



February 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 September 30, 2020) 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, 2020, which you should also retain related to the requirements of Regulation F.

	<u>UMB Bank, n.a.</u>
Tier 1 Risk-based Capital Ratio	11.92 %
Total Risk-based Capital Ratio	12.81 %
Tier 1 Leverage Ratio	8.28 %

* 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.
Investment Banking Division
Fed Funds Matrix
Quarter Ending September 30, 2020

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	23,557,299	250,624	2,782,539	11.65	188.15	81.89	159,246	0.95	6397	0.23	0.8
Bank of Hawaii	Honolulu	HI	20,081,130	203,496	1,289,055	11.56	275.02	66.28	102,383	0.72	2332	0.18	0.65
Bank of New York Mellon	New York	NY	349,432,000	282,000	29,080,000	17.18	300	8.52	1,960,000	0.81	1000	0	0.37
Bank of the West	San Francisco	CA	96,304,549	846,894	13,857,462	13.36	128.54	78.49	396,611	0.55	10156	0.07	1.08
Banner Bank	Walla Walla	WA	14,347,022	165,325	1,702,454	12.09	502.87	84.14	79,832	0.8	1795	0.11	0.31
BMO Harris Bank National Association	Chicago	IL	151,532,887	1,230,051	17,871,512	12.39	77.73	68.54	560,698	0.51	14339	0.08	1.83
BOKF, National Association	Tulsa	OK	45,840,826	419,777	5,026,240	11.75	154.91	68.17	295,154	0.83	29730	0.59	1.22
Centier Bank	Merrillville	IN	5,572,500	58,578	537,232	11.4	563.58	106.89	55,690	1.46	6911	1.29	0.36
City National Bank	Los Angeles	CA	72,984,004	523,940	6,314,336	11.36	288.02	78.7	322,744	0.63	0	0	0.36
City National Bank of Florida	Miami	FL	17,382,180	117,744	2,007,620	14.88	102.43	92.86	90,425	0.71	1005	0.05	0.94
Commerce Bank	Kansas City	MO	31,354,790	236,360	3,008,038	12.02	231.63	63.64	236,684	1.11	2891	0.1	0.62
Fifth Third Bank, National Association	Cincinnati	OH	200,454,460	2,573,924	24,467,316	12.25	149.96	69.5	990,461	0.71	33178	0.14	1.53
First Financial Bank	Cincinnati	OH	15,851,307	168,544	2,285,361	12.55	199.37	87.25	121,650	1.07	1642	0.07	0.12
First Hawaiian Bank	Honolulu	HI	22,310,750	195,876	2,715,305	12.08	421.98	71.55	128,503	0.79	0	0	0.34
First Horizon Bank	Memphis	TN	82,688,692	988,102	8,210,101	10.29	150.7	86.98	663,905	1.54	19723	0.24	0.3
First Merchants Bank	Muncie	IN	13,715,687	126,726	1,908,858	12.71	214.73	84.53	110,495	1.11	6942	0.36	0.7
First National Bank of Pennsylvania	Pittsburgh	PA	37,445,794	372,664	5,077,719	10.85	163.5	90.3	231,630	0.85	18298	0.36	0.88
First Republic Bank	San Francisco	CA	133,225,771	604,747	11,344,609	11.5	344.34	100.38	768,591	0.82	0	0	0
Flagstar Bank, FSB	Troy	MI	29,451,065	255,099	2,373,462	10.11	47.85	114.13	400,685	2.06	5666	0.24	0.26
Frost Bank	San Antonio	TX	40,175,518	263,475	4,119,001	12.76	275.86	53.94	251,219	0.92	850	0.02	0.51
Fulton Bank, National Association	Lancaster	PA	25,401,346	266,825	2,974,590	12.9	135.71	92.08	152,954	0.86	4564	0.15	0.18
Glacier Bank	Kalispell	MT	17,915,174	164,552	2,338,419	13.12	284.85	81.84	191,769	1.63	4742	0.2	0.29
Great Western Bank	Sioux Falls	SD	12,589,417	149,887	1,229,227	11.71	41.62	91.23	-714,503	-7.46	20034	1.63	3.74
HSBC Bank USA, National Association	McLean	VA	202,542,973	1,083,536	21,821,585	18.76	64.07	41.73	-954,050	-0.64	3171	0.01	2.47
Huntington National Bank	Columbus	OH	120,113,536	1,796,029	12,149,879	11.96	143.42	81.88	621,154	0.72	5544	0.05	1.5
