More than a century of doing what’s right

2019 Corporate Citizenship Report
Our Business is Built on Shared Values

LETTER FROM THE CHAIRMAN

The world is changing rapidly, and it’s no longer enough for companies to be good at doing business. We need to be good for those around us, and for the future.

As we all navigate through this unprecedented and challenging time, I have never been prouder of how our UMB associates have rallied in response to the COVID-19 crisis. I have been inspired by the enduring sense of service, duty and patriotic responsibility demonstrated by all our teams.

Our legacy is built on shared values of integrity, honesty and passion, and we believe in doing what’s right for all our stakeholders. We don’t wait for others to show the way; we follow our values in all decisions. Our strategic business model gives us the strength and flexibility to be here when our customers and communities need us most.

We’ve never been a company that stands on the sidelines, which is why we’ve created this report to detail how UMB is committed to being a good corporate citizen through prudent business practices, efficient and
sustainable resource use, transparent governance, inclusion and diversity, and more.

**DELIVERING ON OUR PROMISES**

We care about our customers, our associates and our communities. Because we care, we do our best every day to deliver on our promises and meet your ever-evolving needs with thoughtful consideration and open minds. We closely analyze how we do business through the lens of environmental, social and governance (ESG) metrics, and we promise to continue to improve and recognize how we can do better.

We continually adapt to find the right balance of implementing sustainable business practices, meeting obligations and using our resources to do good. In a complex world, finding that balance is not always easy, but for more than 100 years we’ve run our business on the founding principle of doing what’s right.

We care, and we work hard to do what’s right for you, for us, for all.

Mariner Kemper

Chairman, President and Chief Executive Officer, UMB Financial Corporation
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How We Do Business

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EMPLOYER STANDARDS

PEOPLE FIRST

As a financial services company, we know our strength stems from our associates, and the foundation of our business is rooted in our customers’ experience. Finance is not a product that can stand alone from the voices and minds moving it forward, which is why people—and helping them do good for one another—truly are the heart of what we do.

CULTURE AND WELL-BEING

Building a welcoming and enriching company culture is serious business at UMB. Our team is resilient and entrepreneurial, embracing the same spirit that gives America its enduring strength.

How we approach doing business with integrity is simple. We tell UMBers to do the right thing, no matter what. Even if the right path is a harder one, we’ll support them. Throughout our footprint, our team has access to development and educational opportunities, leadership support, and programs that help create an atmosphere of trust, collaboration and unity.

BENEFITS

With more than 3,600 associates across the country, it’s critical that we offer comprehensive and varied benefits. UMB has a robust benefits program that includes medical, dental, health savings accounts and flexible spending accounts, and more. We have a variety of insurance options, from pet and accident to life and long-term care that can help associates plan regardless of their current life stage. We also offer a 401(k) retirement plan with a matching contribution program, as well as profit sharing and an employee stock ownership plan. All these offerings are designed for the well-being and support of our diverse and talented teams.
We hire the best people, and they stay with UMB, resulting in long-tenured associates with deep expertise.

9 Years: average tenure for UMB associates in 2019. 
More than 2X the industry average. 

Source: Bureau of Labor Statistics, 2018

WORK/LIFE BALANCE AND TIME OFF
Do you live to work? We didn’t think so, and neither do we. Instead, we believe our work is an important part of associates’ lives, alongside many other passions—family, community involvement, health and fitness, time off for relaxation and more. This belief drives us to provide resources to achieve wellness (whatever that means to you personally) both in and out of the workplace.

PAID TIME OFF AND SICK LEAVE:
Generous paid time off that scales with your tenure, with a minimum of 20 days per calendar year (some allotments vary depending on hire date).

HOLIDAYS:
We’re a bank, so we celebrate 10 federal holidays—away from the office. Some of our investment areas operate with a separate holiday schedule.

VOLUNTEER TIME OFF:
Eligible associates receive 16 hours of paid time off to volunteer each year.

