



May 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 December 31, 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 March 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	11.80 %
Total Risk-based Capital Ratio	12.61 %
Tier 1 Leverage Ratio	7.81 %

* 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 December 31, 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	24,094,996	244,422	2,822,477	11.74	229.38	78.64	228,051	1.01	11395	0.4	0.68
Bank of Hawaii	Honolulu	HI	20,574,716	216,252	1,290,455	11.43	266.5	65.78	145,331	0.75	2332	0.18	0.69
Bank of the West	San Francisco	CA	96,057,998	841,620	14,025,894	13.73	128.65	76.04	593,610	0.62	8495	0.06	1.07
Banner Bank	Walla Walla	WA	14,742,680	164,434	1,723,533	12.14	483.6	79.87	120,956	0.89	816	0.05	0.32
BMO Harris Bank National Association	Chicago	IL	153,847,049	1,188,203	18,116,555	12.44	86.44	67.77	927,181	0.62	12666	0.07	1.56
BOKF, National Association	Tulsa	OK	46,483,210	388,640	5,079,336	11.66	124.1	63.73	451,217	0.94	25546	0.5	1.42
Centier Bank	Merrillville	IN	5,684,149	67,690	550,650	11.41	NM	102.05	72,046	1.38	12467	2.26	0.35
City National Bank	Los Angeles	CA	76,261,355	532,444	6,392,479	11.07	364.2	78.61	430,792	0.61	0	0	0.28
City National Bank of Florida	Miami	FL	18,615,521	137,189	2,047,061	14.64	138.43	83.26	110,358	0.64	796	0.04	0.8
Commerce Bank	Kansas City	MO	32,808,565	220,834	3,077,233	12.19	142.25	60.38	361,098	1.24	2919	0.09	0.95
Fifth Third Bank, National Association	Cincinnati	OH	203,174,120	2,452,468	24,405,347	12.28	154.73	68.66	1,561,861	0.82	20809	0.09	1.39
First Financial Bank	Cincinnati	OH	15,898,051	175,679	2,344,668	12.96	202.26	80.12	174,841	1.14	1287	0.05	0.09
First Hawaiian Bank	Honolulu	HI	22,662,246	208,454	2,726,497	12.34	759.42	69.06	191,580	0.88	0	0	0.2
First Horizon Bank	Memphis	TN	83,885,052	963,311	8,478,928	10.93	164.75	83.64	927,815	1.45	16612	0.2	0.24
First Merchants Bank	Muncie	IN	14,044,203	130,648	1,926,269	12.45	205.54	80.98	157,973	1.18	940	0.05	0.68
First National Bank of Pennsylvania	Pittsburgh	PA	37,335,270	362,777	4,983,597	10.71	166.81	86.65	308,432	0.84	8590	0.17	0.83
First Republic Bank	San Francisco	CA	142,502,134	635,019	11,750,646	11.18	325.01	97.96	1,064,151	0.82	0	0	0
Flagstar Bank, FSB	Troy	MI	31,013,209	252,491	2,542,668	10.77	47.25	122.85	566,229	2.11	8242	0.32	0.34
Flushing Bank	Uniondale	NY	7,977,360	45,153	726,802	11.65	131.9	108.78	41,852	0.57	0	0	0
Frost Bank	San Antonio	TX	42,428,110	263,177	4,148,584	12.77	428.29	49.33	341,323	0.91	850	0.02	0.33
Fulton Bank, National Association	Lancaster	PA	25,756,621	277,567	3,045,572	12.95	136.22	90.22	212,019	0.88	4178	0.14	0.17
Glacier Bank	Kalispell	MT	18,492,383	158,243	2,369,041	12.91	284.7	75.85	275,703	1.7	1182	0.05	0.07
Great Western Bank	Sioux Falls	SD	12,809,603	308,794	1,136,606	12.66	95.47	83.44	-670,738	-5.28	18085	1.59	3.56
HSBC Bank USA, National Association	McLean	VA	197,980,343	1,014,651	21,842,978	18.68	46.66	40.29	-776,503	-0.39	2728	0.01	3.38
INTRUST Bank, National Association	Wichita	KS	7,511,550	44,281	491,629	10.82	41.91	64.32	56,812	0.83	190	0.04	2.68
Israel Discount Bank of New York	New York	NY	11,010,035	116,426	1,144,134	13.96	204.96	80.7	57,774	0.55	0	0	0.78