INTRUST Bank, National Association	Wichita	KS	7,326,089	45,289	478,798	10.58	41.78	69.97	42,766	0.86	518	0.11	2.62
Israel Discount Bank of New York	New York	NY	10,669,451	105,654	1,139,989	14.4	875.2	80.48	56,660	0.73	0	0	0.17
Kearny Bank	Fairfield	NJ	7,286,566	64,860	1,040,125	19.25	123.17	97.8	34,470	0.67	178	0.02	0.02
KeyBank National Association	Cleveland	OH	168,973,649	1,771,979	17,511,424	10.91	169.87	75.02	877,615	0.74	114331	0.65	1.1
Manufacturers and Traders Trust Company	Buffalo	NY	138,246,208	1,755,922	15,898,684	10.78	119.34	84.46	868,722	0.88	49434	0.31	1.5
MetaBank, National Association	Sioux Falls	SD	6,095,894	56,188	929,828	14	146.55	70.34	84,829	1.49	0	0	1.08
MidFirst Bank	Oklahoma City	OK	28,168,429	175,904	1,795,524	15.11	243.98	127.03	278,730	1.53	12007	0.67	0.57
MUFU Union Bank, National Association	San Francisco	CA	132,479,115	1,355,065	15,510,409	15.19	147.64	82.23	-322,829	-0.32	251	0	1.07
NBH Bank	Greenwood Village	CO	6,600,452	60,979	711,952	12.4	159.54	84.56	66,251	1.43	4590	0.64	0.82
NBT Bank, National Association	Norwich	NY	10,761,572	114,500	1,288,372	13.51	226.82	83.97	67,001	0.87	1605	0.12	0.64
New York Community Bancorp, Inc.	Westbury	NY	54,931,755	188,307	6,734,730	10.96	NA	135.46	321,445	0.8	1966	0.03	NA
Northern Trust Company	Chicago	IL	151,628,924	215,355	10,855,622	13.81	164.63	26.07	976,447	0.98	942	0.01	0.4
Old National Bank	Evansville	IN	22,360,710	131,388	2,999,380	12.49	79.79	84.33	161,684	1.02	1017	0.03	1.08
Pacific Western Bank	Beverly Hills	CA	28,403,865	345,974	3,760,329	11.7	348.57	78.99	-1,342,117	-6.63	12813	0.34	0.52
Park National Bank	Newark	OH	9,209,546	85,249	933,075	10.34	58.44	93.98	89,546	1.31	242	0.03	2.01
People's United Bank, National Association	Bridgeport	CT	60,603,050	423,800	7,888,529	11.05	96.57	90.51	382,180	0.85	5493	0.07	0.98
PNC Bank, National Association	Wilmington	DE	457,454,159	5,751,169	46,247,139	10.84	165	67.79	1,451,169	0.45	54187	0.12	1.35
Signature Bank	New York	NY	63,760,313	484,923	4,983,198	10.26	205.16	85.8	355,350	0.83	1822	0.04	0.51
Silicon Valley Bank	Santa Clara	CA	95,182,370	512,958	6,104,362	10.75	427.92	44.52	583,145	1	1179	0.02	0.32
State Street Bank and Trust Company	Boston	MA	268,733,000	134,000	26,406,000	16.39	NA	13.34	1,908,000	0.97	0	0	0
Texas Capital Bank, National Association	Dallas	TX	38,388,581	290,165	2,844,077	9.73	179.17	80.6	15,962	0.06	0	0	0.63
Truist Bank	Charlotte	NC	488,016,000	4,972,000	64,676,000	11.09	272.29	79.79	2,986,000	0.82	35000	0.05	0.59
U.S. Bank National Association	Minneapolis	MN	530,496,718	7,406,705	52,308,073	11.28	200.65	73.72	3,403,437	0.89	35441	0.07	1.17
UMB Bank, National Association	Kansas City	MO	30,130,067	211,688	2,742,434	11.73	224.02	64	136,382	0.66	5678	0.21	0.62
Webster Bank, National Association	Waterbury	CT	33,034,456	369,811	3,301,911	12.24	121.36	80.31	179,491	0.75	4503	0.14	1.35
Wells Fargo Bank, National Association	Sioux Falls	SD	1,750,196,000	19,149,000	169,844,000	13.69	134.4	62.19	416,000	0.03	164000	0.1	1.53
Western Alliance Bank	Phoenix	AZ	33,350,712	310,560	3,235,307	10.05	183	89.4	317,847	1.4	8591	0.27	0.68
Zions Bancorporation, National Association	Salt Lake City	UT	78,356,851	853,243	7,668,534	11.45	152.38	81.73	254,838	0.46	5614	0.07	1

