



November 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 June 30, 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 September 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	11.27 %
Total Risk-based Capital Ratio	11.87 %
Tier 1 Leverage Ratio	8.59 %

* 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, 2022

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	9,504,507	93,793	1,196,547	14.41	166.18	98.37	81,747	1.74	0	0	0
Bank of Hawaii	Honolulu	HI	23,205,058	148,512	1,318,195	12.87	261.27	61.58	113,026	0.98	2332	0.18	0.46
Bank of the West	San Francisco	CA	94,491,881	614,183	11,178,288	13.23	132.14	73.56	424,774	0.88	4917	0.04	0.76
Banner Bank	Walla Walla	WA	16,374,975	128,702	1,597,005	12.22	611.99	66.75	97,352	1.16	340	0.02	0.21
BMO Harris Bank National Association	Chicago	IL	163,203,086	779,823	15,400,777	11.52	121.71	70.48	887,855	1.07	5163	0.03	0.68
BOKF, National Association	Tulsa	OK	45,202,565	241,114	4,430,377	11.02	115.47	55.13	201,158	0.82	20893	0.47	0.99
Cadence Bank	Tupelo	MS	47,753,105	440,112	4,437,925	10.81	456.22	71.09	241,905	1.01	9673	0.22	0.27
Centier Bank	Merrillville	IN	6,372,677	65,272	573,916	11.48	NM	93.76	49,023	1.58	207	0.04	0.12
City National Bank	Los Angeles	CA	91,119,374	560,337	6,613,472	11.06	423.89	77.82	252,157	0.55	0	0	0.21
City National Bank of Florida	Miami	FL	23,177,678	144,068	2,026,891	13.36	236.43	77.72	137,963	1.22	719	0.04	0.41
Commerce Bank	Kansas City	MO	33,255,614	138,039	2,238,405	12.18	96.63	55.29	219,622	1.24	1298	0.06	0.91
Fifth Third Bank, National Association	Cincinnati	OH	205,546,136	2,014,132	20,364,631	10.58	143.16	72.78	1,145,114	1.1	14828	0.07	1.16
First Financial Bank	Cincinnati	OH	16,155,541	117,885	2,216,882	12.7	235.11	76.48	104,012	1.28	22	0	0
First Hawaiian Bank	Honolulu	HI	25,376,921	148,942	2,242,194	11.91	571.86	58.65	123,035	0.97	0	0	0.19
First Horizon Bank	Memphis	TN	84,803,751	624,122	8,150,836	10.91	142.52	79.87	420,570	0.96	2617	0.03	0.04
First Merchants Bank	Muncie	IN	17,762,137	226,275	2,061,415	11.03	491.62	78	92,541	1.11	6521	0.32	0.46
First National Bank of Pennsylvania	Pittsburgh	PA	41,653,367	375,186	5,509,173	10.61	257.64	83.43	161,165	0.78	5323	0.1	0.51
First Republic Bank	San Francisco	CA	197,908,327	728,926	16,425,672	11.75	488.83	91.47	834,075	0.89	0	0	0
Flagstar Bank, FSB	Troy	MI	24,847,064	122,158	2,853,427	14.04	17.03	111.28	122,408	1.02	4789	0.17	0.17
Flushing Bank	Uniondale	NY	8,337,047	39,424	834,168	13.09	92.49	105.3	44,528	1.09	0	0	0.62
Frost Bank	San Antonio	TX	51,845,683	239,632	3,166,252	12.42	682.23	36.29	223,852	0.87	1767	0.06	0.19
Fulton Bank, National Association	Lancaster	PA	24,947,504	248,564	2,695,078	12.16	131.98	89.15	150,810	1.19	4787	0.18	0.19
Glacier Bank	Kalispell	MT	26,666,056	172,963	2,919,680	12.35	301.14	65.87	149,504	1.13	0	0	0
HSBC Bank USA, National Association	Tysons	VA	168,924,907	532,283	19,165,626	20.06	70.77	43.24	388,945	0.44	2657	0.01	1.25
INTRUST Bank, National Association	Wichita	KS	7,184,873	46,002	266,696	11.2	48.13	56.6	44,886	1.16	10	0	2.6
Israel Discount Bank of New York	New York	NY	12,604,295	75,546	1,085,212	12.92	189.49	80.17	57,532	0.9	0	0	0.46
Kearyn Bank	Fairfield	NJ	7,716,309	47,058	788,021	12.52	46.76	91.45	29,679	0.8	178	0.02	0.03
KeyBank National Association	Cleveland	OH	184,673,175	1,122,682	14,135,215	10.36	191.41	76.43	1,071,435	1.17	20044	0.14	0.53
