

# UMB Financial Corporation Fact Sheet



As of June 30, 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 strong financial results for the second quarter of 2022 were driven by a 23.3% linked-quarter annualized increase in average loans excluding PPP, strong net interest margin expansion, and continued momentum in our fee income businesses. ”**

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

Second Quarter 2022	
Quarterly Total Revenue	\$401.1 million
Market Cap	\$4.2 billion
Total Assets	\$37.5 billion
Percentage Noninterest Bearing Deposits	45.0%
Percentage Revenue From Fees	44.0%
Dividends Per Share	\$0.37
Price to Earnings Ratio*	10.1
Fitch Rating	A/Stable
Moody's Rating	A3/Stable
S&P Rating	A-/Stable
Employees	3,521

\*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> June 30, 2017 vs. June 30, 2022	67.7%	84.3%	Our 5-year asset growth exceeds peers.
<b>Loan-to-Deposit Ratio</b>	83.1%	58.0%	We have plenty of liquidity to meet the needs of our customers.
<b>Common Equity Tier 1 Ratio</b>	10.10%	11.44%	We continue to operate with strong capital levels.
<b>Net Interest Income Growth</b> Q2 2022 vs. Q2 2017	34.2%	63.6%	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 second quarter of 2022 or as of June 30, 2022. Peer source: S&P Global Market Intelligence.

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UMB announced net income for the second quarter of 2022 of \$137.6 million, or \$2.83 per diluted share, compared to \$106.0 million, or \$2.17 per diluted share, in the first quarter of 2022 (linked quarter) and \$87.4 million, or \$1.79 per diluted share, in the second quarter of 2021.

- Average loan balances increased \$1.5 billion, or 8.9% compared to the second quarter of 2021.
- Average deposits grew 13.7% compared to the second quarter of 2021
- Noninterest income increased 34.0% as compared to the second quarter of 2021, equal to 44.0% of total revenue

## 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

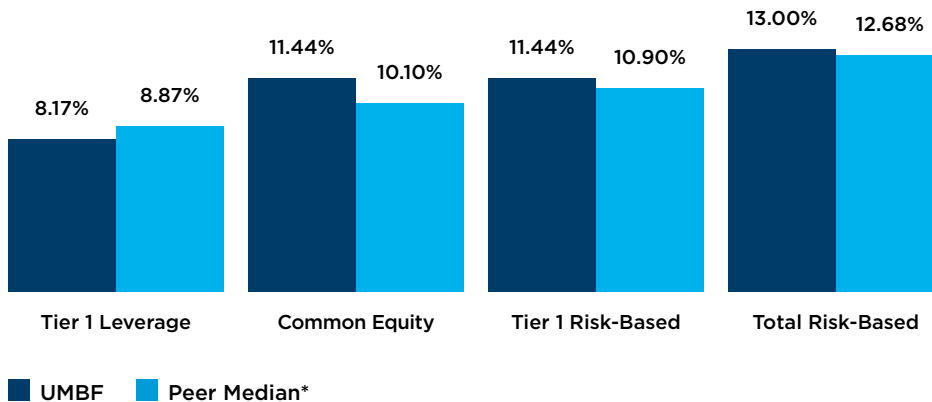
## INVESTOR RELATIONS CONTACT

## Kay Gregory

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Kansas City, MO 64141-6226

## 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