

UMB Financial Corporation Fact Sheet



As of September 30, 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-to-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 market share gains continue to differentiate us from our peers as evidenced in our third quarter 2021 results. On a year-to-date basis, total revenue increased 9.8% compared to 2020 despite a challenging interest rate environment, highlighting the resilience of our business model.”

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

Recognized as a market leader in the financial industry¹

Quarterly Total Revenue	\$317.7 million
Market Cap	\$4.7 billion
Total Assets	\$37.6 billion
Percentage Noninterest Bearing Deposits	38.7%
Dividends Per Share	\$0.37
Price to Earnings Ratio*	10.9
Percentage Revenue From Fees	34.0%
Fitch Rating	A/Stable
Moody's Rating	A3/Stable
S&P Rating	A-/Stable
Employees	3,507

*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	0.56%	0.59%	We continue to maintain strong asset quality regardless of the economic environment.
Loan-to-Deposit Ratio	75.4%	56.9%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	12.28%	12.26%	We continue to operate with strong capital levels.
Net Interest Income Growth (Q3 2021 vs. Q3 2016)	60.3%	68.1%	Our net interest income over the last five years has been driven by our strong earning asset growth.

¹All data is for the third quarter 2021 or as of September 30, 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 third quarter of 2021, UMB reported net income of \$94.5 million, or \$1.94 per diluted share, compared to \$87.4 million, or \$1.79 per diluted share, in the second quarter of 2021 (linked quarter) and \$73.1 million, or \$1.52 per diluted share, in the third quarter of 2020.

- Quarterly average loan balances increased \$1.0 billion, or 6.5% as compared to the third quarter of 2020.
- Excluding Paycheck Protection Program (PPP) balances, average loans increased 15.3% on a linked-quarter, annualized basis.
- Quarterly average deposits grew 22.0% to \$29.4 billion as compared to the third quarter of 2020.
- Net charge offs of just seven basis points and a \$5.0 million reduction in provision for credit losses.

Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

MEDIA RELATIONS CONTACT

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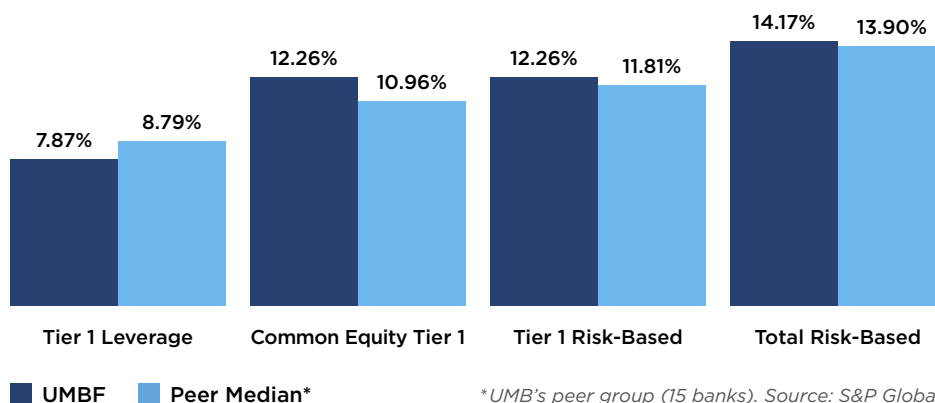
INVESTOR RELATIONS CONTACT

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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