



August 2022

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, 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 June 30, 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	10.82 %
Total Risk-based Capital Ratio	11.37 %
Tier 1 Leverage Ratio	7.62 %

* 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 March 31, 2022

Bank	City	State	Total Assets (000's omitted)	Loan Loss Reserves (000's omitted)	Total Equity Capital (000's omitted)	Tier 1 Cap / RiskBdAsts	LLR / Nonperf Loans %	Loan / Deposit Ratio	Net Income (Loss) (000's omitted)	ROA	Other real estate owned	OREO/ Total Capital	NPL + ORE / Loans + ORE
Bank of California, National Association	Santa Ana	CA	9,579,005	93,226	1,229,992	14.65	133.23	99.32	51,517	2.2	0	0	0
Bank of Hawaii	Honolulu	HI	22,970,687	152,028	1,420,869	13.1	219.41	60.55	55,368	0.97	2332	0.16	0.57
Bank of the West	San Francisco	CA	94,621,856	655,840	12,667,945	14.43	129.5	72.01	219,638	0.9	5183	0.04	0.85
Banner Bank	Walla Walla	WA	16,767,508	125,471	1,670,469	12.4	566.61	63.14	46,865	1.11	429	0.03	0.23
BMO Harris Bank National Association	Chicago	IL	166,508,665	809,127	15,657,675	11.83	111.52	65.33	421,947	1.02	4322	0.03	0.8
BOKF, National Association	Tulsa	OK	46,651,680	246,473	4,480,528	10.52	113.9	52.33	66,520	0.53	17363	0.39	1.04
Cadence Bank	Tupelo	MS	47,209,015	438,738	4,643,757	11.05	447.05	67.76	114,947	0.96	16926	0.36	0.31
Centier Bank	Merrillville	IN	6,220,355	65,048	571,791	11.22	NM	94.5	21,186	1.39	250	0.04	0.11
City National Bank	Los Angeles	CA	91,770,285	533,974	6,691,885	11.51	483.46	71.75	115,691	0.5	0	0	0.19
City National Bank of Florida	Miami	FL	22,101,038	137,828	2,086,709	13.58	201.64	75.38	63,965	1.15	1183	0.06	0.49
Commerce Bank	Kansas City	MO	34,838,342	134,710	2,533,387	12.11	106.82	52.35	114,704	1.28	2109	0.08	0.82
Customers Bank	Malvern	PA	19,156,553	145,847	1,468,712	11.6	266.91	84.75	79,942	1.67	35	0	0
Fifth Third Bank, National Association	Cincinnati	OH	210,152,524	1,907,766	21,296,882	10.85	139.15	67.24	556,582	1.07	27161	0.13	1.16
First Financial Bank	Cincinnati	OH	15,925,788	124,130	2,300,481	12.83	232.78	71.88	46,771	1.16	72	0	0
First Hawaiian Bank	Honolulu	HI	25,041,974	150,280	2,274,242	12.19	539.93	57.86	60,100	0.95	0	0	0.21
First Horizon Bank	Memphis	TN	88,323,670	622,499	8,287,176	11.1	129.32	74.26	217,547	0.98	3830	0.05	0.05
First Merchants Bank	Muncie	IN	15,449,359	195,984	1,762,893	11.2	458.09	71.67	50,447	1.31	6271	0.36	0.52
