



November 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 June 30, 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 September 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	11.73 %
Total Risk-based Capital Ratio	12.65 %
Tier 1 Leverage Ratio	8.09 %

* 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. Kansas City, Missouri
Call Reports

	Sep 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Assets					
Loans and leases, net of unearned income	15,949,139	13,431,681	12,178,052	11,280,420	10,540,188
LESS: Allowance for loan and lease losses	211,688	101,788	103,635	100,604	91,649
Loans & leases, net of unearned income & allow for loan & lease losses	15,737,451	13,329,893	12,074,417	11,179,816	10,448,539
Loans Held for Sale	10,978	7,803	3,192	1,460	5,279
Securities: Held-to-maturity securities	1,067,501	1,116,102	1,170,646	1,261,014	1,115,932
Securities: Available-for-sale securities	8,720,954	7,447,448	6,542,834	6,257,412	6,463,593
Federal funds sold and SSUAR	1,101,313	1,578,345	627,001	191,601	324,327
Trading assets	44,750	33,877	50,390	48,606	19,396
Interest-bearing balances	1,716,048	1,253,727	1,032,809	1,337,509	701,472
Total Earning Assets	28,398,995	24,767,195	21,501,289	20,277,418	19,078,538
Cash and balances due	419,990	472,215	654,660	391,340	422,332
Premises and fixed assets (including capitalized leases)	224,940	229,585	222,319	216,124	223,115
Other real estate owned	5,678	2,935	3,338	1,501	194
Intangible assets: Goodwill	127,426	131,031	116,356	119,227	120,404
Other assets	953,038	754,674	639,788	552,328	555,000
Total assets	30,130,067	26,357,635	23,137,750	21,557,938	20,399,583
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	8,951,694	7,110,108	6,890,681	7,128,735	6,776,106
Deposits: In domestic offices: Interest-bearing	15,984,991	14,651,664	12,600,483	11,184,055	9,916,061
Total Deposits	24,936,685	21,761,772	19,491,164	18,312,790	16,692,167
Federal funds purchased and SPUAR	1,929,004	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	521,944	332,994	179,712	156,960	178,187
Total liabilities	27,387,633	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	849,822	750,818	750,818	750,818	750,818
Retained earnings	1,561,430	1,479,262	1,258,047	1,088,349	947,475
Accumulated other comprehensive income	309,932	87,389	(96,033)	(44,464)	(57,217)
Total equity capital	2,742,434	2,338,719	1,934,082	1,815,953	1,662,326
Total liabilities and equity capital	30,130,067	26,357,635	23,137,750	21,557,938	20,399,583
Income Statement					
Interest Income	Sep 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Interest - Loans	433,630	638,143	560,173	462,137	387,677
Interest - Govt Sec	2,589	8,317	1,016	1,204	5,475
Interest - State & Muni Sec	70,907	90,855	78,314	67,843	63,759
Interest - Fed Funds	9,273	13,843	4,808	3,700	2,708
Interest - Other	84,449	111,134	87,662	82,575	64,694
Total interest income	600,848	862,292	731,973	617,459	524,313
Interest - Deposits	50,260	154,193	92,101	36,354	17,936
Interest - Federal funds and Other Borrowed Money	10,408	32,767	24,674	17,950	6,504
Total interest expense	60,668	186,960	116,775	54,304	24,440
Net interest income	540,180	675,332	615,198	563,155	499,873
Provision for loan and lease losses	122,000	32,850	70,750	41,000	32,500
Trust income	72,638	86,352	79,562	74,236	67,374
Service Charge Income	64,360	83,740	85,410	88,958	87,953
Other Income	115,135	149,151	136,057	140,876	129,470
Total noninterest income	252,133	319,243	301,029	304,070	284,797
Realized gains (losses) on securities	5,544	3,218	578	4,192	8,509
Salaries & employee benefits	281,983	348,440	314,793	308,347	293,271
Premises and fixed assets	50,652	66,358	63,386	60,904	58,820
Other noninterest expense	187,415	258,960	246,378	230,075	214,033
Total noninterest expense	520,050	673,758	624,557	599,326	566,124
Income before holding gain (loss) equity sec, inc tax, discount ops	155,807	291,185	221,498	231,091	194,555
Unrealized holding gains (losses) equity securities not held for trading	(46)	34	(40)	-	-
Applicable income taxes	19,379	27,504	28,437	55,218	45,004
Income before discontinued operations	136,382	263,715	193,021	175,873	149,551
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	136,382	263,715	193,021	175,873	149,551
Report of changes in Equity					
Equity capital most recently repled 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	136,382	263,715	193,021	175,873	149,551
Changes incident to business combinations, net	(3,171)	-	-	-	(5)
LESS: Cash dividends declared on common stock	45,000	42,500	36,250	35,000	30,000

