

UMB Financial Corporation Fact Sheet



As of March 31, 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	\$253.4 million
Market Cap	\$3.6 billion
Total Assets	\$21.0 billion
Assets Under Management	\$14.2 billion
Percentage Noninterest Bearing Deposits	36.1%
Quarterly Dividends Per Share	\$0.29
Diluted Price to Earnings Ratio*	18.2
Percentage Revenue From Fees	41.6%
Fitch Rating	A/Stable
S&P Rating	A-/Negative
Employees	3,585

Our Footprint

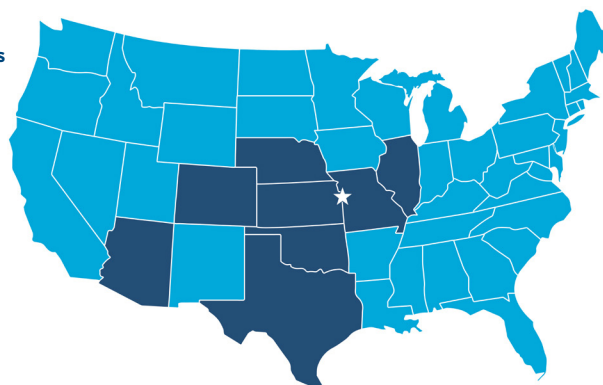
We serve customers across the entire country.

☆ 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.	+5.7%	+82.5%	UMB increased its dividend 5.1 percent in 2017 for a total 10-year increase of 82.5 percent.
Nonperforming Loans to Total Loans	0.78%	0.59%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	91.7%	67.3%	We operate with plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	11.37%	13.36%	We continue to operate with strong capital levels.
Net Interest Income Growth For the five years ended March 31, 2018.	+54.5%	+86.1%	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 first quarter 2018 or as of March 31, 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 first quarter 2018 results were driven by margin expansion, expense control and improved profitability metrics.

- Net income from continuing operations for the first quarter 2018 of \$57.5 million or \$1.15 per diluted share, compared to \$47.4 million or \$0.95 per diluted share in the fourth quarter 2017 (linked quarter) and \$42.0 million or \$0.84 per diluted share in the first quarter 2017.
- The interest rate environment and optimizing our earning asset mix drove a 10.1 percent year-over-year increase in net interest income which, when combined with steady fee-based income, resulted in a 37.1 percent increase in income from continuing operations compared to the first quarter of 2017.
- Average loan balances of \$11.3 billion for the first quarter represent a year-over-year increase of 6.9 percent.

Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

Media Relations Contact

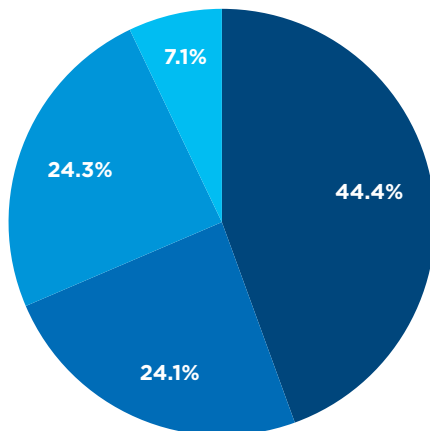
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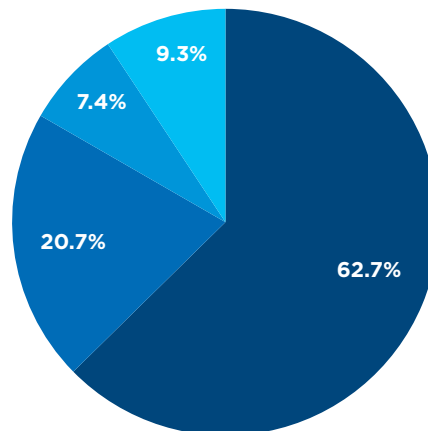
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Kansas City, MO 64141-6226

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.