



February 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 September 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 December 31, 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	11.53 %
Total Risk-based Capital Ratio	12.24 %
Tier 1 Leverage Ratio	7.26 %

* 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, 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	8,272,546	73,524	1,029,266	15.22	140.96	94.45	62,039	1.04	0	0	0
Bank of Hawaii	Honolulu	HI	22,935,641	167,920	1,569,022	13.35	214.87	58.99	190,865	1.16	2332	0.15	0.67
Bank of the West	San Francisco	CA	105,411,908	772,087	13,692,845	14.39	118.27	63.68	743,633	1.01	7995	0.06	1.13
Banner Bank	Walla Walla	WA	16,631,504	139,915	1,787,303	12.57	478.33	65.05	157,905	1.32	852	0.05	0.3
BMO Harris Bank National Association	Chicago	IL	166,195,578	841,544	18,485,748	13.53	96.38	59.34	1,410,678	1.17	3186	0.02	1.03
BOKF, National Association	Tulsa	OK	46,731,008	276,680	5,047,556	11.54	125.97	52.75	489,647	1.32	19769	0.39	1.12
Cadence Bank	Tupelo	MS	28,075,707	260,276	3,023,257	11.63	392.57	65.89	229,819	1.16	16515	0.55	0.45
Centier Bank	Merrillville	IN	5,965,795	65,848	590,995	11.49	NM	97.97	62,401	1.43	0	0	0.1
City National Bank	Los Angeles	CA	89,831,054	521,868	6,560,325	10.7	486.84	68.13	346,327	0.55	0	0	0.2
City National Bank of Florida	Miami	FL	20,614,665	136,540	2,159,469	15	162.05	72.93	176,684	1.18	4650	0.22	0.71
Commerce Bank	Kansas City	MO	34,330,475	162,775	3,034,096	12.05	124.25	53.37	392,516	1.57	2919	0.1	0.87
Fifth Third Bank, National Association	Cincinnati	OH	206,377,146	1,953,809	23,233,917	11.25	167.33	65.93	2,182,442	1.44	27105	0.12	1.03
First Financial Bank	Cincinnati	OH	15,872,097	148,903	2,359,376	13.2	202.85	73.53	174,142	1.46	340	0.01	0.02
First Hawaiian Bank	Honolulu	HI	25,548,403	161,246	2,698,409	12.54	515.61	57.99	213,164	1.19	0	0	0.24
First Horizon Bank	Memphis	TN	88,196,066	734,096	8,694,970	11.4	142.93	75.27	858,135	1.32	7499	0.09	0.11
First Merchants Bank	Muncie	IN	15,041,056	199,972	1,869,943	11.71	386.66	72.63	164,639	1.5	698	0.04	0.58
First National Bank of Pennsylvania	Pittsburgh	PA	39,353,133	348,216	5,194,606	10.96	218.88	78.53	314,609	1.1	7211	0.14	0.64
First Republic Bank	San Francisco	CA	172,570,503	668,186	14,801,794	12.25	485.51	88.34	1,077,626	0.89	0	0	0