Manufacturers and Traders Trust Company	Buffalo	NY	203,656,265	1,822,318	24,700,807	11.55	63.09	74.18	568,062	0.63	28280	0.11	2.23
Merchants Bank of Indiana	Carmel	IN	10,824,412	36,572	1,173,490	NA	450.56	122.44	103,082	2.1	0	0	0
MidFirst Bank	Oklahoma City	OK	33,075,693	170,628	3,340,548	17.47	304.77	128.39	362,420	2.22	6957	0.21	0.24
MUFJ Union Bank, National Association	San Francisco	CA	124,662,227	723,496	15,525,345	17.31	118.43	86.25	339,347	0.53	0	0	0.75
NBH Bank	Greenwood Village	CO	7,135,080	50,860	707,514	11.86	297.93	77.13	42,417	1.19	4992	0.71	0.45
NBT Bank, National Association	Norwich	NY	11,628,778	93,600	1,236,848	12.98	257.4	76.65	72,417	1.22	0	0	0.45
New York Community Bank	Hicksville	NY	63,046,655	216,154	7,311,167	11.26	327.89	117.31	344,279	1.13	2666	0.04	0.05
Old National Bank	Evansville	IN	45,500,554	288,003	4,857,545	10.28	124.9	82.01	110,683	0.55	5224	0.11	0.78
Pacific Western Bank	Beverly Hills	CA	40,909,816	188,705	3,985,217	9.78	209.3	77.16	257,153	1.27	0	0	0.29
Pathward, National Association	Sioux Falls	SD	6,729,112	75,206	737,370	12.18	339.5	65.75	74,565	2.01	0	0	0.59
PlainsCapital Bank	Dallas	TX	13,935,564	94,647	1,574,328	14.65	265.26	76.79	81,540	1.09	1516	0.1	0.41
PNC Bank, National Association	Wilmington	DE	534,346,587	4,462,443	44,352,754	10.43	130.19	69.8	2,733,452	1	22059	0.05	1.07
Sandy Spring Bank	Olney	MD	13,297,905	113,669	1,744,645	12.75	266.5	97.68	104,358	1.63	739	0.04	0.05
Signature Bank	New York	NY	115,966,803	445,965	8,031,806	10.79	84.8	69.92	677,736	1.14	0	0	0.72
Silicon Valley Bank	Santa Clara	CA	211,824,000	545,000	15,386,000	15.39	419.23	37.31	1,018,000	0.95	1000	0.01	0.18
State Street Bank and Trust Company	North Quincy	MA	296,434,000	95,000	26,649,000	16.11	NA	13.66	1,326,000	0.91	0	0	0
Texas Capital Bank	Dallas	TX	32,329,780	229,013	3,054,367	11.64	453.26	93.43	81,235	0.49	0	0	0.21
The Bank of New York Mellon	New York	NY	365,102,000	165,000	26,259,000	14.42	275	10	998,000	0.57	3000	0.01	0.19
The Huntington National Bank	Columbus	OH	178,091,290	2,074,252	17,678,085	10.92	181.76	79.75	1,078,258	1.21	10796	0.06	0.94
The Northern Trust Company	Chicago	IL	157,289,965	138,214	10,422,768	10.97	131.11	30.43	785,696	0.99	120	0	0.26
The Park National Bank	Newark	OH	9,794,711	81,415	925,083	10.87	116.97	81.21	76,408	1.57	0	0	1
Truist Bank	Charlotte	NC	532,080,000	3,458,000	58,233,000	9.94	179.17	69.67	2,676,000	1.01	181000	0.31	0.69
U.S. Bank National Association	Minneapolis	MN	582,252,757	5,832,137	43,046,920	10.34	174.59	70.44	3,162,255	1.1	22654	0.05	0.99
UMB Bank, National Association	Kansas City	MO	37,246,891	164,346	2,423,126	10.82	728.77	59.71	196,356	1.02	12312	0.51	0.18
Valley National Bank	Wayne	NJ	54,435,500	468,819	6,922,427	11.16	123.08	99.23	233,120	0.96	422	0.01	0.01
Webster Bank, National Association	Stamford	CT	67,468,299	571,499	8,604,868	12.97	170.8	85.67	213,802	0.7	2712	0.03	0.72
Wells Fargo Bank, National Association	Sioux Falls	SD	1,712,535,000	11,629,000	162,354,000	11.87	118.17	62.25	7,610,000	0.87	138000	0.08	1.07
Western Alliance Bank	Phoenix	AZ	65,993,486	273,233	5,263,163	10.21	260.79	95.4	491,761	1.59	11682	0.22	0.22
Zions Bancorporation, National Association	Salt Lake City	UT	87,783,903	508,693	5,631,600	10.56	122.49	66.29	405,824	0.88	0	0	0.77

