

UMB Financial Corporation Fact Sheet



As of June 30, 2018

UMB Financial Corporation (Nasdaq: UMBF), founded in 1913, is a financial services holding company aligned into four strategic business segments to best serve our customers and achieve long-term growth.

Our multiple revenue streams give UMB added stability to endure economic cycles and fluctuations in financial markets. As we continue to grow, we recognize the need to continually enhance operational efficiency and reduce costs—a need which drives our ongoing commitment to implementing efficiency measures.

We will continue to focus on the needs of our customers, on the diversity of our business model and on our future. Our business model has proven that it works, and our organization is positioned to execute on UMB's potential.

Recognized as a market leader in the financial industry

Total Quarterly Revenue	\$250.5 million
Market Cap	\$3.8 billion
Total Assets	\$20.5 billion
Assets Under Management	\$13.4 billion
Percentage Noninterest Bearing Deposits	34.4%
Quarterly Dividends Per Share	\$0.29
Diluted Price to Earnings Ratio*	18.2
Percentage Revenue From Fees	40.0%
Fitch Rating	A/Stable
S&P Rating	A-/Negative
Employees	3,552

Our Footprint

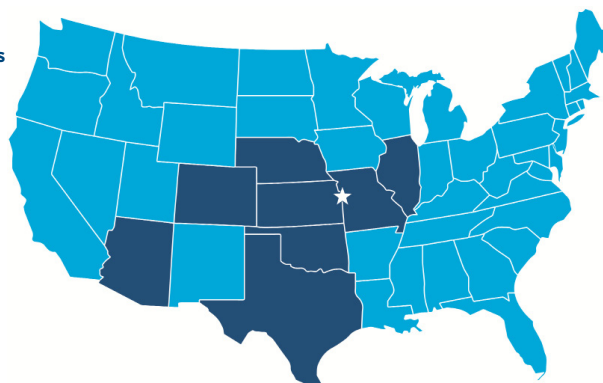
We serve customers across the entire country.

☆ UMB Financial Corporation Headquarters

■ UMB Bank Presence

■ National Presence

- Corporate Trust / Investment Banking Division
- Fund Services
- Healthcare Services
- Marquette Business Credit
- Marquette Transportation Finance
- 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 UMBF UMBF and Industry Comparison¹

	Industry	UMBF	UMBF and Industry Comparison ¹
Dividend Growth Full year 2007 through full year 2017.	+10.0%	+82.5%	UMB's 10-year dividend increase totals 82.5 percent.
Nonperforming Loans to Total Loans	0.78%	0.48%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	91.9%	69.5%	We operate with plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	11.72%	13.56%	We continue to operate with strong capital levels.
Net Interest Income Growth For the five years ended June 30, 2018.	+56.5%	+82.5%	Our net interest income over the last five years has been driven by our growing loan portfolio and our ongoing efforts to optimize our balance sheet.

¹All data is for second quarter 2018 or as of June 30, 2018, as indicated, except dividend growth. Dividend growth metrics represent growth in annual dividends declared for the 10 year period ended 2017. Industry source: S&P Global.

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UMB Financial Corporation second quarter 2018 results were driven by loan portfolio growth, continued positive operating leverage and a 56 basis point expansion in loan yields.

- Net income from continuing operations for the second quarter 2018 totaled \$55.4 million, or \$1.11 per diluted share, compared to \$57.5 million, or \$1.15 per diluted share, in the first quarter 2018 (linked quarter) and \$44.8 million, or \$0.90 per diluted share, in the second quarter 2017.
- On a linked quarter basis, the 1.6 percent increase in net interest income was driven by a five basis point improvement in net interest margin, one additional day of net interest income, and a 1.4 percent, or \$157.9 million, increase in average loans.
- Average total assets for the second quarter 2018 were \$20.6 billion compared to \$20.7 billion for the linked quarter, and \$20.3 billion for the same period in 2017.

Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

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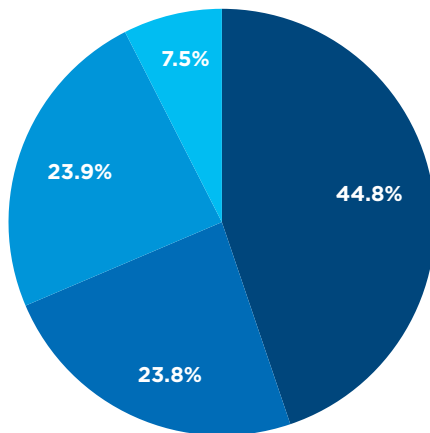
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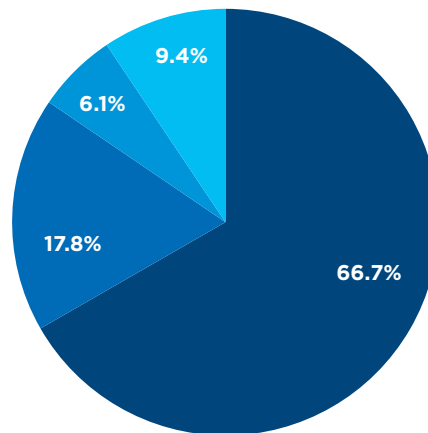
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Kansas City, MO 64141-6226

Revenue by Segment



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

Net Income by Segment



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

Headquarters: 1010 Grand Boulevard, Kansas City, MO 64106

UMB subsidiaries include:

Marquette Business Credit
Marquette Transportation Finance
Prairie Capital Management, LLC

UMB Distribution Services, LLC
UMB Trust Company of South Dakota
UMB Financial Services, Inc.

UMB Fund Services, Inc.
UMB Insurance, Inc.