Flagstar Bank, FSB	Troy	MI	26,994,924	170,638	2,779,898	12.71	37.31	111.04	456,538	2.12	5888	0.21	0.22
Flushing Bank	Uniondale	NY	8,078,144	36,363	802,901	12.91	115.71	102.05	74,017	1.21	0	0	0
Frost Bank	San Antonio	TX	47,975,878	250,150	4,170,218	13.09	426.43	39.4	348,669	1.04	3405	0.08	0.37
Fulton Bank, National Association	Lancaster	PA	26,231,187	256,727	3,059,885	13.15	142.61	82.42	250,342	1.29	1896	0.06	0.07
Glacier Bank	Kalispell	MT	21,302,482	153,609	2,397,580	12.32	232.24	64.52	241,709	1.62	88	0	0
Great Western Bank	Sioux Falls	SD	12,907,173	246,038	1,274,568	15.1	99.59	72.18	168,132	1.73	4479	0.35	3.05
HSBC Bank USA, National Association	Tysons	VA	199,612,806	475,266	21,767,876	20.75	24.82	35.62	755,131	0.51	2314	0.01	3.05
INTRUST Bank, National Association	Wichita	KS	7,537,415	49,731	531,568	11.63	40.6	53.19	49,130	0.89	0	0	3.44
Investors Bank	Short Hills	NJ	27,286,123	263,514	2,518,181	11.32	306.21	105.47	219,765	1.11	911	0.04	0.04
Israel Discount Bank of New York	New York	NY	11,724,992	99,994	1,135,566	12.94	193.53	77.59	62,382	0.74	0	0	0.65
Kearyn Bank	Fairfield	NJ	7,167,141	51,785	835,660	14.38	63.55	86.61	55,277	1.01	178	0.02	0.03
KeyBank National Association	Cleveland	OH	184,659,457	1,112,458	17,194,545	10.91	153.72	65.26	1,988,079	1.51	24635	0.14	0.74
Manufacturers and Traders Trust Company	Buffalo	NY	151,507,667	1,513,249	16,475,063	11.78	61.14	71.48	1,404,132	1.24	24438	0.15	2.62
Merchants Bank of Indiana	Carmel	IN	10,674,517	28,406	1,062,038	NA	534.35	106.48	171,642	2.37	0	0	0
MetaBank, National Association	Sioux Falls	SD	6,691,276	68,281	955,428	14.13	180.38	66.43	118,279	1.82	0	0	1.03
MidFirst Bank	Oklahoma City	OK	31,277,644	189,024	2,722,854	17.86	181.01	126.96	624,274	2.68	12608	0.46	0.46
MUFG Union Bank, National Association	San Francisco	CA	133,260,073	770,307	16,106,499	16	87.3	76.45	754,249	0.76	251	0	1.09
NBH Bank	Greenwood Village	CO	7,075,244	49,155	737,982	12.51	210.07	73.6	77,146	1.5	4325	0.59	0.6
NBT Bank, National Association	Norwich	NY	11,905,119	93,000	1,356,530	13.9	188.95	73.82	114,431	1.34	859	0.06	0.63
New York Community Bank	Hicksville	NY	57,845,769	199,853	7,454,168	12.32	450.12	125.68	472,460	1.1	4290	0.06	0.08
Old National Bank	Evansville	IN	23,922,632	107,868	3,070,167	12.34	81.6	74.47	228,850	1.3	1867	0.06	0.9
Pacific Western Bank	Beverly Hills	CA	35,841,196	203,733	4,168,005	11.12	201.26	66.81	452,894	1.8	13010	0.31	0.46
