



February 2023

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, 2022) 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, 2022, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	10.88 %
Total Risk-based Capital Ratio	11.47 %
Tier 1 Leverage Ratio	8.46 %

\* 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.

**Capital Markets Division**

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**UMB Bank, n.a.**  
**Capital Markets Division**  
**Fed Funds Matrix**  
**Quarter Ending September 30, 2022**

<b>Bank</b>	<b>City</b>	<b>State</b>	<b>Total Assets (000's omitted)</b>	<b>Loan Loss Reserves (000's omitted)</b>	<b>Total Equity Capital (000's omitted)</b>	<b>Tier 1 Cap / RiskBsdAsts</b>	<b>LLR / Nonperf Loans %</b>	<b>Loan / Deposit Ratio</b>	<b>Net Income (Loss) (000's omitted)</b>	<b>ROA</b>	<b>Other real estate owned</b>	<b>OREO/ Total Capital</b>	<b>NPL + ORE / Loans + ORE</b>
Banc of California, National Association	Santa Ana	CA	9,360,219	92,445	1,194,869	14.56	168.93	99.87	109,874	1.56	0	0	0
Bank of Hawaii	Honolulu	HI	23,107,006	146,436	1,246,722	12.56	266.07	63.72	167,241	0.96	1040	0.08	0.42
Bank of the West	San Francisco	CA	91,750,389	595,729	9,544,596	12.08	112.81	78.59	637,885	0.89	5110	0.05	0.86
Banner Bank	Walla Walla	WA	16,350,012	135,918	1,511,446	12.18	760.85	69.3	149,086	1.18	340	0.02	0.17
BMO Harris Bank National Association	Chicago	IL	164,820,337	836,553	14,452,351	11.08	143.07	73.25	1,249,150	0.99	5233	0.04	0.58
BOKF, National Association	Tulsa	OK	43,478,917	241,768	4,187,094	11.16	112.49	59.66	356,807	0.99	28305	0.68	1.03
Cadence Bank	Tupelo	MS	47,699,660	433,363	4,166,925	10.7	409.64	75.61	365,303	1.01	4071	0.1	0.29
Centier Bank	Merrillville	IN	6,257,053	67,066	565,342	12.22	746.01	90.87	75,853	1.63	0	0	0.11
City National Bank	Los Angeles	CA	90,731,909	567,013	6,385,427	11.09	367.1	81.7	429,124	0.62	0	0	0.24
City National Bank of Florida	Miami	FL	24,176,063	150,841	1,957,673	12.91	334.9	82.24	205,879	1.19	0	0	0.28
Commerce Bank	Kansas City	MO	32,413,605	143,377	1,924,865	12.21	91.96	57.45	335,763	1.28	1356	0.07	0.98
Customers Bank	Malvern	PA	20,359,659	130,197	1,478,458	11.42	329.85	86.89	207,493	1.38	35	0	0.25
Fifth Third Bank, National Association	Cincinnati	OH	204,284,544	2,099,012	18,451,590	10.94	150.87	72.65	1,863,003	1.19	18525	0.1	1.14
First Financial Bank	Cincinnati	OH	16,530,948	124,096	2,127,418	12.42	262.58	78.96	165,767	1.35	22	0	0
