



May 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 December 31, 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 March 31, 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	11.36 %
Total Risk-based Capital Ratio	12.02 %
Tier 1 Leverage Ratio	7.19 %

* 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

928 Grand Boulevard
Kansas City, Missouri 64106

816.860.7200
816.860.4829 Fax
866.651.9262 Toll Free

umb.com

UMB Bank, n.a.
Capital Markets Division
Fed Funds Matrix
Quarter Ending December 31, 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	9,386,736	92,584	1,220,367	14.6	154.8	96.24	70,867	0.86	0	0	0
Bank of Hawaii	Honolulu	HI	22,754,563	157,821	1,586,473	13.47	212.64	60.32	254,734	1.15	2332	0.15	0.62
Bank of the West	San Francisco	CA	104,790,698	745,005	13,512,364	14.16	146.47	64.13	974,457	0.99	5160	0.04	0.86
Banner Bank	Walla Walla	WA	16,798,536	132,099	1,801,763	12.64	478.79	63.61	212,499	1.32	852	0.05	0.29
BMO Harris Bank National Association	Chicago	IL	166,652,719	884,991	16,854,456	11.76	109.35	63.75	1,756,918	1.08	2341	0.01	0.91
BOKF, National Association	Tulsa	OK	50,093,398	256,421	4,951,405	11.28	114.03	48.94	606,380	1.22	17480	0.35	1.12
Cadence Bank	Tupelo	MS	47,665,560	446,415	5,247,987	11.61	347.6	68.36	195,162	0.65	16637	0.32	0.41
Centier Bank	Merrillville	IN	6,193,839	63,115	608,733	11.79	NM	91.69	84,621	1.44	0	0	0.12
City National Bank	Los Angeles	CA	93,227,302	516,491	7,199,846	11.58	477.66	68.85	487,008	0.57	0	0	0.18
City National Bank of Florida	Miami	FL	21,891,494	129,543	2,202,375	14.22	204.52	72.85	244,843	1.2	1183	0.05	0.48
Commerce Bank	Kansas City	MO	36,515,611	150,044	2,997,301	12.4	229.56	50.51	508,431	1.5	2224	0.07	0.43
Fifth Third Bank, National Association	Cincinnati	OH	209,696,785	1,892,292	22,964,184	10.9	154.65	66.06	2,871,974	1.41	23593	0.1	1.05
First Financial Bank	Cincinnati	OH	16,244,199	131,992	2,445,755	13.02	244.46	72.08	227,030	1.43	98	0	0.01
First Hawaiian Bank	Honolulu	HI	24,992,103	157,262	2,642,929	12.14	550.25	59.38	271,636	1.11	175	0.01	0.22
First Horizon Bank	Memphis	TN	88,758,641	670,124	8,676,040	11.22	158.05	74.07	1,112,761	1.28	4472	0.05	0.06
First Merchants Bank	Muncie	IN	15,432,095	195,397	1,896,393	11.48	451.63	71.97	215,302	1.45	558	0.03	0.47
First National Bank of Pennsylvania	Pittsburgh	PA	39,468,318	342,533	5,165,436	10.71	247.36	78.73	415,896	1.08	7065	0.14	0.54