Other comprehensive income	222,543	183,422	(38,655)	12,754	(53,512)
Other adjustments to equity capital	92,961	-	13	-	-
Equity capital end of current period	2,742,434	2,338,719	1,934,082	1,815,953	1,662,326

Loan Composition	Sep 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Real Estate - Construction	940,739	842,346	792,565	717,849	741,804
Real Estate - Farm	498,605	440,735	464,835	475,147	460,274
Real Estate - Resident	1,868,861	1,419,230	1,256,416	1,288,430	1,265,425
Real Estate - Other	4,417,240	3,887,948	3,249,347	3,088,373	2,705,440
Loans to finance agricultural production	157,717	190,914	212,654	236,185	254,572
Commercial and industrial loans	7,494,964	6,057,029	5,586,159	4,852,054	4,439,407
Loans to individuals: Credit cards	187,122	226,742	230,982	252,697	270,098
Loans to individuals: Other consumer loans	142,227	131,191	143,976	130,389	109,754
Other loans	250,210	241,371	239,062	216,789	259,161
Lease financing receivables	2,432	1,978	5,248	23,967	39,532
Total loans and leases	15,960,117	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	7,282	11,383	9,824	6,561	6,829
ALLL: LESS: Charge-offs	25,606	46,080	77,543	38,606	28,823
ALLL: Provision for loan and lease losses	122,000	32,850	70,750	41,000	32,500
ALLL: Adjustments	9,030	-	-	-	-
ALLL: Balance at end of current period	214,494	101,788	103,635	100,604	91,649
ALLL/Gross Loans	1.34%	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	37.99%	24.70%	12.67%	16.99%	23.69%
Provision for Loan Losses/Gross Loans	1.02%	0.24%	0.58%	0.36%	0.31%

	30-89	90+	Non Accrual		
Real Estate	2,035	63	31,833		
Commercial and industrial loans	3,929	385	56,525		
Loans to individuals	1,532	922	905		
Other loans	-	2	4,432		
	7,496	1,372	93,695		

Past Due/Gross Loans	0.06%
Non Accrual/ Gross Loans	0.59%
Non Accrual + OREO/TCE+ALLL	3.51%

Return on Average Equity

Net Income before Security Gains	6.88%	12.04%	10.48%	9.72%	8.32%
Net Income	7.17%	12.19%	10.51%	9.96%	8.82%
Return on Average Assets					
Net Income before Security Gains	0.63%	1.10%	0.93%	0.85%	0.73%
Net Income	0.66%	1.12%	0.93%	0.88%	0.77%
Net Interest Margin					
Tax Equivalent	2.83%	3.12%	3.22%	3.11%	2.87%
Salaries/(Income-Interest Expense)	35.59%	35.03%	34.36%	35.56%	37.38%
Other Income/Salaries	89.41%	91.62%	95.63%	98.61%	97.11%
Equity/Assets	9.10%	8.87%	8.36%	8.42%	8.15%
Dividend Payout	33.00%	16.12%	18.78%	19.90%	20.06%
PAT Growth	-31.56%	36.63%	9.75%	17.60%	48.14%
Asset Growth	19.12%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	19.59%	0.00%	0.00%	0.00%	0.00%
Equity Growth	23.06%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	12.44%	9.45%	12.84%	23.89%	23.13%
Efficiency Ratio	63.59%	65.81%	66.35%	65.69%	68.89%

Deposit Analysis

Loans/Deposits	63.11%	61.25%	61.95%	61.05%	62.60%
Equity/Deposits	11.00%	10.75%	9.92%	9.92%	9.96%
Non-Interest Bearing/Total Deposits	35.90%	32.67%	35.35%	38.93%	40.59%
Interest Bearing/Total Deposits	64.10%	67.33%	64.65%	61.07%	59.41%
Deposit Growth	14.59%	0.00%	0.00%	0.00%	0.00%

Capital Ratios

Tier 1 Leverage Ratio	8.09%	8.62%	8.85%	8.57%	8.24%
Common Equity Tier 1 Capital Ratio	11.73%	11.36%	11.64%	11.19%	10.70%
Tier 1 Risk-based Capital Ratio	11.73%	11.36%	11.64%	11.19%	10.70%
Total Risk-based Capital Ratio	12.65%	11.91%	12.29%	11.85%	11.32%

