



August 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 March 31, 2020) 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 June 30, 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	11.20 %
Total Risk-based Capital Ratio	12.10 %
Tier 1 Leverage Ratio	7.87 %

* 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

928 Grand Boulevard
Kansas City, Missouri 64106

816.860.7200
816.860.4829 Fax
866.651.9262 Toll Free

umb.com

UMB Bank, n.a.
Investment Banking Division
Fed Funds Matrix
Quarter Ending March 31, 2020

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	21,045,439	218,199	2,681,904	11.13	181.97	86.27	24,261	0.46	9200	0.34	0.77
Bank of Hawaii	Honolulu	HI	18,513,208	138,150	1,274,827	11.44	186.61	70.7	35,196	0.78	2506	0.2	0.67
Bank of New York Mellon	New York	NY	387,037,000	124,000	26,963,000	15.51	121.57	9.56	669,000	0.87	1000	0	0.32
Bank of the West	San Francisco	CA	101,371,778	633,309	13,641,132	12.4	118.55	88.36	149,136	0.64	11854	0.09	0.84
Banner Bank	Walla Walla	WA	12,490,581	128,214	1,649,640	11.46	305.8	90.79	18,308	0.6	2402	0.15	0.45
BMO Harris Bank, National Association	Chicago	IL	145,168,865	933,271	17,454,894	11.17	71.53	79.15	165,984	0.48	19319	0.11	1.42
BOKF, National Association	Tulsa	OK	46,955,256	315,311	4,859,968	10.76	160.02	76.9	74,246	0.66	31216	0.64	0.97
Centier Bank	Merrillville	IN	4,902,335	46,057	504,226	11.66	353.31	109.51	16,951	1.45	7307	1.45	0.49
City National Bank	Los Angeles	CA	65,954,900	456,396	5,550,188	9.99	223.02	80.16	97,931	0.63	313	0.01	0.46
City National Bank of Florida	Miami	FL	16,241,158	58,786	1,948,392	13.68	122.04	94.08	32,893	0.83	1096	0.06	0.44
Commerce Bank	Kansas City	MO	26,699,996	171,653	2,845,573	12.19	198.02	71.67	59,043	0.91	3979	0.14	0.6
Fifth Third Bank, National Association	Cincinnati	OH	183,723,698	2,347,672	23,685,231	11.36	156.83	85.17	119,489	0.28	52992	0.22	1.28
First Financial Bank	Cincinnati	OH	14,986,621	143,885	2,196,171	12.01	204.71	87.14	32,938	0.92	1467	0.07	0.11
First Hawaiian Bank	Honolulu	HI	20,756,219	166,013	2,644,926	11.51	650.5	78.56	40,395	0.8	238	0.01	0.19
First Horizon Bank	Memphis	TN	47,026,241	444,490	5,304,864	9.44	128.04	97.59	31,370	0.29	15837	0.3	0.42
First Merchants Bank	Muncie	IN	12,670,437	99,454	1,850,513	12.23	635.08	86.84	36,343	1.16	7972	0.43	0.27
First National Bank of Pennsylvania	Pittsburgh	PA	35,014,804	342,954	4,969,283	10.33	185.9	94.58	52,534	0.61	19111	0.38	0.78
First Republic Bank	San Francisco	CA	123,914,929	541,906	10,359,765	11.14	390.32	102.08	218,686	0.74	1071	0.01	0.01
Flagstar Bank, FSB	Troy	MI	26,767,684	132,000	2,084,270	10.64	22.04	110.86	50,295	0.86	9539	0.46	0.5
Frost Bank	San Antonio	TX	34,248,863	263,881	3,891,450	12.21	395.46	53.72	57,491	0.69	806	0.02	0.43
Fulton Bank, National Association	Lancaster	PA	22,780,651	238,508	2,813,615	12.37	145.26	98.05	32,612	0.59	6593	0.23	0.28
Glacier Bank	Kalispell	MT	15,147,427	150,190	2,238,514	12.99	248.43	87.67	46,263	1.34	4521	0.2	0.29
Great Western Bank	Sioux Falls	SD	12,385,469	135,950	1,224,783	11.26	53.43	94.93	-737,560	-22.96	27289	2.23	2.85
HSBC Bank USA, National Association	McLean	VA	201,885,682	931,486	21,619,707	15.94	82.19	53.94	-1,213,747	-2.62	6461	0.03	1.44