UMB Bank, n.a.
Capital Markets Division
Regulation F
Quarter Ending June 30, 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	15.54	14.41	12.27	1
Bank of Hawaii	Honolulu	HI	14.01	12.87	7.22	1
Bank of the West	San Francisco	CA	14.17	13.23	10.06	1
Banner Bank	Walla Walla	WA	13.27	12.22	8.95	1
BMO Harris Bank National Association	Chicago	IL	12.63	11.52	8.91	1
BOKF, National Association	Tulsa	OK	11.82	11.02	8.60	1
Cadence Bank	Tupelo	MS	12.99	10.81	8.35	1
Centier Bank	Merrillville	IN	12.65	11.48	10.12	1
City National Bank	Los Angeles	CA	12.66	11.06	7.69	1
City National Bank of Florida	Miami	FL	14.23	13.36	9.75	1
Commerce Bank	Kansas City	MO	12.88	12.18	8.19	1
Fifth Third Bank, National Association	Cincinnati	OH	12.01	10.58	8.61	1
First Financial Bank	Cincinnati	OH	13.19	12.70	9.87	1
First Hawaiian Bank	Honolulu	HI	13.08	11.91	7.50	1
First Horizon Bank	Memphis	TN	12.06	10.91	8.55	1
First Merchants Bank	Muncie	IN	12.29	11.03	9.02	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.62	10.61	8.66	1
First Republic Bank	San Francisco	CA	12.82	11.75	8.59	1
Flagstar Bank, FSB	Troy	MI	14.57	14.04	11.88	1
Flushing Bank	Uniondale	NY	13.67	13.09	10.28	1
Frost Bank	San Antonio	TX	13.28	12.42	6.62	1
Fulton Bank, National Association	Lancaster	PA	13.18	12.16	10.16	1
Glacier Bank	Kalispell	MT	13.32	12.35	8.74	1
HSBC Bank USA, National Association	Tysons	VA	22.04	20.06	12.13	1
INTRUST Bank, National Association	Wichita	KS	12.05	11.20	7.91	1
Israel Discount Bank of New York	New York	NY	13.74	12.92	9.48	1
Kearny Bank	Fairfield	NJ	13.10	12.52	8.70	1
KeyBank National Association	Cleveland	OH	11.72	10.36	8.60	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.14	11.55	8.27	1
Merchants Bank of Indiana	Carmel	IN	NA	NA	12.30	1
MidFirst Bank	Oklahoma City	OK	18.60	17.47	8.83	1
MUFG Union Bank, National Association	San Francisco	CA	18.03	17.31	12.67	1
NBH Bank	Greenwood Village	CO	12.74	11.86	9.07	1
NBT Bank, National Association	Norwich	NY	14.06	12.98	9.53	1
New York Community Bank	Hicksville	NY	11.69	11.26	8.96	1
Old National Bank	Evansville	IN	10.92	10.28	7.81	1
Pacific Western Bank	Beverly Hills	CA	11.77	9.78	8.21	1
Pathward, National Association	Sioux Falls	SD	13.43	12.18	8.22	1
PlainsCapital Bank	Dallas	TX	15.55	14.65	9.67	1
PNC Bank, National Association	Wilmington	DE	12.12	10.43	7.95	1
Sandy Spring Bank	Olney	MD	13.55	12.75	11.66	1
Signature Bank	New York	NY	11.88	10.79	7.92	1
Silicon Valley Bank	Santa Clara	CA	16.05	15.39	7.55	1
State Street Bank and Trust Company	North Quincy	MA	16.70	16.11	6.50	1
Texas Capital Bank	Dallas	TX	13.01	11.64	10.42	1
The Bank of New York Mellon	New York	NY	14.50	14.42	5.76	1
The Huntington National Bank	Columbus	OH	12.53	10.92	8.68	1
The Northern Trust Company	Chicago	IL	11.89	10.97	6.31	1
The Park National Bank	Newark	OH	12.30	10.87	8.83	1
Truist Bank	Charlotte	NC	11.40	9.94	7.88	1
U.S. Bank National Association	Minneapolis	MN	12.25	10.34	7.87	1
UMB Bank, National Association	Kansas City	MO	11.37	10.82	7.62	1
Valley National Bank	Wayne	NJ	11.94	11.16	9.74	1
Webster Bank, National Association	Stamford	CT	14.04	12.97	10.15	1
Wells Fargo Bank, National Association	Sioux Falls	SD	13.79	11.87	8.19	1
Western Alliance Bank	Phoenix	AZ	11.22	10.21	8.00	1
Zions Bancorporation, National Association	Salt Lake City	UT	12.27	10.56	7.40	1

