

# UMB Bank Fact Sheet



As of March 31, 2018

UMB Bank, n.a., a subsidiary of UMB Financial Corporation, provides comprehensive banking solutions through 95 banking centers in eight states—Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska, Arizona and Texas. UMB Bank also serves customers nationwide with healthcare services, institutional banking, asset-based lending, factoring and asset management.

- Average loans for the first quarter 2018 grew 6.9 percent to \$11.3 billion.
- Common Equity Tier 1 Capital Ratio at 11.6 percent.
- Average deposits for the first quarter 2018 grew to 7.1 percent to \$16.8 billion.
- Fitch Rating: A/Stable
- S&P: A-/Negative

## 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 \$2.6 billion at March 31, 2018, a 30.9 percent, year-over-year increase.
- Number of HSA accounts rose 26.9 percent from March 31, 2017 to 1.3 million.
- UMB holds five percent share of the nationwide HSA market, ranking fourth by number of accounts and fifth by deposits and investment assets, according to the 2017 Devenir Year-end HSA Market Statistics & Trends Report.

## 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.

- \$9.6 billion in average commercial and commercial real estate loans for first quarter 2018.
- 29.9 percent growth in average Business Banking loans in first quarter of 2018 compared to prior year.
- Number 20 top U.S. banks for farm lending by the American Bankers Association (ABA), as of September 30, 2017.

## 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 & Small Business

- UMB Bank is the Kansas City market share leader in deposits for the seventh year in a row, according to FDIC 2017 Market Share Report.
- Average consumer and small business deposits were \$4.1 billion for first quarter 2018.

## Private Wealth Management

- Total Private Wealth Management deposits stood at \$1.0 billion at March 31, 2018.
- Year-over-year average private banking loan growth was 11.9 percent in first quarter 2018.

## 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 \$52.2 billion.
- UMB Corporate Trust ranks as the third largest paying agent in the U.S.
- \$19.4 billion total corporate trusts under administration and money market funds at March 31, 2018.

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## 2017 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 financing for small businesses, providing working capital loans to companies that support job creation and retention, our corporate philanthropy or our associates' own personal volunteerism activities, UMB and our associates remain dedicated to the communities we serve.

More than any one value, UMB is dedicated to the prosperity of every community it serves. We continuously contribute to the vibrancy and success of these communities by supporting agriculture, arts, financial education and self sufficiency.

In 2017, UMB, along with our dedicated associates, made a tremendous impact in our communities.

### Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

### Mike Hagedorn

President and Chief Executive Officer, UMB Bank n.a.; Vice Chairman, UMB Financial Corporation

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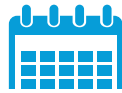
### VOLUNTEER TIME OFF (VTO)

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



10,574

Total VTO Hours



1,322

VTO Workdays



1,293

Associates Used VTO

### COMMUNITY INVOLVEMENT

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



\$579,239

Value of Community Involvement Activities



23,995

Community Involvement Hours