Kearny Bank	Fairfield	NJ	7,316,961	63,386	1,012,820	18.32	79.64	90.32	51,408	0.73	178	0.02	0.02
KeyBank National Association	Cleveland	OH	168,974,607	1,662,780	17,645,350	11.07	169.93	74.33	1,422,005	0.89	109394	0.62	1.05
Manufacturers and Traders Trust Company	Buffalo	NY	142,219,684	1,734,061	15,923,968	10.9	81.83	81.25	1,325,594	0.98	34308	0.22	2.14
MetaBank, National Association	Sioux Falls	SD	7,271,739	72,389	900,168	12.89	136.81	57.66	114,443	1.57	0	0	1.47
MidFirst Bank	Oklahoma City	OK	29,602,861	215,212	2,022,300	15.68	247.38	125.68	400,157	1.57	12495	0.62	0.56
MUFG Union Bank, National Association	San Francisco	CA	132,111,226	1,258,522	15,805,762	15.62	137.66	79.03	-38,124	-0.03	251	0	1.11
NBH Bank	Greenwood Village	CO	6,656,382	59,777	725,002	12.69	174.11	79.63	94,616	1.51	4730	0.65	0.77
NBT Bank, National Association	Norwich	NY	10,841,317	110,000	1,306,735	13.67	188.23	82.12	101,337	0.97	1458	0.11	0.76
New York Community Bancorp, Inc.	Westbury	NY	56,306,120	194,043	6,841,644	10.95	NA	132.57	511,109	0.95	1769	0.03	NA
Old National Bank	Evansville	IN	22,855,667	131,388	3,037,930	12.23	77.15	80.91	241,806	1.12	1140	0.04	1.14
Pacific Western Bank	Beverly Hills	CA	29,454,911	348,189	3,864,728	11.73	330.42	76.13	-1,226,284	-4.46	13198	0.34	0.55
People's United Bank, National Association	Bridgeport	CT	62,863,459	425,100	7,600,340	11.48	94.49	83.77	241,235	0.4	6816	0.09	1.03
PNC Bank, National Association	Wilmington	DE	463,097,309	5,361,394	46,007,120	10.98	149.01	63.93	2,837,930	0.65	41255	0.09	1.43
Signature Bank	New York	NY	73,888,344	508,299	5,826,909	11.2	139.99	77.76	528,359	0.87	0	0	0.74
Silicon Valley Bank	Santa Clara	CA	113,839,098	447,765	7,068,964	10.7	417.96	43.78	826,243	0.99	1179	0.02	0.24
State Street Bank and Trust Company	Boston	MA	311,181,000	122,000	26,203,000	15.32	NA	11.38	2,444,000	0.92	0	0	0
Texas Capital Bank, National Association	Dallas	TX	37,708,641	254,615	2,917,285	10.04	197.44	79.56	78,500	0.21	0	0	0.52
The Bank of New York Mellon	New York	NY	386,515,000	320,000	29,256,000	17.09	347.83	7.49	2,360,000	0.71	1000	0	0.36
The Huntington National Bank	Columbus	OH	122,837,617	1,814,252	12,125,075	11.97	153.7	79.93	980,069	0.84	3883	0.03	1.39
The Northern Trust Company	Chicago	IL	169,571,085	190,680	10,796,930	13.02	122.84	23.05	1,226,041	0.9	660	0.01	0.46
The Park National Bank	Newark	OH	9,249,291	84,321	958,630	10.66	63.53	91.6	123,730	1.35	838	0.09	1.85
Truist Bank	Charlotte	NC	498,944,000	4,940,000	65,531,000	11.03	248.12	76.07	4,128,000	0.85	67000	0.1	0.67
U.S. Bank National Association	Minneapolis	MN	544,774,160	7,314,229	52,588,714	11.51	191.69	69.21	4,960,627	0.96	24106	0.05	1.23
UMB Bank, National Association	Kansas City	MO	32,975,982	215,973	2,902,559	11.92	243.96	59.15	291,514	1.03	4740	0.16	0.58
Webster Bank, National Association	Waterbury	CT	32,623,400	359,431	3,338,715	12.46	118.21	78.35	245,256	0.76	2134	0.06	1.35
Wells Fargo Bank, National Association	Sioux Falls	SD	1,767,808,000	18,220,000	170,894,000	13.83	123.84	60.17	3,455,000	0.2	173000	0.1	1.62
Western Alliance Bank	Phoenix	AZ	36,574,817	278,954	3,414,497	9.88	175.63	84.04	487,275	1.56	1436	0.04	0.59
Zions Bancorporation, National Association	Salt Lake City	UT	81,479,376	776,529	7,885,967	11.78	138.48	76.89	539,014	0.71	3965	0.05	1.03

