



November 2021

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, 2021) 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, 2021, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.76 %
Total Risk-based Capital Ratio	12.50 %
Tier 1 Leverage Ratio	7.55 %

* 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 June 30, 2021

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
Banc of California, National Association	Santa Ana	CA	8,023,448	75,885	1,033,576	16.09	130.08	95.91	39,500	1.01	3253	0.31	0.33
BancorpSouth Bank	Tupelo	MS	27,616,695	265,720	3,069,574	11.85	387.13	68.26	157,094	1.23	17333	0.56	0.48
Bank of Hawaii	Honolulu	HI	22,642,103	180,385	1,345,285	11.94	205.56	59.29	128,363	1.19	2332	0.17	0.74
Bank of the West	San Francisco	CA	99,178,981	796,289	13,791,121	14.48	118.39	69.32	527,036	1.09	8215	0.06	1.15
Banner Bank	Walla Walla	WA	16,177,194	148,009	1,781,209	12.4	434.6	70.78	105,736	1.35	763	0.04	0.34
BMO Harris Bank National Association	Chicago	IL	159,838,645	934,304	18,468,466	13.43	91.37	61.95	956,920	1.2	3182	0.02	1.2
BOKF, National Association	Tulsa	OK	46,909,545	311,890	5,156,373	11.77	130.22	57.23	317,211	1.28	19442	0.38	1.14
Centier Bank	Merrillville	IN	5,885,967	69,292	577,127	12.24	749.35	92.06	39,478	1.37	0	0	0.2
City National Bank	Los Angeles	CA	84,955,426	532,585	6,552,433	11.01	323.55	71.22	289,448	0.71	0	0	0.31
City National Bank of Florida	Miami	FL	20,235,407	136,652	2,106,953	14.98	189.08	74.69	113,822	1.16	5032	0.24	0.62
Commerce Bank	Kansas City	MO	33,712,939	172,395	3,068,411	12.29	143.91	56.47	277,747	1.69	2624	0.09	0.77
Fifth Third Bank, National Association	Cincinnati	OH	203,979,275	2,032,900	23,410,857	11.67	154.2	67.15	1,448,854	1.44	30860	0.13	1.17
First Financial Bank	Cincinnati	OH	15,955,912	159,590	2,360,634	13.17	169.5	75.48	108,895	1.36	340	0.01	0.02
First Hawaiian Bank	Honolulu	HI	24,246,092	169,148	2,716,893	12.66	522.79	62.85	147,393	1.26	0	0	0.24
First Horizon Bank	Memphis	TN	87,574,096	815,038	8,633,179	11.46	154.87	77.59	587,243	1.37	11429	0.13	0.16
First Merchants Bank	Muncie	IN	14,904,055	199,775	1,884,207	11.99	345.21	74.31	109,390	1.51	601	0.03	0.63
First National Bank of Pennsylvania	Pittsburgh	PA	38,437,671	356,022	5,132,257	11	200.83	82.01	200,668	1.06	7789	0.15	0.69
First Republic Bank	San Francisco	CA	161,646,734	636,910	13,274,727	11.38	441.42	91.43	707,939	0.9	0	0	0