First National Bank of Pennsylvania	Pittsburgh	PA	41,966,349	368,147	5,499,432	10.87	240.01	79.11	51,877	0.51	5891	0.11	0.56
First Republic Bank	San Francisco	CA	187,120,925	700,668	16,154,424	12.25	463.08	87.2	401,310	0.87	0	0	0
Flagstar Bank, FSB	Troy	MI	23,192,133	130,646	2,884,501	14.73	12.59	99.55	57,261	0.95	4425	0.15	0.16
Flushing Bank	Uniondale	NY	8,166,607	37,433	840,568	13.55	128.14	102.17	20,388	1.01	0	0	0
Frost Bank	San Antonio	TX	51,325,447	246,835	3,546,375	12.39	504.09	36.77	101,558	0.8	1767	0.05	0.28
Fulton Bank, National Association	Lancaster	PA	25,300,111	243,705	2,759,137	12.12	148.74	85.4	71,563	1.13	2014	0.07	0.08
Glacier Bank	Kalispell	MT	26,083,346	176,159	2,939,367	12.25	230	63.1	70,458	1.08	0	0	0
Great Western Bank	Sioux Falls	SD	NA	NA	NA	NA	NA	NA	NA	NA	NA	#VALUE!	NA
HSBC Bank USA, National Association	Tysons	VA	174,720,421	466,802	19,642,171	20.11	68.63	40.53	229,855	0.5	2976	0.02	1.18
INTRUST Bank, National Association	Wichita	KS	7,666,412	45,188	430,266	11.38	45.45	51.68	20,545	1.04	0	0	2.78
Investors Bank	Short Hills	NJ	27,951,072	242,090	2,657,287	11.32	207.02	110.64	-77,790	-1.11	1593	0.06	0.06
Israel Discount Bank of New York	New York	NY	12,979,545	78,062	1,107,118	12.53	193.18	76.53	27,843	0.87	0	0	0.47
Kearny Bank	Fairfield	NJ	7,386,466	43,860	821,201	13.57	49.33	88.64	17,918	0.99	401	0.05	0.06
KeyBank National Association	Cleveland	OH	179,082,279	1,131,990	14,989,852	10.63	194.23	71.72	501,879	1.1	18325	0.12	0.55
Manufacturers and Traders Trust Company	Buffalo	NY	149,455,252	1,470,911	16,494,332	11.99	62.35	71.25	339,202	0.9	23176	0.14	2.55
Merchants Bank of Indiana	Carmel	IN	9,364,440	31,076	1,130,449	NA	382.85	115.18	50,047	1.98	520	0.05	0.05
MidFirst Bank	Oklahoma City	OK	32,233,520	174,889	3,236,986	18.04	302.68	140.08	194,304	2.4	11161	0.34	0.38
MUFG Union Bank, National Association	San Francisco	CA	125,732,931	743,193	15,868,655	16.95	109.7	81.17	144,427	0.45	251	0	0.83
NBH Bank	Greenwood Village	CO	7,314,861	48,810	719,413	12.12	303.7	73.52	19,947	1.13	5063	0.7	0.44
NBT Bank, National Association	Norwich	NY	12,056,632	90,000	1,259,107	13.2	232.35	72.37	36,138	1.21	0	0	0.49
New York Community Bank	Hicksville	NY	60,960,485	196,657	7,395,276	11.65	248.99	122.74	163,901	1.09	2666	0.04	0.05
Old National Bank	Evansville	IN	45,587,856	280,507	4,966,364	10.28	112.69	78.44	-11,233	-0.13	5269	0.11	0.86
Pacific Western Bank	Beverly Hills	CA	39,197,693	197,398	3,852,779	9.32	236.99	72.92	130,424	1.3	304	0.01	0.29