UMB Bank, n.a.
Investment Banking Division
Regulation F
Quarter Ending December 31, 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	14.48	11.74	8.67	1
Bank of Hawaii	Honolulu	HI	12.69	11.43	6.35	1
Bank of the West	San Francisco	CA	14.98	13.73	10.29	1
Banner Bank	Walla Walla	WA	13.39	12.14	9.22	1
BMO Harris Bank National Association	Chicago	IL	14.15	12.44	9.46	1
BOKF, National Association	Tulsa	OK	12.89	11.66	8.04	1
Centier Bank	Merrillville	IN	12.66	11.41	9.59	1
City National Bank	Los Angeles	CA	13.02	11.07	7.49	1
City National Bank of Florida	Miami	FL	15.79	14.64	9.89	1
Commerce Bank	Kansas City	MO	13.30	12.19	8.36	1
Fifth Third Bank, National Association	Cincinnati	OH	14.17	12.28	8.85	1
First Financial Bank	Cincinnati	OH	13.92	12.96	10.14	1
First Hawaiian Bank	Honolulu	HI	13.60	12.34	7.92	1
First Horizon Bank	Memphis	TN	12.52	10.93	8.36	1
First Merchants Bank	Muncie	IN	13.70	12.45	9.59	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.64	10.71	8.19	1
First Republic Bank	San Francisco	CA	12.55	11.18	8.14	1
Flagstar Bank, FSB	Troy	MI	11.75	10.77	8.12	1
Flushing Bank	Uniondale	NY	12.30	11.65	9.27	1
Frost Bank	San Antonio	TX	13.76	12.77	7.63	1
Fulton Bank, National Association	Lancaster	PA	14.13	12.95	10.11	1
Glacier Bank	Kalispell	MT	14.06	12.91	9.56	1
Great Western Bank	Sioux Falls	SD	13.92	12.66	9.69	1
HSBC Bank USA, National Association	McLean	VA	21.05	18.68	10.34	1
INTRUST Bank, National Association	Wichita	KS	11.79	10.82	7.00	1
Israel Discount Bank of New York	New York	NY	15.21	13.96	10.23	1
Kearny Bank	Fairfield	NJ	19.23	18.32	11.30	1
KeyBank National Association	Cleveland	OH	13.09	11.07	8.80	1
Manufacturers and Traders Trust Company	Buffalo	NY	12.62	10.90	8.27	1
MetaBank, National Association	Sioux Falls	SD	14.14	12.89	8.60	1
MidFirst Bank	Oklahoma City	OK	16.93	15.68	7.96	1
MUFG Union Bank, National Association	San Francisco	CA	16.68	15.62	11.12	1
NBH Bank	Greenwood Village	CO	13.82	12.69	9.23	1
NBT Bank, National Association	Norwich	NY	14.93	13.67	9.95	1
New York Community Bancorp, Inc.	Westbury	NY	12.97	10.95	8.52	1
Old National Bank	Evansville	IN	12.90	12.23	8.67	1
Pacific Western Bank	Beverly Hills	CA	12.99	11.73	9.53	1
People's United Bank, National Association	Bridgeport	CT	12.76	11.48	8.66	1
PNC Bank, National Association	Wilmington	DE	13.23	10.98	7.85	1
Signature Bank	New York	NY	13.54	11.20	8.55	1
Silicon Valley Bank	Santa Clara	CA	11.49	10.70	6.43	1
State Street Bank and Trust Company	Boston	MA	16.30	15.32	6.64	1
Texas Capital Bank, National Association	Dallas	TX	11.67	10.04	7.36	1
The Bank of New York Mellon	New York	NY	17.30	17.09	6.45	1
The Huntington National Bank	Columbus	OH	13.58	11.97	8.94	1
The Northern Trust Company	Chicago	IL	14.48	13.02	7.04	1
The Park National Bank	Newark	OH	12.16	10.66	8.59	1
Truist Bank	Charlotte	NC	13.00	11.03	8.70	1
U.S. Bank National Association	Minneapolis	MN	13.67	11.51	8.42	1
UMB Bank, National Association	Kansas City	MO	12.81	11.92	8.28	1
Webster Bank, National Association	Waterbury	CT	13.71	12.46	8.65	1
Wells Fargo Bank, National Association	Sioux Falls	SD	16.00	13.83	8.65	1
Western Alliance Bank	Phoenix	AZ	11.62	9.88	8.96	1
Zions Bancorporation, National Association	Salt Lake City	UT	14.07	11.78	8.34	1