UMB Bank, n.a.
Investment Banking Division
Fed Funds Matrix
Quarter Ending June 30, 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	23,215,373	237,025	2,732,687	11.22	171.44	83.48	85,420	0.78	7164	0.26	0.82
Bank of Hawaii	Honolulu	HI	19,741,387	173,439	1,283,679	11.53	219.6	67.68	63,923	0.69	2506	0.2	0.69
Bank of New York Mellon	New York	NY	357,961,000	272,000	28,530,000	17.05	286.32	8.88	1,329,000	0.83	2000	0.01	0.35
Bank of the West	San Francisco	CA	100,000,144	783,286	13,783,738	12.86	124.56	79.15	225,185	0.47	8519	0.06	0.98
Banner Bank	Walla Walla	WA	14,111,686	153,795	1,667,868	11.48	413.74	87.21	42,723	0.66	2400	0.14	0.36
BMO Harris Bank National Association	Chicago	IL	153,457,156	1,093,759	17,695,266	12.13	62.17	69.25	347,860	0.48	18195	0.1	1.98
BOKF, National Association	Tulsa	OK	45,621,888	435,597	4,920,301	11.2	149.13	71.41	142,770	0.61	30077	0.61	1.29
Centier Bank	Merrillville	IN	5,373,900	55,172	522,230	11.59	423.59	106.08	36,715	1.5	7358	1.41	0.45
City National Bank	Los Angeles	CA	71,469,658	526,185	6,191,288	11.34	261.26	78.96	189,185	0.57	0	0	0.41
City National Bank of Florida	Miami	FL	17,446,729	84,862	1,987,703	14.36	139.66	94.89	58,039	0.7	1005	0.05	0.49
Commerce Bank	Kansas City	MO	30,406,348	240,744	2,938,813	11.94	256.99	66.12	103,869	0.75	3974	0.14	0.59
Fifth Third Bank, National Association	Cincinnati	OH	201,287,430	2,695,496	24,122,290	11.76	167.29	71.27	373,745	0.41	43168	0.18	1.41
First Financial Bank	Cincinnati	OH	15,800,578	158,661	2,232,874	12.18	209.79	85.7	74,998	1	1872	0.08	0.14
First Hawaiian Bank	Honolulu	HI	22,993,401	192,120	2,682,458	11.72	426.57	71.05	62,006	0.58	446	0.02	0.33
First Horizon Bank	Memphis	TN	48,465,237	537,881	5,375,020	10.64	142.89	85.73	102,936	0.45	15134	0.28	0.38
First Merchants Bank	Muncie	IN	13,797,111	121,119	1,882,807	12.52	238.18	84.55	71,698	1.1	7367	0.39	0.62
First National Bank of Pennsylvania	Pittsburgh	PA	37,672,877	364,641	5,026,850	10.62	162.89	91.31	145,061	0.81	18519	0.37	0.86
First Republic Bank	San Francisco	CA	128,303,887	583,997	10,575,928	11.04	331.01	101.82	475,454	0.78	1071	0.01	0.01
Flagstar Bank, FSB	Troy	MI	27,435,611	229,206	2,140,573	10.07	40.47	116.07	172,088	1.39	7098	0.33	0.36
Frost Bank	San Antonio	TX	39,440,541	250,061	4,071,747	12.66	296.31	54.56	153,582	0.87	806	0.02	0.46
Fulton Bank, National Association	Lancaster	PA	24,492,408	256,537	2,896,097	12.73	137.76	94.1	80,975	0.7	5419	0.19	0.23
Glacier Bank	Kalispell	MT	16,896,401	162,509	2,306,577	13.2	280.61	86.09	112,024	1.49	4555	0.2	0.28
Great Western Bank	Sioux Falls	SD	12,930,170	148,158	1,223,994	11.22	46.59	92.18	-728,989	-11.41	19231	1.57	3.24
HSBC Bank USA, National Association	McLean	VA	211,045,383	1,191,722	21,629,855	17.49	74.56	42.14	-1,164,363	-1.19	4286	0.02	2.25
Huntington National Bank	Columbus	OH	118,284,386	1,701,579	12,004,331	11.92	124.52	82.42	282,272	0.5	7414	0.06	1.66
INTRUST Bank, National Association	Wichita	KS	7,344,982	41,450	460,098	10.23	98.47	70.42	29,753	0.95	208	0.05	1.01
Israel Discount Bank of New York	New York	NY	10,335,774	95,430	1,122,403	14.69	NM	77.67	43,426	0.84	0	0	0.13