First Republic Bank	San Francisco	CA	181,087,209	693,649	15,897,620	12.56	457.54	86.33	1,478,116	0.89	0	0	0
Flagstar Bank, FSB	Troy	MI	25,437,685	154,206	2,862,771	13.96	37.9	107.61	549,267	1.95	6442	0.23	0.24
Flushing Bank	Uniondale	NY	8,047,301	37,135	843,866	13.58	134.09	103.71	97,908	1.2	0	0	0
Frost Bank	San Antonio	TX	50,953,666	248,666	4,215,635	12.72	460.33	37.79	452,090	0.99	3391	0.08	0.32
Fulton Bank, National Association	Lancaster	PA	25,647,791	249,001	2,872,271	11.96	145.26	83.79	316,797	1.22	1817	0.06	0.08
Glacier Bank	Kalispell	MT	25,919,785	172,665	3,188,211	12.56	248.23	62.88	298,336	1.4	0	0	0
Great Western Bank	Sioux Falls	SD	13,339,325	236,320	1,298,000	15.32	115.03	69	209,990	1.61	17840	1.37	2.72
HSBC Bank USA, National Association	Tysons	VA	187,956,756	446,619	20,618,016	20.09	25.48	37.79	813,279	0.42	1994	0.01	2.78
INTRUST Bank, National Association	Wichita	KS	8,012,849	43,817	531,174	11.59	47.65	49.47	67,582	0.91	0	0	2.59
Investors Bank	Short Hills	NJ	27,781,823	240,681	2,597,665	11.31	210.81	106.67	312,038	1.17	1186	0.05	0.05
Israel Discount Bank of New York	New York	NY	12,951,745	96,610	1,149,412	12.47	369.3	75.68	92,271	0.8	0	0	0.31
Kearny Bank	Fairfield	NJ	7,183,862	48,216	840,582	14.21	59.67	86.49	74,105	1.02	658	0.08	0.1
KeyBank National Association	Cleveland	OH	183,977,708	1,088,916	17,019,361	10.75	178.43	67.81	2,596,619	1.46	20076	0.12	0.6
Manufacturers and Traders Trust Company	Buffalo	NY	154,652,526	1,467,630	16,754,523	11.98	64.6	69.42	1,840,500	1.21	23553	0.14	2.42
Merchants Bank of Indiana	Carmel	IN	10,994,199	29,560	1,097,027	NA	682.21	107.15	226,430	2.29	0	0	0
MetaBank, National Association	Sioux Falls	SD	7,615,596	67,623	915,136	12.91	169.43	56.98	180,863	2.19	0	0	1.07
MidFirst Bank	Oklahoma City	OK	32,127,026	179,800	2,842,369	17.62	281.65	135.92	809,862	2.59	12418	0.44	0.44
MUFG Union Bank, National Association	San Francisco	CA	127,858,876	756,699	16,658,053	16.68	102.18	78.98	1,135,510	0.86	251	0	0.91
NBH Bank	Greenwood Village	CO	7,187,889	49,694	746,135	12.5	279.35	73.4	100,866	1.46	7005	0.94	0.53
NBT Bank, National Association	Norwich	NY	11,919,970	92,000	1,316,133	13.36	214.65	72.54	149,933	1.3	167	0.01	0.56
New York Community Bank	Hicksville	NY	59,482,686	199,204	7,524,925	11.95	408	129.94	631,102	1.1	3248	0.04	0.06
Old National Bank	Evansville	IN	24,354,109	107,341	3,053,575	12.34	83.5	73.01	291,312	1.23	1917	0.06	0.96