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending September 30, 2020

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	14.20	11.65	8.59	1
Bank of Hawaii	Honolulu	HI	12.81	11.56	6.51	1
Bank of New York Mellon	New York	NY	17.37	17.18	6.85	1
Bank of the West	San Francisco	CA	14.61	13.36	10.04	1
Banner Bank	Walla Walla	WA	13.34	12.09	9.31	1
BMO Harris Bank National Association	Chicago	IL	14.18	12.39	9.27	1
BOKF, National Association	Tulsa	OK	13.07	11.75	8.14	1
Centier Bank	Merrillville	IN	12.65	11.40	9.65	1
City National Bank	Los Angeles	CA	13.38	11.36	7.89	1
City National Bank of Florida	Miami	FL	15.92	14.88	10.35	1
Commerce Bank	Kansas City	MO	13.19	12.02	8.37	1
Fifth Third Bank, National Association	Cincinnati	OH	14.14	12.25	8.85	1
First Financial Bank	Cincinnati	OH	13.49	12.55	9.97	1
First Hawaiian Bank	Honolulu	HI	13.34	12.08	7.82	1
First Horizon Bank	Memphis	TN	11.88	10.29	8.25	1
First Merchants Bank	Muncie	IN	13.96	12.71	9.75	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.50	10.85	8.44	1
First Republic Bank	San Francisco	CA	12.94	11.50	8.38	1
Flagstar Bank, FSB	Troy	MI	11.09	10.11	7.89	1
Frost Bank	San Antonio	TX	13.76	12.76	7.87	1
Fulton Bank, National Association	Lancaster	PA	14.06	12.90	10.10	1
Glacier Bank	Kalispell	MT	14.35	13.12	10.08	1
Great Western Bank	Sioux Falls	SD	12.96	11.71	9.32	1
HSBC Bank USA, National Association	McLean	VA	21.19	18.76	10.15	1
Huntington National Bank	Columbus	OH	13.59	11.96	9.01	1
INTRUST Bank, National Association	Wichita	KS	11.58	10.58	6.85	1
Israel Discount Bank of New York	New York	NY	15.65	14.40	10.67	1
Kearny Bank	Fairfield	NJ	20.23	19.25	11.78	1
KeyBank National Association	Cleveland	OH	13.01	10.91	8.65	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.60	10.78	8.34	1
MetaBank, National Association	Sioux Falls	SD	15.26	14.00	7.56	1
MidFirst Bank	Oklahoma City	OK	16.36	15.11	8.09	1
MUFG Union Bank, National Association	San Francisco	CA	16.35	15.19	10.83	1
NBH Bank	Greenwood Village	CO	13.55	12.40	9.23	1
NBT Bank, National Association	Norwich	NY	14.76	13.51	9.89	1
New York Community Bancorp, Inc.	Westbury	NY	13.02	10.96	8.43	1
Northern Trust Company	Chicago	IL	15.56	13.81	7.22	1
Old National Bank	Evansville	IN	13.19	12.49	8.71	1
Pacific Western Bank	Beverly Hills	CA	12.95	11.70	9.70	1
Park National Bank	Newark	OH	11.86	10.34	8.01	1
People's United Bank, National Association	Bridgeport	CT	12.30	11.05	8.68	1
PNC Bank, National Association	Wilmington	DE	13.16	10.84	7.91	1
Signature Bank	New York	NY	11.98	10.26	8.56	1
Silicon Valley Bank	Santa Clara	CA	11.75	10.75	6.45	1
State Street Bank and Trust Company	Boston	MA	17.43	16.39	7.19	1
Texas Capital Bank, National Association	Dallas	TX	11.42	9.73	7.41	1
Truist Bank	Charlotte	NC	13.06	11.09	8.74	1
U.S. Bank National Association	Minneapolis	MN	13.44	11.28	8.52	1
UMB Bank, National Association	Kansas City	MO	12.65	11.73	8.09	1
Webster Bank, National Association	Waterbury	CT	13.49	12.24	8.49	1
Wells Fargo Bank, National Association	Sioux Falls	SD	15.78	13.69	8.47	1
Western Alliance Bank	Phoenix	AZ	12.22	10.05	9.08	1
Zions Bancorporation, National Association	Salt Lake City	UT	13.75	11.45	8.30	1

