



February 2017

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, 2016) 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, 2016, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.70 %
Total Risk-based Capital Ratio	11.32 %
Tier 1 Leverage Ratio	8.24 %

\* 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

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**UMB Bank, n.a.**  
**Investment Banking Division**  
**Fed Funds Matrix**  
**Quarter Ending September 30, 2016**

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	14,603,836	125,887	1,605,347	11.15	146.48	93.63	98,740	0.94	11391	0.71	0.85
Bank of Hawaii	Honolulu	HI	16,036,966	104,033	1,098,210	12.78	156.49	63.22	138,011	1.17	1747	0.16	0.16
Bank of New York Mellon	New York	NY	299,651,000	127,000	24,029,000	13.07	80.38	14.52	1,688,000	0.78	4000	0.02	0.02
Bank of the West	San Francisco	CA	82,566,808	583,877	12,458,412	12.41	110.94	95.51	438,285	0.76	12905	0.1	0.16
Bankers Trust Company	Des Moines	IA	4,115,112	51,000	356,139	9.47	274.19	104.34	28,060	0.94	744	0.21	0.21
BMO Harris Bank, National Association	Chicago	IL	106,682,933	674,377	15,315,678	12.77	59.05	79.34	488,130	0.62	39166	0.26	0.35
BOKF, National Association	Tulsa	OK	32,669,391	245,103	3,007,182	10.65	92.15	78.56	178,005	0.75	17892	0.59	0.7
Branch Banking and Trust Company	Winston-Salem	NC	217,378,053	1,269,007	28,606,553	11.42	95.29	84.44	1,758,939	1.1	86386	0.3	0.44
City National Bank	Los Angeles	CA	45,519,605	399,739	3,237,380	9.19	493.63	65.24	166,430	0.55	9475	0.29	0.34
Commerce Bank	Kansas City	MO	24,613,310	154,532	2,325,982	11.3	244.85	65.62	206,729	1.14	4423	0.19	0.21
Fifth Third Bank	Cincinnati	OH	140,771,408	1,250,676	17,728,179	11.98	66.14	89.71	1,207,200	1.16	91422	0.52	0.64
First Hawaiian Bank	Honolulu	HI	19,842,226	135,025	2,499,083	12.33	223.63	67.16	180,225	1.25	854	0.03	0.06
Frost Bank	San Antonio	TX	29,633,441	149,773	3,137,687	12.99	151.62	46.04	224,319	1.06	2158	0.07	0.1
HSBC Bank USA, National Association	McLean	VA	203,705,497	1,060,133	24,212,878	17.41	39.73	50.18	222,353	0.15	33564	0.14	0.15
Huntington National Bank	Columbus	OH	100,416,340	614,890	10,479,220	10.78	52.23	87.55	554,404	0.96	71336	0.68	0.82
KeyBank National Association	Cleveland	OH	101,264,880	868,345	10,317,294	10.6	122.17	81.61	624,851	0.86	20275	0.2	0.22
Manufacturers and Traders Trust Company	Buffalo	NY	126,239,147	971,827	15,046,590	10.77	94.25	89.8	998,185	1.08	159227	1.06	1.52
MUFG Union Bank, National Association	New York	NY	116,911,780	651,542	16,122,063	13.91	60.2	89.78	575,432	0.66	76634	0.48	0.6
NBT Bank, National Association	Norwich	NY	8,699,767	65,668	949,726	10.53	117.47	88.21	56,358	0.89	2501	0.26	0.35
Northern Trust Company	Chicago	IL	119,702,457	191,009	8,549,877	11.08	87.43	33.43	741,911	0.86	7713	0.09	0.1
Old National Bank	Evansville	IN	14,610,638	51,547	1,889,337	12.15	34.28	83.5	90,814	0.92	22663	1.2	1.93
PNC Bank, National Association	Wilmington	DE	357,858,693	2,619,320	38,313,607	10.3	72.73	80.94	2,403,416	0.92	229052	0.6	0.77
Signature Bank	New York	NY	37,792,320	204,809	3,561,596	11.99	88.87	90.09	282,387	1.05	0	0	0
Silicon Valley Bank	Santa Clara	CA	42,664,474	240,556	3,405,027	12.77	200.58	49.4	274,430	0.85	0	0	0
STAR Financial Bank	Fort Wayne	IN	1,846,995	19,374	191,762	11.92	111.27	84.8	11,672	0.85	707	0.37	0.38
State Street Bank and Trust Company	Boston	MA	251,545,405	51,352	22,174,139	16.67	NA	10.56	1,577,461	0.94	0	0	0
SunTrust Bank	Atlanta	GA	200,200,764	1,742,298	24,236,450	10.91	51.18	90.11	1,468,387	1.02	122827	0.51	0.67
Texas Capital Bank, National Association	Dallas	TX	22,202,315	180,436	1,820,061	8.73	106.7	100.41	111,873	0.73	19009	1.04	1.06
U.S. Bank National Association	Minneapolis	MN	448,401,205	3,796,526	45,162,826	10.44	87.35	79.91	4,228,935	1.33	240948	0.53	0.66
UMB Bank, National Association	Kansas City	MO	19,452,015	90,404	1,737,446	10.73	86.14	66.58	107,670	0.75	290	0.02	0.02
Webster Bank, National Association	Waterbury	CT	25,621,913	187,925	2,423,041	10.64	65.86	86.26	170,332	0.91	4062	0.17	0.21
Wells Fargo Bank, National Association	Sioux Falls	SD	1,740,819,000	10,603,000	159,245,000	10.74	53.65	71.29	15,071,000	1.2	955000	0.6	0.72
ZB, National Association	Salt Lake City	UT	60,877,956	597,137	7,622,048	13.37	80.2	83.12	350,171	0.79	7334	0.1	0.11

