

UMB Bank Fact Sheet



As of December 31, 2020

UMB Bank Summary

UMB Bank, a subsidiary of UMB Financial Corporation, provides comprehensive banking solutions through 91 branches and three wealth management centers across eight states—Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska, Arizona and Texas. UMB Bank serves customers nationwide with: commercial banking, which includes comprehensive deposit, lending, treasury management, and investment services; personal banking, which includes wealth management and financial planning services; and institutional banking, which includes asset servicing, corporate trust solutions, investment banking, and healthcare services.

- Average loan balances in 2020 increased \$2.3 billion compared to previous year.
- Average deposits in 2020 increased 19.7%.
- Common Equity Tier 1 Capital Ratio of 11.92%.
- Fitch Rating: A/Negative
- S&P: A-/Negative

Private Wealth Management and Private Banking

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 and Private Banking scores a 90 on the American Customer Satisfaction Index versus an industry average of 78 and achieved a Net Promoter Score of 74 versus an industry average of 19.
- Assets under management for Private Wealth increased 1.3% for 2020 compared to 2019.
- Average private banking deposits grew to \$1.4 billion for full year 2020.

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.

- \$8.9 billion in total deposits from Institutional Banking, including Healthcare Services.
- Institutional Banking represented 45.5% of total fee income for UMB.
- Institutional Banking represented 21.9% of net income for UMB.

Healthcare Services

UMB Healthcare Services is a leading provider of healthcare payment solutions to our healthcare partners, including health savings accounts (HSAs), health reimbursement arrangements (HRAs), flexible spending accounts (FSAs), commuter accounts and multipurpose benefit cards solutions.

- UMB holds 4% share of the nationwide HSA market, ranking fifth by number of accounts and seventh by deposits and investment assets, according to the 2020 Devenir Year-end HSA Market Statistics & Trends Report.

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 2020 Market Share Report.
- Average retail and small business deposits grew to \$4.7 billion for full year 2020.
- Total residential mortgage loan balances reached \$1.6 billion at year-end 2020.

Commercial Banking

UMB offers a diverse range of 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 \$12.7 billion in average commercial, commercial real estate and specialty lending loans for full-year 2020. This includes \$1.0 billion of loans issued under the Paycheck Protection Program (PPP).
- Average commercial loan balances grew 27% and average commercial real estate loan balances grew 15% for full year 2020 compared to 2019.
- Number 25 of top U.S. banks for farm lending by dollar volume, American Bankers Association (ABA), as of December 31, 2020.

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2020 Community Impact

UMB maintains a commitment 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.

Workplace Giving

Our company-wide Workplace Giving Campaign allowed associates to support qualified nonprofit(s) of their choice through recurring payroll deductions.

Number of participating associates

>1,000

Amount of donations pledged

\$551,691

Increase in associate contributions year-over-year

+62%

Associate Involvement

We empower our associates and help them amplify the causes they care about by providing resources through the volunteer time off and matching gift programs.



UMB Matching Gift Program

Our Matching Gift Program was designed to extend the impact of our associates' personal contributions and donations to their communities.

Participation increased 380% from 2019 to 2020.



Volunteering

UMB offers 16 hours of paid volunteer time off to eligible associates every year.

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