

UMB Financial Corporation Fact Sheet



As of December 31, 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 a century, 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 robust 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.

“ 2020 was a challenging year for everyone. But for UMB, it was a testament to our resilience and our focus on providing unwavering customer service, caring for our communities and managing consistently in all operating environments. ”

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

Recognized as a market leader in the financial industry

Annual Total Revenue	\$1.3 billion
Market Cap	\$3.3 billion
Total Assets	\$33.1 billion
Percentage Noninterest Bearing Deposits	33.8%
Dividend Growth (FY 2010 - FY 2020)*	228.9%
Dividends Per Share	\$1.25
Price to Earnings Ratio**	11.63
Percentage Revenue From Fees	43.4%
Fitch Rating	A/Negative
S&P Rating	A-/Negative
Employees	3,591

*Dividend growth metrics represent growth in annual dividends declared for the 10-year period ended 2020.

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

	Industry	UMBF	Industry vs. UMBFC comparison ¹
Nonperforming Loans to Total Loans	0.66%	0.55%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	82.6%	65.2%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	12.63%	12.10%	We continue to operate with strong capital levels.
Net Interest Income Growth (For the past five years ended December 31, 2020)	55.6%	77.5%	Our net interest income over the last five years has been driven by our strong earning asset growth.

¹ All data is for the full year 2020 or as of December 31, 2020, as indicated.

UMB Financial Corporation Fact Sheet



As of December 31, 2020

For the full year 2020, UMB reported net income of \$286.5 million, or \$5.93 per diluted share. The company's performance shows the strength of our diversified business model, prudent underwriting standards and the positive relationships we have with our customer base. The biggest driver of our outperformance for the fourth quarter was the \$108.8 million gain on our investment in Tattooed Chef, Inc. This investment is a demonstration of the capabilities we have in our capital finance division.

- Net interest income increased \$60.3 million, or 9.0%, year-over-year due to a \$4.7 billion increase in earning assets, primarily driven by organic loan growth and the company's Paycheck Protection Program (PPP) participation.
- In 2020, average loan balances increased \$2.4 billion and average securities increased \$1.2 billion.
- Average total assets for 2020 were \$28.6 billion compared to \$23.8 billion for the same period in 2019.
- Credit quality for 2020 remained strong, with net charge-offs of just 0.13% of average loans, consistent with the company's historical performance.
- Average deposits increased 20.1% compared to 2019.

Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

MEDIA RELATIONS CONTACT

Stephanie Hague

Corporate Communication
816.860.5088

INVESTOR RELATIONS CONTACT

Kay Gregory

Investor Relations
816.860.7106

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

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