**UMB Bank, n.a.**  
**Investment Banking Division**  
**Regulation F**  
**Quarter Ending September 30, 2016**

<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	12.20	11.15	9.55	1
Bank of Hawaii	Honolulu	HI	14.03	12.78	6.91	1
Bank of New York Mellon	New York	NY	13.33	13.07	6.88	1
Bank of the West	San Francisco	CA	13.37	12.41	10.80	1
Bankers Trust Company	Des Moines	IA	10.72	9.47	8.59	1
BMO Harris Bank, National Association	Chicago	IL	14.08	12.77	10.98	1
BOKF, National Association	Tulsa	OK	11.71	10.65	8.00	1
Branch Banking and Trust Company	Winston-Salem	NC	13.44	11.42	9.47	1
City National Bank	Los Angeles	CA	12.37	9.19	6.46	1
Commerce Bank	Kansas City	MO	12.15	11.30	8.68	1
Fifth Third Bank	Cincinnati	OH	13.82	11.98	10.46	1
First Hawaiian Bank	Honolulu	HI	13.44	12.33	8.29	1
Frost Bank	San Antonio	TX	13.85	12.99	8.01	1
HSBC Bank USA, National Association	McLean	VA	20.82	17.41	10.95	1
Huntington National Bank	Columbus	OH	12.77	10.78	10.26	1
KeyBank National Association	Cleveland	OH	12.72	10.60	9.45	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.76	10.77	8.79	1
MUFG Union Bank, National Association	New York	NY	15.61	13.91	11.27	1
NBT Bank, National Association	Norwich	NY	11.53	10.53	8.44	1
Northern Trust Company	Chicago	IL	12.91	11.08	7.01	1
Old National Bank	Evansville	IN	12.73	12.15	8.59	1
PNC Bank, National Association	Wilmington	DE	12.54	10.30	8.70	1
Signature Bank	New York	NY	13.56	11.99	9.51	1
Silicon Valley Bank	Santa Clara	CA	13.83	12.77	7.74	1
STAR Financial Bank	Fort Wayne	IN	13.14	11.92	10.36	1
State Street Bank and Trust Company	Boston	MA	18.01	16.67	7.14	1
SunTrust Bank	Atlanta	GA	12.56	10.91	9.66	1
Texas Capital Bank, National Association	Dallas	TX	10.74	8.73	8.31	1
U.S. Bank National Association	Minneapolis	MN	12.65	10.44	8.65	1
UMB Bank, National Association	Kansas City	MO	11.36	10.73	8.21	1
Webster Bank, National Association	Waterbury	CT	11.70	10.64	7.78	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.50	10.74	7.81	1
ZB, National Association	Salt Lake City	UT	14.62	13.37	11.19	1

