

Industry

Industry totals represent the most recently reported quarterly data available as of 2/10/14.
Source: SNL Financial

-33.3%

Dividend Growth

Third quarter through 12/31/13

2.21%

Nonperforming Loans To Total Loans

80.7%

Loans-To-Deposits Ratio

13.35%

Tier 1 Capital Ratio

+24.4%

Noninterest Income Growth During the past five years.

UMBF

As of December 31, 2013.

+125%

Dividend Growth

UMB increased its quarterly dividend 4.7 percent in 2013, the 13th time since July 2003, a total increase of 125 percent.

.47%

Nonperforming Loans To Total Loans

UMB has maintained high asset quality through all kinds of economic conditions.

47.8%

Loans-To-Deposits Ratio

We are in the business of lending money and have plenty of liquidity to meet our customers' needs.

13.61%

Tier 1 Capital Ratio

Unlike the industry, our Tier 1 capital ratio remains strong without needing government assistance.

+58.6%

Noninterest Income Growth

Our noninterest income over the last five years again outpaced the industry, demonstrating that our diversified business model remains effective.

Kemper Financial Annual Report

Yicheng Fang



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