Kearny Bank	Fairfield	NJ	6,735,369	37,327	994,696	20.4	82.76	100.81	22,967	0.68	178	0.02	0.02
KeyBank National Association	Cleveland	OH	169,805,374	1,750,935	17,486,325	10.67	176.71	77.7	444,649	0.58	124366	0.71	1.02
Manufacturers and Traders Trust Company	Buffalo	NY	139,153,362	1,635,695	15,589,185	10.32	118.54	83.89	497,689	0.78	66677	0.43	1.43
MetaBank, National Association	Sioux Falls	SD	8,786,970	65,747	919,733	13.86	202.32	47.18	74,282	1.97	0	0	0.89
MidFirst Bank	Oklahoma City	OK	24,331,822	154,682	1,591,504	15.03	312.65	117.36	142,617	1.25	12543	0.79	0.64
MUFJG Union Bank, National Association	San Francisco	CA	136,271,523	1,435,920	15,386,000	14.68	166.4	83.4	-386,845	-0.57	251	0	0.98
NBH Bank	Greenwood Village	CO	6,382,684	60,465	690,802	11.47	156.39	90.56	36,984	1.22	6491	0.94	0.84
NBT Bank, National Association	Norwich	NY	10,763,699	113,500	1,269,763	13.28	286.25	86.29	34,044	0.68	1783	0.14	0.48
New York Community Bancorp, Inc.	Westbury	NY	54,210,416	174,287	6,693,013	11.06	NA	133.66	205,675	0.77	1967	0.03	NA
Northern Trust Company	Chicago	IL	150,924,043	210,178	10,742,178	13.91	171.18	26.98	673,287	1.03	942	0.01	0.37
Old National Bank	Evansville	IN	22,000,749	128,394	2,950,817	12.44	86.52	83.91	83,470	0.8	851	0.03	0.98
Pacific Western Bank	Beverly Hills	CA	27,338,756	301,058	3,726,007	11.18	166.23	85.48	-1,391,938	-10.45	247	0.01	0.84
Park National Bank	Newark	OH	9,679,202	71,606	924,848	10.31	58.06	87.28	56,658	1.26	426	0.05	1.72
People's United Bank, National Association	Bridgeport	CT	61,270,833	414,013	7,826,638	10.89	96.27	90.65	232,165	0.78	12198	0.16	0.97
PNC Bank, National Association	Wilmington	DE	455,305,894	5,927,971	45,000,050	10.27	190.93	71.11	132,030	0.06	71878	0.16	1.18
Signature Bank	New York	NY	60,349,808	444,672	4,862,582	10.43	216.19	90.54	216,801	0.8	0	0	0.45
Silicon Valley Bank	Santa Clara	CA	84,489,625	589,476	5,821,224	11.08	538.29	48.25	322,990	0.88	0	0	0.3
State Street Bank and Trust Company	Boston	MA	276,808,000	141,000	25,822,000	16.5	NA	12.97	1,387,000	1.05	0	0	0
Texas Capital Bank, National Association	Dallas	TX	36,555,935	264,722	2,775,791	9.51	152.11	85.85	-43,764	-0.24	0	0	0.67
Truist Bank	Charlotte	NC	493,999,000	4,812,000	64,657,000	10.75	297.4	80.91	1,981,000	0.82	55000	0.09	0.51
U.S. Bank National Association	Minneapolis	MN	536,291,346	7,383,375	51,374,421	10.91	203.25	74.89	1,786,976	0.7	52211	0.1	1.14
UMB Bank, National Association	Kansas City	MO	29,673,899	200,300	2,568,372	11.2	241.18	62.27	63,573	0.47	5710	0.22	0.57
Webster Bank, National Association	Waterbury	CT	32,723,263	358,522	3,213,594	11.99	112.69	81.74	104,586	0.66	5055	0.16	1.42
Wells Fargo Bank, National Association	Sioux Falls	SD	1,799,940,000	18,587,000	168,420,000	13.35	137.83	62.18	-840,000	-0.1	190000	0.11	1.42
Western Alliance Bank	Phoenix	AZ	31,927,119	310,550	3,101,760	10.21	180.32	89.97	182,841	1.26	9424	0.3	0.72
Zions Bancorporation, National Association	Salt Lake City	UT	76,447,348	859,772	7,574,732	11.21	160.47	84.09	80,180	0.22	5214	0.07	0.95

