

UMB Bank Facts

As of December 31, 2012

UMB Bank, n.a., a subsidiary of UMB Financial Corporation, provides a comprehensive suite of banking products and services through banking centers in seven states – Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska and Arizona.

From commercial banking to asset management for individuals and institutions to healthcare financial services to asset servicing, UMB focuses on creating a customer experience that is more than people have become accustomed to expect. For more than 100 years, our commitment to excellent service and deepening relationships with our customers has driven consistent growth through challenging economic times.

- Customer access through 121 banking centers in seven states, 319 ATMs, mobile banking and online at umb.com
- Average loans grew 10.4 percent with \$5.3 billion average total loans while the industry grew less than two percent.
- Tier 1 Capital Ratio at 11.1 percent
- Fitch Rating: A+/Stable
- S&P: A-/Stable

UMB Bank provides commercial banking, private wealth management, consumer, payment solutions and healthcare services across our footprint. Together, the businesses make UMB a strong, diversified company.

Commercial

Our commercial model is the hallmark of our business, providing both sophisticated banking solutions and personal attention.

- The National Automated Clearing House Association ranked UMB among the top 30 largest ACH originators in the U.S.
- UMB is the 14th largest issuer of purchasing cards in the U.S. per the 2012 Nilson Report.
- 3.1 million Health Savings Accounts and Flexible Spending Accounts with \$2.1 billion in total card spending for all benefit accounts.
- More than \$433 million in HSA deposits and assets.

Consumer and Small Business

Our wide variety of products and services are customizable for any consumer or small business need, and we have the scale to continue to help as you grow.

- UMB ranked second for Retail Banking Customer Satisfaction in the Midwest in a study conducted by JD Power & Associates.
- Consumer Services division of UMB Bank ranked first for Kansas City market share in deposits for the second year in a row.
- Small business loans on average grew 26 percent to a new record high of \$130 million.

Private Wealth Management

UMB Private Wealth Management offers a fully integrated team of dedicated professionals with expertise in financial and estate planning, investment management, private banking, fiduciary administration and risk management.

- \$9.6 billion Private Wealth Management assets under management, excluding Scout Investments.
- Five-year compound annual growth rate of 47.9 percent for Private Banking Loans.



Count on more.®

UMB Bank Facts

As of December 31, 2012

UMB has a distinguished reputation throughout our footprint with recognition for building a positive work environment to attract and retain talented professionals, maintaining business excellence in the banking industry, and supporting community success through philanthropy and environmental action.

Industry-Leading Work Environment

- UMB Financial Corporation was a recipient of the 2012 Business Leadership Network (BLN) of Greater Kansas City's DisAbility Champion Award.
- UMB Financial Corporation was recognized as a Champion of Diversity by the Greater Kansas City Chamber of Commerce.
- UMB Bank in St. Louis was recognized as a finalist for the 2012 Healthiest Employers award by the *St. Louis Business Journal*.
- UMB Bank in Springfield won first place in the midsize category (25 to 100 associates) for Choice Employers, sponsored by the *Springfield Business Journal*.
- UMB Bank in Joplin was named a 2012 Best Places to Work finalist by the *Joplin Business Journal*.
- UMB Financial Corporation received a 2012 Healthiest Employers award from the *Milwaukee Business Journal*.

Business Excellence

- UMB Bank was named one of America's Best Banks by *Forbes* for the fourth straight year.
- Mike Hagedorn, vice chairman, CFO and CAO, was recognized by the *Kansas City Business Journal* as a 2012 CFO of the Year.
- UMB Bank in St. Louis was recognized by RCGA as an RCGA Top 50 award winner.

Community and Environmental Action

- UMB Bank in Kansas City was recognized by the Mid America Regional Council as a 2012 Green Commute Challenge winner in the "Large Employer" category for the fifth year in a row.
- UMB Bank in Colorado was recognized by the *Denver Business Journal* as a Partners in Philanthropy Award finalist.
- UMB Bank in Arizona received Leadership in Energy and Environmental Design (LEED) Gold certification for their recently built banking center in Scottsdale.

Executive Committee

Mariner Kemper
Chairman and
Chief Executive Officer

Peter deSilva
President and
Chief Operating Officer

Mike Hagedorn
Vice Chairman,
Chief Financial Officer and
Chief Administrative Officer

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