Huntington National Bank	Columbus	OH	113,764,077	1,503,757	12,672,490	11.95	122.58	87.07	103,417	0.38	10225	0.08	1.53
INTRUST Bank, National Association	Wichita	KS	5,875,915	38,443	426,682	10.05	89.67	72.49	14,974	1.08	10	0	1.16
Israel Discount Bank of New York	New York	NY	10,998,320	92,844	1,071,503	13.57	535.43	84.04	22,421	0.89	0	0	0.25
Kearny Bank	Fairfield	NJ	6,751,704	37,191	980,619	19.71	84.93	106.23	9,237	0.55	178	0.02	0.02
KeyBank National Association	Cleveland	OH	154,993,507	1,402,386	17,352,213	10.31	156	88.37	214,598	0.59	129932	0.75	0.97
Manufacturers and Traders Trust Company	Buffalo	NY	124,147,394	1,381,821	15,299,612	9.84	108.72	92.36	253,752	0.84	83360	0.54	1.39
MetaBank, National Association	Sioux Falls	SD	5,852,136	65,355	893,163	12.44	278.7	91.57	54,052	3.27	0	0	0.65
MidFirst Bank	Oklahoma City	OK	24,197,472	126,093	1,532,591	14.71	203.1	129.89	58,346	1.06	15166	0.99	0.8
MUFG Union Bank, National Association	San Francisco	CA	135,037,826	1,138,102	15,278,892	14.13	163.74	89.91	-305,366	-0.92	1176	0.01	0.77
NBH Bank	Greenwood Village	CO	6,028,144	50,956	677,575	11.13	161.8	95.92	17,384	1.19	7051	1.04	0.76
NBT Bank, National Association	Norwich	NY	9,881,107	100,000	1,150,193	11.54	227.37	91.62	9,476	0.39	2384	0.21	0.57
Northern Trust Company	Chicago	IL	161,163,529	147,217	10,108,791	12.02	117.22	28.33	360,993	1.17	1587	0.02	0.34
Old National Bank	Evansville	IN	20,647,430	106,380	2,944,161	12.29	70.96	86.81	27,602	0.55	746	0.03	1.12
Pacific Western Bank	Beverly Hills	CA	26,100,442	221,300	3,665,095	10.38	212.46	100.28	-1,428,068	-21.23	252	0.01	0.45
Park National Bank	Newark	OH	8,685,697	59,484	908,340	10.46	53.05	88.4	25,908	1.2	2671	0.29	1.76
People's United Bank, National Association	Bridgeport	CT	60,206,875	341,714	7,834,644	10.7	98.57	98.53	136,724	0.94	16739	0.21	0.81
PNC Bank, National Association	Wilmington	DE	433,803,038	3,943,975	42,813,152	9.3	135.73	85.13	855,712	0.86	98176	0.23	1.09
Signature Bank	New York	NY	53,074,716	356,274	4,763,962	11.04	196.55	97.79	99,587	0.78	0	0	0.44
Silicon Valley Bank	Santa Clara	CA	73,632,403	548,525	5,617,402	10.9	821.33	57.29	149,131	0.84	0	0	0.19
State Street Bank and Trust Company	Boston	MA	359,196,000	97,000	26,179,000	15.88	NA	12.34	719,000	1.17	0	0	0
Texas Capital Bank, National Association	Dallas	TX	35,847,732	240,958	2,840,408	9.92	109.94	92.68	-13,655	-0.16	0	0	0.87
Truist Bank	Charlotte	NC	495,079,000	4,321,000	64,483,000	10.41	291.37	88.02	1,132,000	0.98	82000	0.13	0.47
U.S. Bank National Association	Minneapolis	MN	533,129,091	6,216,017	50,418,022	10.51	177.65	79.57	1,123,393	0.93	70359	0.14	1.09
UMB Bank, National Association	Kansas City	MO	26,151,097	187,911	2,466,492	11.25	192.89	65.57	6,433	0.1	2883	0.12	0.71
Webster Bank, National Association	Waterbury	CT	31,658,041	334,931	3,085,480	11.58	106.52	83.89	45,607	0.59	6707	0.22	1.48
Wells Fargo Bank, National Association	Sioux Falls	SD	1,763,696,000	10,893,000	170,221,000	12.6	88.13	67.9	2,078,000	0.48	235000	0.14	1.24
Western Alliance Bank	Phoenix	AZ	29,191,398	235,329	3,004,279	10.03	188.57	92.26	95,786	1.39	10647	0.35	0.58
Zions Bancorporation, National Association	Salt Lake City	UT	71,466,849	730,402	7,472,425	10.96	206.66	87.05	13,929	0.08	5987	0.08	0.68