UMB YOU DAY:
A day associates can dedicate to whatever helps them feel their best.

ADOPTION ASSISTANCE:
UMB supports associates who have chosen to adopt children by providing time off and financial support.

PARENTAL BONDING TIME AND PREGNANCY LEAVE:
UMB offers parental leave so adoptive and birth parents, and legal guardians, have paid time off to care for and bond with a newborn or newly adopted child.

FAMILY MEDICAL CARE AND LEAVE ACT (FMLA):
We provide eligible associates unpaid leave under qualifying circumstances for up to 12 work weeks in a rolling 12-month period.
FINANCIAL WELLNESS

Financial wellness is our wheelhouse, which is why we prioritize the financial foundations of our associates through our Associate Banking Program.

- Free financial review to help plan financial goals and strategies
- Exclusive mortgage origination fee waiver
- High-performance checking account
- Competitive savings solutions
- Special discounts and waivers for investing with UMB
- UMB Simply Rewards Visa credit card with a special interest rate on purchases and opening offer for associates
Talent and Recruitment

RECRUITMENT & A DIVERSE HIRING PROCESS
UMB’s talent acquisition team focuses on building recruitment marketing strategies that are designed to identify and attract diverse talent. In 2019, we launched a diverse panel approach specifically targeting senior-level roles where diversity is underrepresented, and we encourage hiring managers to engage a diverse panel of candidates before making a hiring decision. Diversity is about strength through representation of a broad range of different backgrounds, unique experiences, voices and perspectives. While we value all differences, the diverse panel should include women and people of color.

LEADERSHIP AND DEVELOPMENT
UMB is committed to developing our talent and enriching associate careers by providing the tools and resources needed to succeed. We believe effective associate development is company-provided, manager-supported and associate-driven.

Each associate is encouraged to embrace this concept by utilizing the UMB Learning Philosophy, based on providing on-the-job learning and real-time experiences outside their primary role. This allows associates to practice and apply leadership capabilities that empower them to drive performance, think and act like an owner, nurture relationships, and deliver the unparalleled customer experience.

We offer associates a range of both internal and external development opportunities to assist in growing their career and unlocking leadership potential.

UMB Leadership Awards
We know that everyone can be a leader—even those who may not occupy traditional leadership roles. That’s why we created our annual leadership awards, which run on internal nominations from peers, direct reports and managers to recognize associates who demonstrate leadership qualities.
LEADERSHIP & DEVELOPMENT OPPORTUNITIES
- Connections with local universities
- On-site skills seminars
- Coaching and manager development programs
  - Emerge: A 12-month leadership development program
  - Accelerate: A program to accelerate the development and readiness of UMB’s next leaders
  - Manager development workshop: A three-day workshop that allows managers to hone and refresh their leadership standards
- Professional skills online courses

SUCCESSION PLANS
Having a strong leadership bench is important to the sustainability of our business. Thorough talent and organizational reviews occur annually with our senior executives. In these reviews, succession plans for our line of business leaders and other critical roles are formalized, and then discussed annually with UMB’s board of directors.

EDUCATIONAL SUPPORT
Tuition reimbursement—Since 2011, UMB has reimbursed more than $1.7 million to associates pursuing higher education through formal degree programs. Eligible associates can be reimbursed up to $5,000 per year for qualified tuition expenses.

Scholarship program—Our Count on more Scholarship Program is sponsored by the UMB Financial Corporation Charitable Foundation. This merit-based program, first introduced in 2011, provides financial assistance to children of UMB associates who plan to continue their education in a college, post-secondary vocational or technical school program.

COMPENSATION POLICIES
UMB’s pay-for-performance compensation philosophy is designed to allow us to attract, reward, and retain talented individuals who contribute significant value to the organization. Our compensation program rewards
WE PLEDGE TO SUPPORT AN INCLUSIVE WORKPLACE

At UMB we don’t see diversity and inclusion as the right thing to do, we see it as a way to energize our culture and ignite innovation. Diversity brings unique ways of thinking and problem solving—approaching things from different perspectives always results in better solutions. Better solutions are what we strive for every day for our customers. Diversity and Inclusion differentiate UMB, and we are very proud of that.

