

UMB Financial Corporation Fact Sheet



As of March 31, 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.

“ Our deposit base is diverse across multiple lines of businesses and reflects long tenured and deeply entrenched relationships, with more than 55% of our customers having banked with us for ten years or more. We had continued momentum in our fee businesses, and credit quality remains strong. ”

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

First Quarter 2023	
Quarterly Total Revenue	\$371.9 million
Market Cap	\$2.8 billion
Total Assets	\$40.6 billion
Percentage Average Noninterest Bearing Deposits	37.8%
Percentage Revenue From Fees	35.0%
Dividends Per Share	\$0.38
Price to Earnings Ratio*	6.7x
Fitch Rating/Outlook	A/Negative
Moody's Rating/Outlook	Baa1/Stable
S&P Rating/Outlook	A-/Stable
Employees	3,804

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

Peers versus UMBF comparison¹

	Peer Median	UMB	
Asset Growth March 31, 2018 vs. March 31, 2023	68.3%	93.5%	Our 5-year asset growth exceeds peers.
Average Loan-to-Deposit Ratio	89.2%	67.4%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	9.93%	10.57%	We continue to operate with strong capital levels.
Net Charge-offs/Average Loans	0.16%	0.09%	Our high asset quality is the result of sound credit risk management.

¹ All data is for the first quarter 2023 or as of March 31, 2023, as indicated. Industry source: S&P Global Market Intelligence.

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UMB announced net income for the first quarter of 2023 of \$92.4 million, or \$1.90 per diluted share, compared to \$100.2 million, or \$2.06 per diluted share, in the fourth quarter of 2022 (linked quarter) and \$106.0 million, or \$2.17 per diluted share, in the first quarter of 2022.

- Average loans increased 19.3%, and average deposits grew 2.4% on a linked-quarter, annualized basis.
- Diverse deposit base with approximately 55% of deposit relationships spanning ten or more years.
- Noninterest income increased 5.3% as compared to the first quarter of 2022, equal to 35.0% of total revenue.

Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation

Ram Shankar

Chief Financial Officer, UMB Financial Corporation

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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