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending March 31, 2020

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	13.75	11.13	8.90	1
Bank of Hawaii	Honolulu	HI	12.69	11.44	6.89	1
Bank of New York Mellon	New York	NY	15.62	15.51	6.74	1
Bank of the West	San Francisco	CA	13.33	12.40	9.91	1
Banner Bank	Walla Walla	WA	12.59	11.46	10.18	1
BMO Harris Bank, National Association	Chicago	IL	12.37	11.17	9.94	1
BOKF, National Association	Tulsa	OK	11.81	10.76	7.94	1
Centier Bank	Merrillville	IN	12.75	11.66	10.51	1
City National Bank	Los Angeles	CA	11.98	9.99	7.77	1
City National Bank of Florida	Miami	FL	14.18	13.68	10.81	1
Commerce Bank	Kansas City	MO	13.17	12.19	9.52	1
Fifth Third Bank, National Association	Cincinnati	OH	13.17	11.36	10.16	1
First Financial Bank	Cincinnati	OH	12.79	12.01	9.79	1
First Hawaiian Bank	Honolulu	HI	12.76	11.51	8.52	1
First Horizon Bank	Memphis	TN	10.37	9.44	9.00	1
First Merchants Bank	Muncie	IN	13.22	12.23	10.24	1
First National Bank of Pennsylvania	Pittsburgh	PA	11.16	10.33	8.85	1
First Republic Bank	San Francisco	CA	12.62	11.14	8.46	1
Flagstar Bank, FSB	Troy	MI	11.30	10.64	8.19	1
Frost Bank	San Antonio	TX	13.19	12.21	8.97	1
Fulton Bank, National Association	Lancaster	PA	13.45	12.37	10.89	1
Glacier Bank	Kalispell	MT	14.13	12.99	11.86	1
Great Western Bank	Sioux Falls	SD	12.52	11.26	9.21	1
HSBC Bank USA, National Association	McLean	VA	18.10	15.94	10.99	1
Huntington National Bank	Columbus	OH	13.60	11.95	9.98	1
INTRUST Bank, National Association	Wichita	KS	10.90	10.05	8.21	1
Israel Discount Bank of New York	New York	NY	14.76	13.57	10.55	1
Kearny Bank	Fairfield	NJ	20.66	19.71	11.92	1
KeyBank National Association	Cleveland	OH	12.10	10.31	9.80	1
Manufacturers and Traders Trust Company	Buffalo	NY	11.56	9.84	9.13	1
MetaBank, National Association	Sioux Falls	SD	13.69	12.44	8.52	1
MidFirst Bank	Oklahoma City	OK	15.78	14.71	8.67	1
MUFG Union Bank, National Association	San Francisco	CA	15.07	14.13	10.62	1
NBH Bank	Greenwood Village	CO	12.08	11.13	9.54	1
NBT Bank, National Association	Norwich	NY	12.77	11.54	9.51	1
Northern Trust Company	Chicago	IL	13.58	12.02	7.58	1
Old National Bank	Evansville	IN	12.86	12.29	9.23	1
Pacific Western Bank	Beverly Hills	CA	11.39	10.38	9.71	1
Park National Bank	Newark	OH	11.67	10.46	8.60	1
People's United Bank, National Association	Bridgeport	CT	11.97	10.70	8.94	1
PNC Bank, National Association	Wilmington	DE	11.41	9.30	8.16	1
Signature Bank	New York	NY	12.77	11.04	9.45	1
Silicon Valley Bank	Santa Clara	CA	12.04	10.90	7.21	1
State Street Bank and Trust Company	Boston	MA	17.06	15.88	7.33	1
Texas Capital Bank, National Association	Dallas	TX	11.51	9.92	8.27	1
Truist Bank	Charlotte	NC	12.24	10.41	8.96	1
U.S. Bank National Association	Minneapolis	MN	12.64	10.51	8.81	1
UMB Bank, National Association	Kansas City	MO	12.10	11.25	8.36	1
Webster Bank, National Association	Waterbury	CT	12.74	11.58	8.59	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.50	12.60	8.62	1
Western Alliance Bank	Phoenix	AZ	11.39	10.03	9.95	1
Zions Bancorporation, National Association	Salt Lake City	UT	13.24	10.96	9.01	1