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

performance, reserving the highest rewards for the highest performers. The market-based rewards allow for transparency in the design and administration of job evaluations, job descriptions, grade structures, promotional opportunities, base pay and incentive compensation.

UMB’s incentive plan is intended to promote the interests of the company and its shareholders by providing employees and non-employee directors of the company—those who are largely responsible for the management, growth, and protection of the business of the company—with incentives and rewards to encourage them to continue in the service of the company.

Our philosophy is to facilitate and sustain a competitive market-priced structure to support our diverse talent management practices, competitively benchmarking to the median labor market.

INCLUSION AND DIVERSITY

We’ve been around for a while—but that doesn’t mean we’re stuck in the past. Ultimately, we want our company to be as diverse as the world we live in, meaning comprised of people of all races, genders, ethnicities, sexual orientations, abilities, ages, backgrounds and more. However, we know a diverse workforce means nothing without inclusion. Having a seat at the table is not the same as having a voice and feeling like you belong. There’s no magic way to ensure an inclusive environment; it’s something we work towards, learn from and redefine every day. We take steps to maintain an open dialogue and take time to truly get to know the people we work with on a deeper level.

INCLUSIVE PARTNERSHIPS

Our commitment and partnership with organizations which support underrepresented communities, people with disabilities, LGBTQ, and veteran inclusion continues to deepen across our footprint and to be a great source of talented candidates. Our efforts provide results—in 2019 33.1% of all UMB hires were people of color, 47.4% were women and 4.7% were veterans.
UMB BUSINESS RESOURCE GROUPS (BRGs)

Business resource groups also play a vital role in deepening the recruitment pipeline of diverse talent and refer candidates to UMB on a regular basis. Our eight business resource groups are key partners in helping us connect and engage talent for greater inclusion. BRGs are structured to engage associates who share common interests, including associates from traditionally underrepresented groups, and allies who support these groups. Each BRG commits to a mission and identifies how the BRG will support UMB’s business goals. Nearly 20% of UMB associates participate in one or more BRGs.

UMB TOGETHER

As part of our efforts to foster an inclusive workplace, we created a unique year-round program with events and activities that encourage associates to share and learn from one another. Because of our evolving society and the accompanying challenges which impact each of us in some way, UMB Together continually reminds us of UMB’s inclusion and diversity values. UMB Together equips us with knowledge of how to demonstrate respect and celebrate others—even if our beliefs vary.

We share, listen and embrace what we have in common. What we learn through UMB Together can help make a difference in our world.

Sharing in success

UMB’s Supplier Diversity Program is committed to building strong and sustainable relationships with viable and diverse businesses.

Read more on page 21

UMB Business Resource Groups

- Abilities
- Asian-American
- Blacks for Empowering People through Inclusion and Collaboration
- Millennials
- Pride (LGBTQIA)
- SOMOS (Hispanic/Latino)
- Veterans Engagement Taskforce
- Women
Health, Safety and Support

WELLNESS PROGRAM
UMB strives to engage and encourage associates to act and take personal responsibility for improving the health and well-being for themselves and their families. To assist associates in their goals, we offer wellness incentives and wellness coaches for strategic wellness support strategies. Our goal is to provide competitive and varied benefit offerings that allow associates to choose the right benefit plan for them and their individual circumstances.

FITNESS CENTER REIMBURSEMENTS:
UMB will reimburse eligible associates for their fitness center dues up to $250 per calendar year. In addition, the reimbursement program can be used for race/wellness event entry fees and weight management programs.

WELLNESS COACHES:
UMB offers on-site wellness coaching to advise associates on nutrition and weight control, health metric improvements, tobacco cessation, stress management and more.

