

# UMB Financial Corporation Fact Sheet



As of June 30, 2023

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 110 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.

*“ Average loans increased 17.3% on a linked-quarter annualized basis with nearly half of the increase driven by commercial & industrial loan balances. Noninterest income was \$138.1 million for the quarter. In addition, period-end deposit balances at quarter end were \$33.5 billion, an increase of \$1.6 billion, or 5.0%, as compared to March 31, 2023. ”*

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

Second Quarter 2023	
Quarterly Total Revenue	\$363.7 million
Market Cap	\$3.0 billion
Total Assets	\$41.2 billion
Percentage Average Noninterest Bearing Deposits	33.5%
Percentage Revenue From Fees	38.0%
Dividends Per Share	\$0.38
Price to Earnings Ratio*	8.0x
Fitch Rating/Outlook	A-/Negative
Moody's Rating/Outlook	Baa1/Stable
S&P Rating/Outlook	A-/Negative
Employees	3,756

\*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, 2018 vs. June 30, 2023	76.8%	100.9%	Our 5-year asset growth exceeds peers.
<b>Average Loan-to-Deposit Ratio</b>	89.0%	70.5%	We have plenty of liquidity to meet the needs of our customers.
<b>Common Equity Tier 1 Ratio</b>	10.10%	10.65%	We continue to operate with strong capital levels.
<b>Net Charge-off/Average Loans</b>	0.15%	(0.00%)	Our strong asset quality is the result of sound credit risk management.

<sup>1</sup> All data is for the second quarter 2023 or as of June 30, 2023, as indicated. Industry source: S&P Global Market Intelligence.

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UMB announced net income for the second quarter of 2023 of \$90.1 million, or \$1.85 per diluted share, compared to \$92.4 million, or \$1.90 per diluted share, in the first quarter of 2023 (linked quarter) and \$137.6 million, or \$2.83 per diluted share, in the second quarter of 2022.

- Net operating income was \$93.8 million, or \$1.93 per diluted share, for the second quarter of 2023, compared to \$92.8 million, or \$1.91 per diluted share, for the linked quarter and \$137.6 million, or \$2.83 per diluted share, for the second quarter of 2022.
- Noninterest income increased 6.1% as compared to the linked quarter, equal to 38.0% of total revenue.
- Credit quality remained strong, with net recoveries of \$0.1 million and nonperforming loans of 0.09% of total loans.

## Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation

## Ram Shankar

Chief Financial Officer, UMB Financial Corporation

## MEDIA RELATIONS CONTACT

## Stephanie Hague

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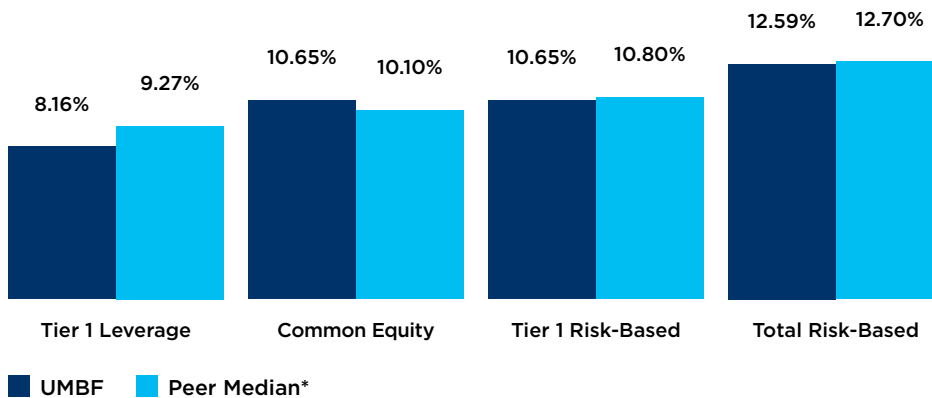
## INVESTOR RELATIONS CONTACT

## 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