



May 2020

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, 2019) 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, 2020, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.25 %
Total Risk-based Capital Ratio	12.10 %
Tier 1 Leverage Ratio	8.36 %

* 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, 2019

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	21,061,188	119,066	2,685,017	11.6	126.97	87.9	234,261	1.23	6746	0.25	0.6
Bank of Hawaii	Honolulu	HI	18,065,971	110,027	1,229,775	11.76	147.89	69.71	227,134	1.3	2737	0.22	0.7
Bank of New York Mellon	New York	NY	311,387,000	95,000	26,003,000	15.15	92.23	9.51	2,583,000	0.94	2000	0.01	0.42
Bank of the West	San Francisco	CA	92,968,547	617,497	12,873,394	12.36	123.37	88.94	617,175	0.69	8023	0.06	0.8
Banner Bank	Walla Walla	WA	12,304,722	98,073	1,657,001	11.6	245.98	94.74	149,353	1.28	814	0.05	0.41
BMO Harris Bank, National Association	Chicago	IL	137,588,093	832,527	16,664,926	11.34	65.15	78.99	1,208,718	0.94	21973	0.13	1.47
BOKF, National Association	Tulsa	OK	42,074,066	210,759	4,602,977	10.9	100.84	78.38	506,797	1.21	14843	0.32	0.98
Centier Bank	Merrillville	IN	4,694,690	43,405	484,933	11.83	245.38	108.06	66,001	1.43	7225	1.49	0.62
City National Bank	Los Angeles	CA	61,390,143	422,208	5,274,410	10.33	216.47	85.59	623,712	1.12	313	0.01	0.46
City National Bank of Florida	Miami	FL	15,841,001	49,046	1,891,438	13.85	86.15	92.57	162,513	1.08	209	0.01	0.52
Commerce Bank	Kansas City	MO	25,955,469	160,682	2,687,851	12.37	205.01	70.8	416,695	1.66	3922	0.15	0.55
Fifth Third Bank, National Association	Cincinnati	OH	167,845,100	1,201,496	23,039,944	11.86	84.58	83.78	2,716,976	1.7	54484	0.24	1.31
First Financial Bank	Cincinnati	OH	14,434,311	57,650	2,271,650	12.11	97.5	89.74	214,374	1.52	2033	0.09	0.15
First Hawaiian Bank	Honolulu	HI	20,167,600	130,530	2,617,949	11.72	622.64	80.22	289,680	1.42	319	0.01	0.16
First Horizon Bank	Memphis	TN	43,126,164	200,307	5,333,725	10.18	62.19	96.48	516,663	1.24	17838	0.33	0.48
First Merchants Bank	Muncie	IN	12,430,349	80,284	1,787,006	12.06	491.12	84.98	175,159	1.58	7527	0.42	0.27
First National Bank of Pennsylvania	Pittsburgh	PA	34,531,413	195,137	4,992,356	10.6	176.11	93.04	408,765	1.21	25236	0.51	0.58
First Republic Bank	San Francisco	CA	116,263,634	496,104	9,851,107	11.21	317.06	100.76	930,329	0.88	0	0	0
Flagstar Bank, FSB	Troy	MI	23,234,514	107,000	2,023,425	11.04	19.69	113.68	241,145	1.17	9840	0.49	0.56
Frost Bank	San Antonio	TX	34,105,305	132,167	3,889,797	12.82	121.93	53.21	453,533	1.42	1084	0.03	0.73
Fulton Bank, National Association	Lancaster	PA	21,759,565	163,622	2,555,507	11.17	93.94	96.94	241,896	1.33	6831	0.27	0.33
Great Western Bank	Sioux Falls	SD	12,848,070	72,781	1,952,367	11.6	38.4	94.71	177,248	1.39	37420	1.92	2.32
HSBC Bank USA, National Association	McLean	VA	172,887,701	636,931	21,699,345	17.32	55.73	49.76	340,983	0.19	9967	0.05	1.73