First Hawaiian Bank	Honolulu	HI	24,870,651	148,163	2,183,387	11.68	441.83	61.96	193,926	1.02	139	0.01	0.24
First Horizon Bank	Memphis	TN	79,997,637	664,391	7,880,109	10.98	161	86.17	702,020	1.09	3779	0.05	0.05
First Merchants Bank	Muncie	IN	17,705,470	226,702	1,995,125	11.18	520.4	80.58	159,984	1.26	6454	0.32	0.43
First National Bank of Pennsylvania	Pittsburgh	PA	42,596,803	382,517	5,448,232	10.49	274.73	83.6	301,114	0.96	4546	0.08	0.48
First Republic Bank	San Francisco	CA	205,108,685	759,975	17,119,168	11.76	575.74	92.1	1,279,409	0.89	0	0	0
Flagstar Bank, National Association	Hicksville	NY	62,909,410	218,499	7,264,185	11.39	354.82	117.16	506,030	1.09	1222	0.02	0.02
Flushing Bank	Uniondale	NY	8,557,231	41,268	825,273	12.85	98.73	112.1	65,248	1.05	0	0	0.59
Frost Bank	San Antonio	TX	53,006,093	234,315	2,683,877	12.71	783.56	36.05	396,196	1.01	725	0.03	0.16
Fulton Bank, National Association	Lancaster	PA	25,260,606	258,460	2,650,168	12.31	127.12	90.52	234,334	1.23	4385	0.17	0.17
Glacier Bank	Kalispell	MT	26,711,507	178,191	2,813,171	12.46	321.73	67.63	231,981	1.16	0	0	0
HSBC Bank USA, National Association	Tysons	VA	166,764,938	543,271	17,689,329	19.02	73.12	43.97	622,976	0.48	2395	0.01	1.24
INTRUST Bank, National Association	Wichita	KS	7,273,642	48,680	276,639	11.32	54.62	63.01	70,245	1.21	0	0	2.32
Israel Discount Bank of New York	New York	NY	12,369,155	82,867	1,072,162	13.39	221.32	81.54	82,580	0.87	0	0	0.44
Kearny Bank	Fairfield	NJ	7,885,054	47,613	776,610	12.03	55.39	91.55	46,338	0.82	178	0.02	0.03
KeyBank National Association	Cleveland	OH	187,716,691	1,166,087	12,651,057	10.38	217.7	79.27	1,665,581	1.19	21859	0.17	0.47
Manufacturers and Traders Trust Company	Buffalo	NY	197,678,680	1,874,225	24,178,848	11.37	67.84	76.72	1,214,794	0.87	36570	0.15	2.15
Merchants Bank of Indiana	Carmel	IN	11,712,742	38,219	1,326,666	11.6	124.98	95.72	161,117	2.09	0	0	0
MidFirst Bank	Oklahoma City	OK	33,326,143	165,770	3,563,103	16.98	493.08	142.68	518,446	2.11	7206	0.2	0.25
MUFG Union Bank, National Association	San Francisco	CA	124,555,536	784,217	15,312,836	17.77	139.22	87.77	527,714	0.56	107	0	0.69
NBH Bank	Greenwood Village	CO	7,887,654	65,623	815,371	11.2	340.58	83.18	63,148	1.14	3695	0.45	0.4
NBT Bank, National Association	Norwich	NY	11,548,830	96,800	1,190,388	12.83	304.86	78.66	109,845	1.24	0	0	0.39
Old National Bank	Evansville	IN	45,953,992	302,254	4,766,758	10.38	122.21	83.61	258,618	0.81	4572	0.1	0.81
