



February 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 September 30, 2019) 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, 2019, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.36 %
Total Risk-based Capital Ratio	11.91 %
Tier 1 Leverage Ratio	8.62 %

* 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.

Investment Banking

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UMB Bank, n.a.
Investment Banking Division
Fed Funds Matrix
Quarter Ending September 30, 2019

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	19,862,964	116,908	2,489,427	10.54	128.45	90.63	168,412	1.21	7929	0.32	0.6
Bank of Hawaii	Honolulu	HI	17,643,480	108,936	1,229,194	11.86	183.82	70.97	168,689	1.29	2939	0.24	0.57
Bank of New York Mellon	New York	NY	304,096,000	101,000	26,003,000	14.47	98.06	10.07	1,995,000	0.98	2000	0.01	0.41
Bank of the West	San Francisco	CA	91,025,838	618,398	12,874,617	12.26	129.79	90.62	514,466	0.77	7799	0.06	0.75
Banner Bank	Walla Walla	WA	11,794,564	95,362	1,556,459	11.58	517.29	93.47	115,441	1.33	228	0.01	0.19
BMO Harris Bank, National Association	Chicago	IL	138,843,929	755,005	16,735,817	11.28	63.39	83.58	980,102	1.03	23117	0.14	1.37
BOKF, National Association	Tulsa	OK	43,031,921	204,432	4,604,638	10.62	96.86	85.3	393,280	1.27	15255	0.33	0.96
Branch Banking and Trust Company	Winston-Salem	NC	229,886,000	1,301,000	30,121,000	11.62	153.42	83.77	2,589,000	1.56	46000	0.15	0.6
Centier Bank	Merrillville	IN	4,811,249	42,804	472,067	11.26	829.7	105.71	49,808	1.45	10500	2.22	0.38
City National Bank	Los Angeles	CA	58,193,096	406,706	5,147,298	10.5	307.28	83.07	483,622	1.19	313	0.01	0.32
City National Bank of Florida	Miami	FL	15,248,282	43,262	1,845,143	13.72	97.9	92.96	120,035	1.07	0	0	0.41
Commerce Bank	Kansas City	MO	25,781,944	160,682	2,842,969	13.14	197.74	70.85	310,536	1.66	4059	0.14	0.58
Fifth Third Bank, National Association	Cincinnati	OH	169,489,479	1,142,837	23,122,405	11.79	89.36	85.15	1,934,802	1.64	30183	0.13	1.17
First Hawaiian Bank	Honolulu	HI	20,601,349	132,964	2,639,381	12.04	510.56	76.11	222,287	1.45	82	0	0.2
First Merchants Bank	Muncie	IN	12,305,199	80,571	1,764,062	12.21	351.21	84.06	125,157	1.57	7156	0.41	0.34
First National Bank of Pennsylvania	Pittsburgh	PA	34,262,582	192,851	4,928,805	10.36	186.36	92.91	307,883	1.22	24031	0.49	0.54
Frost Bank	San Antonio	TX	33,171,611	136,559	3,878,753	12.92	131.81	53.72	347,471	1.47	1426	0.04	0.72
Great Western Bank	Sioux Falls	SD	12,775,334	70,774	1,950,077	11.49	50.92	93.71	130,742	1.37	32999	1.69	1.73
HSBC Bank USA, National Association	McLean	VA	182,095,960	675,552	21,804,628	16.33	57.35	51.32	134,843	0.1	12512	0.06	1.72
Huntington National Bank	Columbus	OH	108,790,427	782,380	12,362,728	12.05	69.09	88.07	1,226,788	1.52	11695	0.09	1.47
INTRUST Bank, National Association	Wichita	KS	5,142,276	34,681	409,533	10.03	138.9	80.24	57,168	1.46	0	0	0.73