People's United Bank, National Association	Bridgeport	CT	63,470,573	352,400	7,712,913	12.58	85.22	74.1	477,754	1	1614	0.02	1.05
PlainsCapital Bank	Dallas	TX	14,421,082	109,222	1,657,458	15.4	175.61	74.51	313,228	2.96	21605	1.3	0.92
PNC Bank, National Association	Wilmington	DE	462,385,600	3,816,106	46,153,064	11.18	124.97	62.03	4,256,320	1.23	18098	0.04	1.24
Sandy Spring Bank	Olney	MD	13,006,089	107,919	1,593,414	13.05	195.11	87.98	194,267	2.02	1105	0.07	0.09
Signature Bank	New York	NY	107,850,739	500,862	7,679,139	11.53	126.02	62.2	646,449	0.94	0	0	0.67
Silicon Valley Bank	Santa Clara	CA	188,327,020	397,627	13,400,159	14.68	260.67	35.68	859,820	0.76	1147	0.01	0.25
State Street Bank and Trust Company	Boston	MA	319,439,000	95,000	27,340,000	16.03	NA	12.42	1,980,000	0.9	0	0	0
Texas Capital Bank	Dallas	TX	36,340,620	221,957	3,075,101	11.57	253.57	78.5	200,002	0.69	0	0	0.37
The Bank of New York Mellon	New York	NY	385,830,000	206,000	28,511,000	16.51	185.59	8.63	1,693,000	0.61	1000	0	0.38
The Huntington National Bank	Columbus	OH	173,438,393	2,106,932	19,006,603	11.34	151.01	76.64	1,042,771	0.96	7419	0.04	1.22
The Northern Trust Company	Chicago	IL	168,651,038	143,870	11,370,925	12.49	87.57	27.6	1,153,197	1	160	0	0.42
The Park National Bank	Newark	OH	10,006,027	87,992	979,278	11.04	82.95	80.26	122,469	1.67	219	0.02	1.53
Truist Bank	Charlotte	NC	516,783,000	3,872,000	64,454,000	11	197.45	68.2	4,188,000	1.1	52000	0.08	0.69
U.S. Bank National Association	Minneapolis	MN	556,810,647	5,792,321	51,891,142	11.59	165.9	67.57	6,377,752	1.58	16700	0.03	1.13
UMB Bank, National Association	Kansas City	MO	37,334,402	194,156	2,949,743	11.76	200.56	52.3	262,156	1.03	1050	0.04	0.59
Valley National Bank	Wayne	NC	41,293,889	342,527	5,487,301	12.78	101.27	97.13	368,241	1.19	3967	0.07	0.1
Webster Bank, National Association	Waterbury	CT	35,354,179	314,922	3,473,546	12.77	145.15	71.2	326,184	1.29	2439	0.07	0.98
Wells Fargo Bank, National Association	Sioux Falls	SD	1,786,611,000	13,315,000	171,777,000	13.43	110.29	55.66	13,442,000	1.01	146000	0.08	1.41
Western Alliance Bank	Phoenix	AZ	52,853,729	246,861	4,699,370	9.85	228.1	89.81	566,588	1.62	11478	0.24	0.28
Zions Bancorporation, National Association	Salt Lake City	UT	88,306,256	491,448	7,774,142	11.62	88.77	65.15	915,348	1.42	931	0.01	1.06