Huntington National Bank	Columbus	OH	108,739,378	782,852	12,449,178	12.17	70.24	88.97	1,592,424	1.48	10748	0.09	1.44
INTRUST Bank, National Association	Wichita	KS	5,665,391	37,826	431,859	10.03	164.7	76.73	73,867	1.41	273	0.06	0.64
Israel Discount Bank of New York	New York	NY	9,777,011	81,421	1,068,425	13.98	402.87	83.92	100,386	1.05	0	0	0.29
KeyBank National Association	Cleveland	OH	143,390,269	909,944	16,969,468	10.96	102.27	83.62	1,898,433	1.33	45167	0.27	0.96
Manufacturers and Traders Trust Company	Buffalo	NY	119,432,105	1,049,479	15,125,012	10.34	89.24	94.14	1,961,156	1.65	85355	0.56	1.33
MetaBank, National Association	Sioux Falls	SD	6,192,202	30,176	928,851	12.24	132.74	80.15	107,628	1.71	0	0	0.59
MUFG Union Bank, National Association	San Francisco	CA	133,193,818	522,790	15,102,724	14.48	63.32	90.46	-746,272	-0.56	651	0	0.93
NBH Bank	Greenwood Village	CO	5,893,793	39,064	654,508	10.9	136.43	93.34	83,859	1.44	7300	1.12	0.72
NBT Bank, National Association	Norwich	NY	9,642,935	72,965	1,141,901	11.76	187.54	93.49	116,417	1.22	1458	0.13	0.5
Northern Trust Company	Chicago	IL	135,885,433	104,525	9,347,105	12.32	94	28.11	1,464,192	1.25	3138	0.03	0.36
Old National Bank	Evansville	IN	20,311,535	54,619	2,966,576	13.01	39.78	83.32	254,947	1.28	748	0.03	1.06
Pacific Western Bank	Beverly Hills	CA	26,732,400	138,793	5,236,693	11	134.02	97.42	488,310	1.88	440	0.01	0.46
Park National Bank	Newark	OH	8,528,848	54,692	894,739	11.05	49.86	90.97	113,600	1.35	3100	0.35	1.74
People's United Bank, National Association	Bridgeport	CT	58,343,490	246,555	7,799,875	10.85	74.7	100.27	543,468	1.06	19229	0.25	0.78
PNC Bank, National Association	Wilmington	DE	397,703,264	2,741,938	41,784,959	9.94	105.98	81.37	4,386,757	1.13	103440	0.25	1.08
Signature Bank	New York	NY	50,621,162	249,989	4,769,823	11.62	206.12	97.56	588,926	1.2	0	0	0.31
Silicon Valley Bank	Santa Clara	CA	69,942,929	304,803	5,034,095	11.12	233.05	52.66	1,036,618	1.68	0	0	0.39
State Street Bank and Trust Company	Boston	MA	242,148,000	74,000	25,451,000	16.52	NA	14.09	2,231,000	1.02	0	0	0
Truist Bank	Charlotte	NC	461,256,000	1,277,000	64,032,000	10.56	142.84	87.39	3,387,000	1.41	94000	0.15	0.32
U.S. Bank National Association	Minneapolis	MN	486,004,220	4,019,695	48,591,876	10.2	118.87	80.6	6,975,709	1.49	77775	0.16	1.13
UMB Bank, National Association	Kansas City	MO	26,357,635	101,788	2,338,719	11.36	179.4	61.76	263,715	1.12	2935	0.13	0.44
Webster Bank, National Association	Waterbury	CT	30,412,303	209,096	3,077,699	11.61	74.06	84.21	404,850	1.39	6203	0.2	1.39
Wells Fargo Bank, National Association	Sioux Falls	SD	1,712,919,000	9,284,000	167,346,000	12.59	79.11	68.28	19,553,000	1.16	296000	0.18	1.23
Western Alliance Bank	Phoenix	AZ	26,862,673	167,797	3,021,661	10.62	186.36	91.5	501,262	2.01	13850	0.46	0.49
Zions Bancorporation, National Association	Salt Lake City	UT	69,171,552	494,726	7,353,251	11.22	154.24	85.55	816,082	1.17	7509	0.1	0.64

