



Corporate Trust and Escrow Services

Municipal Debt Marketplace

Offices to meet the needs of national corporate trust marketplaces:

- Austin
- Boston
- Dallas
- Denver
- Des Moines
- Grand Rapids
- Houston
- Kansas City
- Minneapolis
- New York
- Oklahoma City
- Phoenix
- Salt Lake City
- St. Louis

Time tested, reliable and independent. UMB has been a dependable provider of corporate trust services for more than 70 years and administers over \$91 billion and 8,100 debt transactions.

Municipal Debt and Escrow Services

We provide trustee, paying agent and escrow services to issuers of taxable and tax-exempt debt.



Excellent customer service. Our team of corporate trust professionals works with municipalities and other government institutions, their attorneys, financial advisors, underwriters and depositories to deliver outstanding customer service.



Unmatched expertise. We provide valuable guidance to the industry with our unwavering commitment to the market and unmatched depth of municipal debt and escrow expertise. Our approach to pre-closing and closing day activities results in streamlined transactions.



Flexible solutions. We understand your corporate trust needs don't fall into a one-size-fits-all approach. That's why we build customized solutions for you, typically with quicker response times than the largest providers.

UMB Corporate Trust Products and Services

Trustee and Related Agency Services

- Master trustee
- Bond trustee
- Public or private offerings
- Paying agent and registrar services
- Successor trustee and paying agent
- Municipal custody
- Agency services (collateral agent, depository agent, tender agent, filing agent, calculation agent, dissemination agent, exchange agent)

Escrow Agent Services

- Refunding
- Municipal lease
- Construction/project
- Asset purchases or sales

UMB Financial Corporation Fact Sheet



As of December 31, 2019

UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Mo. UMB offers personal banking, commercial banking, healthcare services and institutional banking, which includes services to mutual funds and alternative-investment entities and investment advisory firms.

With our flat organization, we build solutions tailored specifically to the needs of our customers and their priorities. This attention to detail and our agile structure means more – more time, more efficiency and more connection.

Our delivery is consistent, our loan portfolio is diversified and our values are strong. You won't see us chasing trends, and you can count on us to always do what's right, not necessarily what's popular. These principles have set us apart from our competition for 107 years—and will continue to do so in the future.

Recognized as a market leader in the financial industry

Annual Total Revenue	\$1.1 billion
Market Cap	\$3.4 billion
Total Assets	\$26.6 billion
Assets Under Management	\$15.3 billion
Percentage Noninterest Bearing Deposits	31.8%
Dividends Per Share	\$1.21
Diluted Price to Earnings Ratio*	13.8
Percentage Revenue From Fees	38.9%
Fitch Rating	A-/Negative
S&P Rating	A-/Negative
Employees	3,670

Our Footprint

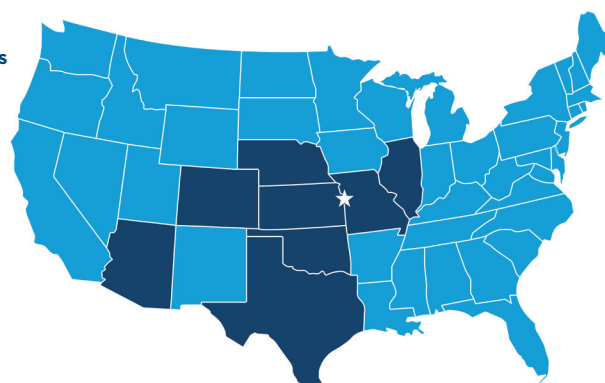
We serve customers across the entire country.

☆ UMB Financial Corporation Headquarters

■ UMB Bank Presence

■ National Presence

Accounts receivable financing
Asset based lending
Corporate Trust / Investment Banking Division
Fund Services
Healthcare Services
Prairie Capital Management
Private Wealth Management / Personal Trust
UMB Trust Company of South Dakota



*Price to earnings ratio is calculated using the last 12 months EPS from continuing operations.

	Industry	UMBF	Industry vs. UMBFC comparison ¹
Dividend Growth			
Full-year 2009 through full-year 2019.	+46.8%	+70.4%	UMB's 10-year dividend increase totals 70.40 percent.
Nonperforming Loans to Total Loans	0.63%	0.42%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	92.1%	66.1%	We operate with plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	11.50%	12.33%	We continue to operate with strong capital levels.
Net Interest Income Growth			
For the past five years ended December 31, 2019.	+66.9%	+91.7%	Our net interest income over the last five years has been driven by our growing loan portfolio, the impact of rising rates and our ongoing efforts to optimize our balance sheet.

¹ All data is for the full year 2019 or as of December 31, 2019, as indicated, except dividend growth. Dividend growth metrics represent growth in annual dividends declared for the 10-year period ended 2019. Industry source: S&P Global.