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

	Dec 2016	Dec 2015	Dec 2014	Dec 2013	Dec 2012
<b>Assets</b>					
Loans and leases, net of unearned income	10,540,188	9,430,534	7,465,538	6,520,222	5,686,285
LESS: Allowance for loan and lease losses	91,649	81,143	76,140	74,751	71,426
Loans & leases, net of unearned income & allow for loan & lease losses	10,448,539	9,349,391	7,389,398	6,445,471	5,614,859
Loans Held for Sale	5,279	589	624	1,357	3,877
Securities: Held-to-maturity securities	1,115,932	667,106	278,054	209,770	114,756
Securities: Available-for-sale securities	6,463,593	6,804,131	6,911,936	6,762,411	6,937,435
Federal funds sold and SSUAR	324,327	173,627	118,105	87,018	89,868
Trading assets	19,396	10,600	9,097	3,988	25,107
Interest-bearing balances	701,472	518,431	1,539,190	2,093,270	720,304
Total Earning Assets	19,078,538	17,523,875	16,246,404	15,603,285	13,506,206
Cash and balances due	422,332	469,612	441,963	519,406	683,725
Premises and fixed assets (including capitalized leases)	223,115	212,421	208,556	217,480	221,003
Other real estate owned	194	3,307	394	1,288	3,524
Intangible assets: Goodwill	108,650	108,599	90,011	90,011	90,011
Intangible assets: Other intangible assets	11,754	15,913	8,568	11,704	15,796
Other assets	555,000	489,793	216,662	199,332	169,598
Total assets	20,399,583	18,823,520	17,212,558	16,642,506	14,689,863
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	6,776,106	6,459,757	5,787,592	5,353,054	4,978,034
Deposits: In domestic offices: Interest-bearing	9,916,061	8,785,879	7,972,889	8,450,783	6,732,790
Total Deposits	16,692,167	15,245,636	13,760,481	13,803,837	11,710,824
Federal funds purchased and SPUAR	1,857,386	1,818,422	2,025,477	1,583,573	1,788,374
Trading liabilities	-	-	-	-	-
Other borrowed money	9,517	24,921	8,810	5,162	5,879
Other liabilities	178,187	138,249	105,215	90,837	122,135
Total liabilities	18,737,257	17,227,228	15,899,983	15,483,409	13,627,212
<b>Equity</b>					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,822	533,371	518,371	368,371
Retained earnings	947,475	827,924	746,948	652,116	587,441
Accumulated other comprehensive income	(57,217)	(3,704)	11,006	(32,640)	85,589
Total equity capital	1,662,326	1,596,292	1,312,575	1,159,097	1,062,651
Total liabilities and equity capital	20,399,583	18,823,520	17,212,558	16,642,506	14,689,863
<b>Income Statement</b>					
<b>Interest Income</b>					
Interest - Loans	387,677	309,753	247,412	232,067	220,083
Interest - Govt Sec	5,475	7,738	9,808	9,785	13,153
Interest - State & Muni Sec	63,759	62,237	60,386	57,749	63,244
Interest - Fed Funds	2,708	697	259	193	601
Interest - Other	64,694	51,604	48,040	50,662	45,309
Total interest income	524,313	432,029	365,905	350,456	342,390
Interest - Deposits	17,936	14,269	12,242	13,183	17,415
Interest - Federal funds and Other Borrowed Money	6,504	1,956	1,574	1,889	2,627
Total interest expense	24,440	16,225	13,816	15,072	20,042
Net interest income	499,873	415,804	352,089	335,384	322,348
Provision for loan and lease losses	32,500	15,500	17,000	17,500	17,500
Trust income	67,374	65,060	64,076	57,047	55,241
Service Charge Income	87,953	87,705	86,587	85,553	80,506
Other Income	129,470	114,985	114,796	106,650	115,278
Total noninterest income	284,797	267,750	265,459	249,250	251,025
Realized gains (losses) on securities	8,509	10,402	4,127	8,542	20,135
Salaries & employee benefits	293,271	278,701	244,489	233,892	224,424
Premises and fixed assets	58,820	57,000	52,558	51,252	46,870
Other noninterest expense	214,033	210,406	184,427	178,158	174,126
Total noninterest expense	566,124	546,107	481,474	463,302	445,420
Income (loss) before inc taxes	194,555	132,349	123,201	112,374	130,588
Applicable income taxes	45,004	31,394	28,369	23,700	32,791
Net income	149,551	100,955	94,832	88,674	97,797
<b>Report of changes in Equity</b>					
Equity capital most recently reptd for end of prev calendar yr	1,596,292	1,312,575	1,159,097	1,062,651	762,823
Net income (loss) attributable to bank holding company	149,551	100,955	94,832	88,674	97,797

Changes incident to business combinations, net	(5)	202,485	-	-	248,953
LESS: Cash dividends declared on common stock	30,000	-	-	24,000	53,000
Other comprehensive income	(53,512)	(14,710)	43,646	(118,228)	4,578
Other adjustments to equity capital	-	(5,013)	15,000	150,000	1,500
Equity capital end of current period	1,662,326	1,596,292	1,312,575	1,159,097	1,062,651