Pacific Western Bank	Beverly Hills	CA	41,359,200	189,327	3,908,208	10.17	167.1	80.12	392,089	1.28	2967	0.08	0.36
Pathward, National Association	Sioux Falls	SD	6,745,045	45,947	665,202	12.55	338.62	60.51	97,069	1.79	0	0	0.38
PlainsCapital Bank	Dallas	TX	13,638,265	91,262	1,546,801	14.68	263.59	76.19	112,355	1.03	1637	0.11	0.42
PNC Bank, National Association	Wilmington	DE	553,395,198	4,581,472	42,532,897	10.2	132.03	71.3	4,239,858	1.04	25438	0.06	1.07
Sandy Spring Bank	Olney	MD	13,762,196	128,267	1,737,574	12.56	306.67	103.7	141,342	1.45	739	0.04	0.05
Signature Bank	New York	NY	114,468,746	464,858	7,690,524	10.9	86.16	72.34	1,036,203	1.17	0	0	0.73
Silicon Valley Bank	Santa Clara	CA	210,244,000	557,000	15,129,000	15.54	515.74	40.32	1,607,000	1	0	0	0.15
State Street Bank and Trust Company	North Quincy	MA	300,010,000	97,000	26,807,000	16.55	NA	14.89	2,011,000	0.94	0	0	0
Texas Capital Bank	Dallas	TX	30,393,720	234,613	2,939,336	12.29	630.61	92.39	126,639	0.52	0	0	0.16
The Bank of New York Mellon	New York	NY	344,654,000	144,000	25,901,000	14.56	184.62	11.2	1,695,000	0.65	3000	0.01	0.24
The Huntington National Bank	Columbus	OH	179,434,039	2,110,061	16,694,228	10.96	192.26	79.4	1,715,485	1.28	11470	0.07	0.9
The Northern Trust Company	Chicago	IL	159,356,752	138,653	10,541,427	10.71	165.01	33.99	1,182,059	1.02	41	0	0.19
The Park National Bank	Newark	OH	9,816,644	83,947	886,660	10.68	131.03	82.53	107,923	1.44	0	0	0.9
Trust Bank	Charlotte	NC	534,185,000	3,471,000	56,571,000	9.97	162.8	72.92	4,291,000	1.07	150000	0.27	0.73
U.S. Bank National Association	Minneapolis	MN	591,210,893	6,017,139	42,071,990	10.28	183.05	71.53	5,041,909	1.16	24248	0.06	0.95
UMB Bank, National Association	Kansas City	MO	37,314,511	184,913	2,489,284	11.27	806.56	62.12	284,551	1	68	0	0.11
Valley National Bank	Wayne	NJ	55,925,280	475,744	6,999,912	11.15	129.76	99.35	417,855	1.1	286	0	0.01
Webster Bank, National Association	Stamford	CT	68,950,802	574,325	8,354,197	12.46	188.42	88.05	456,381	0.96	2111	0.03	0.62
Wells Fargo Bank, National Association	Sioux Falls	SD	1,712,442,000	12,418,000	158,457,000	11.71	130.26	63.54	11,365,000	0.87	127000	0.08	1.04
Western Alliance Bank	Phoenix	AZ	69,084,757	304,118	5,341,196	9.81	280.42	97.88	756,236	1.57	11164	0.21	0.21
Zions Bancorporation, National Association	Salt Lake City	UT	88,474,569	541,048	4,695,946	10.28	152.53	70.98	622,727	0.91	0	0	0.63