Pathward, National Association	Sioux Falls	SD	6,891,349	88,552	852,678	13.26	322.65	64.49	50,639	2.55	0	0	0.73
People's United Bank, National Association	Bridgeport	CT	62,773,810	340,900	7,328,563	12.91	73.95	67.81	22,008	0.14	1177	0.02	1.27
PlainsCapital Bank	Dallas	TX	15,027,903	90,845	1,626,127	15.34	205.19	70.08	39,663	1.05	2175	0.13	0.51
PNC Bank, National Association	Wilmington	DE	534,892,194	4,557,997	46,698,488	10.79	123.66	65.13	1,351,352	0.99	20542	0.04	1.21
Sandy Spring Bank	Olney	MD	12,965,344	110,587	1,737,221	14.58	242.77	92.62	46,045	1.47	1034	0.06	0.07
Signature Bank	New York	NY	121,847,302	461,275	8,173,161	11.37	90.65	61.47	338,534	1.14	0	0	0.76
Silicon Valley Bank	Santa Clara	CA	217,804,000	421,000	14,571,000	14.89	393.46	34.26	514,000	0.96	1000	0.01	0.16
State Street Bank and Trust Company	Boston	MA	318,494,000	86,000	26,841,000	14.62	NA	13.73	586,000	0.8	0	0	0
Texas Capital Bank	Dallas	TX	31,081,643	211,151	3,030,676	12.35	355.91	84.01	43,183	0.5	0	0	0.27
The Bank of New York Mellon	New York	NY	380,465,000	153,000	26,828,000	15.06	204	9.38	476,000	0.54	1000	0	0.24
The Huntington National Bank	Columbus	OH	176,020,595	2,017,621	17,937,471	10.83	174.47	76.84	496,971	1.12	11322	0.06	0.98
The Northern Trust Company	Chicago	IL	172,118,401	136,354	10,634,208	11.66	114.56	25.97	390,244	0.96	174	0	0.3
The Park National Bank	Newark	OH	9,544,545	78,809	965,078	11.18	91.15	82.61	41,468	1.69	166	0.02	1.27
Trust Bank	Charlotte	NC	531,045,000	3,429,000	60,506,000	10.2	190.5	66.11	1,280,000	0.97	177000	0.29	0.67
U.S. Bank National Association	Minneapolis	MN	577,543,938	5,663,928	45,596,405	10.48	172.29	68.12	1,561,964	1.1	22632	0.05	1.01
UMB Bank, National Association	Kansas City	MO	40,291,313	179,288	2,576,485	11.36	162.19	51.32	102,006	1.05	0	0	0.62
Valley National Bank	Wayne	NJ	43,420,885	362,510	5,730,579	12.08	122.71	99.41	120,781	1.11	1024	0.02	0.02
Webster Bank, National Association	Stamford	CT	65,014,259	569,371	8,722,077	13.28	168.76	79.72	21,577	0.16	3094	0.04	0.76
Wells Fargo Bank, National Association	Sioux Falls	SD	1,764,272,000	11,355,000	165,473,000	12.29	104.3	58.23	3,573,000	0.81	145000	0.09	1.22
Western Alliance Bank	Phoenix	AZ	60,537,224	257,655	5,330,673	10.28	228.31	87.51	233,790	1.58	11682	0.22	0.27
Zions Bancorporation, National Association	Salt Lake City	UT	91,125,751	478,367	6,293,876	10.75	102.41	62.28	202,357	0.88	0	0	0.89