Israel Discount Bank of New York	New York	NY	9,701,571	80,044	1,051,528	13.98	400.18	85.89	79,193	1.12	0	0	0.29
KeyBank National Association	Cleveland	OH	145,183,614	903,891	16,853,171	10.88	100.18	82.04	1,364,723	1.28	50613	0.3	1
Manufacturers and Traders Trust Company	Buffalo	NY	125,040,594	1,036,730	15,225,738	10.47	85.74	92.74	1,466,975	1.66	79185	0.52	1.39
MetaBank	Sioux Falls	SD	6,190,201	29,149	929,148	12.37	134.81	87.71	84,982	1.79	28122	3.03	1.3
MUFG Union Bank, National Association	New York	NY	134,715,480	497,003	14,920,344	14.29	55.37	89.99	-957,702	-0.96	2697	0.02	1.01
NBH Bank	Greenwood Village	CO	5,982,390	38,710	634,298	10.49	120.53	94.79	62,624	1.44	7904	1.25	0.79
NBT Bank, National Association	Norwich	NY	9,591,370	72,365	1,127,562	11.65	188.25	90.2	88,336	1.24	2144	0.19	0.51
Northern Trust Company	Chicago	IL	123,824,257	105,635	9,999,525	13.21	76.1	31.03	1,100,745	1.26	3232	0.03	0.46
Old National Bank	Evansville	IN	20,333,014	56,910	2,957,222	13	38.7	83.4	198,308	1.33	1369	0.05	1.14
Oritani Bank	Township of Washin	NJ	3,988,696	28,608	496,009	13.98	452.59	116.29	37,301	1.22	0	0	0.18
Pacific Western Bank	Beverly Hills	CA	26,682,657	138,560	5,205,868	10.79	120.08	94.44	369,208	1.9	1366	0.03	0.54
Park National Bank	Newark	OH	8,680,746	53,865	895,137	11.22	51.33	88.22	87,022	1.39	2982	0.33	1.69
People's United Bank, National Association	Bridgeport	CT	51,819,330	245,965	6,973,854	10.8	87.74	99.61	398,694	1.06	20018	0.29	0.77
PNC Bank, National Association	Wilmington	DE	395,782,998	2,737,799	41,717,731	9.9	100.89	81.82	3,357,756	1.17	105162	0.25	1.14
Signature Bank	New York	NY	49,424,934	242,754	4,741,858	11.95	247.61	97.85	440,704	1.2	0	0	0.26
Silicon Valley Bank	Santa Clara	CA	67,059,614	304,283	4,918,767	11.48	234.84	51.38	783,099	1.75	0	0	0.42
State Street Bank and Trust Company	Boston	MA	241,364,000	71,000	26,325,000	16.49	NA	15.42	1,707,000	1.05	0	0	0
SunTrust Bank	Atlanta	GA	221,424,201	1,698,331	26,552,570	10.96	74.03	94.86	1,940,261	1.2	69274	0.26	1.46
Texas Capital Bank, National Association	Dallas	TX	33,506,554	190,138	2,787,310	9.18	157.55	99.64	257,270	1.15	0	0	0.44
U.S. Bank National Association	Minneapolis	MN	477,393,605	4,007,353	49,631,152	10.5	110.43	80.31	5,432,622	1.56	84346	0.17	1.22
UMB Bank, National Association	Kansas City	MO	23,964,733	107,406	2,281,219	11.42	123.71	66.99	178,582	1.03	2939	0.13	0.68
Webster Bank, National Association	Waterbury	CT	29,927,118	209,152	3,168,097	12.37	71.21	82.78	308,866	1.44	3472	0.11	1.48
Wells Fargo Bank, National Association	Sioux Falls	SD	1,708,548,000	9,447,000	167,567,000	12.64	77.89	68.59	16,212,000	1.29	424000	0.25	1.29
Western Alliance Bank	Phoenix	AZ	26,344,662	165,021	2,925,750	10.33	181.1	88.79	374,674	2.04	15482	0.53	0.52
Zions Bancorporation, National Association	Salt Lake City	UT	70,360,844	509,821	7,508,843	11.43	159.08	87.24	632,592	1.21	3560	0.05	0.63