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

	Dec 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Assets					
Loans and leases, net of unearned income	16,101,864	13,431,681	12,178,052	11,280,420	10,540,188
LESS: Allowance for loan and lease losses	215,973	101,788	103,635	100,604	91,649
Loans & leases, net of unearned income & allow for loan & lease losses	15,885,891	13,329,893	12,074,417	11,179,816	10,448,539
Loans Held for Sale	6,708	7,803	3,192	1,460	5,279
Securities: Held-to-maturity securities	1,012,004	1,116,102	1,170,646	1,261,014	1,115,932
Securities: Available-for-sale securities	9,406,704	7,447,448	6,542,834	6,257,412	6,463,593
Federal funds sold and SSUAR	1,650,335	1,578,345	627,001	191,601	324,327
Trading assets	31,104	33,877	50,390	48,606	19,396
Interest-bearing balances	3,187,434	1,253,727	1,032,809	1,337,509	701,472
Total Earning Assets	31,180,180	24,767,195	21,501,289	20,277,418	19,078,538
Cash and balances due	430,026	472,215	654,660	391,340	422,332
Premises and fixed assets (including capitalized leases)	224,719	229,585	222,319	216,124	223,115
Other real estate owned	4,740	2,935	3,338	1,501	194
Intangible assets: Goodwill	126,255	131,031	116,356	119,227	120,404
Other assets	1,010,062	754,674	639,788	552,328	555,000
Total assets	32,975,982	26,357,635	23,137,750	21,557,938	20,399,583
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	10,061,012	7,110,108	6,890,681	7,128,735	6,776,106
Deposits: In domestic offices: Interest-bearing	17,171,228	14,651,664	12,600,483	11,184,055	9,916,061
Total Deposits	27,232,240	21,761,772	19,491,164	18,312,790	16,692,167
Federal funds purchased and SPUAR	2,315,497	1,897,031	1,519,450	1,261,239	1,857,386
Trading liabilities	-	-	-	-	-
Other borrowed money	-	27,119	13,342	10,996	9,517
Other liabilities	525,686	332,994	179,712	156,960	178,187
Total liabilities	30,073,423	24,018,916	21,203,668	19,741,985	18,737,257
Equity					
Common stock (par value)	21,250	21,250	21,250	21,250	21,250
Surplus	849,822	750,818	750,818	750,818	750,818
Retained earnings	1,704,062	1,479,262	1,258,047	1,088,349	947,475
Accumulated other comprehensive income	327,425	87,389	(96,033)	(44,464)	(57,217)
Total equity capital	2,902,559	2,338,719	1,934,082	1,815,953	1,662,326
Total liabilities and equity capital	32,975,982	26,357,635	23,137,750	21,557,938	20,399,583
Income Statement					
Interest Income	Dec 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Interest - Loans	586,167	638,143	560,173	462,137	387,677
Interest - Govt Sec	3,305	8,317	1,016	1,204	5,475
Interest - State & Muni Sec	93,230	90,855	78,314	67,843	63,759
Interest - Fed Funds	11,839	13,843	4,808	3,700	2,708
Interest - Other	113,500	111,134	87,662	82,575	64,694
Total interest income	808,041	862,292	731,973	617,459	524,313
