

UMB Financial Corporation Fact Sheet



As of September 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.

“ On a linked-quarter basis, our strong third quarter 2022 results were facilitated again by robust loan growth, strong revenue growth which was driven by a 3.9% increase in net interest income, net interest margin expansion, and strong fee income growth, excluding the nonrecurring gain from the sale of Visa Class B shares. ”

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

Third Quarter 2022	
Quarterly Total Revenue	\$362.2 million
Market Cap	\$4.1 billion
Total Assets	\$37.6 billion
Percentage Noninterest Bearing Deposits	41.6%
Percentage Revenue From Fees	35.5%
Dividends Per Share	\$0.37
Price to Earnings Ratio*	10.0x
Fitch Rating	A/Stable
Moody's Rating	A3/Stable
S&P Rating	A-/Stable
Employees	3,607

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

Peers versus UMBF comparison¹

	Peer Median	UMB F	
Asset Growth Sept. 30, 2017 vs. Sept. 30, 2022	70.8%	85.3%	Our 5-year asset growth exceeds peers.
Loan-to-Deposit Ratio	84.7%	64.7%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	10.00%	11.18%	We continue to operate with strong capital levels.
Net Interest Income Growth Q3 2022 vs. Q3 2017	62.2%	65.8%	Our net interest income over the last five years has been driven by our strong earning asset growth.

¹ All data is for the third quarter of 2022 or as of Sept. 30, 2022, as indicated. Industry source: S&P Global Market Intelligence.

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UMB announced net income for the third quarter of 2022 of \$88.0 million, or \$1.81 per diluted share, compared to \$137.6 million, or \$2.83 per diluted share, in the second quarter of 2022 (linked quarter) and \$94.5 million, or \$1.94 per diluted share, in the third quarter of 2021.

- Average loan balances increased \$2.5 billion, or 15.1% compared to the third quarter of 2021
- Noninterest income increased 19.3% as compared to the third quarter of 2021, equal to 35.5% of total revenue
- Excluding Paycheck Protection Program (PPP) balances, average loans increased 21.9% on a linked-quarter, annualized basis

Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

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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