

UMB Financial Corporation Fact Sheet



As of December 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-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 teams executed and delivered exceptional operating and financial results in 2021 through strong growth on both sides of the balance sheet, strong asset quality metrics and continued build-out of our differentiated fee generation businesses. ”

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

Recognized as a market leader in the financial industry¹

Quarterly Total Revenue	\$329.4 million
Market Cap	\$5.1 billion
Total Assets	\$42.7 billion
Percentage Noninterest Bearing Deposits	41.5%
Percentage Revenue From Fees	36.1%
Dividends Per Share	\$0.37
Price to Earnings Ratio*	14.7
Fitch Rating	A/Negative
Moody's Rating	A3/Stable
S&P Rating	A-/Negative
Employees	3,529

Committed to Shareholder Value:

UMB was added to the S&P High Yield Dividend Aristocrats Index in January 2022 based on 20 consecutive years of dividend increases.

20-year Dividend Growth **263.2%**

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

	Industry	UMBF	Industry vs. UMBFC comparison ¹
Asset Growth Year-end 2016 vs. Year-end 2021.	72.9%	106.4%	We surpassed \$40 billion in assets as of December 31, 2021, with strong 5-year growth.
Loan-to-Deposit Ratio	73.4%	52.8%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	12.29%	12.05%	We continue to operate with strong capital levels.
Net Interest Income Growth (Q4 2021 vs. Q4 2016)	55.7%	60.2%	Our net interest income over the last five years has been driven by our strong earning asset growth.

¹All data is for the fourth quarter 2021 or as of December 31, 2021, as indicated. Industry source: S&P Global Market Intelligence.

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UMB announced net income for the fourth quarter of 2021 of \$78.5 million, or \$1.61 per diluted share, compared to \$94.5 million, or \$1.94 per diluted share, in the third quarter of 2021 (linked quarter) and \$156.3 million, or \$3.24 per diluted share, in the fourth quarter of 2020.

- Fourth quarter 2021 noninterest income increased \$10.9 million, or 10.1%, on a linked-quarter basis.
- Net interest income increased \$15.9 million, or 8.2% year-over-year due to a \$7.4 billion increase in earning assets.
- Average total assets for the fourth quarter of 2021 were \$38.1 billion compared to \$35.9 billion for the linked quarter and \$30.6 billion for the same period in 2020.

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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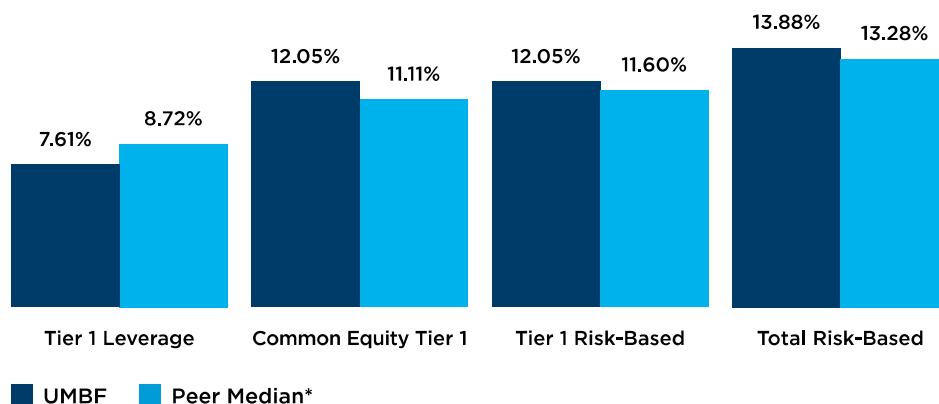
INVESTOR RELATIONS CONTACT

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Strong Capital Ratios*



Source: * UMB's peer group (15 banks). Source: S&P Global Market Intelligence.

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