Interest - Deposits	58,214	154,193	92,101	36,354	17,936
Interest - Federal funds and Other Borrowed Money	11,973	32,767	24,674	17,950	6,504
Total interest expense	70,187	186,960	116,775	54,304	24,440
Net interest income	737,854	675,332	615,198	563,155	499,873
Provision for loan and lease losses	127,890	32,850	70,750	41,000	32,500
Trust income	98,385	86,352	79,562	74,236	67,374
Service Charge Income	84,604	83,740	85,410	88,958	87,953
Other Income	151,114	149,151	136,057	140,876	129,470
Total noninterest income	334,103	319,243	301,029	304,070	284,797
Realized gains (losses) on securities	6,980	3,218	578	4,192	8,509
Salaries & employee benefits	377,991	348,440	314,793	308,347	293,271
Premises and fixed assets	67,332	66,358	63,386	60,904	58,820
Other noninterest expense	268,764	258,960	246,378	230,075	214,033
Total noninterest expense	714,087	673,758	624,557	599,326	566,124
Income before holding gain (loss) equity sec, inc tax, discount ops	236,960	291,185	221,498	231,091	194,555
Unrealized holding gains (losses) equity securities not held for trading	108,769	34	(40)	-	-
Applicable income taxes	54,215	27,504	28,437	55,218	45,004
Income before discontinued operations	291,514	263,715	193,021	175,873	149,551
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	291,514	263,715	193,021	175,873	149,551
Report of changes in Equity					
Equity capital most recently repled for end of prev calendar yr	2,338,719	1,934,082	1,815,953	1,662,326	1,596,292
Net income (loss) attributable to bank holding company	291,514	263,715	193,021	175,873	149,551
Changes incident to business combinations, net	(3,171)	-	-	-	(5)
LESS: Cash dividends declared on common stock	57,500	42,500	36,250	35,000	30,000

Other comprehensive income	240,036	183,422	(38,655)	12,754	(53,512)
Other adjustments to equity capital	92,961	-	13	-	-
Equity capital end of current period	2,902,559	2,338,719	1,934,082	1,815,953	1,662,326

Loan Composition	Dec 2020	Dec 2019	Dec 2018	Dec 2017	Dec 2016
Real Estate - Construction	798,896	842,346	792,565	717,849	741,804
Real Estate - Farm	502,462	440,735	464,835	475,147	460,274
Real Estate - Resident	1,968,439	1,419,230	1,256,416	1,288,430	1,265,425
Real Estate - Other	4,624,639	3,887,948	3,249,347	3,088,373	2,705,440
Loans to finance agricultural production	161,581	190,914	212,654	236,185	254,572
Commercial and industrial loans	7,521,704	6,057,029	5,586,159	4,852,054	4,439,407
Loans to individuals: Credit cards	189,338	226,742	230,982	252,697	270,098
Loans to individuals: Other consumer loans	117,182	131,191	143,976	130,389	109,754
Other loans	221,918	241,371	239,062	216,789	259,161
Lease financing receivables	2,413	1,978	5,248	23,967	39,532
Total loans and leases	16,108,572	13,439,484	12,181,244	11,281,880	10,545,467