Assets	Sep 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Loans and leases, net of unearned income	19,883,558	17,170,843	16,101,864	13,431,681	12,178,052
LESS: Allowance for loan and lease losses	184,913	194,771	215,973	101,788	103,635
Loans & leases, net of unearned income & allow for loan & lease losses	19,698,645	16,976,072	15,885,891	13,329,893	12,074,417
Loans Held for Sale	2,870	1,277	6,708	7,803	3,192
Securities: Held-to-maturity securities	5,835,187	1,478,476	1,012,004	1,116,102	1,170,646
Securities: Available-for-sale securities	7,138,395	11,999,881	9,406,704	7,447,448	6,542,834
Federal funds sold and SSUAR	716,549	1,215,666	1,650,335	1,578,345	627,001
Trading assets	8,800	27,935	31,104	33,877	50,390
Interest-bearing balances	1,738,003	8,811,903	3,187,434	1,253,727	1,032,809
Total Earning Assets	35,138,449	40,511,210	31,180,180	24,767,195	21,501,289
Cash and balances due	388,556	413,212	430,026	472,215	654,660
Premises and fixed assets (including capitalized leases)	210,206	214,844	224,719	229,585	222,319
Other real estate owned	68	-	4,740	2,935	3,338
Intangible assets: Goodwill	155,167	148,154	126,255	131,031	116,356
Other assets	1,422,065	1,104,865	1,010,062	754,674	639,788
Total assets	37,314,511	42,392,285	32,975,982	26,357,635	23,137,750
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	14,085,537	16,552,459	10,061,012	7,110,108	6,890,681
Deposits: In domestic offices: Interest-bearing	17,929,459	19,257,285	17,171,228	14,651,664	12,600,483
Total Deposits	32,014,996	35,809,744	27,232,240	21,761,772	19,491,164
Federal funds purchased and SPUAR	2,314,168	3,238,435	2,315,497	1,897,031	1,519,450
Trading liabilities	-	-	-	-	-
Other borrowed money	-	-	-	27,119	13,342
Other liabilities	496,063	373,879	525,686	332,994	179,712
Total liabilities	34,825,227	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	1,024,822	849,822	849,822	750,818	750,818
Retained earnings	2,206,697	1,967,146	1,704,062	1,479,262	1,258,047
Accumulated other comprehensive income	(763,485)	132,009	327,425	87,389	(96,033)
Total equity capital	2,489,284	2,970,227	2,902,559	2,338,719	1,934,082
Total liabilities and equity capital	37,314,511	42,392,285	32,975,982	26,357,635	23,137,750
Income Statement					
Interest Income	Sep 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Interest - Loans	536,490	619,518	586,167	638,143	560,173
Interest - Govt Sec	11,901	2,904	3,305	8,317	1,016
Interest - State & Muni Sec	112,712	110,451	93,230	90,855	78,314
Interest - Fed Funds	12,003	10,047	11,839	13,843	4,808
Interest - Other	96,600	117,400	113,500	111,134	87,662
Total interest income	769,706	860,320	808,041	862,292	731,973
Interest - Deposits	70,069	26,411	58,214	154,193	92,101
Interest - Federal funds and Other Borrowed Money	22,429	7,261	11,973	32,767	24,674
Total interest expense	92,498	33,672	70,187	186,960	116,775
Net interest income	677,208	826,648	737,854	675,332	615,198
Provision for loan and lease losses	28,900	20,000	127,890	32,850	70,750
Trust income	91,630	118,131	98,385	86,352	79,562
Service Charge Income	66,082	86,895	84,604	83,740	85,410
Other Income	134,623	147,284	151,114	149,151	136,057
Total noninterest income	292,335	352,310	334,103	319,243	301,029
Realized gains (losses) on securities	-	7,817	6,980	3,218	578
Salaries & employee benefits	299,092	384,469	377,991	348,440	314,793
Premises and fixed assets	50,527	67,926	67,332	66,358	63,386
Other noninterest expense	242,751	276,948	268,764	258,960	246,378
Total noninterest expense	592,370	729,343	714,087	673,758	624,557
Income before holding gain (loss) equity sec, inc tax, discount ops	348,273	437,432	236,960	291,185	221,498
Unrealized holding gains (losses) equity securities not held for trading	(3,941)	(15,695)	108,769	34	(40)
Applicable income taxes	59,781	78,653	54,215	27,504	28,437
Income before discontinued operations	284,551	343,084	291,514	263,715	193,021
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	284,551	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	284,551	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	(895,494)	(195,416)	240,036	183,422	(38,655)
Other adjustments to equity capital	175,000	-	92,961	-	13
Equity capital end of current period	2,489,284	2,970,227	2,902,559	2,338,719	1,934,082