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

	Mar 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Assets					
Loans and leases, net of unearned income	16,497,352	16,101,864	13,431,681	12,178,052	11,280,420
LESS: Allowance for loan and lease losses	202,814	215,973	101,788	103,635	100,604
Loans & leases, net of unearned income & allow for loan & lease losses	16,294,538	15,885,891	13,329,893	12,074,417	11,179,816
Loans Held for Sale	10,275	6,708	7,803	3,192	1,460
Securities: Held-to-maturity securities	1,039,711	1,012,004	1,116,102	1,170,646	1,261,014
Securities: Available-for-sale securities	9,855,131	9,406,704	7,447,448	6,542,834	6,257,412
Federal funds sold and SSUAR	1,629,813	1,650,335	1,578,345	627,001	191,601
Trading assets	25,329	31,104	33,877	50,390	48,606
Interest-bearing balances	3,830,763	3,187,434	1,253,727	1,032,809	1,337,509
Total Earning Assets	32,685,560	31,180,180	24,767,195	21,501,289	20,277,418
Cash and balances due	386,622	430,026	472,215	654,660	391,340
Premises and fixed assets (including capitalized leases)	220,435	224,719	229,585	222,319	216,124
Other real estate owned	4,740	4,740	2,935	3,338	1,501
Intangible assets: Goodwill	151,036	126,255	131,031	116,356	119,227
Other assets	960,891	1,010,062	754,674	639,788	552,328
Total assets	34,409,284	32,975,982	26,357,635	23,137,750	21,557,938
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	11,806,864	10,061,012	7,110,108	6,890,681	7,128,735
Deposits: In domestic offices: Interest-bearing	16,676,376	17,171,228	14,651,664	12,600,483	11,184,055
Total Deposits	28,483,240	27,232,240	21,761,772	19,491,164	18,312,790
Federal funds purchased and SPUAR	2,759,818	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	351,833	525,686	332,994	179,712	156,960
Total liabilities	31,594,891	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	1,770,238	1,704,062	1,479,262	1,258,047	1,088,349
Accumulated other comprehensive income	173,083	327,425	87,389	(96,033)	(44,464)
Total equity capital	2,814,393	2,902,559	2,338,719	1,934,082	1,815,953
Total liabilities and equity capital	34,409,284	32,975,982	26,357,635	23,137,750	21,557,938
Income Statement					
Interest Income					
Interest - Loans	150,237	586,167	638,143	560,173	462,137
Interest - Govt Sec	734	3,305	8,317	1,016	1,204
Interest - State & Muni Sec	23,547	93,230	90,855	78,314	67,843
Interest - Fed Funds	2,821	11,839	13,843	4,808	3,700
Interest - Other	28,368	113,500	111,134	87,662	82,575
Total interest income	205,707	808,041	862,292	731,973	617,459
Interest - Deposits	6,798	58,214	154,193	92,101	36,354
Interest - Federal funds and Other Borrowed Money	1,994	11,973	32,767	24,674	17,950
Total interest expense	8,792	70,187	186,960	116,775	54,304
Net interest income	196,915	737,854	675,332	615,198	563,155
Provision for loan and lease losses	(7,500)	127,890	32,850	70,750	41,000
Trust income	27,716	98,385	86,352	79,562	74,236
Service Charge Income	22,159	84,604	83,740	85,410	88,958
Other Income	34,422	151,114	149,151	136,057	140,876
Total noninterest income	84,297	334,103	319,243	301,029	304,070
Realized gains (losses) on securities	2,720	6,980	3,218	578	4,192
Salaries & employee benefits	95,150	377,991	348,440	314,793	308,347
Premises and fixed assets	16,886	67,332	66,358	63,386	60,904
Other noninterest expense	60,343	268,764	258,960	246,378	230,075
Total noninterest expense	172,379	714,087	673,758	624,557	599,326
Income before holding gain (loss) equity sec, inc tax, discont ops	119,053	236,960	291,185	221,498	231,091
Unrealized holding gains (losses) equity securities not held for trading	(16,236)	108,769	34	(40)	-
Applicable income taxes	21,641	54,215	27,504	28,437	55,218
Income before discontinued operations	81,176	291,514	263,715	193,021	175,873
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	81,176	291,514	263,715	193,021	175,873
Report of changes in Equity					
Equity capital most recently rptd 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	81,176	291,514	263,715	193,021	175,873
Changes incident to business combinations, net	-	(3,171)	-	-	-
LESS: Cash dividends declared on common stock	15,000	57,500	42,500	36,250	35,000