UMB Bank, n.a.
Capital Markets Division
Regulation F
Quarter Ending March 31, 2022

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	15.77	14.65	12.38	1
Bank of Hawaii	Honolulu	HI	14.30	13.10	7.23	1
Bank of the West	San Francisco	CA	15.46	14.43	10.44	1
Banner Bank	Walla Walla	WA	13.46	12.40	8.77	1
BMO Harris Bank National Association	Chicago	IL	13.02	11.83	8.78	1
BOKF, National Association	Tulsa	OK	11.30	10.52	7.85	1
Cadence Bank	Tupelo	MS	13.27	11.05	8.24	1
Centier Bank	Merrillville	IN	12.42	11.22	9.95	1
City National Bank	Los Angeles	CA	13.15	11.51	7.59	1
City National Bank of Florida	Miami	FL	14.46	13.58	9.70	1
Commerce Bank	Kansas City	MO	12.80	12.11	7.86	1
Customers Bank	Malvern	PA	13.03	11.60	8.21	1
Fifth Third Bank, National Association	Cincinnati	OH	12.24	10.85	8.51	1
First Financial Bank	Cincinnati	OH	13.33	12.83	9.86	1
First Hawaiian Bank	Honolulu	HI	13.41	12.19	7.46	1
First Horizon Bank	Memphis	TN	12.26	11.10	8.24	1
First Merchants Bank	Muncie	IN	12.46	11.20	8.76	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.93	10.87	8.78	1
First Republic Bank	San Francisco	CA	13.37	12.25	8.70	1
Flagstar Bank, FSB	Troy	MI	15.35	14.73	11.50	1
Flushing Bank	Uniondale	NY	14.13	13.55	10.45	1
Frost Bank	San Antonio	TX	13.29	12.39	6.57	1
Fulton Bank, National Association	Lancaster	PA	13.14	12.12	9.87	1
Glacier Bank	Kalispell	MT	13.26	12.25	8.68	1
Great Western Bank	Sioux Falls	SD	NA	NA	NA	1
HSBC Bank USA, National Association	Tysons	VA	22.06	20.11	11.32	1
INTRUST Bank, National Association	Wichita	KS	12.26	11.38	7.38	1
Investors Bank	Short Hills	NJ	12.43	11.32	9.09	1
Israel Discount Bank of New York	New York	NY	13.37	12.53	9.27	1
Kearny Bank	Fairfield	NJ	14.14	13.57	9.14	1
KeyBank National Association	Cleveland	OH	12.14	10.63	8.58	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.73	11.99	8.40	1
Merchants Bank of Indiana	Carmel	IN	NA	NA	11.16	1
MidFirst Bank	Oklahoma City	OK	19.21	18.04	9.02	1
MUFG Union Bank, National Association	San Francisco	CA	17.67	16.95	12.40	1
NBH Bank	Greenwood Village	CO	12.98	12.12	9.09	1
NBT Bank, National Association	Norwich	NY	14.27	13.20	9.36	1
New York Community Bank	Hicksville	NY	12.07	11.65	9.20	1
Old National Bank	Evansville	IN	10.89	10.28	10.07	1
Pacific Western Bank	Beverly Hills	CA	11.45	9.32	7.31	1
Pathward, National Association	Sioux Falls	SD	14.52	13.26	7.79	1
People's United Bank, National Association	Bridgeport	CT	14.04	12.91	8.53	1
PlainsCapital Bank	Dallas	TX	16.21	15.34	9.73	1
PNC Bank, National Association	Wilmington	DE	12.60	10.79	7.83	1
Sandy Spring Bank	Olney	MD	15.49	14.58	11.71	1
Signature Bank	New York	NY	12.58	11.37	7.74	1
Silicon Valley Bank	Santa Clara	CA	15.41	14.89	7.09	1
State Street Bank and Trust Company	Boston	MA	15.31	14.62	6.39	1
Texas Capital Bank	Dallas	TX	13.77	12.35	9.37	1
The Bank of New York Mellon	New York	NY	15.10	15.06	5.88	1
The Huntington National Bank	Columbus	OH	12.44	10.83	8.41	1
The Northern Trust Company	Chicago	IL	12.60	11.66	6.10	1
The Park National Bank	Newark	OH	12.61	11.18	8.69	1
Truist Bank	Charlotte	NC	11.74	10.20	7.90	1
U.S. Bank National Association	Minneapolis	MN	12.42	10.48	7.84	1
UMB Bank, National Association	Kansas City	MO	12.02	11.36	7.19	1
Valley National Bank	Wayne	NJ	12.88	12.08	10.22	1
Webster Bank, National Association	Stamford	CT	14.41	13.28	12.19	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.22	12.29	8.29	1
Western Alliance Bank	Phoenix	AZ	11.30	10.28	8.36	1
Zions Bancorporation, National Association	Salt Lake City	UT	12.50	10.75	7.27	1

