

# UMB Financial Corporation Fact Sheet



As of March 31, 2017

UMB Financial Corporation (Nasdaq: UMBF), founded in 1913, is a diversified financial services holding company aligned into three strategic business segments to best serve our customers and achieve long-term growth opportunities.

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 enhance operational efficiency and reduce costs—a need which drives our commitment to implementing efficiency measures.

We will continue to be focused 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 tuned up to execute on UMB's potential.

## Recognized as a market leader in the financial industry

Total Revenue	\$255.1 million
Market Cap	\$3.8 billion
Total Assets	\$20.6 billion
Assets Under Management	\$41.8 billion
Percentage Noninterest Bearing Deposits	38.3%
Quarterly Dividends Per Share	\$.255
Diluted Price to Earnings Ratio	22.3
Percentage Revenue From Fees	47.3%
Fitch Rating	A/Stable
S&P	A-/Stable
Employees	3,686

## Our Footprint

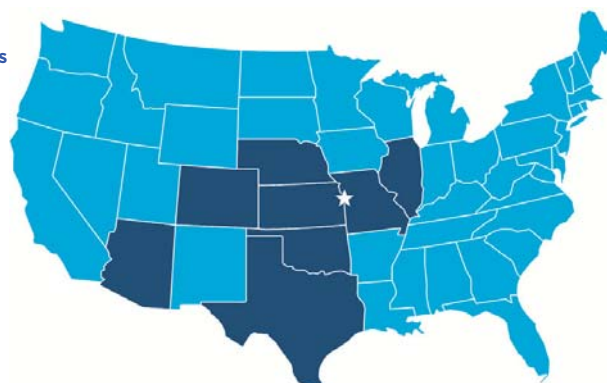
We serve customers across the entire country.

### ☆ UMB Financial Corporation Headquarters

#### ■ UMB Bank Presence

#### ■ National Presence

- Corporate Trust / Investment Banking Division
- Fund Services
- Healthcare Services
- Marquette Asset Management
- Marquette Business Credit
- Marquette Transportation Finance
- Prairie Capital Management
- Private Wealth Management / Personal Trust
- Scout Investments
- UMB Trust Company of South Dakota



## Industry UMBF UMBF and Industry Comparison<sup>1</sup>

	Industry	UMBF	UMB and Industry Comparison <sup>1</sup>
Dividend Growth			
Full Year 2006 through full year 2016.	+3.3%	+92.2%	UMB increased its dividend growth 12 times in the past 10 years, for a total increase of 92.2 percent.
Nonperforming Loans to Total Loans	0.95%	0.53%	We continue to maintain strong asset quality throughout a variety of economic conditions.
Loan-to-Deposit Ratio	89.0%	67.5%	We operate with plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	11.85%	11.89%	Our Common Equity Tier 1 capital ratio is well above regulatory minimums.

<sup>1</sup> Industry median data for first quarter 2017, as reported by SNL Financial, except dividend growth. UMB data as of March 31, 2017, except dividend growth. All dividend growth data as of December 31, 2016.

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UMB Financial Corporation's strong results in 2017's first quarter are driven by sustained loan growth, increased net interest income, optimized earning asset mix and continued execution of efficiency initiatives. Earnings per diluted share increased 20.3 percent compared to the first quarter of 2016.

- For the first quarter 2017, average earning assets stood at \$18.9 billion, an increase of 1.6 percent over the previous quarter and 4.7 percent over the first quarter 2016.
- Average total assets for the first quarter 2017 were \$20.2 billion compared to \$19.9 billion for the linked quarter, and \$19.3 billion for the same period in 2016.
- Average loans for the first quarter 2017 increased 2.1 percent, on a linked-quarter basis, and 10.6 percent, compared to first quarter 2016.
- First quarter 2017 noninterest income increased \$4.5 million, or 3.8 percent, on a linked quarter

## Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

## Ram Shankar

Chief Financial Officer, UMB Financial Corporation

## Media Relations Contact

### Rachael Crocker

Corporate Communication  
816.860.7775

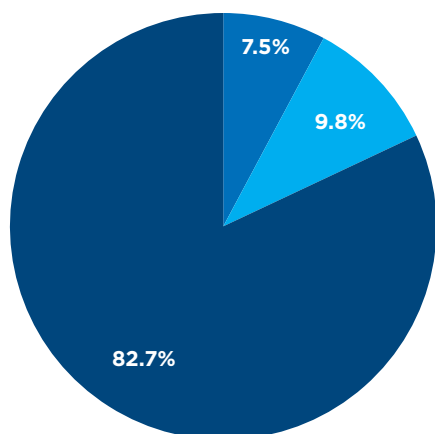
## Investor Relations Contact

### Kay Gregory

Investor Relations  
816.860.7106

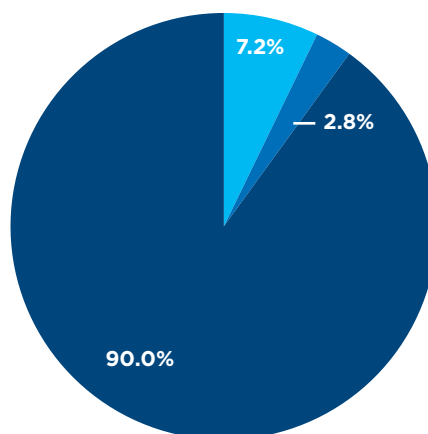
P.O. Box 419226  
Kansas City, MO 64141-6226

Revenue by Segment



■ Bank  
■ Asset Servicing  
■ Institutional Investment Management

Net Income by Segment



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

**Headquarters:** 1010 Grand Boulevard, Kansas City, MO 64106

## UMB subsidiaries include:

Marquette Asset Management  
Marquette Business Credit  
Marquette Transportation Finance

Prairie Capital Management, LLC  
Scout Investments, Inc.  
UMB Trust Company of South Dakota

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

# UMB Bank Fact Sheet



As of December 31, 2016

UMB Bank, n.a., a subsidiary of UMB Financial Corporation, provides comprehensive banking solutions through 109 banking centers in eight states—Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska, Arizona and Texas. UMB Bank also serves customers nationwide with healthcare services, institutional banking, asset-based lending, factoring and asset management.

- Average loans grew 18.6 percent in 2016, totaling \$10.0 billion.
- Common Equity Tier 1 Capital Ratio at 11.8 percent.
- In 2016, average deposit growth was 9.0 percent, totaling \$15.3 billion.
- Total gross loan production grew 7.9 percent, or \$2.4 billion, compared to 2015.
- Fitch Rating: A/Stable
- S&P: A-/Stable

## Healthcare Services

UMB Healthcare Services provides experience and powerful processing capabilities to deliver healthcare payment solutions, including custodial services for health savings accounts (HSAs) and benefit cards, to our healthcare partners.

- Total HSA deposits and assets reached \$1.8 billion in 2016, a 36.6 percent increase from 2015.
- Number of HSA accounts rose 22.0 percent to 982,426.
- UMB holds 5 percent share of the nationwide HSA market, ranking fifth by number of accounts and sixth by deposits and investment assets, according to the 2016 Devenir Year-end HSA Market Statistics & Trends Report.

## Commercial Banking

UMB offers a diverse range of commercial banking solutions for discerning business customers looking for personal attention and custom offerings. Our team is dedicated to helping clients grow and succeed in the most efficient, healthy and profitable way possible.

- Total commercial earning assets grew by \$1.7 billion.
- \$7.6 billion in total commercial and commercial real estate loans at year-end 2016.
- 43.6 percent growth in Business Banking earning assets in 2016 compared to prior year.
- Number 23 top U.S. banks for farm lending by the American Bankers Association (ABA), as of September 30, 2016.

## Personal Banking

UMB offers financial solutions to customers who value an individualized relationship and advisory experience. For more than a century, we've invested in our people as a resource who can help clients achieve their unique financial and lifestyle goals.

