26%
Other Income/Salaries	96.07%	108.58%	106.57%	111.85%	128.32%
Equity/Assets	8.48%	7.63%	6.96%	7.23%	6.81%
Dividend Payout	0.00%	0.00%	27.07%	54.19%	42.01%
PAT Growth	6.46%	6.94%	-9.33%	28.37%	9.46%
Asset Growth	9.36%	3.43%	13.29%	31.09%	4.78%
Earning Asset Growth	7.86%	4.12%	15.53%	29.89%	8.94%
Equity Growth	21.62%	13.24%	9.08%	39.31%	12.21%
Effective Tax Rate	23.72%	23.03%	21.09%	25.11%	23.90%
Efficiency Ratio	76.68%	74.79%	75.67%	74.34%	74.78%

Deposit Analysis					
Loans/Deposits	61.33%	53.70%	46.69%	47.95%	46.00%
Equity/Deposits	10.47%	9.54%	8.40%	9.07%	8.93%
Non-Interest Bearing/Total Deposits	42.37%	42.06%	38.78%	42.51%	39.53%
Interest Bearing/Total Deposits	57.63%	57.94%	61.22%	57.49%	60.47%
Deposit Growth	10.79%	-0.31%	17.87%	37.15%	9.10%

Capital Ratios

Tier 1 Leverage Ratio	8.13%	7.63%	7.21%	7.58%	6.32%
Common Equity Tier 1 Capital Ratio	10.63%	N/A	N/A	N/A	N/A
Tier 1 Risk-based Capital Ratio	10.63%	11.68%	11.73%	10.54%	10.68%
Total Risk-based Capital Ratio	11.22%	12.43%	12.56%	11.42%	11.73%