Flagstar Bank, FSB	Troy	MI	27,043,034	202,296	2,625,684	12.08	41.23	113.23	300,665	2.07	5705	0.22	0.23
Flushing Bank	Uniondale	NY	8,160,278	42,670	780,359	12.27	129.58	105.45	45,899	1.12	0	0	0
Frost Bank	San Antonio	TX	46,734,243	255,288	4,183,334	13.32	443.55	42.34	238,592	1.09	3971	0.09	0.36
Fulton Bank, National Association	Lancaster	PA	25,922,789	255,032	3,070,888	13.21	131.71	85.26	166,028	1.29	2779	0.09	0.11
Glacier Bank	Kalispell	MT	20,475,522	151,448	2,381,238	12.67	219	67.13	163,534	1.69	705	0.03	0.04
Great Western Bank	Sioux Falls	SD	13,056,151	270,298	1,232,902	14.44	107.73	73.29	114,134	1.76	11498	0.93	3.07
HSBC Bank USA, National Association	Tysons	VA	194,764,172	546,531	21,709,657	20.25	26.31	36.15	584,948	0.59	2149	0.01	3.35
INTRUST Bank, National Association	Wichita	KS	7,272,682	47,138	509,555	11.15	37.85	59.44	30,817	0.85	0	0	3.28
Investors Bank	Short Hills	NJ	26,765,369	270,117	2,495,260	11.67	305.23	108.12	151,907	1.17	976	0.04	0.04
Israel Discount Bank of New York	New York	NY	11,431,016	118,445	1,158,459	13.63	226.96	78.45	35,081	0.63	0	0	0.68
Kearny Bank	Fairfield	NJ	7,264,701	58,165	932,004	16.42	67.63	87.49	35,508	0.97	178	0.02	0.02
KeyBank National Association	Cleveland	OH	178,935,686	1,249,384	17,537,469	11.25	139.34	69.09	1,341,666	1.55	24058	0.14	0.89
Manufacturers and Traders Trust Company	Buffalo	NY	150,227,852	1,573,403	16,321,054	11.5	63.95	74.79	903,852	1.21	27344	0.17	2.51
Merchants Bank of Indiana	Carmel	IN	9,623,118	28,076	1,009,568	NA	468.32	110.28	113,203	2.38	0	0	0
MetaBank, National Association	Sioux Falls	SD	7,054,979	91,208	964,760	14.96	177.41	60.84	102,489	2.18	0	0	1.43
MidFirst Bank	Oklahoma City	OK	31,048,180	199,361	2,595,450	17.64	191.12	123.59	437,208	2.82	14969	0.58	0.57
MUFJ Union Bank, National Association	San Francisco	CA	133,207,181	846,425	16,053,800	16.15	92.01	74.68	615,565	0.92	251	0	1.16
NBH Bank	Greenwood Village	CO	7,129,184	49,029	742,489	13.05	190.59	70.78	53,558	1.58	5124	0.69	0.68
NBT Bank, National Association	Norwich	NY	11,477,554	98,500	1,357,677	14.09	182.92	76.57	77,927	1.39	798	0.06	0.69
New York Community Bank	Hicksville	NY	57,444,945	201,992	7,409,720	12.26	436.15	126.95	314,843	1.1	3340	0.05	0.07
Old National Bank	Evansville	IN	23,577,324	109,444	3,035,231	12.27	74.49	76.99	153,311	1.32	287	0.01	0.97
Pacific Western Bank	Beverly Hills	CA	34,820,512	225,600	4,106,664	11.51	233.02	65.5	320,341	1.96	12813	0.31	0.44