UMB Bank, n.a.
Capital Markets Division
Regulation F
Quarter Ending September 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	16.31	15.22	12.08	1
Bank of Hawaii	Honolulu	HI	14.61	13.35	7.03	1
Bank of the West	San Francisco	CA	15.60	14.39	10.00	1
Banner Bank	Walla Walla	WA	13.72	12.57	8.73	1
BMO Harris Bank National Association	Chicago	IL	14.84	13.53	9.56	1
BOKF, National Association	Tulsa	OK	12.45	11.54	8.18	1
Cadence Bank	Tupelo	MS	14.27	11.63	8.13	1
Centier Bank	Merrillville	IN	12.75	11.49	9.92	1
City National Bank	Los Angeles	CA	12.43	10.70	6.84	1
City National Bank of Florida	Miami	FL	16.05	15.00	9.62	1
Commerce Bank	Kansas City	MO	12.87	12.05	7.97	1
Fifth Third Bank, National Association	Cincinnati	OH	12.79	11.25	8.43	1
First Financial Bank	Cincinnati	OH	13.97	13.20	10.01	1
First Hawaiian Bank	Honolulu	HI	13.79	12.54	7.34	1
First Horizon Bank	Memphis	TN	12.70	11.40	8.24	1
First Merchants Bank	Muncie	IN	12.97	11.71	8.97	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.80	10.96	8.54	1
First Republic Bank	San Francisco	CA	13.45	12.25	8.55	1
Flagstar Bank, FSB	Troy	MI	13.42	12.71	9.40	1
Flushing Bank	Uniondale	NY	13.46	12.91	9.93	1
Frost Bank	San Antonio	TX	14.03	13.09	7.02	1
Fulton Bank, National Association	Lancaster	PA	14.18	13.15	10.03	1
Glacier Bank	Kalispell	MT	13.32	12.32	8.75	1
Great Western Bank	Sioux Falls	SD	16.10	15.10	10.59	1
HSBC Bank USA, National Association	Tysons	VA	22.74	20.75	10.99	1
INTRUST Bank, National Association	Wichita	KS	12.69	11.63	7.25	1
Investors Bank	Short Hills	NJ	12.54	11.32	9.02	1
Israel Discount Bank of New York	New York	NY	14.09	12.94	9.81	1
Kearny Bank	Fairfield	NJ	15.07	14.38	9.02	1
KeyBank National Association	Cleveland	OH	12.45	10.91	8.30	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.52	11.78	8.18	1
Merchants Bank of Indiana	Carmel	IN	NA	NA	10.64	1
MetaBank, National Association	Sioux Falls	SD	15.38	14.13	8.69	1
MidFirst Bank	Oklahoma City	OK	19.11	17.86	8.77	1
MUFG Union Bank, National Association	San Francisco	CA	16.67	16.00	11.54	1
NBH Bank	Greenwood Village	CO	13.41	12.51	8.91	1
NBT Bank, National Association	Norwich	NY	15.02	13.90	9.79	1
New York Community Bank	Hicksville	NY	12.76	12.32	9.41	1
Old National Bank	Evansville	IN	12.84	12.34	8.80	1
Pacific Western Bank	Beverly Hills	CA	13.59	11.12	8.40	1
People's United Bank, National Association	Bridgeport	CT	13.63	12.58	8.77	1
PlainsCapital Bank	Dallas	TX	16.32	15.40	10.02	1
PNC Bank, National Association	Wilmington	DE	13.14	11.18	8.09	1
Sandy Spring Bank	Olney	MD	13.93	13.05	9.73	1
Signature Bank	New York	NY	12.96	11.53	7.83	1
Silicon Valley Bank	Santa Clara	CA	15.21	14.68	7.30	1
State Street Bank and Trust Company	Boston	MA	16.80	16.03	6.56	1
Texas Capital Bank	Dallas	TX	13.11	11.57	8.47	1
The Bank of New York Mellon	New York	NY	16.55	16.51	6.12	1
The Huntington National Bank	Columbus	OH	12.91	11.34	8.60	1
The Northern Trust Company	Chicago	IL	13.68	12.49	6.81	1
The Park National Bank	Newark	OH	12.63	11.04	8.28	1
Truist Bank	Charlotte	NC	12.61	11.00	8.36	1
U.S. Bank National Association	Minneapolis	MN	13.60	11.59	8.58	1
UMB Bank, National Association	Kansas City	MO	12.50	11.76	7.55	1
Valley National Bank	Wayne	NJ	13.55	12.78	10.28	1
Webster Bank, National Association	Waterbury	CT	13.84	12.77	8.63	1
Wells Fargo Bank, National Association	Sioux Falls	SD	15.54	13.43	8.53	1
Western Alliance Bank	Phoenix	AZ	10.94	9.85	8.06	1
Zions Bancorporation, National Association	Salt Lake City	UT	13.57	11.62	7.64	1