Report of changes in ALLL

ALLL: Balance most recently reported at end of previous year	101,788	103,635	100,604	91,649	81,143
ALLL: Recoveries	8,564	11,383	9,824	6,561	6,829
ALLL: LESS: Charge-offs	28,689	46,080	77,543	38,606	28,823
ALLL: Provision for loan and lease losses	127,890	32,850	70,750	41,000	32,500
ALLL: Adjustments	9,030	-	-	-	-
ALLL: Balance at end of current period	218,583	101,788	103,635	100,604	91,649
ALLL/Gross Loans	1.36%	0.76%	0.85%	0.89%	0.87%
Net Charge-Offs/Gross Loans	0.18%	0.34%	0.64%	0.34%	0.27%
Recoveries/ Charge-Offs	29.85%	24.70%	12.67%	16.99%	23.69%
Provision for Loan Losses/Gross Loans	0.79%	0.24%	0.58%	0.36%	0.31%

	30-89	90+	Non Accrual		
Real Estate	2,875	226	30,308		
Commercial and industrial loans	5,359	378	52,543		
Loans to individuals	1,635	1,348	884		
Other loans	1	-	4,088		
	9,870	1,952	87,823		
Past Due/Gross Loans	0.07%				
Non Accrual/ Gross Loans	0.55%				
Non Accrual + OREO/TCE+ALLL	3.09%				

Return on Average Equity

Net Income before Security Gains	10.91%	12.04%	10.48%	9.72%	8.32%
Net Income	11.17%	12.19%	10.51%	9.96%	8.82%
Return on Average Assets					
Net Income before Security Gains	1.00%	1.10%	0.93%	0.85%	0.73%
Net Income	1.02%	1.12%	0.93%	0.88%	0.77%
Net Interest Margin					
Tax Equivalent	2.82%	3.12%	3.22%	3.11%	2.87%
Salaries/(Income-Interest Expense)	35.26%	35.03%	34.36%	35.56%	37.38%
Other Income/Salaries	88.39%	91.62%	95.63%	98.61%	97.11%
Equity/Assets	8.80%	8.87%	8.36%	8.42%	8.15%
Dividend Payout	19.72%	16.12%	18.78%	19.90%	20.06%
PAT Growth	10.54%	36.63%	9.75%	17.60%	48.14%
Asset Growth	25.11%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	25.89%	0.00%	0.00%	0.00%	0.00%
Equity Growth	24.11%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	22.88%	9.45%	12.84%	23.89%	23.13%
Efficiency Ratio	64.56%	65.81%	66.35%	65.69%	68.89%

Deposit Analysis

Loans/Deposits	58.33%	61.25%	61.95%	61.05%	62.60%
Equity/Deposits	10.66%	10.75%	9.92%	9.92%	9.96%
Non-Interest Bearing/Total Deposits	36.95%	32.67%	35.35%	38.93%	40.59%
Interest Bearing/Total Deposits	63.05%	67.33%	64.65%	61.07%	59.41%
Deposit Growth	25.14%	0.00%	0.00%	0.00%	0.00%

Capital Ratios

Tier 1 Leverage Ratio	8.28%	8.62%	8.85%	8.57%	8.24%
Common Equity Tier 1 Capital Ratio	11.92%	11.36%	11.64%	11.19%	10.70%
Tier 1 Risk-based Capital Ratio	11.92%	11.36%	11.64%	11.19%	10.70%
Total Risk-based Capital Ratio	12.81%	11.91%	12.29%	11.85%	11.32%