## Consumer & Small Business

- UMB Bank is the Kansas City market share leader in deposits for the sixth year in a row, according to FDIC 2016 Market Share Report.
- Total consumer and small business deposits grew 2.7 percent in 2016.

## Private Wealth Management

- Total Private Wealth Management deposits reached \$1.1 billion at 2016 year end.
- Year-over-year average private banking loan growth was 26.1 percent in 2016.

## Institutional Banking

UMB Institutional Banking is committed to delivering solutions and performance with integrity, and we strive to maintain the highest standard of service for our institutional clients throughout the U.S.

- FDIC sweep program grew to \$51.9 billion.
- New institutional banking office opened in New York.
- \$15.5 billion total corporate trusts under administration and money market funds at year-end 2016.

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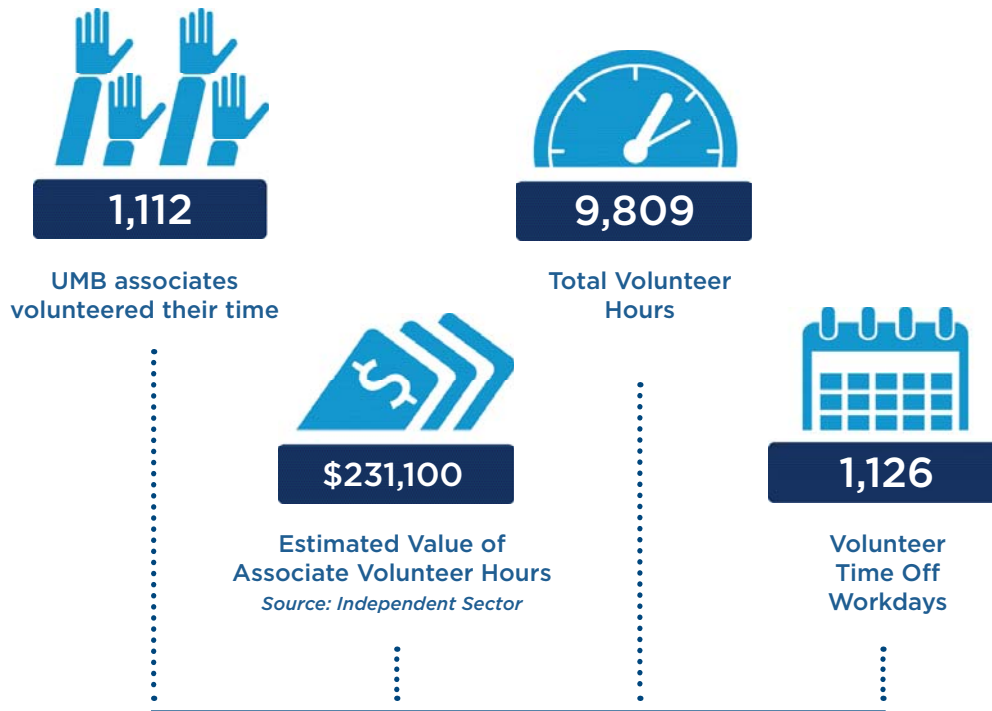


As of December 31, 2016

In addition to providing a solid portfolio of financial products, UMB has built a distinguished reputation throughout our footprint for supporting community success through philanthropy and environmental action. Whether it's financing for small businesses, providing working capital loans to companies that support job creation and retention, our corporate philanthropy or our associates' own personal volunteerism activities, UMB and our associates remain dedicated to the communities we serve.

More than any one value, UMB is dedicated to the prosperity of every community it serves. We continuously contribute to the vibrancy and success of these communities by supporting agriculture, arts, financial education and self sufficiency.

In 2016, UMB, along with our dedicated associates, made a tremendous impact in our communities.



## Community Support by the Numbers

### Mariner Kemper

President, Chairman and Chief Executive Officer, UMB Financial Corporation

### Mike Hagedorn

President and Chief Executive Officer, UMB Bank n.a.; Vice Chairman, UMB Financial Corporation

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