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

	Jun 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Assets					
Loans and leases, net of unearned income	18,972,130	17,170,843	16,101,864	13,431,681	12,178,052
LESS: Allowance for loan and lease losses	164,346	194,771	215,973	101,788	103,635
Loans & leases, net of unearned income & allow for loan & lease losses	18,807,784	16,976,072	15,885,891	13,329,893	12,074,417
Loans Held for Sale	750	1,277	6,708	7,803	3,192
Securities: Held-to-maturity securities	5,707,282	1,478,476	1,012,004	1,116,102	1,170,646
Securities: Available-for-sale securities	7,751,499	11,999,881	9,406,704	7,447,448	6,542,834
Federal funds sold and SSUAR	1,055,459	1,215,666	1,650,335	1,578,345	627,001
Trading assets	6,311	27,935	31,104	33,877	50,390
Interest-bearing balances	1,795,290	8,811,903	3,187,434	1,253,727	1,032,809
Total Earning Assets	35,124,375	40,511,210	31,180,180	24,767,195	21,501,289
Cash and balances due	374,853	413,212	430,026	472,215	654,660
Premises and fixed assets (including capitalized leases)	208,235	214,844	224,719	229,585	222,319
Other real estate owned	12,312	-	4,740	2,935	3,338
Intangible assets: Goodwill	156,142	148,154	126,255	131,031	116,356
Other assets	1,370,974	1,104,865	1,010,062	754,674	639,788
Total assets	37,246,891	42,392,285	32,975,982	26,357,635	23,137,750
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	15,214,764	16,552,459	10,061,012	7,110,108	6,890,681
Deposits: In domestic offices: Interest-bearing	16,560,469	19,257,285	17,171,228	14,651,664	12,600,483
Total Deposits	31,775,233	35,809,744	27,232,240	21,761,772	19,491,164
Federal funds purchased and SPUAR	2,661,283	3,238,435	2,315,497	1,897,031	1,519,450
Trading liabilities	-	-	-	-	-
Other borrowed money	-	-	-	27,119	13,342
Other liabilities	387,249	373,879	525,686	332,994	179,712
Total liabilities	34,823,765	39,422,058	30,073,423	24,018,916	21,203,668
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	849,822	849,822	849,822	750,818	750,818
Retained earnings	2,118,502	1,967,146	1,704,062	1,479,262	1,258,047
Accumulated other comprehensive income	(566,448)	132,009	327,425	87,389	(96,033)
Total equity capital	2,423,126	2,970,227	2,902,559	2,338,719	1,934,082
Total liabilities and equity capital	37,246,891	42,392,285	32,975,982	26,357,635	23,137,750
Income Statement					
Interest Income	Jun 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Interest - Loans	319,481	619,518	586,167	638,143	560,173
Interest - Govt Sec	5,937	2,904	3,305	8,317	1,016
Interest - State & Muni Sec	74,807	110,451	93,230	90,855	78,314
Interest - Fed Funds	5,947	10,047	11,839	13,843	4,808
Interest - Other	63,550	117,400	113,500	111,134	87,662
Total interest income	469,722	860,320	808,041	862,292	731,973
Interest - Deposits	21,612	26,411	58,214	154,193	92,101
Interest - Federal funds and Other Borrowed Money	7,359	7,261	11,973	32,767	24,674
Total interest expense	28,971	33,672	70,187	186,960	116,775
Net interest income	440,751	826,648	737,854	675,332	615,198
Provision for loan and lease losses	6,900	20,000	127,890	32,850	70,750
Trust income	62,035	118,131	98,385	86,352	79,562
Service Charge Income	45,912	86,895	84,604	83,740	85,410
Other Income	84,744	147,284	151,114	149,151	136,057
Total noninterest income	192,691	352,310	334,103	319,243	301,029
Realized gains (losses) on securities	-	7,817	6,980	3,218	578
Salaries & employee benefits	195,079	384,469	377,991	348,440	314,793
Premises and fixed assets	33,560	67,926	67,332	66,358	63,386
Other noninterest expense	160,275	276,948	268,764	258,960	246,378
Total noninterest expense	388,914	729,343	714,087	673,758	624,557
Income before holding gain (loss) equity sec, inc tax, discount ops	237,628	437,432	236,960	291,185	221,498
Unrealized holding gains (losses) equity securities not held for trading	(2,805)	(15,695)	108,769	34	(40)
Applicable income taxes	38,467	78,653	54,215	27,504	28,437
Income before discontinued operations	196,356	343,084	291,514	263,715	193,021
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	196,356	343,084	291,514	263,715	193,021
Report of changes in Equity					
Equity capital most recently repled 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	196,356	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	(698,457)	(195,416)	240,036	183,422	(38,655)
Other adjustments to equity capital	-	-	92,961	-	13
Equity capital end of current period	2,423,126	2,970,227	2,902,559	2,338,719	1,934,082