People's United Bank, National Association	Bridgeport	CT	63,075,224	348,100	7,761,553	12.35	83.05	78.09	331,211	1.04	5131	0.07	1.02
PlainsCapital Bank	Dallas	TX	14,199,643	114,935	1,689,684	15	166.62	83.77	219,566	3.13	21078	1.25	0.9
PNC Bank, National Association	Wilmington	DE	453,973,605	4,048,928	46,385,598	11.35	123.6	62.86	3,231,614	1.4	23581	0.05	1.33
Sandy Spring Bank	Olney	MD	12,912,358	123,961	1,654,539	13.48	132.4	92.78	136,605	2.14	1234	0.07	0.1
Signature Bank	New York	NY	97,209,737	514,794	6,844,564	11.2	119.81	64.34	405,026	0.94	0	0	0.78
Silicon Valley Bank	Santa Clara	CA	161,200,274	395,331	10,428,065	13.66	489.8	34.41	586,950	0.87	1179	0.01	0.16
State Street Bank and Trust Company	Boston	MA	322,958,000	100,000	26,896,000	15.04	NA	11.5	1,290,000	0.87	0	0	0
Texas Capital Bank, National Association	Dallas	TX	35,217,132	221,511	3,036,678	11.36	255.68	81.95	152,980	0.78	0	0	0.36
The Bank of New York Mellon	New York	NY	384,538,000	229,000	28,977,000	16.71	231.31	8.72	1,194,000	0.64	1000	0	0.34
The Huntington National Bank	Columbus	OH	174,866,037	2,217,742	18,931,166	11.36	143	76.74	633,894	0.98	7261	0.04	1.34
The Northern Trust Company	Chicago	IL	171,869,980	148,916	11,058,934	12.34	111.3	25.27	756,633	0.99	160	0	0.36
The Park National Bank	Newark	OH	9,914,485	83,374	977,707	11	73.27	82.9	86,018	1.78	219	0.02	1.61
Truist Bank	Charlotte	NC	510,294,000	4,260,000	64,292,000	11.21	215.48	69.09	2,708,000	1.08	78000	0.12	0.71
U.S. Bank National Association	Minneapolis	MN	547,852,681	6,025,844	51,907,363	11.56	167.86	68.36	4,309,181	1.6	16958	0.03	1.17
UMB Bank, National Association	Kansas City	MO	36,376,318	200,563	2,936,734	11.46	342.87	55.87	167,257	1.01	1860	0.06	0.35
Valley National Bank	Wayne	NJ	41,294,181	339,324	5,364,851	12.71	110.63	97.85	242,120	1.18	4523	0.08	0.11
Webster Bank, National Association	Waterbury	CT	33,737,378	307,945	3,418,017	12.69	129.48	73.63	229,685	1.38	2756	0.08	1.08
Wells Fargo Bank, National Association	Sioux Falls	SD	1,776,718,000	14,938,000	172,539,000	13.89	117.59	56.04	9,183,000	1.04	148000	0.09	1.5
Western Alliance Bank	Phoenix	AZ	49,068,916	232,907	4,496,600	10.39	186.29	81.53	348,530	1.57	3875	0.09	0.37
Zions Bancorporation, National Association	Salt Lake City	UT	87,208,406	534,593	8,032,502	12.11	84.16	67.62	675,600	1.6	1382	0.02	1.2

