



November 2018

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 June 30, 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 September 30, 2018, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.12 %
Total Risk-based Capital Ratio	11.78 %
Tier 1 Leverage Ratio	8.60 %

* 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 June 30, 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	17,190,299	119,434	2,060,487	11.31	161.72	91.01	53,491	1.26	9362	0.45	0.58
Bank of Hawaii	Honolulu	HI	17,108,568	107,938	1,173,234	12.79	165.59	66.25	54,378	1.28	2768	0.24	0.68
Bank of New York Mellon	New York	NY	297,107,000	129,000	27,221,000	14.83	118.35	12.27	745,000	1.06	4000	0.01	0.38
Bank of the West	San Francisco	CA	89,460,640	624,263	11,951,109	12.2	128.3	89	151,502	0.68	9354	0.08	0.79
BMO Harris Bank, National Association	Chicago	IL	111,889,682	665,405	15,491,205	12.76	52.65	87.1	213,225	0.78	26610	0.17	1.77
BOKF, National Association	Tulsa	OK	33,226,564	223,967	3,295,364	11.53	100.54	78.13	108,900	1.29	11503	0.35	1.29
Branch Banking and Trust Company	Winston-Salem	NC	215,012,000	1,226,000	27,807,000	11.41	119.49	84.64	796,000	1.47	61000	0.22	0.77
Centier Bank	Merrillville	IN	3,956,569	35,389	384,857	11.48	155.42	102.38	12,920	1.32	3323	0.86	0.72
City National Bank	Los Angeles	CA	47,890,554	388,680	4,022,029	10.39	228.49	76.9	128,046	1.06	1258	0.03	0.53
Commerce Bank	Kansas City	MO	24,489,515	159,532	2,385,300	12.32	177.04	67.2	97,488	1.59	4779	0.2	0.68
Fifth Third Bank	Cincinnati	OH	139,444,809	1,137,234	16,840,750	12.39	77.16	84.24	702,343	2.01	44370	0.26	1.63
First Hawaiian Bank	Honolulu	HI	20,244,814	138,574	2,519,170	12.71	304.08	71.77	69,884	1.36	0	0	0.36
First Merchants Bank	Muncie	IN	9,464,323	76,420	1,414,109	12.22	276.04	93.8	37,896	1.62	9698	0.69	0.52
First National Bank of Pennsylvania	Pittsburgh	PA	31,452,008	172,153	4,497,494	10.06	160.65	93.24	88,283	1.13	40452	0.9	0.69
Frost Bank	San Antonio	TX	31,548,615	149,885	3,180,183	13	110.85	49.71	109,131	1.39	1371	0.04	1.02
HSBC Bank USA, National Association	McLean	VA	179,972,365	599,123	22,825,420	17.39	37.16	49.02	-198,004	-0.43	12307	0.05	2.47
Huntington National Bank	Columbus	OH	104,032,856	717,586	11,105,757	11.82	58.94	87.46	342,545	1.32	30042	0.27	1.71
KeyBank National Association	Cleveland	OH	135,188,435	896,985	15,048,814	11.11	119.9	84.92	460,080	1.37	36570	0.24	0.86
Manufacturers and Traders Trust Company	Buffalo	NY	118,088,964	1,015,506	14,684,128	10.84	94.79	94.65	441,644	1.51	100986	0.69	1.3
MB Financial Bank, National Association	Chicago	IL	20,111,535	161,712	2,938,319	10.79	164.81	95.91	61,833	1.24	14713	0.5	0.66
MetaBank	Sioux Falls	SD	4,288,765	27,078	529,565	17.43	690.06	45.4	32,852	2.79	30050	5.67	2.2
MUFG Union Bank, National Association	New York	NY	120,912,504	427,036	16,426,842	16.31	67.06	94.53	252,422	0.84	75	0	0.79
NBT Bank, National Association	Norwich	NY	9,160,619	70,200	998,803	10.83	176.77	89.39	24,880	1.1	4949	0.5	0.61
Northern Trust Company	Chicago	IL	129,222,706	125,439	9,409,725	12.61	80.72	30.3	371,954	1.2	4142	0.04	0.5
Old National Bank	Evansville	IN	17,392,739	50,381	2,280,509	11.6	37.28	87.64	51,445	1.19	5403	0.24	1.18
Oritani Bank	Township of Washir	NJ	4,141,471	30,473	509,012	13.48	253.31	120.49	13,320	1.29	636	0.12	0.35
Pacific Western Bank	Beverly Hills	CA	24,111,911	134,283	5,004,311	11.86	81.96	89.79	124,913	2.08	1236	0.02	0.92
People's United Bank, National Association	Bridgeport	CT	43,855,894	235,265	5,690,614	10.96	86.58	96.48	112,556	1.03	17382	0.31	0.89
PNC Bank, National Association	Wilmington	DE	368,067,095	2,603,919	37,903,326	9.47	85.36	82.11	1,002,193	1.1	128596	0.34	1.37
Signature Bank	New York	NY	44,435,634	208,385	4,001,173	12.09	110.01	97.04	34,472	0.31	0	0	0.56
Silicon Valley Bank	Santa Clara	CA	53,441,140	274,294	3,900,094	11.9	148.81	52.01	194,297	1.5	0	0	0.75
State Street Bank and Trust Company	Boston	MA	247,203,427	53,751	23,121,423	15.14	NA	15.16	689,381	1.23	0	0	0
SunTrust Bank	Atlanta	GA	199,970,211	1,693,581	23,964,495	11.41	54	87.91	651,108	1.3	78701	0.33	2.2
Texas Capital Bank, National Association	Dallas	TX	24,437,472	190,898	2,244,758	9.3	154.52	113.79	74,404	1.25	9558	0.43	0.62
U.S. Bank National Association	Minneapolis	MN	452,255,735	3,917,418	46,356,256	10.09	102.72	79.48	1,699,685	1.52	144356	0.31	1.38
UMB Bank, National Association	Kansas City	MO	20,794,183	100,302	1,801,654	11.59	147.6	65.53	54,926	1.06	1557	0.09	0.6
Webster Bank, National Association	Waterbury	CT	26,747,931	205,349	2,545,260	10.83	75.6	82.44	87,762	1.31	5613	0.22	1.51
Wells Fargo Bank, National Association	Sioux Falls	SD	1,716,532,000	9,937,000	163,876,000	11.89	64.76	68.46	4,743,000	1.11	564000	0.34	1.66
ZB, National Association	Salt Lake City	UT	66,301,344	472,650	7,575,029	13.2	90.26	84.69	248,413	1.5	4759	0.06	1.12

