

# UMB Financial Corporation Fact Sheet



As of September 30, 2020

UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Missouri. UMB offers 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.

For more than 107 years, we've operated with high-touch, responsive service, prudent business practices, and a stable balance sheet. Because of this, we have weathered all economic cycles—and will continue to do so.

We have strong capital levels and a very strong liquidity position, along with a loan deposit ratio that allows us to be there for our customers during times of need. We believe in doing what's right, not what's popular, and that value has helped us support our customers when they need us most.

“Average loans for the third quarter, excluding Paycheck Protection Program (PPP) balances, increased 9.7% on a linked-quarter annualized basis. We had year-over-year double-digit growth on both sides of our balance sheet and launched a successful inaugural subordinated debt issuance at an attractive yield, which further bolsters our capital position.”

—Mariner Kemper, President, Chairman and Chief Executive Officer,  
UMB Financial Corporation

## Recognized as a market leader in the financial industry

|   |                 |
|---|-----------------|
| Quarterly Total Revenue                 | \$297.4 million |
| Market Cap                              | \$2.4 billion   |
| Total Assets                            | \$30.3 billion  |
| Percentage Noninterest Bearing Deposits | 34.2%           |
| Dividends Per Share                     | \$0.31          |
| Price to Earnings Ratio*                | 12.0            |
| Percentage Revenue From Fees            | 38.0%           |
| Fitch Rating                            | A-/Negative     |
| S&P Rating                              | A-/Negative     |
| Employees                               | 3,556           |

\*Price to earnings ratio is calculated using the last 12 months EPS.

|  | Industry | UMBF   | Industry vs. UMBFC comparison <sup>1</sup>   |
|--|----------|--------|--|
| Dividend Growth                        |          |        |  |
| Full-year 2009 through full-year 2019. | 46.8%    | 70.4%  | UMB's 10-year dividend increase totals 70.4 percent.   |
| Nonperforming Loans to Total Loans     | 0.72%    | 0.59%  | We continue to maintain strong asset quality regardless of the economic environment.                 |
| Loan-to-Deposit Ratio                  | 87.1%    | 65.2%  | We have plenty of liquidity to meet the needs of our customers.                                      |
| Common Equity Tier 1 Ratio             | 11.90%   | 11.93% | We continue to operate with strong capital levels.   |
| Net Interest Income Growth             | 56.7%    | 67.8%  | Our net interest income over the last five years has been driven by our strong earning asset growth. |
| Q3 2020 vs. Q3 2015                    |          |        |  |

<sup>1</sup> All data is for the third quarter 2020 or as of September 30, 2020, 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.

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For the third quarter of 2020, UMB reported net income of \$73.1 million, or \$1.52 per diluted share. The company's strong quarterly performance was a testament to our diversified business model, prudent underwriting standards and the overall strength of our customer base, with strong credit quality metrics, balance sheet growth and several bright spots in our fee income businesses.

- Average loans increased 16.8% on a linked-quarter, annualized basis.
- Average deposits grew \$1.3 billion to \$24.1 billion compared to the second quarter of 2020.
- Credit quality remained strong, with net charge-offs of just 0.13% of average loans, consistent with our historical performance.
- Average total assets for the third quarter of 2020 were \$29.5 billion compared to \$28.1 billion for the linked quarter.
- Net interest income totaled \$184.4 million, an increase of \$6.2 million, or 3.5%, from the linked quarter, driven by an increase of \$1.2 billion, or 4.6%, in average earning assets.

## Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

## Ram Shankar

Chief Financial Officer, UMB Financial Corporation

## MEDIA RELATIONS CONTACT

## Stephanie Hague

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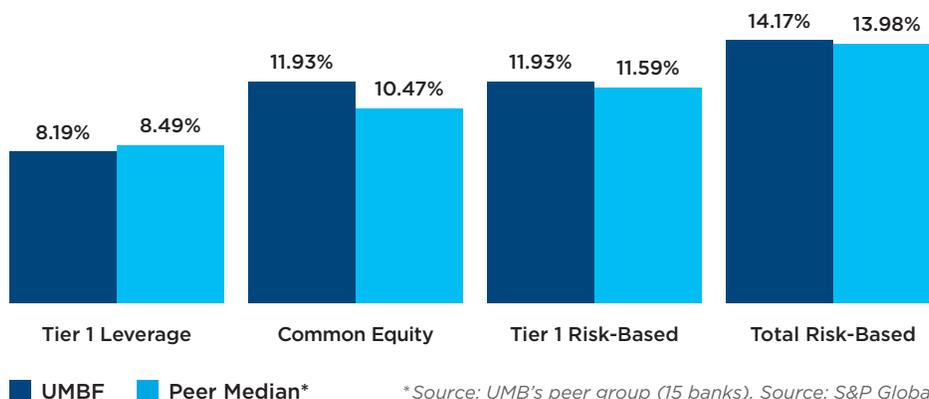
## INVESTOR RELATIONS CONTACT

## Kay Gregory

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## Strong Capital Ratios\*



**Lead Bank:** UMB Bank, n.a., member FDIC

**Headquarters:** 1010 Grand Boulevard, Kansas City, MO 64106

## UMB subsidiaries include:

Prairie Capital Management, LLC  
UMB Distribution Services, LLC

UMB Family Wealth  
UMB Financial Services, Inc.  
UMB Fund Services

UMB Insurance, Inc.  
UMB Trust Company of South Dakota