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

	Dec 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Assets					
Loans and leases, net of unearned income	17,170,843	16,101,864	13,431,681	12,178,052	11,280,420
LESS: Allowance for loan and lease losses	194,771	215,973	101,788	103,635	100,604
Loans & leases, net of unearned income & allow for loan & lease losses	16,976,072	15,885,891	13,329,893	12,074,417	11,179,816
Loans Held for Sale	1,277	6,708	7,803	3,192	1,460
Securities: Held-to-maturity securities	1,478,476	1,012,004	1,116,102	1,170,646	1,261,014
Securities: Available-for-sale securities	11,999,881	9,406,704	7,447,448	6,542,834	6,257,412
Federal funds sold and SSUAR	1,215,666	1,650,335	1,578,345	627,001	191,601
Trading assets	27,935	31,104	33,877	50,390	48,606
Interest-bearing balances	8,811,903	3,187,434	1,253,727	1,032,809	1,337,509
Total Earning Assets	40,511,210	31,180,180	24,767,195	21,501,289	20,277,418
Cash and balances due	413,212	430,026	472,215	654,660	391,340
Premises and fixed assets (including capitalized leases)	214,844	224,719	229,585	222,319	216,124
Other real estate owned	-	4,740	2,935	3,338	1,501
Intangible assets: Goodwill	148,154	126,255	131,031	116,356	119,227
Other assets	1,104,865	1,010,062	754,674	639,788	552,328
Total assets	42,392,285	32,975,982	26,357,635	23,137,750	21,557,938
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	16,552,459	10,061,012	7,110,108	6,890,681	7,128,735
Deposits: In domestic offices: Interest-bearing	19,257,285	17,171,228	14,651,664	12,600,483	11,184,055
Total Deposits	35,809,744	27,232,240	21,761,772	19,491,164	18,312,790
Federal funds purchased and SPUAR	3,238,435	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	373,879	525,686	332,994	179,712	156,960
Total liabilities	39,422,058	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	1,967,146	1,704,062	1,479,262	1,258,047	1,088,349
Accumulated other comprehensive income	132,009	327,425	87,389	(96,033)	(44,464)
Total equity capital	2,970,227	2,902,559	2,338,719	1,934,082	1,815,953
Total liabilities and equity capital	42,392,285	32,975,982	26,357,635	23,137,750	21,557,938
Income Statement					
Interest Income					
Interest - Loans	619,518	586,167	638,143	560,173	462,137
Interest - Govt Sec	2,904	3,305	8,317	1,016	1,204
Interest - State & Muni Sec	110,451	93,230	90,855	78,314	67,843
Interest - Fed Funds	10,047	11,839	13,843	4,808	3,700
Interest - Other	117,400	113,500	111,134	87,662	82,575
Total interest income	860,320	808,041	862,292	731,973	617,459
Interest - Deposits	26,411	58,214	154,193	92,101	36,354
Interest - Federal funds and Other Borrowed Money	7,261	11,973	32,767	24,674	17,950
Total interest expense	33,672	70,187	186,960	116,775	54,304
Net interest income	826,648	737,854	675,332	615,198	563,155
Provision for loan and lease losses	20,000	127,890	32,850	70,750	41,000
Trust income	118,131	98,385	86,352	79,562	74,236
Service Charge Income	86,895	84,604	83,740	85,410	88,958
Other Income	147,284	151,114	149,151	136,057	140,876
Total noninterest income	352,310	334,103	319,243	301,029	304,070
Realized gains (losses) on securities	7,817	6,980	3,218	578	4,192
Salaries & employee benefits	384,469	377,991	348,440	314,793	308,347
Premises and fixed assets	67,926	67,332	66,358	63,386	60,904
Other noninterest expense	276,948	268,764	258,960	246,378	230,075
Total noninterest expense	729,343	714,087	673,758	624,557	599,326
Income before holding gain (loss) equity sec, inc tax, discount ops	437,432	236,960	291,185	221,498	231,091
Unrealized holding gains (losses) equity securities not held for trading	(15,695)	108,769	34	(40)	-
Applicable income taxes	78,653	54,215	27,504	28,437	55,218
Income before discontinued operations	343,084	291,514	263,715	193,021	175,873
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	343,084	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	343,084	291,514	263,715	193,021	175,873
Changes incident to business combinations, net	-	(3,171)	-	-	-
LESS: Cash dividends declared on common stock	80,000	57,500	42,500	36,250	35,000

Other comprehensive income	(195,416)	240,036	183,422	(38,655)	12,754
Other adjustments to equity capital	-	92,961	-	13	-
Equity capital end of current period	2,970,227	2,902,559	2,338,719	1,934,082	1,815,953