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 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	12.19	11.31	9.39	1
Bank of Hawaii	Honolulu	HI	14.00	12.79	7.13	1
Bank of New York Mellon	New York	NY	15.22	14.83	7.57	1
Bank of the West	San Francisco	CA	13.18	12.20	9.81	1
BMO Harris Bank, National Association	Chicago	IL	13.98	12.76	11.42	1
BOKF, National Association	Tulsa	OK	12.42	11.53	8.95	1
Branch Banking and Trust Company	Winston-Salem	NC	13.41	11.41	9.43	1
Centier Bank	Merrillville	IN	12.52	11.48	9.96	1
City National Bank	Los Angeles	CA	13.08	10.39	7.72	1
Commerce Bank	Kansas City	MO	13.17	12.32	9.47	1
Fifth Third Bank	Cincinnati	OH	14.15	12.39	10.51	1
First Hawaiian Bank	Honolulu	HI	13.76	12.71	8.70	1
First Merchants Bank	Muncie	IN	13.19	12.22	10.84	1
First National Bank of Pennsylvania	Pittsburgh	PA	10.80	10.06	8.15	1
Frost Bank	San Antonio	TX	13.77	13.00	8.34	1
HSBC Bank USA, National Association	McLean	VA	20.36	17.39	11.78	1
Huntington National Bank	Columbus	OH	14.03	11.82	9.46	1
KeyBank National Association	Cleveland	OH	12.68	11.11	9.95	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.94	10.84	9.29	1
MB Financial Bank, National Association	Chicago	IL	12.76	10.79	9.87	1
MetaBank	Sioux Falls	SD	18.59	17.43	8.93	1
MUFG Union Bank, National Association	New York	NY	17.80	16.31	12.10	1
NBT Bank, National Association	Norwich	NY	11.83	10.83	8.75	1
Northern Trust Company	Chicago	IL	14.32	12.61	6.97	1
Old National Bank	Evansville	IN	12.13	11.60	8.78	1
Oritani Bank	Township of Washir	NJ	14.30	13.48	12.13	1
Pacific Western Bank	Beverly Hills	CA	12.67	11.86	11.33	1
People's United Bank, National Association	Bridgeport	CT	12.91	10.96	8.62	1
PNC Bank, National Association	Wilmington	DE	11.34	9.47	8.01	1
Signature Bank	New York	NY	13.45	12.09	9.47	1
Silicon Valley Bank	Santa Clara	CA	12.88	11.90	7.69	1
State Street Bank and Trust Company	Boston	MA	16.10	15.14	7.51	1
SunTrust Bank	Atlanta	GA	12.90	11.41	10.14	1
Texas Capital Bank, National Association	Dallas	TX	11.07	9.30	9.31	1
U.S. Bank National Association	Minneapolis	MN	12.21	10.09	8.41	1
UMB Bank, National Association	Kansas City	MO	12.25	11.59	8.80	1
Webster Bank, National Association	Waterbury	CT	11.92	10.83	7.87	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.77	11.89	8.35	1
ZB, National Association	Salt Lake City	UT	14.22	13.20	10.44	1