Pacific Western Bank	Beverly Hills	CA	40,359,058	200,564	4,190,241	9.56	234.37	65.23	582,704	1.65	12594	0.3	0.33
People's United Bank, National Association	Bridgeport	CT	64,463,869	343,600	7,775,653	12.93	84.19	69.79	633,043	0.99	1411	0.02	1.07
PlainsCapital Bank	Dallas	TX	15,019,689	91,177	1,721,779	16	178.26	70.36	386,938	2.72	2833	0.16	0.59
PNC Bank, National Association	Wilmington	DE	551,902,526	4,867,971	52,585,491	11.05	124.95	62.65	5,064,842	1.05	20532	0.04	1.3
Sandy Spring Bank	Olney	MD	12,586,611	109,143	1,620,432	12.98	228.48	93.66	241,467	1.89	1034	0.06	0.08
Signature Bank	New York	NY	118,445,427	474,389	7,840,618	10.51	88.04	61.47	918,441	0.95	0	0	0.83
Silicon Valley Bank	Santa Clara	CA	208,581,000	423,000	14,795,000	14.89	338.4	34.62	1,294,000	0.79	1000	0.01	0.19
State Street Bank and Trust Company	Boston	MA	311,063,000	87,000	27,821,000	17.37	NA	12.52	2,657,000	0.9	0	0	0
Texas Capital Bank	Dallas	TX	34,726,171	211,866	3,142,396	11.9	292.22	79.92	268,939	0.7	0	0	0.32
The Bank of New York Mellon	New York	NY	356,225,000	177,000	28,398,000	16.47	224.05	9.95	2,243,000	0.61	1000	0	0.26
The Huntington National Bank	Columbus	OH	173,414,362	2,030,159	18,892,169	11.06	167.96	77.55	1,491,415	0.99	9261	0.05	1.04
The Northern Trust Company	Chicago	IL	183,743,482	138,424	11,118,965	12.02	99.75	25.03	1,554,443	1	2951	0.03	0.35
The Park National Bank	Newark	OH	9,535,304	83,111	1,009,234	11.05	82.67	84.2	159,461	1.63	181	0.02	1.46
Truist Bank	Charlotte	NC	528,514,000	3,647,000	64,976,000	10.5	205.7	67.8	5,569,000	1.09	62000	0.01	0.62
U.S. Bank National Association	Minneapolis	MN	564,154,604	5,724,215	51,465,472	11	177.35	68.74	8,096,626	1.48	22390	0.04	1
UMB Bank, National Association	Kansas City	MO	42,392,285	194,771	2,970,227	11.53	210.59	47.95	343,084	0.98	0	0	0.54
Valley National Bank	Wayne	NJ	43,424,817	359,202	5,757,995	12.68	108.83	96.03	491,345	1.19	2259	0.04	0.05
Webster Bank, National Association	Waterbury	CT	34,893,033	301,187	3,524,521	12.69	137.43	73.85	437,889	1.28	2812	0.08	0.96
Wells Fargo Bank, National Association	Sioux Falls	SD	1,779,504,000	12,318,000	171,105,000	13.12	107.52	57.14	17,577,000	0.99	130000	0.08	1.3
Western Alliance Bank	Phoenix	AZ	55,997,292	252,589	5,258,358	10.41	264.9	93.15	813,562	1.65	11682	0.22	0.23
Zions Bancorporation, National Association	Salt Lake City	UT	93,199,669	513,335	7,462,248	10.92	104.56	61.52	1,128,825	1.29	387	0.01	0.94

