

UMB Bank Fact Sheet



As of December 31, 2018

UMB Bank, a subsidiary of UMB Financial Corporation, provides comprehensive banking solutions through 92 banking centers and three wealth management centers across eight states—Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska, Arizona and Texas. UMB Bank also serves customers nationwide with commercial banking, healthcare services, institutional banking, asset-based lending, factoring and asset management.

- Average loan balances in 2018 grew 7.0 percent to \$11.6 billion.
- Average deposits in 2018 increased \$1.0 billion to a total of \$17.0 billion.
- Common Equity Tier 1 Capital Ratio of 12.89 percent.
- Fitch Rating: A/Negative
- S&P: A-/Negative

Personal Banking

UMB offers financial solutions to customers who value an individualized relationship and advisory experience. For more than a century, we've invested in our people as a resource who can help clients achieve their unique financial and lifestyle goals.

Consumer and Small Business

- Average consumer and small business deposits were \$4.2 billion for full-year 2018.

Private Wealth Management

- Total Private Banking deposits stood at \$1.1 billion at December 31, 2018.

Commercial Banking

UMB offers a diverse range of commercial banking solutions for discerning business customers looking for personal attention and custom offerings. Our team is dedicated to helping clients grow and succeed in the most efficient, healthy and profitable way possible.

- \$10.1 billion average commercial banking loans at December 31, 2018.
- 8.3 percent growth in average commercial banking loans for full-year 2018 compared to 2017.
- Number 25 in top U.S. banks for farm lending by the American Bankers Association (ABA), as of December 31, 2018.

Healthcare Services

UMB Healthcare Services provides experience and powerful processing capabilities to deliver healthcare payment solutions, including custodial services for health savings accounts (HSAs) and benefit cards, to our healthcare partners.

- Total HSA deposits and assets reached \$2.8 billion at December 31, 2018, a 19.4 percent year-over-year increase.
- Number of HSAs at 2018 year-end rose 15.5 percent compared to 2017.
- UMB holds 5 percent share of the nationwide HSA market, ranking fourth by number of accounts and fifth by deposits and investment assets, according to the 2018 Devenir Year-end HSA Market Statistics & Trends Report.

Institutional Banking

UMB Institutional Banking is committed to delivering solutions and performance with integrity, and we strive to maintain the highest standard of service for our institutional clients throughout the U.S.

- FDIC sweep program stood at \$52.3 billion as of December 31, 2018.
- UMB Corporate Trust ranks as the third largest paying agent in the U.S. by number of issues.
- \$17.2 billion total corporate trusts under administration and money market funds at December 31, 2018.

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2018 Community Relations Program

In addition to providing a solid portfolio of financial products, UMB has built a distinguished reputation throughout our footprint for supporting community success through philanthropy and environmental action. Whether it's providing financing for businesses that support job creation and retention, our corporate philanthropy, or our associates' personal volunteer activities, UMB and our associates are dedicated to the communities we serve.

We continuously contribute to the vibrancy and success of these communities by supporting agriculture, arts, financial education and self-sufficiency.

In 2018, UMB, along with our dedicated associates, made a tremendous impact in our communities.

Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

Jim Rine

President and Chief Executive Officer, UMB Bank n.a.

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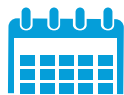
VOLUNTEER TIME OFF (VTO)

Eligible associates receive 16 hours each year to spend volunteering with a qualifying 501(c)3 of their choice.



10,589

Total VTO Hours



1,324

VTO Workdays



1,017

Associates Used VTO

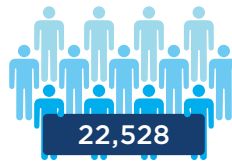
COMMUNITY INVOLVEMENT

Activities supporting nonprofit and civic organizations, including board and committee service as well as VTO.



\$556,216

Value of Community Involvement Activities



22,528

Community Involvement Hours