



February 2015

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, 2014) 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, 2014, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.68 %
Total Risk-based Capital Ratio	12.43 %
Tier 1 Leverage Ratio	7.63 %

* 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, 2014

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	13,063,852	143,950	1,589,175	12.75	218.74	90.51	91,007	0.94	42691	2.69	3.33
Bank of Hawaii	Honolulu	HI	14,551,095	110,362	974,428	14.31	150.08	53.15	118,202	1.11	3562	0.37	0.37
Bank of New York Mellon	New York	NY	304,867,000	176,000	21,196,000	13.25	96.7	13.31	1,646,000	0.77	4000	0.02	0.03
Bank of the West	San Francisco	CA	68,874,263	615,901	11,853,320	13.74	67.33	97.49	395,981	0.78	15970	0.13	0.21
Bankers Trust Company	Des Moines	IA	3,007,646	36,624	258,981	9.92	476.94	100.07	21,305	0.96	865	0.33	0.34
BMO Harris Bank, National Association	Chicago	IL	98,480,578	803,757	15,107,542	15.16	65.83	70.13	322,963	0.47	109835	0.73	1.06
BOKF, National Association	Tulsa	OK	28,881,488	188,244	2,583,248	10.68	161.52	67.61	225,210	1.1	96666	3.74	4.45
Branch Banking and Trust Company	Winston-Salem	NC	182,901,216	1,324,594	22,763,280	11.81	91.46	85.56	1,421,343	1.05	178967	0.79	1.11
City National Bank	Los Angeles	CA	31,698,160	322,071	2,712,371	9.82	474.35	70.56	188,081	0.84	24602	0.91	1.1
Commerce Bank	Kansas City	MO	22,578,644	161,532	2,045,026	12.35	174.42	61.56	188,403	1.12	12515	0.61	0.67
Fifth Third Bank	Cincinnati	OH	131,826,184	1,400,549	16,349,793	11.87	48.37	90.47	1,111,708	1.16	242287	1.48	1.77
First Hawaiian Bank	Honolulu	HI	18,056,652	134,986	2,660,482	16.38	217.6	66.6	164,945	1.27	5275	0.2	0.31
FirstMerit Bank, National Association	Akron	OH	24,589,336	140,079	2,898,040	11.73	111.1	77.99	189,602	1.04	75944	2.62	3.71
Frost Bank	San Antonio	TX	27,397,423	98,312	2,753,683	12.64	172.18	45.65	207,109	1.11	5866	0.21	0.3
HSBC Bank USA, National Association	McLean	VA	168,428,070	631,226	18,897,297	13.61	34.35	56.18	510,528	0.39	38535	0.2	0.23
Huntington National Bank	Columbus	OH	64,107,275	628,906	5,926,366	11.22	60.22	92.4	492,359	1.07	36270	0.61	0.61
KeyBank National Association	Cleveland	OH	87,398,250	834,785	9,976,927	11.66	213.23	83.9	650,159	0.98	27072	0.27	0.29
Manufacturers and Traders Trust Company	Buffalo	NY	96,469,513	914,366	11,506,135	10.41	88.84	86.15	814,079	1.22	67386	0.59	0.86
MUFG Union Bank, National Association	San Francisco	CA	110,319,843	518,889	14,851,130	13.09	75.06	89.81	624,614	0.77	29793	0.2	0.25
NBT Bank, National Association	Norwich	NY	7,791,444	69,334	889,441	11.31	115.5	88.17	54,444	0.95	1497	0.17	0.23
Northern Trust Company	Chicago	IL	110,796,209	269,372	7,448,699	11.65	86.3	33.1	577,498	0.75	10946	0.15	0.15
Old National Bank	Evansville	IN	11,035,783	48,279	1,308,719	11.95	34.24	74.47	71,980	0.96	13521	1.03	1.61
PNC Bank, National Association	Wilmington	DE	324,117,021	3,406,032	37,284,561	10.96	81.07	88.26	2,554,980	1.09	566930	1.52	1.93
Signature Bank	New York	NY	25,950,485	156,598	2,401,468	15.49	317.05	79.63	215,295	1.2	0	0	0
Silicon Valley Bank	Santa Clara	CA	34,371,881	129,046	2,324,461	12.11	NM	38.18	194,317	0.87	0	0	0
STAR Financial Bank	Fort Wayne	IN	1,708,205	21,642	172,411	12.4	168.55	83.98	9,020	0.71	3125	1.81	1.8
State Street Bank and Trust Company	Boston	MA	270,372,333	33,651	20,279,629	14.34	25.81	8.66	1,409,575	0.83	61047	0.3	0.43
SunTrust Bank	Atlanta	GA	182,555,481	1,967,219	22,350,129	10.7	59.18	95.99	1,315,825	1	177954	0.8	1.06
Texas Capital Bank, National Association	Dallas	TX	14,259,231	96,322	1,307,685	8.2	243.47	113.64	98,662	1.05	617	0.05	0.05
U.S. Bank National Association	Cincinnati	OH	387,033,747	4,065,566	40,394,685	10.55	77.23	87.36	4,120,330	1.48	346509	0.86	1.07
UMB Bank, National Association	Kansas City	MO	15,995,419	77,316	1,266,080	11.87	231.69	55.03	72,517	0.62	1369	0.11	0.12
Webster Bank, National Association	Waterbury	CT	21,814,017	156,482	2,236,185	11.99	43.15	85.54	159,132	1	5127	0.23	0.29