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 2019

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	14.17	11.60	9.69	1
Bank of Hawaii	Honolulu	HI	12.87	11.76	7.01	1
Bank of New York Mellon	New York	NY	15.19	15.15	6.95	1
Bank of the West	San Francisco	CA	13.28	12.36	10.01	1
Banner Bank	Walla Walla	WA	12.55	11.60	10.45	1
BMO Harris Bank, National Association	Chicago	IL	12.49	11.34	9.87	1
BOKF, National Association	Tulsa	OK	11.79	10.90	7.98	1
Centier Bank	Merrillville	IN	12.91	11.83	10.06	1
City National Bank	Los Angeles	CA	12.37	10.33	7.84	1
City National Bank of Florida	Miami	FL	14.28	13.85	10.87	1
Commerce Bank	Kansas City	MO	13.19	12.37	9.57	1
Fifth Third Bank, National Association	Cincinnati	OH	13.46	11.86	10.36	1
First Financial Bank	Cincinnati	OH	12.71	12.11	9.93	1
First Hawaiian Bank	Honolulu	HI	12.65	11.72	8.67	1
First Horizon Bank	Memphis	TN	10.77	10.18	9.12	1
First Merchants Bank	Muncie	IN	12.87	12.06	9.99	1
First National Bank of Pennsylvania	Pittsburgh	PA	11.34	10.60	8.87	1
First Republic Bank	San Francisco	CA	12.73	11.21	8.39	1
Flagstar Bank, FSB	Troy	MI	11.73	11.04	7.71	1
Frost Bank	San Antonio	TX	13.40	12.82	9.15	1
Fulton Bank, National Association	Lancaster	PA	12.07	11.17	9.75	1
Great Western Bank	Sioux Falls	SD	12.30	11.60	10.00	1
HSBC Bank USA, National Association	McLean	VA	19.16	17.32	12.03	1
Huntington National Bank	Columbus	OH	13.59	12.17	10.01	1
INTRUST Bank, National Association	Wichita	KS	10.87	10.03	8.31	1
Israel Discount Bank of New York	New York	NY	15.06	13.98	10.83	1
KeyBank National Association	Cleveland	OH	12.69	10.96	9.91	1
Manufacturers and Traders Trust Company	Buffalo	NY	11.99	10.34	9.08	1
MetaBank, National Association	Sioux Falls	SD	12.90	12.24	9.70	1
MUFG Union Bank, National Association	San Francisco	CA	15.12	14.48	10.65	1
NBH Bank	Greenwood Village	CO	11.77	10.90	9.11	1
NBT Bank, National Association	Norwich	NY	12.73	11.76	9.64	1
Northern Trust Company	Chicago	IL	13.97	12.32	7.26	1
Old National Bank	Evansville	IN	13.50	13.01	9.62	1
Pacific Western Bank	Beverly Hills	CA	11.74	11.00	10.95	1
Park National Bank	Newark	OH	12.25	11.05	8.62	1
People's United Bank, National Association	Bridgeport	CT	12.12	10.85	9.25	1
PNC Bank, National Association	Wilmington	DE	12.05	9.94	8.34	1
Signature Bank	New York	NY	13.32	11.62	9.60	1
Silicon Valley Bank	Santa Clara	CA	11.96	11.12	7.30	1
State Street Bank and Trust Company	Boston	MA	17.70	16.52	7.68	1
Truist Bank	Charlotte	NC	11.99	10.56	14.45	1
U.S. Bank National Association	Minneapolis	MN	12.25	10.20	8.39	1
UMB Bank, National Association	Kansas City	MO	11.91	11.36	8.62	1
Webster Bank, National Association	Waterbury	CT	12.58	11.61	8.51	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.28	12.59	8.56	1
Western Alliance Bank	Phoenix	AZ	11.91	10.62	10.34	1
Zions Bancorporation, National Association	Salt Lake City	UT	13.23	11.22	9.17	1