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

	Jun 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Assets					
Loans and leases, net of unearned income	15,304,059	13,431,681	12,178,052	11,280,420	10,540,188
LESS: Allowance for loan and lease losses	200,300	101,788	103,635	100,604	91,649
Loans & leases, net of unearned income & allow for loan & lease losses	15,103,759	13,329,893	12,074,417	11,179,816	10,448,539
Loans Held for Sale	8,213	7,803	3,192	1,460	5,279
Securities: Held-to-maturity securities	1,111,625	1,116,102	1,170,646	1,261,014	1,115,932
Securities: Available-for-sale securities	8,483,669	7,447,448	6,542,834	6,257,412	6,463,593
Federal funds sold and SSUAR	1,347,643	1,578,345	627,001	191,601	324,327
Trading assets	46,640	33,877	50,390	48,606	19,396
Interest-bearing balances	1,820,361	1,253,727	1,032,809	1,337,509	701,472
Total Earning Assets	27,921,910	24,767,195	21,501,289	20,277,418	19,078,538
Cash and balances due	463,446	472,215	654,660	391,340	422,332
Premises and fixed assets (including capitalized leases)	226,696	229,585	222,319	216,124	223,115
Other real estate owned	5,710	2,935	3,338	1,501	194
Intangible assets: Goodwill	128,545	131,031	116,356	119,227	120,404
Other assets	927,592	754,674	639,788	552,328	555,000
Total assets	29,673,899	26,357,635	23,137,750	21,557,938	20,399,583
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	8,765,062	7,110,108	6,890,681	7,128,735	6,776,106
Deposits: In domestic offices: Interest-bearing	15,825,778	14,651,664	12,600,483	11,184,055	9,916,061
Total Deposits	24,590,840	21,761,772	19,491,164	18,312,790	16,692,167
Federal funds purchased and SPUAR	1,963,694	1,897,031	1,519,450	1,261,239	1,857,386
Trading liabilities	-	-	-	-	-
Other borrowed money	-	27,119	13,342	10,996	9,517
Other liabilities	550,993	332,994	179,712	156,960	178,187
Total liabilities	27,105,527	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	1,501,121	1,479,262	1,258,047	1,088,349	947,475
Accumulated other comprehensive income	296,179	87,389	(96,033)	(44,464)	(57,217)
Total equity capital	2,568,372	2,338,719	1,934,082	1,815,953	1,662,326
Total liabilities and equity capital	29,673,899	26,357,635	23,137,750	21,557,938	20,399,583
Income Statement					
Interest Income					
Interest - Loans	291,143	638,143	560,173	462,137	387,677
Interest - Govt Sec	1,798	8,317	1,016	1,204	5,475
Interest - State & Muni Sec	46,906	90,855	78,314	67,843	63,759
Interest - Fed Funds	7,025	13,843	4,808	3,700	2,708
Interest - Other	56,990	111,134	87,662	82,575	64,694
Total interest income	403,862	862,292	731,973	617,459	524,313
Interest - Deposits	40,975	154,193	92,101	36,354	17,936
Interest - Federal funds and Other Borrowed Money	8,559	32,767	24,674	17,950	6,504
Total interest expense	49,534	186,960	116,775	54,304	24,440
Net interest income	354,328	675,332	615,198	563,155	499,873
Provision for loan and lease losses	106,000	32,850	70,750	41,000	32,500
Trust income	47,449	86,352	79,562	74,236	67,374
Service Charge Income	44,519	83,740	85,410	88,958	87,953
Other Income	76,531	149,151	136,057	140,876	129,470
Total noninterest income	168,499	319,243	301,029	304,070	284,797
Realized gains (losses) on securities	5,232	3,218	578	4,192	8,509
Salaries & employee benefits	186,903	348,440	314,793	308,347	293,271
Premises and fixed assets	33,786	66,358	63,386	60,904	58,820
Other noninterest expense	129,787	258,960	246,378	230,075	214,033
Total noninterest expense	350,476	673,758	624,557	599,326	566,124
Income before holding gain (loss) equity sec, inc tax, discont ops	71,583	291,185	221,498	231,091	194,555
Unrealized holding gains (losses) equity securities not held for trading	(51)	34	(40)	-	-
Applicable income taxes	7,959	27,504	28,437	55,218	45,004
Income before discontinued operations	63,573	263,715	193,021	175,873	149,551
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	63,573	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	63,573	263,715	193,021	175,873	149,551
Changes incident to business combinations, net	(3,171)	-	-	-	(5)
LESS: Cash dividends declared on common stock	32,500	42,500	36,250	35,000	30,000
Other comprehensive income	208,790	183,422	(38,655)	12,754	(53,512)
Other adjustments to equity capital	(7,039)	-	13	-	-
Equity capital end of current period	2,568,372	2,338,719	1,934,082	1,815,953	1,662,326

