

UMB Financial Corporation Fact Sheet



As of September 30, 2018

UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Mo., offering personal banking, commercial banking, healthcare services and institutional banking, which includes services to mutual funds and alternative-investment entities and registered investment advisors.

Our multiple revenue streams give UMB added stability to endure economic cycles and fluctuations in financial markets. 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	\$251.4 million
Market Cap	\$3.5 billion
Total Assets	\$21.5 billion
Assets Under Management	\$13.5 billion
Percentage Noninterest Bearing Deposits	33.6%
Quarterly Dividends Per Share	\$0.29
Diluted Price to Earnings Ratio*	16.2
Percentage Revenue From Fees	40.1%
Fitch Rating	A/Stable
S&P Rating	A-/Negative
Employees	3,548

Our Footprint

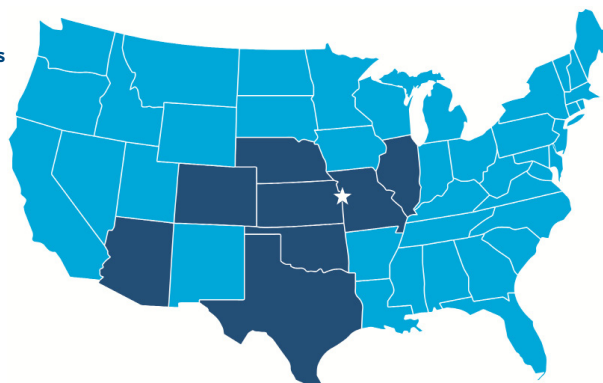
We serve customers across the entire country.

☆ 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	UMB	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	0.74%	0.42%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	91.5%	70.9%	We operate with plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	12.00%	13.47%	We continue to operate with strong capital levels.
Net Interest Income Growth Data from September 2013 through September 2018.	+55.6%	+75.9%	Our net interest income over the last five years has been driven by rising interest rates, our growing loan portfolio and our ongoing efforts to optimize our balance sheet.

¹All data is for third quarter 2018 or as of September 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 third quarter 2018 results were driven by strong loan growth, increased average deposits and strong asset quality.

- Net income from continuing operations for the third quarter 2018 totaled \$57.8 million, or \$1.16 per diluted share, compared to \$55.4 million, or \$1.11 per diluted share, in the second quarter 2018 and \$48.9 million, or \$0.98 per diluted share, in the third quarter 2017.
- Average loans for the third quarter 2018 increased 2.4 percent on a linked-quarter basis and 7.4 percent compared to third quarter 2017.
- Average deposits increased 5.4 percent compared to the third quarter of 2017, driven in part by recent deposit campaigns.
- Average total assets for the third quarter 2018 were \$20.7 billion compared to \$20.6 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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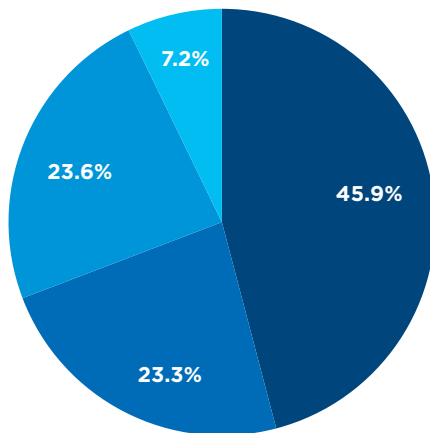
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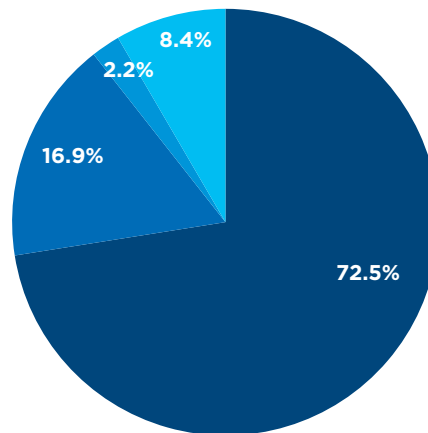
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Kansas City, MO 64141-6226

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.