

UMB Financial Corporation Fact Sheet



As of March 31, 2021

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 108 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.

“ Our team continued to deliver and execute on core tenets that differentiate our story and value proposition for our shareholders. During the first quarter, we saw optimistic signs of an improving operating environment. ”

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

Recognized as a market leader in the financial industry

Quarterly Total Revenue	\$303.0 million
Market Cap	\$4.5 billion
Total Assets	\$34.7 billion
Percentage Noninterest Bearing Deposits	36.4%
Dividends Per Share	\$0.32
Price to Earnings Ratio*	11.6
Percentage Revenue From Fees	35.9%
Fitch Rating	A/Stable
Moody's Rating	A3/Stable
S&P Rating	A-/Stable
Employees	3,572

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

	Industry	UMBF	Industry vs. UMBFC comparison ¹
Dividend Growth Full-year 2010 through full-year 2020.	46.8%	66.7%	UMB's 10-year dividend increase totals 66.7 percent.
Nonperforming Loans to Total Loans	0.69%	0.46%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	81.7%	60.6%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	12.86%	12.25%	We continue to operate with strong capital levels.
Net Interest Income Growth (Q1 2021 vs. Q1 2016)	55.7%	64.7%	Our net interest income over the last five years has been driven by our strong earning asset growth.

¹All data is for the first quarter 2021 or as of March 31, 2021, as indicated, except dividend growth. Dividend growth metrics represent growth in annual dividends declared for the 10-year period ended 2020. Industry source: S&P Global.

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For the first quarter of 2021, UMB reported net income of \$92.6 million, or \$1.91 per diluted share. The company's strong quarterly performance was a testament to our diversified business model, prudent underwriting standards and the overall strength of our customer base, with strong credit quality metrics, balance sheet growth and several bright spots in our fee income businesses.

- Quarterly average loan balances increased \$2.6 billion, or 19.3%, compared to the first quarter of 2020.
- Credit quality remained strong, with net charge-offs of just 0.13% of average loans, consistent with our historical performance.
- Average deposits increased 7.5% on a linked-quarter basis and 28.8% compared to the first quarter of 2020.
- Average noninterest-bearing demand deposit balances increased 9.0% on a linked-quarter basis and 50.2% compared to the first quarter of 2020.

Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

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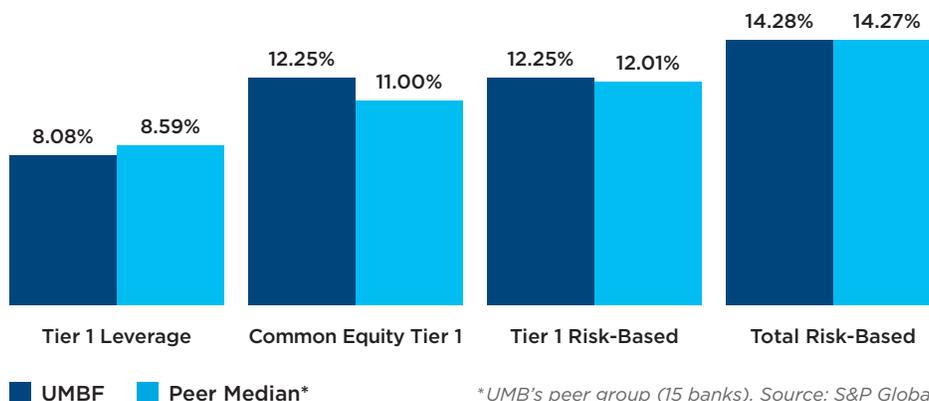
INVESTOR RELATIONS CONTACT

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Strong Capital Ratios*



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

Headquarters: 1010 Grand Boulevard, Kansas City, MO 64106

UMB subsidiaries include:

UMB Distribution Services, LLC
UMB Family Wealth, LLC

UMB Financial Services, Inc.
UMB Fund Services, Inc.

UMB Insurance, Inc.
UMB Trust Company of South Dakota