Other comprehensive income	(154,342)	240,036	183,422	(38,655)	12,754
Other adjustments to equity capital	-	92,961	-	13	-
Equity capital end of current period	2,814,393	2,902,559	2,338,719	1,934,082	1,815,953

Loan Composition	Mar 2021	Dec 2020	Dec 2019	Dec 2018	Dec 2017
Real Estate - Construction	864,177	798,896	842,346	792,565	717,849
Real Estate - Farm	494,182	502,462	440,735	464,835	475,147
Real Estate - Resident	2,026,078	1,968,439	1,419,230	1,256,416	1,288,430
Real Estate - Other	4,808,610	4,624,639	3,887,948	3,249,347	3,088,373
Loans to finance agricultural production	144,516	161,581	190,914	212,654	236,185
Commercial and industrial loans	7,657,629	7,521,704	6,057,029	5,586,159	4,852,054
Loans to individuals: Credit cards	173,422	189,338	226,742	230,982	252,697
Loans to individuals: Other consumer loans	119,960	117,182	131,191	143,976	130,389
Other loans	216,672	221,918	241,371	239,062	216,789
Lease financing receivables	2,381	2,413	1,978	5,248	23,967
Total loans and leases	16,507,627	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	218,583	101,788	103,635	100,604	91,649
ALLL: Recoveries	1,292	8,564	11,383	9,824	6,561
ALLL: LESS: Charge-offs	6,602	28,689	46,080	77,543	38,606
ALLL: Provision for loan and lease losses	(7,500)	127,890	32,850	70,750	41,000
ALLL: Adjustments	-	9,030	-	-	-
ALLL: Balance at end of current period	205,773	218,583	101,788	103,635	100,604
ALLL/Gross Loans	1.25%	1.36%	0.76%	0.85%	0.89%
Net Charge-Offs/Gross Loans	0.16%	0.18%	0.34%	0.64%	0.34%
Recoveries/ Charge-Offs	79.37%	29.85%	24.70%	12.67%	16.99%
Provision for Loan Losses/Gross Loans	-0.18%	0.79%	0.24%	0.58%	0.36%

	30-89	90+	Non Accrual		
Real Estate	13,945	294	23,265		
Commercial and industrial loans	3,512	160	52,667		
Loans to individuals	1,294	1,318	772		
Other loans	108	1	2		
	18,859	1,773	76,706		
Past Due/Gross Loans	0.13%				
Non Accrual/ Gross Loans	0.46%				
Non Accrual + OREO/TCE+ALLL	2.84%				

Return on Average Equity					
Net Income before Security Gains	11.12%	10.91%	12.04%	10.48%	9.72%
Net Income	11.51%	11.17%	12.19%	10.51%	9.96%
Return on Average Assets					
Net Income before Security Gains	0.97%	1.00%	1.10%	0.93%	0.85%
Net Income	1.00%	1.02%	1.12%	0.93%	0.88%
Net Interest Margin					
Tax Equivalent	2.63%	2.82%	3.12%	3.22%	3.11%
Salaries/(Income-Interest Expense)	33.84%	35.26%	35.03%	34.36%	35.56%
Other Income/Salaries	88.59%	88.39%	91.62%	95.63%	98.61%
Equity/Assets	8.18%	8.80%	8.87%	8.36%	8.42%
Dividend Payout	18.48%	19.72%	16.12%	18.78%	19.90%
PAT Growth	4712.02%	10.54%	36.63%	9.75%	17.60%
Asset Growth	17.63%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	19.58%	0.00%	0.00%	0.00%	0.00%
Equity Growth	-12.32%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	18.18%	22.88%	9.45%	12.84%	23.89%
Efficiency Ratio	59.50%	64.56%	65.81%	66.35%	65.69%

Deposit Analysis					
Loans/Deposits	57.21%	58.33%	61.25%	61.95%	61.05%
Equity/Deposits	9.88%	10.66%	10.75%	9.92%	9.92%
Non-Interest Bearing/Total Deposits	41.45%	36.95%	32.67%	35.35%	38.93%
Interest Bearing/Total Deposits	58.55%	63.05%	67.33%	64.65%	61.07%
Deposit Growth	4.59%	0.00%	0.00%	0.00%	0.00%

Capital Ratios					
Tier 1 Leverage Ratio	7.81%	8.28%	8.62%	8.85%	8.57%
Common Equity Tier 1 Capital Ratio	11.80%	11.92%	11.36%	11.64%	11.19%
Tier 1 Risk-based Capital Ratio	11.80%	11.92%	11.36%	11.64%	11.19%
Total Risk-based Capital Ratio	12.61%	12.81%	11.91%	12.29%	11.85%