HEALTH ROOMS:
We know our associates may require accommodation for specific health-related activities and needs during their workday at UMB. Through our benefits team, we provide associates access to comfortable, private and secure health rooms as required.
ASSOCIATE HEALTH AND SUPPORT PROGRAMS

ASSOCIATE EMERGENCY FUND
When faced with a personal crisis, people sometimes find it difficult to ask their employer for help. At UMB, we want our associates to know we are there to support them in good and bad times. Situations occur that are beyond a person’s control. But there’s usually a solution, and we’d like to be part of it whenever possible through the UMB Associate Emergency Fund. The fund is designed to help in times of dire need and offers financial assistance when all other financial resources have been depleted.

HOLIDAY ASSISTANCE PROGRAM
During the holidays, many families struggle financially to buy a holiday meal or purchase gifts for their children. Some of our fellow UMB associates may experience these same difficulties. UMB offers a Holiday Assistance Program for associates who are experiencing financial burden or hardship and could use some help during the holidays. UMB’s generosity often shines brightest through donations to these families.

EMPLOYEE ASSISTANCE PROGRAM
Because UMB is committed to the welfare and well-being of each associate, we provide an Employee Assistance Program to all associates. This program is designed to assist associates in coping with family, personal and/or work-related problems. Services provided through this program are strictly confidential.

SAFETY POLICIES
We take the health and safety of our associates very seriously, which is why we have implemented various on-site safety measures and training opportunities for our workforce. We are also equipped with a robust emergency response plan through our security and control stations that help emergency responders access our campus and take action as necessary.

On-site safety measures

- **CPR KITS AND TRAINING**
  UMB offers regional CPR training to all associates through scheduled in-person classes, or through available kits that contain everything needed to learn basic CPR.

- **AEDS AND TRAINING**
  Automated external defibrillators (AEDs) are installed on every floor in UMB’s main Kansas City campus. We also provide occasional on-site training for associates to learn how and when to use the AEDs.

- **ACTIVE SHOOTER TRAINING**
  While no one wants to imagine themselves in an active shooter situation, training could be the key to survival. To enhance preparedness, UMB provides an online training course to all associates that provides resources to help them stay safe. This course outlines UMB’s workplace violence policy and steps to take in an active shooter/hostile intruder situation.

Our shared values:
Customers first
Integrity and trust
Performance and strength
Associate spirit
Inclusion and diversity
Community commitment
Governance and Oversight

As a responsible corporate citizen, we must establish and maintain comprehensive and effective governance policies and programs that help us achieve business goals, support our workforce, nourish the environment and enrich our communities. We strive to be transparent partners for all our stakeholders, and we are continually searching for how we can evolve for the long term.

For more than a century, we have grown, changed and adapted to the needs of the world around us. Through it all, our delivery remains consistent and our values are strong, with an unwavering commitment to doing what’s right.

BOARD OF DIRECTORS

We are structured to operate with objective oversight through a board of directors who possess steadfast personal and professional values and integrity. UMB Financial Corporation maintains a 13-person, independent board of directors who are selected through deliberate criteria and review.

SELECTION PROCESS

We believe diversity among our directors enriches company decision-making and fosters robust, critical-thinking. Our directors come from a variety of industries and backgrounds—but each of them has integrity, curiosity and a commitment to hard work.

For more information about UMB’s board of directors or board committees, or to review our Corporate Governance Guidelines, please visit InvestorRelations.UMB.com

Board member roster as of date of this publication, April 2020.
In recommending and nominating candidates, the following are considered to be minimum qualifications, and all director searches must include gender and racial diversity:

• An individual of the highest character and integrity.
• An inquiring mind, vision, a willingness to ask hard questions, and the ability to work well with others.
• A personal and professional reputation consistent with the image and reputation of UMB.
• Free of any relationship or conflict of interest inconsistent with applicable law or that would interfere with the proper exercise of the fiduciary duties of a director.
• Willing and able to devote sufficient time and attention to the affairs of UMB and to diligently fulfill the responsibilities of a director.
• Capacity and desire to represent the balanced and best interests of the shareholders as a whole.