**UMB Bank, n.a.**  
**Capital Markets Division**  
**Regulation F**  
**Quarter Ending September 30, 2022**

<b>Bank</b>	<b>City</b>	<b>State</b>	<b>Risk-based Capital/ Risk %</b>	<b>Tier 1 Capital/ Risk-based Assets</b>	<b>Leverage Ratio</b>	<b>1=Well Cap. 2=Ade Cap.</b>
Banc of California, National Association	Santa Ana	CA	15.70	14.56	12.12	1
Bank of Hawaii	Honolulu	HI	13.65	12.56	7.18	1
Bank of the West	San Francisco	CA	12.98	12.08	9.32	1
Banner Bank	Walla Walla	WA	13.26	12.18	9.22	1
BMO Harris Bank National Association	Chicago	IL	12.18	11.08	8.99	1
BOKF, National Association	Tulsa	OK	11.98	11.16	9.18	1
Cadence Bank	Tupelo	MS	12.84	10.70	8.43	1
Centier Bank	Merrillville	IN	13.45	12.22	10.63	1
City National Bank	Los Angeles	CA	12.67	11.09	7.87	1
City National Bank of Florida	Miami	FL	13.76	12.91	9.59	1
Commerce Bank	Kansas City	MO	12.94	12.21	8.54	1
Customers Bank	Malvern	PA	12.65	11.42	8.10	1
Fifth Third Bank, National Association	Cincinnati	OH	12.41	10.94	8.91	1
First Financial Bank	Cincinnati	OH	12.89	12.42	9.87	1
First Hawaiian Bank	Honolulu	HI	12.81	11.68	7.71	1
First Horizon Bank	Memphis	TN	12.18	10.98	9.19	1
First Merchants Bank	Muncie	IN	12.44	11.18	9.33	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.48	10.49	8.79	1
First Republic Bank	San Francisco	CA	12.81	11.76	8.59	1
Flagstar Bank, National Association	Hicksville	NY	11.82	11.39	8.92	1
Flushing Bank	Uniondale	NY	13.44	12.85	10.03	1
Frost Bank	San Antonio	TX	13.54	12.71	6.79	1
Fulton Bank, National Association	Lancaster	PA	13.36	12.31	10.44	1
Glacier Bank	Kalispell	MT	13.43	12.46	8.85	1
HSBC Bank USA, National Association	Tysons	VA	21.01	19.02	11.93	1
INTRUST Bank, National Association	Wichita	KS	12.19	11.32	8.24	1
Israel Discount Bank of New York	New York	NY	14.31	13.39	9.89	1
Kearny Bank	Fairfield	NJ	12.67	12.03	8.44	1
KeyBank National Association	Cleveland	OH	12.20	10.38	8.71	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.87	11.37	8.56	1
Merchants Bank of Indiana	Carmel	IN	12.03	11.60	11.89	1
MidFirst Bank	Oklahoma City	OK	18.05	16.98	8.88	1
MUFG Union Bank, National Association	San Francisco	CA	18.56	17.77	13.01	1
NBH Bank	Greenwood Village	CO	12.18	11.20	9.18	1
NBT Bank, National Association	Norwich	NY	13.93	12.83	9.84	1
Old National Bank	Evansville	IN	10.99	10.38	8.09	1
Pacific Western Bank	Beverly Hills	CA	12.16	10.17	8.39	1
Pathward, National Association	Sioux Falls	SD	13.57	12.55	8.19	1
PlainsCapital Bank	Dallas	TX	15.54	14.68	10.29	1
PNC Bank, National Association	Wilmington	DE	11.85	10.20	7.98	1
Sandy Spring Bank	Olney	MD	13.43	12.56	11.51	1
Signature Bank	New York	NY	11.99	10.90	8.47	1
Silicon Valley Bank	Santa Clara	CA	16.23	15.54	7.91	1
State Street Bank and Trust Company	North Quincy	MA	17.13	16.55	7.08	1
Texas Capital Bank	Dallas	TX	13.77	12.29	10.41	1
The Bank of New York Mellon	New York	NY	14.62	14.56	5.99	1
The Huntington National Bank	Columbus	OH	12.61	10.96	8.63	1
The Northern Trust Company	Chicago	IL	11.59	10.71	6.73	1
The Park National Bank	Newark	OH	12.12	10.68	8.23	1
Truist Bank	Charlotte	NC	11.35	9.97	7.95	1
U.S. Bank National Association	Minneapolis	MN	12.17	10.28	7.99	1
UMB Bank, National Association	Kansas City	MO	11.87	11.27	8.59	1
Valley National Bank	Wayne	NJ	11.99	11.15	9.69	1
Webster Bank, National Association	Stamford	CT	13.36	12.46	9.85	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.65	11.71	8.12	1
Western Alliance Bank	Phoenix	AZ	10.80	9.81	7.90	1
Zions Bancorporation, National Association	Salt Lake City	UT	11.95	10.28	7.53	1