Loan Composition	Dec 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Real Estate - Construction	809,249	798,896	842,346	792,565	717,849
Real Estate - Farm	480,269	502,462	440,735	464,835	475,147
Real Estate - Resident	2,336,844	1,968,439	1,419,230	1,256,416	1,288,430
Real Estate - Other	4,992,141	4,624,639	3,887,948	3,249,347	3,088,373
Loans to finance agricultural production	154,343	161,581	190,914	212,654	236,185
Commercial and industrial loans	7,762,264	7,521,704	6,057,029	5,586,159	4,852,054
Loans to individuals: Credit cards	181,526	189,338	226,742	230,982	252,697
Loans to individuals: Other consumer loans	127,670	117,182	131,191	143,976	130,389
Other loans	325,647	221,918	241,371	239,062	216,789
Lease financing receivables	2,167	2,413	1,978	5,248	23,967
Total loans and leases	17,172,120	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	10,791	8,564	11,383	9,824	6,561
ALLL: LESS: Charge-offs	55,663	28,689	46,080	77,543	38,606
ALLL: Provision for loan and lease losses	23,670	128,400	32,850	70,750	41,000
ALLL: Adjustments	-	5,910	-	-	-
ALLL: Balance at end of current period	194,771	215,973	101,788	103,635	100,604

ALLL/Gross Loans	1.13%	1.36%	0.76%	0.85%	0.89%
Net Charge-Offs/Gross Loans	0.32%	0.18%	0.34%	0.64%	0.34%
Recoveries/ Charge-Offs	19.39%	29.85%	24.70%	12.67%	16.99%
Provision for Loan Losses/Gross Loans	0.14%	0.79%	0.24%	0.58%	0.36%

	30-89	90+	Non Accrual		
Real Estate	582	489	7,272		
Commercial and industrial loans	4,672	1,131	84,471		
Loans to individuals	1,254	1,011	531		
Other loans	1	2	26		
	6,509	2,633	92,300		
Past Due/Gross Loans	0.05%				
Non Accrual/ Gross Loans	0.54%				
Non Accrual + OREO/TCE+ALLL	3.06%				

Return on Average Equity					
Net Income before Security Gains	11.46%	10.91%	12.04%	10.48%	9.72%
Net Income	11.72%	11.17%	12.19%	10.51%	9.96%
Return on Average Assets					
Net Income before Security Gains	0.95%	1.00%	1.10%	0.93%	0.85%
Net Income	0.98%	1.02%	1.12%	0.93%	0.88%
Net Interest Margin					
Tax Equivalent	2.54%	2.82%	3.12%	3.22%	3.11%

Salaries/(Income-Interest Expense)	32.61%	35.26%	35.03%	34.36%	35.56%
Other Income/Salaries	91.64%	88.39%	91.62%	95.63%	98.61%
Equity/Assets	7.01%	8.80%	8.87%	8.36%	8.42%
Dividend Payout	23.32%	19.72%	16.12%	18.78%	19.90%
PAT Growth	17.69%	10.54%	36.63%	9.75%	17.60%
Asset Growth	28.56%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	29.93%	0.00%	0.00%	0.00%	0.00%
Equity Growth	2.33%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	17.98%	22.88%	9.45%	12.84%	23.89%
Efficiency Ratio	60.18%	64.56%	65.81%	66.35%	65.69%

Deposit Analysis					
Loans/Deposits	47.41%	58.33%	61.25%	61.95%	61.05%
Equity/Deposits	8.29%	10.66%	10.75%	9.92%	9.92%
Non-Interest Bearing/Total Deposits	46.22%	36.95%	32.67%	35.35%	38.93%
Interest Bearing/Total Deposits	53.78%	63.05%	67.33%	64.65%	61.07%
Deposit Growth	31.50%	0.00%	0.00%	0.00%	0.00%

Capital Ratios					
Tier 1 Leverage Ratio	7.26%	8.28%	8.62%	8.85%	8.57%
Common Equity Tier 1 Capital Ratio	11.53%	11.92%	11.36%	11.64%	11.19%
Tier 1 Risk-based Capital Ratio	11.53%	11.92%	11.36%	11.64%	11.19%
Total Risk-based Capital Ratio	12.24%	12.81%	11.91%	12.29%	11.85%