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending September 30, 2019

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	11.28	10.54	9.14	1
Bank of Hawaii	Honolulu	HI	12.97	11.86	7.03	1
Bank of New York Mellon	New York	NY	14.49	14.47	7.02	1
Bank of the West	San Francisco	CA	13.17	12.26	10.17	1
Banner Bank	Walla Walla	WA	12.56	11.58	10.21	1
BMO Harris Bank, National Association	Chicago	IL	12.38	11.28	10.32	1
BOKF, National Association	Tulsa	OK	11.48	10.62	8.03	1
Branch Banking and Trust Company	Winston-Salem	NC	13.95	11.62	9.73	1
Centier Bank	Merrillville	IN	12.29	11.26	9.74	1
City National Bank	Los Angeles	CA	12.58	10.50	8.09	1
City National Bank of Florida	Miami	FL	14.11	13.72	10.76	1
Commerce Bank	Kansas City	MO	13.98	13.14	10.23	1
Fifth Third Bank, National Association	Cincinnati	OH	13.37	11.79	10.26	1
First Hawaiian Bank	Honolulu	HI	13.00	12.04	8.61	1
First Merchants Bank	Muncie	IN	13.05	12.21	10.88	1
First National Bank of Pennsylvania	Pittsburgh	PA	11.09	10.36	8.83	1
Frost Bank	San Antonio	TX	13.53	12.92	9.30	1
Great Western Bank	Sioux Falls	SD	12.17	11.49	9.93	1
HSBC Bank USA, National Association	McLean	VA	18.90	16.33	11.15	1
Huntington National Bank	Columbus	OH	13.50	12.05	9.88	1
INTRUST Bank, National Association	Wichita	KS	10.83	10.03	8.27	1
Israel Discount Bank of New York	New York	NY	15.06	13.98	10.86	1
KeyBank National Association	Cleveland	OH	12.62	10.88	9.80	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.30	10.47	9.22	1
MetaBank	Sioux Falls	SD	13.02	12.37	9.65	1
MUFG Union Bank, National Association	New York	NY	14.91	14.29	10.40	1
NBH Bank	Greenwood Village	CO	11.35	10.49	8.84	1
NBT Bank, National Association	Norwich	NY	12.62	11.65	9.49	1
Northern Trust Company	Chicago	IL	14.85	13.21	7.95	1
Old National Bank	Evansville	IN	13.51	13.00	9.57	1
Oritani Bank	Township of Washin	NJ	14.79	13.98	12.37	1
Pacific Western Bank	Beverly Hills	CA	11.52	10.79	10.72	1
Park National Bank	Newark	OH	12.43	11.22	8.53	1
People's United Bank, National Association	Bridgeport	CT	12.24	10.80	8.83	1
PNC Bank, National Association	Wilmington	DE	11.84	9.90	8.32	1
Signature Bank	New York	NY	13.20	11.95	9.66	1
Silicon Valley Bank	Santa Clara	CA	12.36	11.48	7.48	1
State Street Bank and Trust Company	Boston	MA	17.14	16.49	8.29	1
SunTrust Bank	Atlanta	GA	12.26	10.96	9.83	1
Texas Capital Bank, National Association	Dallas	TX	10.59	9.18	8.39	1
U.S. Bank National Association	Minneapolis	MN	12.55	10.50	8.69	1
UMB Bank, National Association	Kansas City	MO	12.03	11.42	8.77	1
Webster Bank, National Association	Waterbury	CT	13.37	12.37	9.04	1
Wells Fargo Bank, National Association	Sioux Falls	SD	14.33	12.64	8.68	1
Western Alliance Bank	Phoenix	AZ	11.62	10.33	10.12	1
Zions Bancorporation, National Association	Salt Lake City	UT	12.60	11.43	9.30	1