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

Assets	Sep 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Loans and leases, net of unearned income	11,964,638	11,280,420	10,540,188	9,430,534	7,465,538
LESS: Allowance for loan and lease losses	101,302	100,604	91,649	81,143	76,140
Loans & leases, net of unearned income & allow for loan & lease losses	11,863,336	11,179,816	10,448,539	9,349,391	7,389,398
Loans Held for Sale	2,222	1,460	5,279	589	624
Securities: Held-to-maturity securities	1,199,114	1,261,014	1,115,932	667,106	278,054
Securities: Available-for-sale securities	5,932,631	6,257,412	6,463,593	6,804,131	6,911,936
Federal funds sold and SSUAR	206,412	191,601	324,327	173,627	118,105
Trading assets	67,597	48,606	19,396	10,600	9,097
Interest-bearing balances	649,739	1,337,509	701,472	518,431	1,539,190
Total Earning Assets	19,921,051	20,277,418	19,078,538	17,523,875	16,246,404
Cash and balances due	350,657	391,340	422,332	469,612	441,963
Premises and fixed assets (including capitalized leases)	219,017	216,124	223,115	212,421	208,556
Other real estate owned	4,786	1,501	194	3,307	394
Intangible assets: Goodwill	108,650	108,650	108,650	108,599	90,011
Intangible assets: Other intangible assets	8,469	10,577	11,754	15,913	8,568
Other assets	622,881	552,328	555,000	489,793	216,662
Total assets	21,235,511	21,557,938	20,399,583	18,823,520	17,212,558
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	6,000,413	7,128,735	6,776,106	6,459,757	5,787,592
Deposits: In domestic offices: Interest-bearing	11,981,502	11,184,055	9,916,061	8,785,879	7,972,889
Total Deposits	17,981,915	18,312,790	16,692,167	15,245,636	13,760,481
Federal funds purchased and SPUAR	1,193,514	1,261,239	1,857,386	1,818,422	2,025,477
Trading liabilities	-	-	-	-	-
Other borrowed money	9,442	10,996	9,517	24,921	8,810
Other liabilities	196,873	156,960	178,187	138,249	105,215
Total liabilities	19,381,744	19,741,985	18,737,257	17,227,228	15,899,983
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,818	750,822	533,371
Retained earnings	1,239,378	1,088,349	947,475	827,924	746,948
Accumulated other comprehensive income	(157,679)	(44,464)	(57,217)	(3,704)	11,006
Total equity capital	1,853,767	1,815,953	1,662,326	1,596,292	1,312,575
Total liabilities and equity capital	21,235,511	21,557,938	20,399,583	18,823,520	17,212,558
Income Statement					
Interest Income	Sep 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Interest - Loans	405,855	462,137	387,677	309,753	247,412
Interest - Govt Sec	426	1,204	5,475	7,738	9,808
Interest - State & Muni Sec	57,041	67,843	63,759	62,237	60,386
Interest - Fed Funds	2,455	3,700	2,708	697	259
Interest - Other	63,425	82,575	64,694	51,604	48,040
Total interest income	529,202	617,459	524,313	432,029	365,905
Interest - Deposits	57,961	36,354	17,936	14,269	12,242
Interest - Federal funds and Other Borrowed Money	19,149	17,950	6,504	1,956	1,574
Total interest expense	77,110	54,304	24,440	16,225	13,816
Net interest income	452,092	563,155	499,873	415,804	352,089
Provision for loan and lease losses	22,750	41,000	32,500	15,500	17,000
Trust income	59,284	74,236	67,374	65,060	64,076
Service Charge Income	64,416	88,958	87,953	87,705	86,587
Other Income	101,151	140,876	129,470	114,985	114,796
Total noninterest income	224,851	304,070	284,797	267,750	265,459
Realized gains (losses) on securities	578	4,192	8,509	10,402	4,127
Salaries & employee benefits	235,510	308,347	293,271	278,701	244,489
Premises and fixed assets	47,037	60,904	58,820	57,000	52,558
Other noninterest expense	179,545	230,075	214,033	210,406	184,427
Total noninterest expense	462,092	599,326	566,124	546,107	481,474
Income (loss) before inc taxes	192,679	231,091	194,555	132,349	123,201
Applicable income taxes	28,326	55,218	45,004	31,394	28,369
Net income	164,353	175,873	149,551	100,955	94,832
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	1,815,953	1,662,326	1,596,292	1,312,575	1,159,097
Net income (loss) attributable to bank holding company	164,353	175,873	149,551	100,955	94,832

