UMB Bank, a subsidiary of UMB Financial Corporation, provides comprehensive personal banking solutions through 91 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 and finance, healthcare services, institutional banking, which includes services to mutual funds and alternative-investment entities and investment advisory firms, and asset management.

**UMB Financial Corporation Summary**
- Average loan balances in 2019 increased $1.2 billion, or 10.0 percent, compared to previous year.
- Average deposits in 2019 increased 13.7 percent to $19.3 billion.
- Common Equity Tier 1 Capital Ratio of 12.33 percent.
- Fitch Rating: A/Negative
- S&P: A-/Negative

**Private Wealth Management**
UMB Private Wealth focuses on understanding each client’s personal story and builds a comprehensive wealth strategy tailored to our clients’ unique situation and goals.
- Private Wealth scores a 90 on the American Customer Satisfaction Index versus an industry average of 81 and achieved a Net Promoter Score of 80 versus an industry average of 46.
- Assets under management for Private Wealth and Prairie Capital Management increased 18.4% for 2019 compared to 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.
- $5.9 billion in total deposits from institutional banking, a 34.1% growth.
- Institutional banking represented 45.9% of total fee income for UMB.
- Institutional banking represented 19.4% of net income for UMB.

**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.
- UMB Bank held the No. 1 ranking in market share of deposits in Kansas City according to the FDIC 2019 Market Share Report.
- Average consumer and small business deposits were $4.4 billion for full year 2019.
- Average private banking deposits were $1.2 billion for full year 2019.
- Total residential mortgage loan balances reached $933.3 million at year-end 2019.

**Healthcare Services**
UMB Healthcare Services is a leading provider of healthcare payment solutions including health savings account (HSA) custodial services and multipurpose benefit cards solutions.
- Total HSA deposits and assets reached $3.4 billion at December 31, 2019, a 21.4% percent year-over-year increase.
- Number of HSAs at 2019 year-end rose 14.0% percent compared to 2018.
- UMB holds 5% share of the nationwide HSA market, ranking fifth by number of accounts and by deposits and investment assets, according to the 2019 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.
- More than $11 billion in average commercial loans for full-year 2019.
- Average commercial loan balance growth of 11% and average business banking loan growth of 28% for full year 2019 compared to 2018.
- Number 29 of top U.S. banks for farm lending by dollar volume, American Bankers Association (ABA), as of September 30, 2019.
2019 Community Relations Program

UMB is committed to the prosperity of each community we serve. In addition to providing financial products built for the needs of our customers, we use associate volunteerism and corporate philanthropy to build strong community partnerships.

Associate involvement
We empower associates and help them amplify causes they care about by providing resources through the volunteer time off (VTO) and matching gift programs.

Volunteering
UMB associates volunteered with more than 580 nonprofit organizations. More than 1,052 days of volunteer time off recorded in 2019.
In 2019, 905 associates used their VTO.

Giving
The UMB Foundation matching gift program amplifies the impact of associates’ personal financial contributions and donates $75,000 to nonprofit organizations across the nation.
In 2019, 210 associates participated in the individual component of the matching gift program and 320 grants were made.

Leading
Whether it’s through serving on a nonprofit board or committee — or leading educational programs that reach a broader audience — we are stronger when we serve together.

UMB associates logged nearly 22,000 hours of community involvement valued at more than $559,000*.

* Independent Sector’s estimated value of 2019 VTO at $25.43 per hour