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

	<b>Dec 2022</b>	<b>Dec 2021</b>	<b>Dec 2020</b>	<b>Dec 2019</b>	<b>Dec 2018</b>
<b>Assets</b>					
Loans and leases, net of unearned income	21,031,189	17,170,843	16,101,864	13,431,681	12,178,052
LESS: Allowance for loan and lease losses	191,836	194,771	215,973	101,788	103,635
Loans & leases, net of unearned income & allow for loan & lease losses	20,839,353	16,976,072	15,885,891	13,329,893	12,074,417
Loans Held for Sale	1,978	1,277	6,708	7,803	3,192
Securities: Held-to-maturity securities	5,859,192	1,478,476	1,012,004	1,116,102	1,170,646
Securities: Available-for-sale securities	7,016,587	11,999,881	9,406,704	7,447,448	6,542,834
Federal funds sold and SSUAR	958,597	1,215,666	1,650,335	1,578,345	627,001
Trading assets	16,376	27,935	31,104	33,877	50,390
Interest-bearing balances	1,149,100	8,811,903	3,187,434	1,253,727	1,032,809
Total Earning Assets	35,841,183	40,511,210	31,180,180	24,767,195	21,501,289
Cash and balances due	518,272	413,212	430,026	472,215	654,660
Premises and fixed assets (including capitalized leases)	213,253	214,844	224,719	229,585	222,319
Other real estate owned	68	-	4,740	2,935	3,338
Intangible assets: Goodwill	245,793	148,154	126,255	131,031	116,356
Other assets	1,460,486	1,104,865	1,010,062	754,674	639,788
Total assets	38,279,055	42,392,285	32,975,982	26,357,635	23,137,750
<b>Liabilities</b>					
Deposits: In domestic offices: Noninterest-bearing	13,450,848	16,552,459	10,061,012	7,110,108	6,890,681
Deposits: In domestic offices: Interest-bearing	19,378,769	19,257,285	17,171,228	14,651,664	12,600,483
Total Deposits	32,829,617	35,809,744	27,232,240	21,761,772	19,491,164
Federal funds purchased and SPUAR	2,222,167	3,238,435	2,315,497	1,897,031	1,519,450
Trading liabilities	-	-	-	-	-
Other borrowed money	-	-	-	27,119	13,342
Other liabilities	541,488	373,879	525,686	332,994	179,712
Total liabilities	35,593,272	39,422,058	30,073,423	24,018,916	21,203,668
<b>Equity</b>					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	1,059,822	849,822	849,822	750,818	750,818
Retained earnings	2,311,713	1,967,146	1,704,062	1,479,262	1,258,047
Accumulated other comprehensive income	(707,002)	132,009	327,425	87,389	(96,033)
Total equity capital	2,685,783	2,970,227	2,902,559	2,338,719	1,934,082
Total liabilities and equity capital	38,279,055	42,392,285	32,975,982	26,357,635	23,137,750
<b>Income Statement</b>					
<b>Interest Income</b>					
Interest - Loans	810,175	619,518	586,167	638,143	560,173
Interest - Govt Sec	18,088	2,904	3,305	8,317	1,016
Interest - State & Muni Sec	142,424	110,451	93,230	90,855	78,314
Interest - Fed Funds	19,109	10,047	11,839	13,843	4,808
Interest - Other	146,526	117,400	113,500	111,134	87,662
Total interest income	1,136,322	860,320	808,041	862,292	731,973
Interest - Deposits	167,553	26,411	58,214	154,193	92,101
Interest - Federal funds and Other Borrowed Money	41,248	7,261	11,973	32,767	24,674
Total interest expense	208,801	33,672	70,187	186,960	116,775
Net interest income	927,521	826,648	737,854	675,332	615,198
Provision for loan and lease losses	37,900	20,000	127,890	32,850	70,750
Trust income	120,995	118,131	98,385	86,352	79,562
Service Charge Income	86,068	86,895	84,604	83,740	85,410
Other Income	181,393	147,284	151,114	149,151	136,057
Total noninterest income	388,456	352,310	334,103	319,243	301,029
Realized gains (losses) on securities	-	7,817	6,980	3,218	578
Salaries & employee benefits	401,620	384,469	377,991	348,440	314,793
Premises and fixed assets	67,801	67,926	67,332	66,358	63,386
Other noninterest expense	332,637	276,948	268,764	258,960	246,378
Total noninterest expense	802,058	729,343	714,087	673,758	624,557
Income before holding gain (loss) equity sec, inc tax, discount ops	476,019	437,432	236,960	291,185	221,498
Unrealized holding gains (losses) equity securities not held for trading	(4,163)	(15,695)	108,769	34	(40)
Applicable income taxes	82,289	78,653	54,215	27,504	28,437
Income before discontinued operations	389,567	343,084	291,514	263,715	193,021
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	389,567	343,084	291,514	263,715	193,021
<b>Report of changes in Equity</b>					
Equity capital most recently reptd for end of prev calendar yr	2,970,227	2,902,559	2,338,719	1,934,082	1,815,953
Net income (loss) attributable to bank holding company	389,567	343,084	291,514	263,715	193,021
Changes incident to business combinations, net	-	-	(3,171)	-	-