UMB Bank, n.a.
Capital Markets Division
Regulation F
Quarter Ending December 31, 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	15.71	14.60	12.06	1
Bank of Hawaii	Honolulu	HI	14.72	13.47	7.26	1
Bank of the West	San Francisco	CA	15.32	14.16	10.04	1
Banner Bank	Walla Walla	WA	13.73	12.64	8.69	1
BMO Harris Bank National Association	Chicago	IL	13.05	11.76	8.46	1
BOKF, National Association	Tulsa	OK	12.13	11.28	7.84	1
Cadence Bank	Tupelo	MS	13.86	11.61	9.90	1
Centier Bank	Merrillville	IN	13.02	11.79	9.81	1
City National Bank	Los Angeles	CA	13.22	11.58	7.31	1
City National Bank of Florida	Miami	FL	15.14	14.22	9.76	1
Commerce Bank	Kansas City	MO	13.19	12.40	7.86	1
Fifth Third Bank, National Association	Cincinnati	OH	12.33	10.90	8.29	1
First Financial Bank	Cincinnati	OH	13.67	13.02	10.10	1
First Hawaiian Bank	Honolulu	HI	13.40	12.14	7.18	1
First Horizon Bank	Memphis	TN	12.41	11.22	8.20	1
First Merchants Bank	Muncie	IN	12.74	11.48	8.88	1
First National Bank of Pennsylvania	Pittsburgh	PA	12.77	10.71	8.31	1
First Republic Bank	San Francisco	CA	13.72	12.56	8.76	1
Flagstar Bank, FSB	Troy	MI	14.65	13.96	10.21	1
Flushing Bank	Uniondale	NY	14.13	13.58	10.39	1
Frost Bank	San Antonio	TX	13.61	12.72	6.80	1
Fulton Bank, National Association	Lancaster	PA	12.94	11.96	9.42	1
Glacier Bank	Kalispell	MT	13.53	12.56	8.70	1
Great Western Bank	Sioux Falls	SD	16.24	15.32	10.68	1
HSBC Bank USA, National Association	Tysons	VA	22.08	20.09	10.47	1
INTRUST Bank, National Association	Wichita	KS	12.50	11.59	7.21	1
Investors Bank	Short Hills	NJ	12.42	11.31	8.99	1
Israel Discount Bank of New York	New York	NY	13.52	12.47	9.35	1
Kearny Bank	Fairfield	NJ	14.88	14.21	9.15	1
KeyBank National Association	Cleveland	OH	12.21	10.75	8.37	1
Manufacturers and Traders Trust Company	Buffalo	NY	13.71	11.98	8.11	1
Merchants Bank of Indiana	Carmel	IN	NA	NA	10.27	1
MetaBank, National Association	Sioux Falls	SD	14.16	12.91	8.52	1
MidFirst Bank	Oklahoma City	OK	18.85	17.62	8.76	1
MUFG Union Bank, National Association	San Francisco	CA	17.36	16.68	12.14	1
NBH Bank	Greenwood Village	CO	13.38	12.50	9.09	1
NBT Bank, National Association	Norwich	NY	14.45	13.36	9.32	1
New York Community Bank	Hicksville	NY	12.38	11.95	9.33	1
Old National Bank	Evansville	IN	12.82	12.34	8.81	1
Pacific Western Bank	Beverly Hills	CA	11.80	9.56	7.00	1
People's United Bank, National Association	Bridgeport	CT	13.98	12.93	8.64	1
PlainsCapital Bank	Dallas	TX	16.77	16.00	10.20	1
PNC Bank, National Association	Wilmington	DE	12.91	11.05	7.77	1
Sandy Spring Bank	Olney	MD	13.85	12.98	10.09	1
Signature Bank	New York	NY	11.76	10.51	7.27	1
Silicon Valley Bank	Santa Clara	CA	15.40	14.89	7.24	1
State Street Bank and Trust Company	Boston	MA	18.16	17.37	6.49	1
Texas Capital Bank	Dallas	TX	13.42	11.90	8.51	1
The Bank of New York Mellon	New York	NY	16.51	16.47	6.05	1
The Huntington National Bank	Columbus	OH	12.58	11.06	8.60	1
The Northern Trust Company	Chicago	IL	13.00	12.02	6.43	1
The Park National Bank	Newark	OH	12.56	11.05	8.58	1
Truist Bank	Charlotte	NC	11.99	10.50	8.03	1
U.S. Bank National Association	Minneapolis	MN	12.86	11.00	8.19	1
UMB Bank, National Association	Kansas City	MO	12.24	11.53	7.26	1
Valley National Bank	Wayne	NJ	13.45	12.68	10.53	1
Webster Bank, National Association	Waterbury	CT	13.69	12.69	8.72	1
Wells Fargo Bank, National Association	Sioux Falls	SD	15.21	13.12	8.49	1
Western Alliance Bank	Phoenix	AZ	11.45	10.41	8.18	1
Zions Bancorporation, National Association	Salt Lake City	UT	12.84	10.92	7.16	1