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

Assets	Dec 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Loans and leases, net of unearned income	13,431,681	12,178,052	11,280,420	10,540,188	9,430,534
LESS: Allowance for loan and lease losses	101,788	103,635	100,604	91,649	81,143
Loans & leases, net of unearned income & allow for loan & lease losses	13,329,893	12,074,417	11,179,816	10,448,539	9,349,391
Loans Held for Sale	7,803	3,192	1,460	5,279	589
Securities: Held-to-maturity securities	1,116,102	1,170,646	1,261,014	1,115,932	667,106
Securities: Available-for-sale securities	7,447,448	6,542,834	6,257,412	6,463,593	6,804,131
Federal funds sold and SSUAR	1,578,345	627,001	191,601	324,327	173,627
Trading assets	33,877	50,390	48,606	19,396	10,600
Interest-bearing balances	1,253,727	1,032,809	1,337,509	701,472	518,431
Total Earning Assets	24,767,195	21,501,289	20,277,418	19,078,538	17,523,875
Cash and balances due	472,215	654,660	391,340	422,332	469,612
Premises and fixed assets (including capitalized leases)	229,585	222,319	216,124	223,115	212,421
Other real estate owned	2,935	3,338	1,501	194	3,307
Intangible assets: Goodwill	131,031	116,356	119,227	120,404	124,512
Other assets	754,674	639,788	552,328	555,000	489,793
Total assets	26,357,635	23,137,750	21,557,938	20,399,583	18,823,520
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	7,110,108	6,890,681	7,128,735	6,776,106	6,459,757
Deposits: In domestic offices: Interest-bearing	14,651,664	12,600,483	11,184,055	9,916,061	8,785,879
Total Deposits	21,761,772	19,491,164	18,312,790	16,692,167	15,245,636
Federal funds purchased and SPUAR	1,897,031	1,519,450	1,261,239	1,857,386	1,818,422
Trading liabilities	-	-	-	-	-
Other borrowed money	27,119	13,342	10,996	9,517	24,921
Other liabilities	332,994	179,712	156,960	178,187	138,249
Total liabilities	24,018,916	21,203,668	19,741,985	18,737,257	17,227,228
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	750,818	750,818	750,818	750,818	750,822
Retained earnings	1,479,262	1,258,047	1,088,349	947,475	827,924
Accumulated other comprehensive income	87,389	(96,033)	(44,464)	(57,217)	(3,704)
Total equity capital	2,338,719	1,934,082	1,815,953	1,662,326	1,596,292
Total liabilities and equity capital	26,357,635	23,137,750	21,557,938	20,399,583	18,823,520
Income Statement					
Interest Income	Dec 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Interest - Loans	638,143	560,173	462,137	387,677	309,753
Interest - Govt Sec	8,317	1,016	1,204	5,475	7,738
Interest - State & Muni Sec	90,855	78,314	67,843	63,759	62,237
Interest - Fed Funds	13,843	4,808	3,700	2,708	697
Interest - Other	111,134	87,662	82,575	64,694	51,604
Total interest income	862,292	731,973	617,459	524,313	432,029
Interest - Deposits	154,193	92,101	36,354	17,936	14,269
Interest - Federal funds and Other Borrowed Money	32,767	24,674	17,950	6,504	1,956
Total interest expense	186,960	116,775	54,304	24,440	16,225
Net interest income	675,332	615,198	563,155	499,873	415,804
Provision for loan and lease losses	32,850	70,750	41,000	32,500	15,500
Trust income	86,352	79,562	74,236	67,374	65,060
Service Charge Income	83,740	85,410	88,958	87,953	87,705
Other Income	149,151	136,057	140,876	129,470	114,985
Total noninterest income	319,243	301,029	304,070	284,797	267,750
Realized gains (losses) on securities	3,218	578	4,192	8,509	10,402
Salaries & employee benefits	348,440	314,793	308,347	293,271	278,701
Premises and fixed assets	66,358	63,386	60,904	58,820	57,000
Other noninterest expense	258,960	246,378	230,075	214,033	210,406
Total noninterest expense	673,758	624,557	599,326	566,124	546,107
Income before holding gain (loss) equity sec, inc tax, discount ops	291,185	221,498	231,091	194,555	132,349
Unrealized holding gains (losses) equity securities not held for trading	34	(40)	-	-	-
Applicable income taxes	27,504	28,437	55,218	45,004	31,394
Income before discontinued operations	263,715	193,021	175,873	149,551	100,955
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	263,715	193,021	175,873	149,551	100,955

Report of changes in Equity

Equity capital most recently reptd for end of prev calendar yr	1,934,082	1,815,953	1,662,326	1,596,292	1,312,575
Net income (loss) attributable to bank holding company	263,715	193,021	175,873	149,551	100,955
Changes incident to business combinations, net	-	-	-	(5)	202,485
LESS: Cash dividends declared on common stock	42,500	36,250	35,000	30,000	-
Other comprehensive income	183,422	(38,655)	12,754	(53,512)	(14,710)
Other adjustments to equity capital	-	13	-	-	(5,013)
Equity capital end of current period	2,338,719	1,934,082	1,815,953	1,662,326	1,596,292