Loan Composition	Jun 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Real Estate - Construction	1,025,516	809,249	798,896	842,346	792,565
Real Estate - Farm	484,132	480,269	502,462	440,735	464,835
Real Estate - Resident	2,549,753	2,336,844	1,968,439	1,419,230	1,256,416
Real Estate - Other	5,227,911	4,992,141	4,624,639	3,887,948	3,249,347
Loans to finance agricultural production	170,677	154,343	161,581	190,914	212,654
Commercial and industrial loans	8,822,964	7,762,264	7,521,704	6,057,029	5,586,159
Loans to individuals: Credit cards	179,492	181,526	189,338	226,742	230,982
Loans to individuals: Other consumer loans	133,901	127,670	117,182	131,191	143,976
Other loans	376,414	325,647	221,918	241,371	239,062
Lease financing receivables	2,120	2,167	2,413	1,978	5,248
Total loans and leases	18,972,880	17,172,120	16,108,572	13,439,484	12,181,244

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	194,771	215,973	101,788	103,635	100,604
ALLL: Recoveries	3,020	10,791	8,564	11,383	9,824
ALLL: LESS: Charge-offs	39,526	55,663	28,689	46,080	77,543
ALLL: Provision for loan and lease losses	6,081	23,670	128,400	32,850	70,750
ALLL: Adjustments	-	-	5,910	-	-
ALLL: Balance at end of current period	164,346	194,771	215,973	101,788	103,635
ALLL/Gross Loans	0.87%	1.13%	1.36%	0.76%	0.85%
Net Charge-Offs/Gross Loans	0.42%	0.32%	0.18%	0.34%	0.64%
Recoveries/ Charge-Offs	15.41%	19.39%	29.85%	24.70%	12.67%
Provision for Loan Losses/Gross Loans	0.06%	0.14%	0.79%	0.24%	0.58%

	30-89	90+	Non Accrual		
Real Estate	1,798	100	6,934		
Commercial and industrial loans	17,245	2,367	10,261		
Loans to individuals	1,077	979	897		
Other loans	3	-	25		
	20,123	3,446	18,117		
Past Due/Gross Loans	0.12%				
Non Accrual/ Gross Loans	0.10%				
Non Accrual + OREO/TCE+ALLL	1.25%				

Return on Average Equity					
Net Income before Security Gains	15.19%	11.46%	10.91%	12.04%	10.48%
Net Income	15.19%	11.72%	11.17%	12.19%	10.51%
Return on Average Assets					
Net Income before Security Gains	1.04%	0.95%	1.00%	1.10%	0.93%
Net Income	1.04%	0.98%	1.02%	1.12%	0.93%
Net Interest Margin					
Tax Equivalent	2.50%	2.54%	2.82%	3.12%	3.22%
Salaries/(Income-Interest Expense)	30.80%	32.61%	35.26%	35.03%	34.36%
Other Income/Salaries	98.78%	91.64%	88.39%	91.62%	95.63%
Equity/Assets	6.51%	7.01%	8.80%	8.87%	8.36%
Dividend Payout	22.92%	23.32%	19.72%	16.12%	18.78%
PAT Growth	35.08%	17.69%	10.54%	36.63%	9.75%
Asset Growth	-24.48%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	-26.81%	0.00%	0.00%	0.00%	0.00%
Equity Growth	-37.14%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	16.19%	17.98%	22.88%	9.45%	12.84%
Efficiency Ratio	59.87%	60.18%	64.56%	65.81%	66.35%

Deposit Analysis					
Loans/Deposits	59.19%	47.41%	58.33%	61.25%	61.95%
Equity/Deposits	7.63%	8.29%	10.66%	10.75%	9.92%
Non-Interest Bearing/Total Deposits	47.88%	46.22%	36.95%	32.67%	35.35%
Interest Bearing/Total Deposits	52.12%	53.78%	63.05%	67.33%	64.65%
Deposit Growth	-11.27%	0.00%	0.00%	0.00%	0.00%

Capital Ratios

Tier 1 Leverage Ratio	7.62%	7.26%	8.28%	8.62%	8.85%
Common Equity Tier 1 Capital Ratio	10.82%	11.53%	11.92%	11.36%	11.64%
Tier 1 Risk-based Capital Ratio	10.82%	11.53%	11.92%	11.36%	11.64%
Total Risk-based Capital Ratio	11.37%	12.24%	12.81%	11.91%	12.29%