Changes incident to business combinations, net	-	-	(5)	202,485	-
LESS: Cash dividends declared on common stock	26,250	35,000	30,000	-	-
Other comprehensive income	(100,302)	12,754	(53,512)	(14,710)	43,646
Other adjustments to equity capital	13	-	-	(5,013)	15,000
Equity capital end of current period	1,853,767	1,815,953	1,662,326	1,596,292	1,312,575

Loan Composition

	Sep 2018	Dec 2017	Dec 2016	Dec 2015	Dec 2014
Real Estate - Construction	828,033	717,849	741,804	416,567	256,006
Real Estate - Farm	461,923	475,147	460,274	345,355	261,493
Real Estate - Resident	1,254,186	1,288,430	1,265,425	1,222,780	964,036
Real Estate - Other	3,255,130	3,088,373	2,705,440	2,317,175	1,604,535
Loans to finance agricultural production	206,483	236,185	254,572	182,550	138,644
Commercial and industrial loans	5,383,064	4,852,054	4,439,407	4,287,336	3,566,299
Loans to individuals: Credit cards	216,457	252,697	270,098	291,570	310,296
Loans to individuals: Other consumer loans	132,002	130,389	109,754	98,664	63,700
Other loans	223,970	216,789	259,161	227,269	262,063
Lease financing receivables	5,612	23,967	39,532	41,857	39,090
Total loans and leases	11,966,860	11,281,880	10,545,467	9,431,123	7,466,162

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	100,604	91,649	81,143	76,140	74,751
ALLL: Recoveries	3,949	6,561	6,829	4,614	3,382
ALLL: LESS: Charge-offs	26,001	38,606	28,823	15,111	18,993
ALLL: Provision for loan and lease losses	22,750	41,000	32,500	15,500	17,000
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	101,302	100,604	91,649	81,143	76,140
ALLL/Gross Loans	0.85%	0.89%	0.87%	0.86%	1.02%
Net Charge-Offs/Gross Loans	0.29%	0.34%	0.27%	0.16%	0.25%
Recoveries/ Charge-Offs	20.31%	16.99%	23.69%	30.53%	17.81%
Provision for Loan Losses/Gross Loans	0.25%	0.36%	0.31%	0.16%	0.23%

	30-89	90+	Non Accrual		
Real Estate	4,458	-	18,016		
Commercial and industrial loans	3,247	36	34,116		
Loans to individuals	2,007	2,004	444		
Other loans	3,156	843	3,454		
	12,868	2,883	56,030		
Past Due/Gross Loans	0.13%				
Non Accrual/ Gross Loans	0.47%				
Non Accrual + OREO/TCE+ALLL	3.31%				

Return on Average Equity					
Net Income before Security Gains	12.03%	9.72%	8.32%	6.08%	7.23%
Net Income	12.07%	9.96%	8.82%	6.77%	7.56%
Return on Average Assets					
Net Income before Security Gains	1.07%	0.85%	0.73%	0.52%	0.58%
Net Income	1.07%	0.88%	0.77%	0.58%	0.60%
Net Interest Margin					
Tax Equivalent	3.21%	3.11%	2.87%	2.65%	2.50%
Salaries/(Income-Interest Expense)	34.79%	35.56%	37.38%	40.77%	39.59%
Other Income/Salaries	95.47%	98.61%	97.11%	96.07%	108.58%
Equity/Assets	8.73%	8.42%	8.15%	8.48%	7.63%
Dividend Payout	15.97%	19.90%	20.06%	0.00%	0.00%
PAT Growth	35.21%	17.60%	48.14%	6.46%	6.94%
Asset Growth	-2.00%	0.00%	0.00%	0.00%	3.43%
Earning Asset Growth	-2.35%	0.00%	0.00%	0.00%	4.12%
Equity Growth	2.78%	0.00%	0.00%	0.00%	13.24%
Effective Tax Rate	14.70%	23.89%	23.13%	23.72%	23.03%
Efficiency Ratio	66.42%	65.69%	68.89%	76.68%	74.79%
Deposit Analysis					
Loans/Deposits	65.97%	61.05%	62.60%	61.33%	53.70%
Equity/Deposits	10.31%	9.92%	9.96%	10.47%	9.54%
Non-Interest Bearing/Total Deposits	33.37%	38.93%	40.59%	42.37%	42.06%
Interest Bearing/Total Deposits	66.63%	61.07%	59.41%	57.63%	57.94%
Deposit Growth	-1.81%	0.00%	0.00%	0.00%	-0.31%

Capital Ratios

Tier 1 Leverage Ratio	8.60%	8.57%	8.24%	8.13%	7.63%
Common Equity Tier 1 Capital Ratio	11.12%	11.19%	10.70%	10.63%	N/A
Tier 1 Risk-based Capital Ratio	11.12%	11.19%	10.70%	10.63%	11.68%
Total Risk-based Capital Ratio	11.78%	11.85%	11.32%	11.22%	12.43%