UMB Bank, n.a.
Capital Markets Division
Regulation F
Quarter Ending June 30, 2021

Bank	City	State	Risk-based Capital/ Risk %	Tier 1 Capital/ Risk-based Assets	Leverage Ratio	1=Well Cap. 2=Ade Cap.
Banc of California, National Association	Santa Ana	CA	17.25	16.09	12.52	1
BancorpSouth Bank	Tupelo	MS	14.57	11.85	8.43	1
Bank of Hawaii	Honolulu	HI	13.19	11.94	6.29	1
Bank of the West	San Francisco	CA	15.73	14.48	10.22	1
Banner Bank	Walla Walla	WA	13.60	12.40	8.78	1
BMO Harris Bank National Association	Chicago	IL	14.84	13.43	9.48	1
BOKF, National Association	Tulsa	OK	12.76	11.77	8.36	1
Centier Bank	Merrillville	IN	13.49	12.24	9.72	1
City National Bank	Los Angeles	CA	12.89	11.01	7.11	1
City National Bank of Florida	Miami	FL	16.09	14.98	9.56	1
Commerce Bank	Kansas City	MO	13.16	12.29	8.07	1
Fifth Third Bank, National Association	Cincinnati	OH	13.27	11.67	8.46	1
First Financial Bank	Cincinnati	OH	14.02	13.17	9.89	1
First Hawaiian Bank	Honolulu	HI	13.91	12.66	7.61	1
First Horizon Bank	Memphis	TN	12.88	11.46	8.23	1
First Merchants Bank	Muncie	IN	13.25	11.99	9.11	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.89	11.00	8.39	1
First Republic Bank	San Francisco	CA	12.60	11.38	8.05	1
Flagstar Bank, FSB	Troy	MI	12.92	12.08	8.88	1
Flushing Bank	Uniondale	NY	12.88	12.27	9.49	1
Frost Bank	San Antonio	TX	14.30	13.32	7.11	1
Fulton Bank, National Association	Lancaster	PA	14.30	13.21	10.15	1
Glacier Bank	Kalispell	MT	13.71	12.67	9.00	1
Great Western Bank	Sioux Falls	SD	15.64	14.44	10.14	1
HSBC Bank USA, National Association	Tysons	VA	22.29	20.25	10.77	1
INTRUST Bank, National Association	Wichita	KS	12.15	11.15	7.25	1
Investors Bank	Short Hills	NJ	12.92	11.67	9.39	1
Israel Discount Bank of New York	New York	NY	14.88	13.63	10.03	1
Kearny Bank	Fairfield	NJ	17.22	16.42	10.23	1
KeyBank National Association	Cleveland	OH	12.90	11.25	8.55	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.23	11.50	8.26	1
Merchants Bank of Indiana	Carmel	IN	NA	NA	10.82	1
MetaBank, National Association	Sioux Falls	SD	16.22	14.96	7.83	1
MidFirst Bank	Oklahoma City	OK	18.90	17.64	8.69	1
MUFG Union Bank, National Association	San Francisco	CA	16.90	16.15	11.23	1
NBH Bank	Greenwood Village	CO	14.00	13.05	9.00	1
NBT Bank, National Association	Norwich	NY	15.29	14.09	9.88	1
New York Community Bank	Hicksville	NY	12.71	12.26	9.15	1
Old National Bank	Evansville	IN	12.79	12.27	8.65	1
Pacific Western Bank	Beverly Hills	CA	14.22	11.51	8.47	1
People's United Bank, National Association	Bridgeport	CT	13.54	12.35	8.78	1
PlainsCapital Bank	Dallas	TX	15.95	15.00	10.22	1
PNC Bank, National Association	Wilmington	DE	13.44	11.35	8.00	1
Sandy Spring Bank	Olney	MD	14.78	13.48	10.26	1
Signature Bank	New York	NY	12.77	11.20	7.86	1
Silicon Valley Bank	Santa Clara	CA	14.26	13.66	6.96	1
State Street Bank and Trust Company	Boston	MA	15.78	15.04	6.04	1
Texas Capital Bank, National Association	Dallas	TX	12.89	11.36	7.90	1
The Bank of New York Mellon	New York	NY	16.78	16.71	6.14	1
The Huntington National Bank	Columbus	OH	13.02	11.36	10.84	1
The Northern Trust Company	Chicago	IL	13.56	12.34	6.68	1
The Park National Bank	Newark	OH	12.54	11.00	8.38	1
Truist Bank	Charlotte	NC	12.99	11.21	8.52	1
U.S. Bank National Association	Minneapolis	MN	13.67	11.56	8.51	1
UMB Bank, National Association	Kansas City	MO	12.22	11.46	7.71	1
Valley National Bank	Wayne	NJ	13.48	12.71	10.07	1
Webster Bank, National Association	Waterbury	CT	13.75	12.69	8.80	1
Wells Fargo Bank, National Association	Sioux Falls	SD	16.05	13.89	8.62	1
Western Alliance Bank	Phoenix	AZ	11.75	10.39	8.12	1
Zions Bancorporation, National Association	Salt Lake City	UT	14.16	12.11	8.04	1