Loan Composition	Sep 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Real Estate - Construction	1,245,602	809,249	798,896	842,346	792,565
Real Estate - Farm	516,591	480,269	502,462	440,735	464,835
Real Estate - Resident	2,657,916	2,336,844	1,968,439	1,419,230	1,256,416
Real Estate - Other	5,351,162	4,992,141	4,624,639	3,887,948	3,249,347
Loans to finance agricultural production	182,139	154,343	161,581	190,914	212,654
Commercial and industrial loans	9,309,868	7,762,264	7,521,704	6,057,029	5,586,159
Loans to individuals: Credit cards	186,072	181,526	189,338	226,742	230,982
Loans to individuals: Other consumer loans	134,303	127,670	117,182	131,191	143,976
Other loans	300,822	325,647	221,918	241,371	239,062
Lease financing receivables	1,953	2,167	2,413	1,978	5,248
Total loans and leases	19,886,428	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	3,940	10,791	8,564	11,383	9,824
ALLL: LESS: Charge-offs	41,619	55,663	28,689	46,080	77,543
ALLL: Provision for loan and lease losses	27,821	23,670	128,400	32,850	70,750
ALLL: Adjustments	-	-	5,910	-	-
ALLL: Balance at end of current period	184,913	194,771	215,973	101,788	103,635

ALLL/Gross Loans	0.93%	1.13%	1.36%	0.76%	0.85%
Net Charge-Offs/Gross Loans	0.28%	0.32%	0.18%	0.34%	0.64%
Recoveries/ Charge-Offs	12.66%	19.39%	29.85%	24.70%	12.67%
Provision for Loan Losses/Gross Loans	0.19%	0.14%	0.79%	0.24%	0.58%

	30-89	90+	Non Accrual		
Real Estate	3,971	-	7,396		
Commercial and industrial loans	5,054	1,447	11,488		
Loans to individuals	1,319	1,066	908		
Other loans	2,857	-	25		
	13,201	2,513	19,817		

Past Due/Gross Loans	0.08%				
Non Accrual/ Gross Loans	0.10%				
Non Accrual + OREO/TCE+ALLL	0.79%				

Return on Average Equity					
Net Income before Security Gains	14.70%	11.46%	10.91%	12.04%	10.48%
Net Income	14.70%	11.72%	11.17%	12.19%	10.51%
Return on Average Assets					
Net Income before Security Gains	1.02%	0.95%	1.00%	1.10%	0.93%
Net Income	1.02%	0.98%	1.02%	1.12%	0.93%
Net Interest Margin					
Tax Equivalent	2.59%	2.54%	2.82%	3.12%	3.22%

Salaries/(Income-Interest Expense)	30.85%	32.61%	35.26%	35.03%	34.36%
Other Income/Salaries	97.74%	91.64%	88.39%	91.62%	95.63%
Equity/Assets	6.67%	7.01%	8.80%	8.87%	8.36%
Dividend Payout	15.81%	23.32%	19.72%	16.12%	18.78%
PAT Growth	11.42%	17.69%	10.54%	36.63%	9.75%
Asset Growth	-16.01%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	-17.73%	0.00%	0.00%	0.00%	0.00%
Equity Growth	-21.65%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	17.16%	17.98%	22.88%	9.45%	12.84%
Efficiency Ratio	59.61%	60.18%	64.56%	65.81%	66.35%

Deposit Analysis					
Loans/Deposits	61.53%	47.41%	58.33%	61.25%	61.95%
Equity/Deposits	7.78%	8.29%	10.66%	10.75%	9.92%
Non-Interest Bearing/Total Deposits	44.00%	46.22%	36.95%	32.67%	35.35%
Interest Bearing/Total Deposits	56.00%	53.78%	63.05%	67.33%	64.65%
Deposit Growth	-10.60%	0.00%	0.00%	0.00%	0.00%

Capital Ratios					
Tier 1 Leverage Ratio	8.59%	7.26%	8.28%	8.62%	8.85%
Common Equity Tier 1 Capital Ratio	11.27%	11.53%	11.92%	11.36%	11.64%
Tier 1 Risk-based Capital Ratio	11.27%	11.53%	11.92%	11.36%	11.64%
Total Risk-based Capital Ratio	11.87%	12.24%	12.81%	11.91%	12.29%