Loan Composition	Jun 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Real Estate - Construction	985,015	842,346	792,565	717,849	741,804
Real Estate - Farm	507,170	440,735	464,835	475,147	460,274
Real Estate - Resident	1,656,121	1,419,230	1,256,416	1,288,430	1,265,425
Real Estate - Other	4,100,177	3,887,948	3,249,347	3,088,373	2,705,440
Loans to finance agricultural production	168,657	190,914	212,654	236,185	254,572
Commercial and industrial loans	7,327,956	6,057,029	5,586,159	4,852,054	4,439,407
Loans to individuals: Credit cards	195,376	226,742	230,982	252,697	270,098
Loans to individuals: Other consumer loans	145,757	131,191	143,976	130,389	109,754
Other loans	223,900	241,371	239,062	216,789	259,161
Lease financing receivables	2,142	1,978	5,248	23,967	39,532
Total loans and leases	15,312,271	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	2,909	11,383	9,824	6,561	6,829
ALLL: LESS: Charge-offs	16,122	46,080	77,543	38,606	28,823
ALLL: Provision for loan and lease losses	105,815	32,850	70,750	41,000	32,500
ALLL: Adjustments	5,910	-	-	-	-
ALLL: Balance at end of current period	200,300	101,788	103,635	100,604	91,649
ALLL/Gross Loans	1.31%	0.76%	0.85%	0.89%	0.87%
Net Charge-Offs/Gross Loans	0.21%	0.34%	0.64%	0.34%	0.27%
Recoveries/ Charge-Offs	36.29%	24.70%	12.67%	16.99%	23.69%
Provision for Loan Losses/Gross Loans	1.39%	0.24%	0.58%	0.36%	0.31%

	30-89	90+	Non Accrual		
Real Estate	6,233	2,100	37,205		
Commercial and industrial loans	13,401	1,004	37,483		
Loans to individuals	1,757	1,483	1,021		
Other loans	56	1	6,536		
	21,447	4,588	82,245		
Past Due/Gross Loans	0.17%				
Non Accrual/ Gross Loans	0.54%				
Non Accrual + OREO/TCE+ALLL	3.33%				

Return on Average Equity					
Net Income before Security Gains	4.70%	12.04%	10.48%	9.72%	8.32%
Net Income	5.12%	12.19%	10.51%	9.96%	8.82%
Return on Average Assets					
Net Income before Security Gains	0.44%	1.10%	0.93%	0.85%	0.73%
Net Income	0.47%	1.12%	0.93%	0.88%	0.77%
Net Interest Margin					
Tax Equivalent	2.88%	3.12%	3.22%	3.11%	2.87%
Salaries/(Income-Interest Expense)	35.75%	35.03%	34.36%	35.56%	37.38%
Other Income/Salaries	90.15%	91.62%	95.63%	98.61%	97.11%
Equity/Assets	8.66%	8.87%	8.36%	8.42%	8.15%
Dividend Payout	51.12%	16.12%	18.78%	19.90%	20.06%
PAT Growth	-88.83%	36.63%	9.75%	17.60%	48.14%
Asset Growth	25.30%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	25.61%	0.00%	0.00%	0.00%	0.00%
Equity Growth	19.75%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	11.12%	9.45%	12.84%	23.89%	23.13%
Efficiency Ratio	64.94%	65.81%	66.35%	65.69%	68.89%

Deposit Analysis					
Loans/Deposits	61.42%	61.25%	61.95%	61.05%	62.60%
Equity/Deposits	10.44%	10.75%	9.92%	9.92%	9.96%
Non-Interest Bearing/Total Deposits	35.64%	32.67%	35.35%	38.93%	40.59%
Interest Bearing/Total Deposits	64.36%	67.33%	64.65%	61.07%	59.41%
Deposit Growth	13.00%	0.00%	0.00%	0.00%	0.00%
Capital Ratios					
Tier 1 Leverage Ratio	7.87%	8.62%	8.85%	8.57%	8.24%
Common Equity Tier 1 Capital Ratio	11.20%	11.36%	11.64%	11.19%	10.70%
Tier 1 Risk-based Capital Ratio	11.20%	11.36%	11.64%	11.19%	10.70%
Total Risk-based Capital Ratio	12.10%	11.91%	12.29%	11.85%	11.32%