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

Assets	Mar 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Loans and leases, net of unearned income	13,949,670	13,431,681	12,178,052	11,280,420	10,540,188
LESS: Allowance for loan and lease losses	187,911	101,788	103,635	100,604	91,649
Loans & leases, net of unearned income & allow for loan & lease losses	13,761,759	13,329,893	12,074,417	11,179,816	10,448,539
Loans Held for Sale	9,585	7,803	3,192	1,460	5,279
Securities: Held-to-maturity securities	1,110,925	1,116,102	1,170,646	1,261,014	1,115,932
Securities: Available-for-sale securities	7,638,822	7,447,448	6,542,834	6,257,412	6,463,593
Federal funds sold and SSUAR	784,750	1,578,345	627,001	191,601	324,327
Trading assets	54,330	33,877	50,390	48,606	19,396
Interest-bearing balances	1,208,929	1,253,727	1,032,809	1,337,509	701,472
Total Earning Assets	24,569,100	24,767,195	21,501,289	20,277,418	19,078,538
Cash and balances due	346,365	472,215	654,660	391,340	422,332
Premises and fixed assets (including capitalized leases)	227,282	229,585	222,319	216,124	223,115
Other real estate owned	2,883	2,935	3,338	1,501	194
Intangible assets: Goodwill	129,754	131,031	116,356	119,227	120,404
Other assets	875,713	754,674	639,788	552,328	555,000
Total assets	26,151,097	26,357,635	23,137,750	21,557,938	20,399,583
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	7,393,093	7,110,108	6,890,681	7,128,735	6,776,106
Deposits: In domestic offices: Interest-bearing	13,896,889	14,651,664	12,600,483	11,184,055	9,916,061
Total Deposits	21,289,982	21,761,772	19,491,164	18,312,790	16,692,167
Federal funds purchased and SPUAR	1,890,917	1,897,031	1,519,450	1,261,239	1,857,386
Trading liabilities	-	-	-	-	-
Other borrowed money	50,914	27,119	13,342	10,996	9,517
Other liabilities	452,792	332,994	179,712	156,960	178,187
Total liabilities	23,684,605	24,018,916	21,203,668	19,741,985	18,737,257
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	749,822	750,818	750,818	750,818	750,818
Retained earnings	1,463,981	1,479,262	1,258,047	1,088,349	947,475
Accumulated other comprehensive income	231,439	87,389	(96,033)	(44,464)	(57,217)
Total equity capital	2,466,492	2,338,719	1,934,082	1,815,953	1,662,326
Total liabilities and equity capital	26,151,097	26,357,635	23,137,750	21,557,938	20,399,583
Income Statement					
Interest Income	Mar 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Interest - Loans	151,080	638,143	560,173	462,137	387,677
Interest - Govt Sec	842	8,317	1,016	1,204	5,475
Interest - State & Muni Sec	23,751	90,855	78,314	67,843	63,759
Interest - Fed Funds	5,452	13,843	4,808	3,700	2,708
Interest - Other	29,958	111,134	87,662	82,575	64,694
Total interest income	211,083	862,292	731,973	617,459	524,313
Interest - Deposits	29,732	154,193	92,101	36,354	17,936
Interest - Federal funds and Other Borrowed Money	6,521	32,767	24,674	17,950	6,504
Total interest expense	36,253	186,960	116,775	54,304	24,440
Net interest income	174,830	675,332	615,198	563,155	499,873
Provision for loan and lease losses	88,000	32,850	70,750	41,000	32,500
Trust income	24,051	86,352	79,562	74,236	67,374
Service Charge Income	25,291	83,740	85,410	88,958	87,953
Other Income	39,340	149,151	136,057	140,876	129,470
Total noninterest income	88,682	319,243	301,029	304,070	284,797
Realized gains (losses) on securities	1,227	3,218	578	4,192	8,509
Salaries & employee benefits	91,484	348,440	314,793	308,347	293,271
Premises and fixed assets	17,261	66,358	63,386	60,904	58,820
Other noninterest expense	63,740	258,960	246,378	230,075	214,033
Total noninterest expense	172,485	673,758	624,557	599,326	566,124
Income before holding gain (loss) equity sec, inc tax, discount ops	4,254	291,185	221,498	231,091	194,555
Unrealized holding gains (losses) equity securities not held for trading	(62)	34	(40)	-	-
Applicable income taxes	(2,241)	27,504	28,437	55,218	45,004
Income before discontinued operations	6,433	263,715	193,021	175,873	149,551
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	6,433	263,715	193,021	175,873	149,551

Report of changes in Equity

Equity capital most recently reptd for end of prev calendar yr	2,338,719	1,934,082	1,815,953	1,662,326	1,596,292
Net income (loss) attributable to bank holding company	6,433	263,715	193,021	175,873	149,551
Changes incident to business combinations, net	(3,171)	-	-	-	(5)
LESS: Cash dividends declared on common stock	12,500	42,500	36,250	35,000	30,000
Other comprehensive income	144,050	183,422	(38,655)	12,754	(53,512)
Other adjustments to equity capital	(7,039)	-	13	-	-
Equity capital end of current period	2,466,492	2,338,719	1,934,082	1,815,953	1,662,326