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

	Sep 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Assets					
Loans and leases, net of unearned income	16,469,432	16,101,864	13,431,681	12,178,052	11,280,420
LESS: Allowance for loan and lease losses	194,156	215,973	101,788	103,635	100,604
Loans & leases, net of unearned income & allow for loan & lease losses	16,275,276	15,885,891	13,329,893	12,074,417	11,179,816
Loans Held for Sale	4,645	6,708	7,803	3,192	1,460
Securities: Held-to-maturity securities	1,087,308	1,012,004	1,116,102	1,170,646	1,261,014
Securities: Available-for-sale securities	11,195,303	9,406,704	7,447,448	6,542,834	6,257,412
Federal funds sold and SSUAR	1,091,426	1,650,335	1,578,345	627,001	191,601
Trading assets	62,129	31,104	33,877	50,390	48,606
Interest-bearing balances	5,709,265	3,187,434	1,253,727	1,032,809	1,337,509
Total Earning Assets	35,425,352	31,180,180	24,767,195	21,501,289	20,277,418
Cash and balances due	449,725	430,026	472,215	654,660	391,340
Premises and fixed assets (including capitalized leases)	215,528	224,719	229,585	222,319	216,124
Other real estate owned	1,050	4,740	2,935	3,338	1,501
Intangible assets: Goodwill	149,099	126,255	131,031	116,356	119,227
Other assets	1,093,648	1,010,062	754,674	639,788	552,328
Total assets	37,334,402	32,975,982	26,357,635	23,137,750	21,557,938
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	13,454,837	10,061,012	7,110,108	6,890,681	7,128,735
Deposits: In domestic offices: Interest-bearing	18,046,071	17,171,228	14,651,664	12,600,483	11,184,055
Total Deposits	31,500,908	27,232,240	21,761,772	19,491,164	18,312,790
Federal funds purchased and SPUAR	2,500,340	2,315,497	1,897,031	1,519,450	1,261,239
Trading liabilities	-	-	-	-	-
Other borrowed money	-	-	27,119	13,342	10,996
Other liabilities	383,411	525,686	332,994	179,712	156,960
Total liabilities	34,384,659	30,073,423	24,018,916	21,203,668	19,741,985
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	849,822	849,822	750,818	750,818	750,818
Retained earnings	1,908,718	1,704,062	1,479,262	1,258,047	1,088,349
Accumulated other comprehensive income	169,953	327,425	87,389	(96,033)	(44,464)
Total equity capital	2,949,743	2,902,559	2,338,719	1,934,082	1,815,953
Total liabilities and equity capital	37,334,402	32,975,982	26,357,635	23,137,750	21,557,938
Income Statement					
Interest Income					
Interest - Loans	464,132	586,167	638,143	560,173	462,137
Interest - Govt Sec	2,157	3,305	8,317	1,016	1,204
Interest - State & Muni Sec	77,545	93,230	90,855	78,314	67,843
Interest - Fed Funds	7,761	11,839	13,843	4,808	3,700
Interest - Other	87,477	113,500	111,134	87,662	82,575
Total interest income	639,072	808,041	862,292	731,973	617,459
Interest - Deposits	20,113	58,214	154,193	92,101	36,354
Interest - Federal funds and Other Borrowed Money	5,636	11,973	32,767	24,674	17,950
Total interest expense	25,749	70,187	186,960	116,775	54,304
Net interest income	613,323	737,854	675,332	615,198	563,155
Provision for loan and lease losses	11,500	127,890	32,850	70,750	41,000
Trust income	87,363	98,385	86,352	79,562	74,236
Service Charge Income	65,076	84,604	83,740	85,410	88,958
Other Income	109,559	151,114	149,151	136,057	140,876
Total noninterest income	261,998	334,103	319,243	301,029	304,070
Realized gains (losses) on securities	5,078	6,980	3,218	578	4,192
Salaries & employee benefits	284,855	377,991	348,440	314,793	308,347
Premises and fixed assets	51,669	67,332	66,358	63,386	60,904
Other noninterest expense	197,518	268,764	258,960	246,378	230,075
Total noninterest expense	534,042	714,087	673,758	624,557	599,326
Income before holding gain (loss) equity sec, inc tax, discount ops	334,857	236,960	291,185	221,498	231,091
Unrealized holding gains (losses) equity securities not held for trading	(12,632)	108,769	34	(40)	-
Applicable income taxes	60,069	54,215	27,504	28,437	55,218
Income before discontinued operations	262,156	291,514	263,715	193,021	175,873
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	262,156	291,514	263,715	193,021	175,873
Report of changes in Equity					
Equity capital most recently reptd for end of prev calendar yr	2,902,559	2,338,719	1,934,082	1,815,953	1,662,326
Net income (loss) attributable to bank holding company	262,156	291,514	263,715	193,021	175,873
Changes incident to business combinations, net	-	(3,171)	-	-	-
LESS: Cash dividends declared on common stock	57,500	57,500	42,500	36,250	35,000

Other comprehensive income	(157,472)	240,036	183,422	(38,655)	12,754
Other adjustments to equity capital	-	92,961	-	13	-
Equity capital end of current period	2,949,743	2,902,559	2,338,719	1,934,082	1,815,953