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

	Mar 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Assets					
Loans and leases, net of unearned income	17,731,672	17,170,843	16,101,864	13,431,681	12,178,052
LESS: Allowance for loan and lease losses	179,288	194,771	215,973	101,788	103,635
Loans & leases, net of unearned income & allow for loan & lease losses	17,552,384	16,976,072	15,885,891	13,329,893	12,074,417
Loans Held for Sale	384	1,277	6,708	7,803	3,192
Securities: Held-to-maturity securities	4,600,187	1,478,476	1,012,004	1,116,102	1,170,646
Securities: Available-for-sale securities	8,564,489	11,999,881	9,406,704	7,447,448	6,542,834
Federal funds sold and SSUAR	1,319,809	1,215,666	1,650,335	1,578,345	627,001
Trading assets	15,658	27,935	31,104	33,877	50,390
Interest-bearing balances	6,325,937	8,811,903	3,187,434	1,253,727	1,032,809
Total Earning Assets	38,378,848	40,511,210	31,180,180	24,767,195	21,501,289
Cash and balances due	357,164	413,212	430,026	472,215	654,660
Premises and fixed assets (including capitalized leases)	212,655	214,844	224,719	229,585	222,319
Other real estate owned	-	-	4,740	2,935	3,338
Intangible assets: Goodwill	157,251	148,154	126,255	131,031	116,356
Other assets	1,185,395	1,104,865	1,010,062	754,674	639,788
Total assets	40,291,313	42,392,285	32,975,982	26,357,635	23,137,750
Liabilities					
Deposits: In domestic offices: Noninterest-bearing	16,132,865	16,552,459	10,061,012	7,110,108	6,890,681
Deposits: In domestic offices: Interest-bearing	18,415,827	19,257,285	17,171,228	14,651,664	12,600,483
Total Deposits	34,548,692	35,809,744	27,232,240	21,761,772	19,491,164
Federal funds purchased and SPUAR	2,840,535	3,238,435	2,315,497	1,897,031	1,519,450
Trading liabilities	-	-	-	-	-
Other borrowed money	-	-	-	27,119	13,342
Other liabilities	325,601	373,879	525,686	332,994	179,712
Total liabilities	37,714,828	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	849,822	849,822	849,822	750,818	750,818
Retained earnings	2,046,652	1,967,146	1,704,062	1,479,262	1,258,047
Accumulated other comprehensive income	(341,239)	132,009	327,425	87,389	(96,033)
Total equity capital	2,576,485	2,970,227	2,902,559	2,338,719	1,934,082
Total liabilities and equity capital	40,291,313	42,392,285	32,975,982	26,357,635	23,137,750
Income Statement					
Interest Income					
Interest - Loans	149,469	619,518	586,167	638,143	560,173
Interest - Govt Sec	1,258	2,904	3,305	8,317	1,016
Interest - State & Muni Sec	37,189	110,451	93,230	90,855	78,314
Interest - Fed Funds	2,450	10,047	11,839	13,843	4,808
Interest - Other	31,044	117,400	113,500	111,134	87,662
Total interest income	221,410	860,320	808,041	862,292	731,973
Interest - Deposits	6,173	26,411	58,214	154,193	92,101
Interest - Federal funds and Other Borrowed Money	2,187	7,261	11,973	32,767	24,674
Total interest expense	8,360	33,672	70,187	186,960	116,775
Net interest income	213,050	826,648	737,854	675,332	615,198
Provision for loan and lease losses	(6,500)	20,000	127,890	32,850	70,750
Trust income	31,438	118,131	98,385	86,352	79,562
Service Charge Income	24,842	86,895	84,604	83,740	85,410
Other Income	40,184	147,284	151,114	149,151	136,057
Total noninterest income	96,464	352,310	334,103	319,243	301,029
Realized gains (losses) on securities	-	7,817	6,980	3,218	578
Salaries & employee benefits	97,790	384,469	377,991	348,440	314,793
Premises and fixed assets	16,864	67,926	67,332	66,358	63,386
Other noninterest expense	77,369	276,948	268,764	258,960	246,378
Total noninterest expense	192,023	729,343	714,087	673,758	624,557
Income before holding gain (loss) equity sec, inc tax, discount ops	123,991	437,432	236,960	291,185	221,498
Unrealized holding gains (losses) equity securities not held for trading	(2,543)	(15,695)	108,769	34	(40)
Applicable income taxes	19,442	78,653	54,215	27,504	28,437
Income before discontinued operations	102,006	343,084	291,514	263,715	193,021
Discontinued operations, net of applicable income taxes	-	-	-	-	-
Net Income	102,006	343,084	291,514	263,715	193,021
Report of changes in Equity					
Equity capital most recently reptd 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	102,006	343,084	291,514	263,715	193,021
Changes incident to business combinations, net	-	-	(3,171)	-	-
LESS: Cash dividends declared on common stock	22,500	80,000	57,500	42,500	36,250

Other comprehensive income	(473,248)	(195,416)	240,036	183,422	(38,655)
Other adjustments to equity capital	-	-	92,961	-	13
Equity capital end of current period	2,576,485	2,970,227	2,902,559	2,338,719	1,934,082