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending June 30, 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	13.79	11.22	8.54	1
Bank of Hawaii	Honolulu	HI	12.78	11.53	6.60	1
Bank of New York Mellon	New York	NY	17.25	17.05	6.73	1
Bank of the West	San Francisco	CA	14.04	12.86	9.41	1
Banner Bank	Walla Walla	WA	12.73	11.48	9.47	1
BMO Harris Bank National Association	Chicago	IL	13.59	12.13	9.15	1
BOKF, National Association	Tulsa	OK	12.55	11.20	7.53	1
Centier Bank	Merrillville	IN	12.84	11.59	9.88	1
City National Bank	Los Angeles	CA	13.47	11.34	7.98	1
City National Bank of Florida	Miami	FL	15.09	14.36	10.04	1
Commerce Bank	Kansas City	MO	13.16	11.94	8.40	1
Fifth Third Bank, National Association	Cincinnati	OH	13.65	11.76	8.80	1
First Financial Bank	Cincinnati	OH	13.07	12.18	9.21	1
First Hawaiian Bank	Honolulu	HI	12.97	11.72	7.66	1
First Horizon Bank	Memphis	TN	13.05	10.64	8.54	1
First Merchants Bank	Muncie	IN	13.73	12.52	9.66	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.25	10.62	8.46	1
First Republic Bank	San Francisco	CA	12.49	11.04	8.15	1
Flagstar Bank, FSB	Troy	MI	11.05	10.07	7.57	1
Frost Bank	San Antonio	TX	13.63	12.66	8.11	1
Fulton Bank, National Association	Lancaster	PA	13.88	12.73	10.21	1
Glacier Bank	Kalispell	MT	14.43	13.20	10.41	1
Great Western Bank	Sioux Falls	SD	12.47	11.22	9.23	1
HSBC Bank USA, National Association	McLean	VA	19.83	17.49	9.95	1
Huntington National Bank	Columbus	OH	13.58	11.92	8.95	1
INTRUST Bank, National Association	Wichita	KS	11.14	10.23	7.04	1
Israel Discount Bank of New York	New York	NY	15.94	14.69	10.33	1
Kearny Bank	Fairfield	NJ	21.38	20.40	11.95	1
KeyBank National Association	Cleveland	OH	12.72	10.67	8.81	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.13	10.32	8.27	1
MetaBank, National Association	Sioux Falls	SD	15.12	13.86	6.89	1
MidFirst Bank	Oklahoma City	OK	16.28	15.03	8.44	1
MUFG Union Bank, National Association	San Francisco	CA	15.91	14.68	10.15	1
NBH Bank	Greenwood Village	CO	12.52	11.47	9.14	1
NBT Bank, National Association	Norwich	NY	14.53	13.28	9.91	1
New York Community Bancorp, Inc.	Westbury	NY	13.13	11.06	8.42	1
Northern Trust Company	Chicago	IL	15.69	13.91	7.26	1
Old National Bank	Evansville	IN	13.14	12.44	8.73	1
Pacific Western Bank	Beverly Hills	CA	12.44	11.18	10.03	1
Park National Bank	Newark	OH	11.66	10.31	8.05	1
People's United Bank, National Association	Bridgeport	CT	12.30	10.89	8.46	1
PNC Bank, National Association	Wilmington	DE	12.62	10.27	7.77	1
Signature Bank	New York	NY	12.16	10.43	8.76	1
Silicon Valley Bank	Santa Clara	CA	12.28	11.08	6.91	1
State Street Bank and Trust Company	Boston	MA	17.60	16.50	6.73	1
Texas Capital Bank, National Association	Dallas	TX	11.14	9.51	7.33	1
Truist Bank	Charlotte	NC	12.71	10.75	8.37	1
U.S. Bank National Association	Minneapolis	MN	13.05	10.91	8.18	1
UMB Bank, National Association	Kansas City	MO	12.10	11.20	7.87	1
Webster Bank, National Association	Waterbury	CT	13.24	11.99	8.45	1
Wells Fargo Bank, National Association	Sioux Falls	SD	15.48	13.35	8.44	1
Western Alliance Bank	Phoenix	AZ	12.60	10.21	9.22	1
Zions Bancorporation, National Association	Salt Lake City	UT	13.50	11.21	8.38	1