

# UMB Financial Corporation Fact Sheet



As of March 31, 2022

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 109 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 results for the first quarter of 2022 reflect the team's continued execution of our differentiated business model, with robust growth on both sides of our balance sheet, strong asset quality metrics, and sustained momentum in our fee income businesses. ”

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

	First Quarter 2022	Full-year 2021
Total Revenue	\$329.4 million	\$1.3 billion
Market Cap	\$5.1 billion	\$5.1 billion
Total Assets	\$42.7 billion	\$42.7 billion
Percentage Noninterest Bearing Deposits	41.5%	263.2%
Percentage Revenue From Fees	36.1%	Average Loan Balances +\$1.5 billion
Dividends Per Share	\$0.37	Average Deposits +\$5.8 billion
Price to Earnings Ratio*	14.7	Common Equity Tier 1 Ratio 12.05%
Fitch Rating	A/Stable	Fitch Rating A/Stable
Moody's Rating	A3/Stable	Moody's Rating A3/Stable
S&P Rating	A-/Stable	S&P Rating A-/Stable
Employees	3,531	Employees 3,529

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

## Peers versus UMBF comparison<sup>1</sup>

	Peer Median	UMB	
<b>Asset Growth</b> March 31, 2017 vs. March 31, 2022	68.0%	97.3%	Our 5-year asset growth exceeds peers.
<b>Loan-to-Deposit Ratio</b>	79.2%	53.3%	We have plenty of liquidity to meet the needs of our customers.
<b>Common Equity Tier 1 Ratio</b>	10.49%	11.81%	We continue to operate with strong capital levels.
<b>Net Interest Income Growth</b> Q1 2022 vs. Q1 2017	35.5%	56.6%	Our net interest income over the last five years has been driven by our strong earning asset growth.

<sup>1</sup> All data is for the first quarter of 2022 or as of March 31, 2022. Peer source: S&P Global Market Intelligence.

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UMB announced net income for the first quarter of 2022 of \$106.0 million, or \$2.17 per diluted share, compared to \$78.5 million, or \$1.61 per diluted share, in the fourth quarter of 2021 (linked quarter) and \$92.6 million, or \$1.91 per diluted share, in the first quarter of 2021.

- Compared to the first quarter of 2021, average loans excluding PPP balances and average deposits increased 15.6% and 21.5%, respectively.
- Together with a 13.6% increase in fee income, our first quarter revenues increased 10.2% compared to the prior period.
- In addition, our results benefited from a provision release of \$6.5 million in the first quarter, driven by favorable portfolio metrics and the improving macro-economic outlook.

## Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation

## Ram Shankar

Chief Financial Officer, UMB Financial Corporation

## MEDIA RELATIONS CONTACT

## Stephanie Hague

Corporate Communication  
816.860.5088

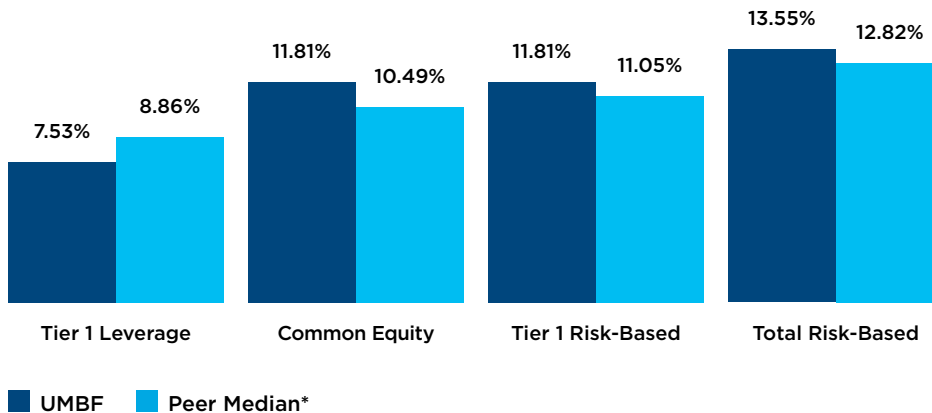
## INVESTOR RELATIONS CONTACT

## Kay Gregory

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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