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending September 30, 2014

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	14.01	12.75	10.16	1
Bank of Hawaii	Honolulu	HI	15.57	14.31	6.71	1
Bank of New York Mellon	New York	NY	13.46	13.25	5.43	1
Bank of the West	San Francisco	CA	14.92	13.74	11.96	1
Bankers Trust Company	Des Moines	IA	11.17	9.92	8.66	1
BMO Harris Bank, National Association	Chicago	IL	16.57	15.16	11.70	1
BOKF, National Association	Tulsa	OK	12.05	10.68	7.95	1
Branch Banking and Trust Company	Winston-Salem	NC	13.63	11.81	9.22	1
City National Bank	Los Angeles	CA	12.01	9.82	7.36	1
Commerce Bank	Kansas City	MO	13.43	12.35	8.35	1
Fifth Third Bank	Cincinnati	OH	13.12	11.87	10.77	1
First Hawaiian Bank	Honolulu	HI	17.67	16.38	10.34	1
FirstMerit Bank, National Association	Akron	OH	12.57	11.73	8.66	1
Frost Bank	San Antonio	TX	13.28	12.64	7.52	1
HSBC Bank USA, National Association	McLean	VA	17.98	13.61	10.09	1
Huntington National Bank	Columbus	OH	12.77	11.22	9.49	1
KeyBank National Association	Cleveland	OH	13.88	11.66	10.46	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.24	10.41	8.86	1
MUFG Union Bank, National Association	San Francisco	CA	14.81	13.09	11.28	1
NBT Bank, National Association	Norwich	NY	12.55	11.31	8.64	1
Northern Trust Company	Chicago	IL	13.62	11.65	6.78	1
Old National Bank	Evansville	IN	12.71	11.95	8.22	1
PNC Bank, National Association	Wilmington	DE	14.11	10.96	9.50	1
Signature Bank	New York	NY	16.51	15.49	9.45	1
Silicon Valley Bank	Santa Clara	CA	13.06	12.11	7.05	1
STAR Financial Bank	Fort Wayne	IN	13.65	12.40	10.34	1
State Street Bank and Trust Company	Boston	MA	16.09	14.34	6.06	1
SunTrust Bank	Atlanta	GA	12.36	10.70	9.69	1
Texas Capital Bank, National Association	Dallas	TX	10.29	8.20	9.44	1
U.S. Bank National Association	Cincinnati	OH	12.88	10.55	8.71	1
UMB Bank, National Association	Kansas City	MO	12.68	11.87	7.66	1
Webster Bank, National Association	Waterbury	CT	13.10	11.99	8.29	1
Wells Fargo Bank, National Association	Sioux Falls	SD	12.88	10.69	8.33	1
Zions First National Bank	Salt Lake City	UT	15.17	13.91	10.52	1