<b>Loan Composition</b>	<b>Dec 2016</b>	<b>Dec 2015</b>	<b>Dec 2014</b>	<b>Dec 2013</b>	<b>Dec 2012</b>
Real Estate - Construction	741,804	416,567	256,006	152,876	78,486
Real Estate - Farm	460,274	345,355	261,493	216,786	177,734
Real Estate - Resident	1,265,425	1,222,780	964,036	856,841	789,224
Real Estate - Other	2,705,440	2,317,175	1,604,535	1,485,057	1,257,591
Loans to finance agricultural production	254,572	182,550	138,644	112,434	103,600
Commercial and industrial loans	4,439,407	4,287,336	3,566,299	3,070,594	2,697,660
Loans to individuals: Credit cards	270,098	291,570	310,296	318,336	326,859
Loans to individuals: Other consumer loans	109,754	98,664	63,700	59,978	56,166
Other loans	259,161	227,269	262,063	224,696	183,758
Lease financing receivables	39,532	41,857	39,090	23,981	19,084
Total loans and leases	10,545,467	9,431,123	7,466,162	6,521,579	5,690,162
<b>Report of changes in ALLL</b>					
ALLL: Balance most recently reported at end of previous year	81,143	76,140	74,751	71,426	61,344
ALLL: Recoveries	6,829	4,614	3,382	3,480	3,965
ALLL: LESS: Charge-offs	28,823	15,111	18,993	17,655	22,056
ALLL: Provision for loan and lease losses	32,500	15,500	17,000	17,500	17,500
ALLL: Adjustments	-	-	-	-	10,673
ALLL: Balance at end of current period	91,649	81,143	76,140	74,751	71,426
ALLL/Gross Loans	0.87%	0.86%	1.02%	1.15%	1.26%
Net Charge-Offs/Gross Loans	0.27%	0.16%	0.25%	0.27%	0.39%
Recoveries/ Charge-Offs	23.69%	30.53%	17.81%	19.71%	17.98%
Provision for Loan Losses/Gross Loans	0.31%	0.16%	0.23%	0.27%	0.31%

	<b>30-89</b>	<b>90+</b>	<b>Non Accrual</b>		
Real Estate	2,927	1,010	22,684		
Commercial and industrial loans	3,897	59	35,785		
Loans to individuals	2,452	2,042	502		
Other loans	925	254	11,288		
	10,201	3,365	70,259		
Past Due/Gross Loans	0.13%				
Non Accrual/ Gross Loans	0.67%				
Non Accrual + OREO/TCE+ALLL	4.31%				
<b>Return on Average Equity</b>					
Net Income before Security Gains	8.32%	6.08%	7.23%	7.51%	9.83%
Net Income	8.82%	6.77%	7.56%	8.31%	12.38%
<b>Return on Average Assets</b>					
Net Income before Security Gains	0.73%	0.52%	0.58%	0.54%	0.69%
Net Income	0.77%	0.58%	0.60%	0.60%	0.87%
<b>Net Interest Margin</b>					
Tax Equivalent	2.87%	2.65%	2.50%	2.57%	3.46%
<b>Salaries/(Income-Interest Expense)</b>					
Salaries/(Income-Interest Expense)	37.38%	40.77%	39.59%	40.01%	39.14%
Other Income/Salaries	97.11%	96.07%	108.58%	106.57%	111.85%
<b>Equity/Assets</b>					
Equity/Assets	8.15%	8.48%	7.63%	6.96%	7.23%
<b>Dividend Payout</b>					
Dividend Payout	20.06%	0.00%	0.00%	27.07%	54.19%
<b>PAT Growth</b>					
PAT Growth	48.14%	6.46%	6.94%	-9.33%	28.37%
<b>Asset Growth</b>					
Asset Growth	8.37%	0.00%	3.43%	13.29%	31.09%
<b>Earning Asset Growth</b>					
Earning Asset Growth	8.87%	0.00%	4.12%	15.53%	29.89%
<b>Equity Growth</b>					
Equity Growth	4.14%	0.00%	13.24%	9.08%	39.31%
<b>Effective Tax Rate</b>					
Effective Tax Rate	23.13%	23.72%	23.03%	21.09%	25.11%
<b>Efficiency Ratio</b>					
Efficiency Ratio	68.89%	76.68%	74.79%	75.67%	74.34%
<b>Deposit Analysis</b>					
Loans/Deposits	62.60%	61.33%	53.70%	46.69%	47.95%
Equity/Deposits	9.96%	10.47%	9.54%	8.40%	9.07%
Non-Interest Bearing/Total Deposits	40.59%	42.37%	42.06%	38.78%	42.51%
Interest Bearing/Total Deposits	59.41%	57.63%	57.94%	61.22%	57.49%
Deposit Growth	9.49%	0.00%	-0.31%	17.87%	37.15%

**Capital Ratios**

Tier 1 Leverage Ratio	8.24%	8.13%	7.63%	7.21%	7.58%
Common Equity Tier 1 Capital Ratio	10.70%	10.63%	N/A	N/A	N/A
Tier 1 Risk-based Capital Ratio	10.70%	10.63%	11.68%	11.73%	10.54%
Total Risk-based Capital Ratio	11.32%	11.22%	12.43%	12.56%	11.42%