Loan Composition	Mar 2022	Dec 2021	Dec 2020	Dec 2019	Dec 2018
Real Estate - Construction	912,038	809,249	798,896	842,346	792,565
Real Estate - Farm	475,261	480,269	502,462	440,735	464,835
Real Estate - Resident	2,409,052	2,336,844	1,968,439	1,419,230	1,256,416
Real Estate - Other	5,045,759	4,992,141	4,624,639	3,887,948	3,249,347
Loans to finance agricultural production	142,029	154,343	161,581	190,914	212,654
Commercial and industrial loans	8,112,669	7,762,264	7,521,704	6,057,029	5,586,159
Loans to individuals: Credit cards	172,549	181,526	189,338	226,742	230,982
Loans to individuals: Other consumer loans	130,017	127,670	117,182	131,191	143,976
Other loans	330,546	325,647	221,918	241,371	239,062
Lease financing receivables	2,136	2,167	2,413	1,978	5,248
Total loans and leases	17,732,056	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	1,479	10,791	8,564	11,383	9,824
ALLL: LESS: Charge-offs	9,857	55,663	28,689	46,080	77,543
ALLL: Provision for loan and lease losses	(7,105)	23,670	128,400	32,850	70,750
ALLL: Adjustments	-	-	5,910	-	-
ALLL: Balance at end of current period	179,288	194,771	215,973	101,788	103,635
ALLL/Gross Loans	1.01%	1.13%	1.36%	0.76%	0.85%
Net Charge-Offs/Gross Loans	0.23%	0.32%	0.18%	0.34%	0.64%
Recoveries/ Charge-Offs	60.85%	19.39%	29.85%	24.70%	12.67%
Provision for Loan Losses/Gross Loans	-0.16%	0.14%	0.79%	0.24%	0.58%

	30-89	90+	Non Accrual		
Real Estate	10,631	463	6,440		
Commercial and industrial loans	5,467	2,098	102,953		
Loans to individuals	1,060	1,039	937		
Other loans	1	-	26		
	17,159	3,600	110,356		

Past Due/Gross Loans	0.12%				
Non Accrual/ Gross Loans	0.62%				
Non Accrual + OREO/TCE+ALLL	4.25%				

Return on Average Equity					
Net Income before Security Gains	15.04%	11.46%	10.91%	12.04%	10.48%
Net Income	15.04%	11.72%	11.17%	12.19%	10.51%
Return on Average Assets					
Net Income before Security Gains	1.06%	0.95%	1.00%	1.10%	0.93%
Net Income	1.06%	0.98%	1.02%	1.12%	0.93%
Net Interest Margin					
Tax Equivalent	2.38%	2.54%	2.82%	3.12%	3.22%
Salaries/(Income-Interest Expense)	31.59%	32.61%	35.26%	35.03%	34.36%
Other Income/Salaries	98.64%	91.64%	88.39%	91.62%	95.63%
Equity/Assets	6.39%	7.01%	8.80%	8.87%	8.36%
Dividend Payout	22.06%	23.32%	19.72%	16.12%	18.78%
PAT Growth	104.07%	17.69%	10.54%	36.63%	9.75%
Asset Growth	-20.10%	0.00%	0.00%	0.00%	0.00%
Earning Asset Growth	-21.35%	0.00%	0.00%	0.00%	0.00%
Equity Growth	-53.76%	0.00%	0.00%	0.00%	0.00%
Effective Tax Rate	15.68%	17.98%	22.88%	9.45%	12.84%
Efficiency Ratio	60.48%	60.18%	64.56%	65.81%	66.35%

Deposit Analysis					
Loans/Deposits	50.80%	47.41%	58.33%	61.25%	61.95%
Equity/Deposits	7.46%	8.29%	10.66%	10.75%	9.92%
Non-Interest Bearing/Total Deposits	46.70%	46.22%	36.95%	32.67%	35.35%
Interest Bearing/Total Deposits	53.30%	53.78%	63.05%	67.33%	64.65%
Deposit Growth	-3.52%	0.00%	0.00%	0.00%	0.00%

Capital Ratios					
Tier 1 Leverage Ratio	7.19%	7.26%	8.28%	8.62%	8.85%
Common Equity Tier 1 Capital Ratio	11.36%	11.53%	11.92%	11.36%	11.64%
Tier 1 Risk-based Capital Ratio	11.36%	11.53%	11.92%	11.36%	11.64%
Total Risk-based Capital Ratio	12.02%	12.24%	12.81%	11.91%	12.29%