

UMB Financial Corporation Fact Sheet



As of September 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.

“ Our third quarter results demonstrated strong loan growth, stable deposits, continued momentum in many of our fee generating businesses, and solid asset quality. At UMB, our overall portfolio health remains solid as evidenced by a low loan loss ratio of just 0.08% of average loans and nonperforming loans comprising just 0.07% of total loans. ”

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

Third Quarter 2023	
Quarterly Total Revenue	\$355.6 million
Market Cap	\$3.0 billion
Total Assets	\$41.5 billion
Percentage Average Noninterest Bearing Deposits	32.0%
Percentage Revenue From Fees	37.5%
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	BBB+/Stable
Employees	3,652

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

Peers versus UMBF comparison¹

	Peer Median	UMB	
Asset Growth Sept. 30, 2018 vs. Sept. 30, 2023	73.8%	93.2%	Our 5-year asset growth exceeds peers.
Average Loan-to-Deposit Ratio	88.7%	72.6%	We have plenty of liquidity to meet the needs of our customers.
Common Equity Tier 1 Ratio	10.25%	10.77%	We continue to operate with strong capital levels.
Net Charge-off/Average Loans	0.23%	0.08%	Our strong asset quality is the result of sound credit risk management.

¹ All data is for the third quarter 2023 or as of Sept. 30, 2023, as indicated. Industry source: S&P Global Market Intelligence.

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UMB announced net income for the third quarter of 2023 of \$96.6 million, or \$1.98 per diluted share, compared to \$90.1 million, or \$1.85 per diluted share, in the second quarter of 2023 (linked quarter) and \$88.0 million, or \$1.81 per diluted share, in the third quarter of 2022.

- Deposit balances at September 30, 2023 totaled \$33.4 billion, up from \$31.8 billion at September 30, 2022, and consistent with June 30, 2023 balances.
- Average deposit balances of \$31.3 billion, increased 5.1% as compared to the third quarter of 2022.
- Average loans increased 10.1% on a linked-quarter, annualized basis, to \$22.8 billion, or an 18.0% increase as compared to the third quarter of 2022.

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 Asset Management, LLC

UMB Financial Services, Inc.
UMB Fund Services, Inc.

UMB Insurance, Inc.
UMB Trust Company of South Dakota