Loan Composition

	Mar 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Real Estate - Construction	977,813	842,346	792,565	717,849	741,804
Real Estate - Farm	426,756	440,735	464,835	475,147	460,274
Real Estate - Resident	1,471,587	1,419,230	1,256,416	1,288,430	1,265,425
Real Estate - Other	3,903,227	3,887,948	3,249,347	3,088,373	2,705,440
Loans to finance agricultural production	178,561	190,914	212,654	236,185	254,572
Commercial and industrial loans	6,384,114	6,057,029	5,586,159	4,852,054	4,439,407
Loans to individuals: Credit cards	202,814	226,742	230,982	252,697	270,098
Loans to individuals: Other consumer loans	141,628	131,191	143,976	130,389	109,754
Other loans	270,597	241,371	239,062	216,789	259,161
Lease financing receivables	2,158	1,978	5,248	23,967	39,532
Total loans and leases	13,959,255	13,439,484	12,181,244	11,281,880	10,545,467

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	101,788	103,635	100,604	91,649	81,143
ALLL: Recoveries	2,092	11,383	9,824	6,561	6,829
ALLL: LESS: Charge-offs	9,764	46,080	77,543	38,606	28,823
ALLL: Provision for loan and lease losses	88,000	32,850	70,750	41,000	32,500
ALLL: Adjustments	9,030	-	-	-	-
ALLL: Balance at end of current period	191,146	101,788	103,635	100,604	91,649
ALLL/Gross Loans	1.37%	0.76%	0.85%	0.89%	0.87%
Net Charge-Offs/Gross Loans	0.28%	0.34%	0.64%	0.34%	0.27%
Recoveries/ Charge-Offs	86.17%	24.70%	12.67%	16.99%	23.69%
Provision for Loan Losses/Gross Loans	2.54%	0.24%	0.58%	0.36%	0.31%

	30-89	90+	Non Accrual		
Real Estate	8,263	154	48,412		
Commercial and industrial loans	3,375	341	39,658		
Loans to individuals	1,794	1,713	911		
Other loans	5,992	3	8,048		
	19,424	2,211	97,029		
Past Due/Gross Loans	0.16%				
Non Accrual/ Gross Loans	0.70%				
Non Accrual + OREO/TCE+ALLL	3.95%				
Return on Average Equity					
Net Income before Security Gains	0.84%	12.04%	10.48%	9.72%	8.32%
Net Income	1.04%	12.19%	10.51%	9.96%	8.82%
Return on Average Assets					
Net Income before Security Gains	0.08%	1.10%	0.93%	0.85%	0.73%
Net Income	0.10%	1.12%	0.93%	0.88%	0.77%
Net Interest Margin					
Tax Equivalent	2.96%	3.12%	3.22%	3.11%	2.87%
Salaries/(Income-Interest Expense)	34.72%	35.03%	34.36%	35.56%	37.38%
Other Income/Salaries	96.94%	91.62%	95.63%	98.61%	97.11%
Equity/Assets	9.43%	8.87%	8.36%	8.42%	8.15%
Dividend Payout	194.31%	16.12%	18.78%	19.90%	20.06%
PAT Growth	-355.09%	36.63%	9.75%	17.60%	48.14%
Asset Growth	-3.15%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	-3.22%	0.00%	0.00%	0.00%	0.00%
Equity Growth	21.97%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	-52.68%	9.45%	12.84%	23.89%	23.13%
Efficiency Ratio	63.42%	65.81%	66.35%	65.69%	68.89%

Deposit Analysis					
Loans/Deposits	64.64%	61.25%	61.95%	61.05%	62.60%
Equity/Deposits	11.59%	10.75%	9.92%	9.92%	9.96%
Non-Interest Bearing/Total Deposits	34.73%	32.67%	35.35%	38.93%	40.59%
Interest Bearing/Total Deposits	65.27%	67.33%	64.65%	61.07%	59.41%
Deposit Growth	-2.17%	0.00%	0.00%	0.00%	0.00%
Capital Ratios					
Tier 1 Leverage Ratio	8.36%	8.62%	8.85%	8.57%	8.24%
Common Equity Tier 1 Capital Ratio	11.25%	11.36%	11.64%	11.19%	10.70%
Tier 1 Risk-based Capital Ratio	11.25%	11.36%	11.64%	11.19%	10.70%
Total Risk-based Capital Ratio	12.10%	11.91%	12.29%	11.85%	11.32%