

# 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

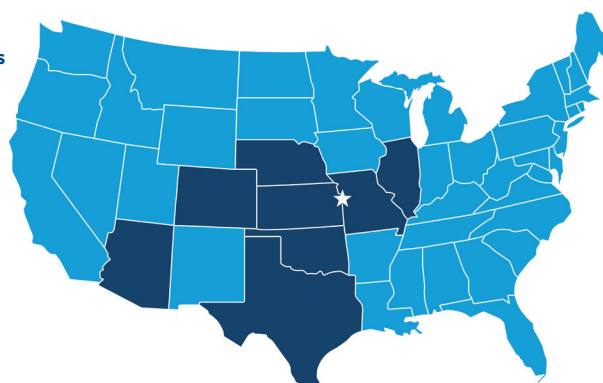
We serve customers across the entire country.

### ☆ 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	UMBFC	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 70.40 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.

<sup>1</sup> 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.

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For the full year 2019, we earned \$243.6 million, or \$4.96 per diluted share. We saw continued momentum in noninterest income, including a 50.6 percent increase in trading and investment banking income, along with solid performance in corporate trust and many of our other businesses. Increased loan growth and fee income contributed to our overall strong performance for the year.

- For the year ended December 31, 2019, income from continuing operations was \$243.6 million, or \$4.96 per diluted share, which is an increase of 24.1 percent compared to \$196.3 million, or \$3.94 per diluted share, for the year ended December 31, 2018.
- Fourth quarter 2019 results included income from continuing operations of \$66.5 million, an increase of 6.6 percent compared to the third quarter of 2019.
- Average total assets for the fourth quarter of 2019 were \$25.1 billion compared to \$23.9 billion for the linked quarter and \$21.9 billion for the same period in 2018.
- Average loans for the fourth quarter of 2019 increased 2.6 percent on a linked-quarter basis and 10.6 percent compared to the fourth quarter of 2018.

## Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

## Ram Shankar

Chief Financial Officer, UMB Financial Corporation

## Media Relations Contact

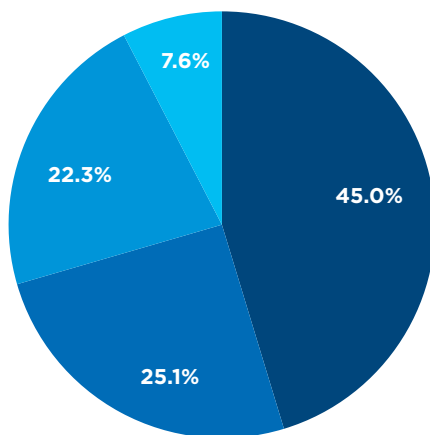
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## Investor Relations Contact

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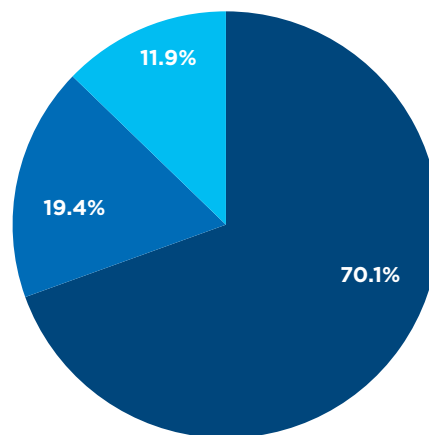
P.O. Box 419226  
Kansas City, MO 64141-6226

Revenue by Segment



■ Commercial Banking  
■ Institutional Banking  
■ Personal Banking  
■ Healthcare Services

Net Income by Segment\*



\*Personal Banking income for 2019 was -1.4%.

**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 Financial Services, Inc.

UMB Fund Services  
UMB Insurance, Inc.  
UMB Trust Company of South Dakota