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

	Dec 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
Assets					
Loans and leases, net of unearned income	7,465,538	6,520,222	5,686,285	3,989,260	3,710,245
LESS: Allowance for loan and lease losses	76,140	74,751	71,426	61,344	63,641
Loans & leases, net of unearned income & allow for loan & lease losses	7,389,398	6,445,471	5,614,859	3,927,916	3,646,604
Loans Held for Sale	624	1,357	3,877	10,215	14,413
Securities: Held-to-maturity securities	278,054	209,770	114,756	68,384	51,784
Securities: Available-for-sale securities	6,911,936	6,762,411	6,937,435	4,930,202	4,570,505
Federal funds sold and SSUAR	118,105	87,018	89,868	272,078	474,994
Trading assets	9,097	3,988	25,107	38,865	29,832
Interest-bearing balances	1,539,190	2,093,270	720,304	1,150,796	757,405
Total Earning Assets	16,246,404	15,603,285	13,506,206	10,398,456	9,545,537
Cash and balances due	441,963	519,406	683,725	433,134	756,802
Premises and fixed assets (including capitalized leases)	208,556	217,480	221,003	167,602	169,621
Other real estate owned	394	1,288	3,524	5,767	4,120
Intangible assets: Goodwill	90,011	90,011	90,011	39,816	39,816
Intangible assets: Other intangible assets	8,568	11,704	15,796	13,902	17,838
Other assets	216,662	199,332	169,598	147,253	160,640
Total assets	17,212,558	16,642,506	14,689,863	11,205,930	10,694,374
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	5,787,592	5,353,054	4,978,034	3,375,424	1,883,529
Deposits: In domestic offices: Interest-bearing	7,972,889	8,450,783	6,732,790	5,163,399	5,943,084
Total Deposits	13,760,481	13,803,837	11,710,824	8,538,823	7,826,613
Federal funds purchased and SPUAR	2,025,477	1,583,573	1,788,374	1,775,899	2,059,344
Trading liabilities	-	-	-	-	-
Other borrowed money	8,810	5,162	5,879	6,529	37,349
Other liabilities	105,215	90,837	122,135	121,856	91,275
Total liabilities	15,899,983	15,483,409	13,627,212	10,443,107	10,014,581
Equity					
Common stock (par value)	21,250	21,250	21,250	20,254	20,254
Surplus	533,371	518,371	368,371	183,124	183,124
Retained earnings	746,948	652,116	587,441	491,375	447,193
Accumulated other comprehensive income	11,006	(32,640)	85,589	68,070	29,222
Total equity capital	1,312,575	1,159,097	1,062,651	762,823	679,793
Total liabilities and equity capital	17,212,558	16,642,506	14,689,863	11,205,930	10,694,374
Income Statement					
Interest Income					
Interest - Loans	247,412	232,067	220,083	178,595	179,892
Interest - Govt Sec	9,808	9,785	13,153	22,595	26,839
Interest - State & Muni Sec	60,386	57,749	63,244	38,827	49,477
Interest - Fed Funds	259	193	601	301	264
Interest - Other	48,040	50,662	45,309	37,866	30,602
Total interest income	365,905	350,456	342,390	278,184	287,074
Interest - Deposits	12,242	13,183	17,415	20,028	27,283
Interest - Federal funds and Other Borrowed Money	1,574	1,889	2,627	1,691	2,154
Total interest expense	13,816	15,072	20,042	21,719	29,437
Net interest income	352,089	335,384	322,348	256,465	257,637
Provision for loan and lease losses	17,000	17,500	17,500	20,190	29,375
Trust income	64,076	57,047	55,241	58,605	56,783
Service Charge Income	86,587	85,553	80,506	69,484	72,051
Other Income	114,796	106,650	115,278	106,811	102,838
Total noninterest income	265,459	249,250	251,025	234,900	231,672
Realized gains (losses) on securities	4,127	8,542	20,135	13,872	7,509
Salaries & employee benefits	244,489	233,892	224,424	183,060	178,199
Premises and fixed assets	52,558	51,252	46,870	41,430	42,582
Other noninterest expense	184,427	178,158	174,126	160,447	150,550
Total noninterest expense	481,474	463,302	445,420	384,937	371,331
Income (loss) before inc taxes	123,201	112,374	130,588	100,110	96,112
Applicable income taxes	28,369	23,700	32,791	23,929	26,518
Net income	94,832	88,674	97,797	76,181	69,594
Report of changes in Equity					
Equity capital most recently repled for end of prev calendar yr	1,159,097	1,062,651	762,823	679,793	615,581
Net income (loss) attributable to bank holding company	94,832	88,674	97,797	76,181	69,594

Changes incident to business combinations, net	-	-	248,953	-	-
LESS: Cash dividends declared on common stock	-	24,000	53,000	32,000	-
Other comprehensive income	43,646	(118,228)	4,578	38,849	(5,382)
Other adjustments to equity capital	15,000	150,000	1,500	-	-
Equity capital end of current period	1,312,575	1,159,097	1,062,651	762,823	679,793

