

# UMB Financial Corporation Fact Sheet



As of June 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.

*“As the country continues to navigate through an uncertain economic environment, our second quarter results highlight the strength of our fortress balance sheet and the quality of our underwriting practices, as evidenced by just 15 basis points of net charge-offs.”*

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

## Recognized as a market leader in the financial industry

Quarterly Total Revenue	\$298.7 million
Market Cap	\$2.5 billion
Total Assets	\$29.8 billion
Percentage Noninterest Bearing Deposits	33.6%
Dividends Per Share	\$0.31
Price to Earnings Ratio*	13.5
Percentage Revenue From Fees	40.3%
Fitch Rating	A/Negative
S&P Rating	A-/Negative
Employees	3,643

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

	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	0.68%	0.54%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	88.1%	66.3%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	11.99%	11.92%	We continue to operate with strong capital levels.
Net Interest Income Growth	56.8%	83.1%	Our net interest income over the last five years has been driven by our strong earning asset growth.
Q2 2020 vs. Q2 2015			

<sup>1</sup> All data is for the second quarter 2020 or as of June 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 second quarter of 2020, UMB reported earnings of \$60.5 million, or \$1.26 per share—tripling analyst expectations. The quarter highlighted our balance sheet strength and the quality credit underwriting that has been key to UMB’s story for more than 100 years.

- Total revenue increased 9.7% to \$298.7 million, compared to the linked quarter.
- Average loans, excluding Paycheck Protection Program (PPP) balances, increased 8.2% on a linked-quarter annualized basis.
- Loans recorded under the PPP totaled \$1.5 billion as of June 30, 2020.
- Average deposits grew \$2.0 billion to \$22.8 billion compared to the first quarter of 2020.
- Credit quality remained strong, with net charge-offs of just 0.15% of average loans, consistent with the company’s historical performance.
- Average total assets for the second quarter of 2020 were \$28.1 billion compared to \$26.0 billion for the linked quarter and \$23.3 billion for the same period in 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

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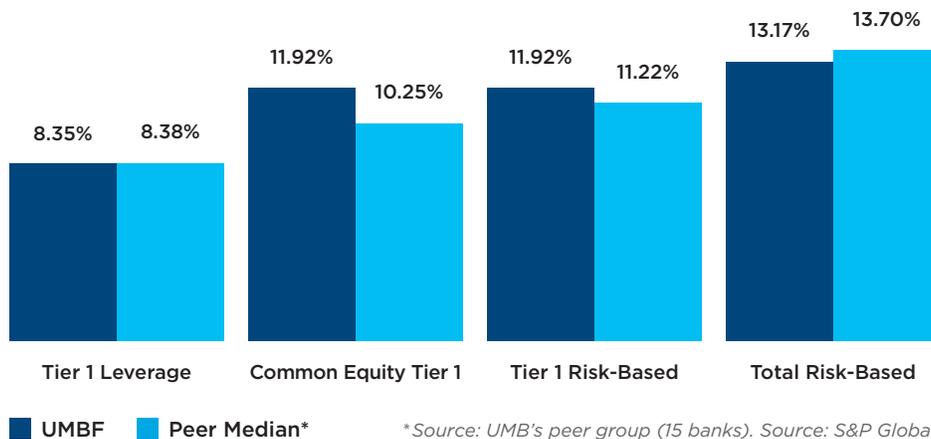
## INVESTOR RELATIONS CONTACT

## Kay Gregory

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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 Financial Services, Inc.  
UMB Fund Services

UMB Insurance, Inc.  
UMB Trust Company of South Dakota