Loan Composition	Sep 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Real Estate - Construction	834,412	798,896	842,346	792,565	717,849
Real Estate - Farm	483,780	502,462	440,735	464,835	475,147
Real Estate - Resident	2,266,056	1,968,439	1,419,230	1,256,416	1,288,430
Real Estate - Other	4,851,857	4,624,639	3,887,948	3,249,347	3,088,373
Loans to finance agricultural production	141,139	161,581	190,914	212,654	236,185
Commercial and industrial loans	7,357,910	7,521,704	6,057,029	5,586,159	4,852,054
Loans to individuals: Credit cards	175,502	189,338	226,742	230,982	252,697
Loans to individuals: Other consumer loans	112,096	117,182	131,191	143,976	130,389
Other loans	249,129	221,918	241,371	239,062	216,789
Lease financing receivables	2,196	2,413	1,978	5,248	23,967
Total loans and leases	16,474,077	16,108,572	13,439,484	12,181,244	11,281,880

Report of changes in ALLL					
ALLL: Balance most recently reported at end of previous year	215,973	101,788	103,635	100,604	91,649
ALLL: Recoveries	8,432	8,564	11,383	9,824	6,561
ALLL: LESS: Charge-offs	45,243	28,689	46,080	77,543	38,606
ALLL: Provision for loan and lease losses	14,994	128,400	32,850	70,750	41,000
ALLL: Adjustments	-	5,910	-	-	-
ALLL: Balance at end of current period	194,156	215,973	101,788	103,635	100,604
ALLL/Gross Loans	1.18%	1.36%	0.76%	0.85%	0.89%
Net Charge-Offs/Gross Loans	0.37%	0.18%	0.34%	0.64%	0.34%
Recoveries/ Charge-Offs	24.92%	29.85%	24.70%	12.67%	16.99%
Provision for Loan Losses/Gross Loans	0.12%	0.79%	0.24%	0.58%	0.36%

	30-89	90+	Non Accrual		
Real Estate	2,064	77	9,618		
Commercial and industrial loans	10,759	1,353	86,357		
Loans to individuals	3,733	888	560		
Other loans	2	1	1		
	16,558	2,319	96,536		
Past Due/Gross Loans	0.11%				
Non Accrual/ Gross Loans	0.59%				
Non Accrual + OREO/TCE+ALLL	3.26%				

Return on Average Equity					
Net Income before Security Gains	11.78%	10.91%	12.04%	10.48%	9.72%
Net Income	12.02%	11.17%	12.19%	10.51%	9.96%
Return on Average Assets					
Net Income before Security Gains	1.00%	1.00%	1.10%	0.93%	0.85%
Net Income	1.02%	1.02%	1.12%	0.93%	0.88%
Net Interest Margin					
Tax Equivalent	2.59%	2.82%	3.12%	3.22%	3.11%
Salaries/(Income-Interest Expense)	32.54%	35.26%	35.03%	34.36%	35.56%
Other Income/Salaries	91.98%	88.39%	91.62%	95.63%	98.61%
Equity/Assets	7.90%	8.80%	8.87%	8.36%	8.42%
Dividend Payout	21.93%	19.72%	16.12%	18.78%	19.90%
PAT Growth	123.30%	10.54%	36.63%	9.75%	17.60%
Asset Growth	17.67%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	18.20%	0.00%	0.00%	0.00%	0.00%
Equity Growth	2.17%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	17.94%	22.88%	9.45%	12.84%	23.89%
Efficiency Ratio	59.32%	64.56%	65.81%	66.35%	65.69%

Deposit Analysis					
Loans/Deposits	51.67%	58.33%	61.25%	61.95%	61.05%
Equity/Deposits	9.36%	10.66%	10.75%	9.92%	9.92%
Non-Interest Bearing/Total Deposits	42.71%	36.95%	32.67%	35.35%	38.93%
Interest Bearing/Total Deposits	57.29%	63.05%	67.33%	64.65%	61.07%
Deposit Growth	15.68%	0.00%	0.00%	0.00%	0.00%

Capital Ratios					
Tier 1 Leverage Ratio	7.55%	8.28%	8.62%	8.85%	8.57%
Common Equity Tier 1 Capital Ratio	11.76%	11.92%	11.36%	11.64%	11.19%
Tier 1 Risk-based Capital Ratio	11.76%	11.92%	11.36%	11.64%	11.19%
Total Risk-based Capital Ratio	12.50%	12.81%	11.91%	12.29%	11.85%