LESS: Cash dividends declared on common stock	45,000	80,000	57,500	42,500	36,250
Other comprehensive income	(839,011)	(195,416)	240,036	183,422	(38,655)
Other adjustments to equity capital	210,000	-	92,961	-	13
Equity capital end of current period	2,685,783	2,970,227	2,902,559	2,338,719	1,934,082
<b>Loan Composition</b>	<b>Dec 2022</b>	<b>Dec 2021</b>	<b>Dec 2020</b>	<b>Dec 2019</b>	<b>Dec 2018</b>
Real Estate - Construction	1,523,757	809,249	798,896	842,346	792,565
Real Estate - Farm	548,113	480,269	502,462	440,735	464,835
Real Estate - Resident	2,745,713	2,336,844	1,968,439	1,419,230	1,256,416
Real Estate - Other	5,551,648	4,992,141	4,624,639	3,887,948	3,249,347
Loans to finance agricultural production	173,841	154,343	161,581	190,914	212,654
Commercial and industrial loans	9,769,655	7,762,264	7,521,704	6,057,029	5,586,159
Loans to individuals: Credit cards	202,186	181,526	189,338	226,742	230,982
Loans to individuals: Other consumer loans	143,215	127,670	117,182	131,191	143,976
Other loans	373,103	325,647	221,918	241,371	239,062
Lease financing receivables	1,936	2,167	2,413	1,978	5,248
Total loans and leases	21,033,167	17,172,120	16,108,572	13,439,484	12,181,244
<b>Report of changes in ALLL</b>					
ALLL: Balance most recently reported at end of previous year	194,771	215,973	101,788	103,635	100,604
ALLL: Recoveries	4,437	10,791	8,564	11,383	9,824
ALLL: LESS: Charge-offs	44,305	55,663	28,689	46,080	77,543
ALLL: Provision for loan and lease losses	36,933	23,670	128,400	32,850	70,750
ALLL: Adjustments	-	-	5,910	-	-
ALLL: Balance at end of current period	191,836	194,771	215,973	101,788	103,635
ALLL/Gross Loans	0.91%	1.13%	1.36%	0.76%	0.85%
Net Charge-Offs/Gross Loans	0.21%	0.32%	0.18%	0.34%	0.64%
Recoveries/ Charge-Offs	10.01%	19.39%	29.85%	24.70%	12.67%
Provision for Loan Losses/Gross Loans	0.18%	0.14%	0.79%	0.24%	0.58%
	<b>30-89</b>	<b>90+</b>	<b>Non Accrual</b>		
Real Estate	2,176	191	7,286		
Commercial and industrial loans	4,526	139	11,457		
Loans to individuals	2,042	1,287	502		
Other loans	31	-	24		
	8,775	1,617	19,269		
Past Due/Gross Loans	0.05%				
Non Accrual/ Gross Loans	0.09%				
Non Accrual + OREO/TCE+ALLL	0.73%				
<b>Return on Average Equity</b>					
Net Income before Security Gains	15.06%	11.46%	10.91%	12.04%	10.48%
Net Income	15.06%	11.72%	11.17%	12.19%	10.51%
<b>Return on Average Assets</b>					
Net Income before Security Gains	1.05%	0.95%	1.00%	1.10%	0.93%
Net Income	1.05%	0.98%	1.02%	1.12%	0.93%
Net Interest Margin					
Tax Equivalent	2.66%	2.54%	2.82%	3.12%	3.22%
Salaries/(Income-Interest Expense)	30.52%	32.61%	35.26%	35.03%	34.36%
Other Income/Salaries	96.72%	91.64%	88.39%	91.62%	95.63%
Equity/Assets	7.02%	7.01%	8.80%	8.87%	8.36%
Dividend Payout	11.55%	23.32%	19.72%	16.12%	18.78%
PAT Growth	13.55%	17.69%	10.54%	36.63%	9.75%
Asset Growth	-9.70%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	-11.53%	0.00%	0.00%	0.00%	0.00%
Equity Growth	-9.58%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	17.29%	17.98%	22.88%	9.45%	12.84%
Efficiency Ratio	59.44%	60.18%	64.56%	65.81%	66.35%
<b>Deposit Analysis</b>					
Loans/Deposits	63.48%	47.41%	58.33%	61.25%	61.95%
Equity/Deposits	8.18%	8.29%	10.66%	10.75%	9.92%
Non-Interest Bearing/Total Deposits	40.97%	46.22%	36.95%	32.67%	35.35%
Interest Bearing/Total Deposits	59.03%	53.78%	63.05%	67.33%	64.65%
Deposit Growth	-8.32%	0.00%	0.00%	0.00%	0.00%
<b>Capital Ratios</b>					
Tier 1 Leverage Ratio	8.46%	7.26%	8.28%	8.62%	8.85%
Common Equity Tier 1 Capital Ratio	10.88%	11.53%	11.92%	11.36%	11.64%
Tier 1 Risk-based Capital Ratio	10.88%	11.53%	11.92%	11.36%	11.64%
Total Risk-based Capital Ratio	11.47%	12.24%	12.81%	11.91%	12.29%