Loan Composition	Dec 2019	Dec 2018	Dec 2017	Dec 2016	Dec 2015
Real Estate - Construction	842,346	792,565	717,849	741,804	416,567
Real Estate - Farm	440,735	464,835	475,147	460,274	345,355
Real Estate - Resident	1,419,230	1,256,416	1,288,430	1,265,425	1,222,780
Real Estate - Other	3,887,948	3,249,347	3,088,373	2,705,440	2,317,175
Loans to finance agricultural production	190,914	212,654	236,185	254,572	182,550
Commercial and industrial loans	6,057,029	5,586,159	4,852,054	4,439,407	4,287,336
Loans to individuals: Credit cards	226,742	230,982	252,697	270,098	291,570
Loans to individuals: Other consumer loans	131,191	143,976	130,389	109,754	98,664
Other loans	241,371	239,062	216,789	259,161	227,269
Lease financing receivables	1,978	5,248	23,967	39,532	41,857
Total loans and leases	13,439,484	12,181,244	11,281,880	10,545,467	9,431,123

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	103,635	100,604	91,649	81,143	76,140
ALLL: Recoveries	11,383	9,824	6,561	6,829	4,614
ALLL: LESS: Charge-offs	46,080	77,543	38,606	28,823	15,111
ALLL: Provision for loan and lease losses	32,850	70,750	41,000	32,500	15,500
ALLL: Adjustments	-	-	-	-	-
ALLL: Balance at end of current period	101,788	103,635	100,604	91,649	81,143
ALLL/Gross Loans	0.76%	0.85%	0.89%	0.87%	0.86%
Net Charge-Offs/Gross Loans	0.34%	0.64%	0.34%	0.27%	0.16%
Recoveries/ Charge-Offs	24.70%	12.67%	16.99%	23.69%	30.53%
Provision for Loan Losses/Gross Loans	0.24%	0.58%	0.36%	0.31%	0.16%

	30-89	90+	Non Accrual		
Real Estate	11,140	-	36,498		
Commercial and industrial loans	8,082	339	16,443		
Loans to individuals	2,043	1,725	1,863		
Other loans	229	5	1,543		
	21,494	2,069	56,347		

Past Due/Gross Loans	0.18%				
Non Accrual/ Gross Loans	0.42%				
Non Accrual + OREO/TCE+ALLL	2.57%				

Return on Average Equity					
Net Income before Security Gains	12.04%	10.48%	9.72%	8.32%	6.08%
Net Income	12.19%	10.51%	9.96%	8.82%	6.77%
Return on Average Assets					
Net Income before Security Gains	1.10%	0.93%	0.85%	0.73%	0.52%
Net Income	1.12%	0.93%	0.88%	0.77%	0.58%
Net Interest Margin					
Tax Equivalent	3.12%	3.22%	3.11%	2.87%	2.65%
Salaries/(Income-Interest Expense)	35.03%	34.36%	35.56%	37.38%	40.77%
Other Income/Salaries	91.62%	95.63%	98.61%	97.11%	96.07%
Equity/Assets	8.87%	8.36%	8.42%	8.15%	8.48%
Dividend Payout	16.12%	18.78%	19.90%	20.06%	0.00%
PAT Growth	36.63%	9.75%	17.60%	48.14%	6.46%
Asset Growth	13.92%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	15.19%	0.00%	0.00%	0.00%	0.00%
Equity Growth	20.92%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	9.45%	12.84%	23.89%	23.13%	23.72%
Efficiency Ratio	65.81%	66.35%	65.69%	68.89%	76.68%

Deposit Analysis					
Loans/Deposits	61.25%	61.95%	61.05%	62.60%	61.33%
Equity/Deposits	10.75%	9.92%	9.92%	9.96%	10.47%
Non-Interest Bearing/Total Deposits	32.67%	35.35%	38.93%	40.59%	42.37%
Interest Bearing/Total Deposits	67.33%	64.65%	61.07%	59.41%	57.63%
Deposit Growth	11.65%	0.00%	0.00%	0.00%	0.00%
Capital Ratios					
Tier 1 Leverage Ratio	8.62%	8.85%	8.57%	8.24%	8.13%
Common Equity Tier 1 Capital Ratio	11.36%	11.64%	11.19%	10.70%	10.63%
Tier 1 Risk-based Capital Ratio	11.36%	11.64%	11.19%	10.70%	10.63%
Total Risk-based Capital Ratio	11.91%	12.29%	11.85%	11.32%	11.22%