Loan Composition	Dec 2014	Dec 2013	Dec 2012	Dec 2011	Dec 2010
Real Estate - Construction	256,006	152,876	78,486	65,466	96,977
Real Estate - Farm	261,493	216,786	177,734	134,791	112,996
Real Estate - Resident	964,036	856,841	789,224	540,848	492,962
Real Estate - Other	1,604,535	1,485,057	1,257,591	927,175	836,068
Loans to finance agricultural production	138,644	112,434	103,600	35,309	32,089
Commercial and industrial loans	3,566,299	3,070,594	2,697,660	1,754,279	1,647,034
Loans to individuals: Credit cards	310,296	318,336	326,859	326,882	322,208
Loans to individuals: Other consumer loans	63,700	59,978	56,166	55,298	101,759
Other loans	262,063	224,696	183,758	155,593	75,510
Lease financing receivables	39,090	23,981	19,084	3,834	7,055
Total loans and leases	7,466,162	6,521,579	5,690,162	3,999,475	3,724,658

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	74,751	71,426	61,344	63,641	53,915
ALLL: Recoveries	3,382	3,480	3,965	3,918	3,461
ALLL: LESS: Charge-offs	18,993	17,655	22,056	26,405	23,110
ALLL: Provision for loan and lease losses	17,000	17,500	17,500	20,190	29,375
ALLL: Adjustments	-	-	10,673	-	-
ALLL: Balance at end of current period	76,140	74,751	71,426	61,344	63,641
ALLL/Gross Loans	1.02%	1.15%	1.26%	1.54%	1.72%
Net Charge-Offs/Gross Loans	0.25%	0.27%	0.39%	0.66%	0.62%
Recoveries/ Charge-Offs	17.81%	19.71%	17.98%	14.84%	14.98%
Provision for Loan Losses/Gross Loans	0.23%	0.27%	0.31%	0.51%	0.79%

	30-89	90+	Non Accrual		
Real Estate	5,170	174	13,601		
Commercial and industrial loans	2,776	510	13,151		
Loans to individuals	2,974	2,931	581		
Other loans	1,037	215	49		
	11,957	3,830	27,382		
Past Due/Gross Loans	0.21%				
Non Accrual/ Gross Loans	0.37%				
Non Accrual + OREO/TCE+ALLL	2.15%				

Return on Average Equity					
Net Income before Security Gains	7.23%	7.51%	9.83%	8.53%	9.26%
Net Income	7.56%	8.31%	12.38%	10.43%	10.38%
Return on Average Assets					
Net Income before Security Gains	0.58%	0.54%	0.69%	0.61%	0.66%
Net Income	0.60%	0.60%	0.87%	0.74%	0.74%
Net Interest Margin					
Tax Equivalent	2.50%	2.57%	3.46%	2.88%	3.14%
Salaries/(Income-Interest Expense)	39.59%	40.01%	39.14%	37.26%	36.42%
Other Income/Salaries	108.58%	106.57%	111.85%	128.32%	130.01%
Equity/Assets	7.63%	6.96%	7.23%	6.81%	6.36%
Dividend Payout	0.00%	27.07%	54.19%	42.01%	0.00%
PAT Growth	6.94%	-9.33%	28.37%	0.00%	-2.75%
Asset Growth	3.43%	13.29%	31.09%	0.00%	4.65%
Earning Asset Growth	4.12%	15.53%	29.89%	0.00%	4.27%
Equity Growth	13.24%	9.08%	39.31%	0.00%	10.43%
Effective Tax Rate	23.03%	21.09%	25.11%	23.90%	27.59%
Efficiency Ratio	77.97%	79.25%	77.68%	78.34%	75.89%

Deposit Analysis					
Loans/Deposits	53.70%	46.69%	47.95%	46.00%	46.59%
Equity/Deposits	9.54%	8.40%	9.07%	8.93%	8.69%
Non-Interest Bearing/Total Deposits	42.06%	38.78%	42.51%	39.53%	24.07%
Interest Bearing/Total Deposits	57.94%	61.22%	57.49%	60.47%	75.93%
Deposit Growth	-0.31%	17.87%	37.15%	0.00%	7.54%

Capital Ratios

Tier 1 Leverage Ratio	7.63%	7.21%	7.58%	6.32%	6.15%
Tier 1 Risk-based Capital Ratio	11.68%	11.73%	10.54%	10.68%	10.83%
Total Risk-based Capital Ratio	12.43%	12.56%	11.42%	11.73%	12.01%