BOARD DIVERSITY
The governance committee and the board also give weight to other factors that are expected to enhance the effectiveness of the board and its committees. Among these are talents, relationships and diversity—including in terms of geographic region, professional or business experience, gender, race, national origin, and specialized education or expertise—and other qualities likely to contribute in a meaningful way to increasing the fundamental value of UMB and align with the company’s overall values.

CODE OF ETHICS
We believe integrity is paramount. While all business is based to some degree on trust, UMB has trust as a core principle. Being honest and fair to customers, shareholders and associates is not just a value but a moral imperative. In keeping with these principles, UMB has adopted a Code of Ethics that covers several areas, including honesty and fair competition, confidentiality, insider trading, conflicts of interest, gifts and gratuities, political activities, and compliance with laws and regulations. To read our Code of Ethics in full, please visit InvestorRelations.UMB.com/GovDocs.
RISK OVERSIGHT
Among the board’s specific responsibilities is oversight of the risk-management policies of UMB’s global operations and the operation of UMB’s global risk-management framework. We have the following committees in place:

- The risk committee is comprised of independent directors and is charged with approving and periodically reviewing the risk-management policies of our global operations, including statements of risk appetite, and adapting the enterprise risk management policy when and as appropriate to changes in our structure, risk profile, complexity, activities or size.
  - The enterprise risk committee manages our operational risk.
  - The asset and liability committee assists in the oversight of balance sheet management risks related to liquidity, interest-rates and capital markets, or similar risk-management practices, and our capital positions.
  - The credit committee assists in the oversight of the credit and counterparty risk management.

ATTENDANCE POLICY
Our directors are expected to attend at least 75% of the aggregate meetings of the board and any committee on which the director serves. All directors are strongly encouraged to attend the annual meeting of shareholders.

EXECUTIVE COMPENSATION POLICIES
As a dynamic and diverse financial institution, it is critical for us to attract, retain and motivate skilled and strategic executives. Strong leadership and governance are important factors for ensuring that we can continue to do business well, while doing good for our communities.

Our executive compensation committee, comprised of board members, closely analyzes several criteria for paying our leadership.

For more information about our compensation practices and objectives, review our proxy statement at investorrelations.umb.com.
CUSTOMER COMPLAINT PROGRAM
The way in which the bank responds to customer complaints contributes greatly to providing the unparalleled customer experience. UMB has a robust complaint management program that helps us track and respond to received customer complaints—to adhere to regulatory requirements, to help us improve our operations and customer experience, and understand where we may have gaps in service or offerings.

REPORTING ILLEGAL AND UNETHICAL BEHAVIOR
Aligning with our commitment to integrity and honesty, we implemented a program to empower associates in reporting any actual or potential illegal or unethical behavior. We have an anonymous hotline and a website to provide directors, officers and associates with a confidential means of reporting, which is administered through an independent third party.

DISASTER RECOVERY AND BUSINESS CONTINUITY
UMB maintains a well-developed recovery program, including both business resumption and disaster recovery capabilities. Our recovery plans, under the umbrella of a master continuity plan, include both disaster recovery runbooks and business unit continuity plans that are tested regularly. These plans encompass life safety, technological recovery, processing recovery, incident management and crisis communication. Our plans are designed to respond to likely event categories, such as weather, technology disruptions (both internal and external), facility events, staffing events (including pandemics) and civil unrest.
Efficient and Sensible Resource Use

UMB recognizes the undeniable importance of sustainable business practices—notably those in service to responsible and efficient resource use. While our business model as a financial service provider does not include production or distribution, we still examine ways to reduce waste, promote recycling, decrease air pollution, conserve energy and educate our associates about the benefits of environmental sustainability.

PROPERTY MANAGEMENT

We will continue to act as responsible stewards of our physical footprint.

UMB operates with a banking presence in eight states and 91 branch locations, and has national services with teams and offices that extend across the U.S. One of the areas we can control the most in our sustainability and environmental efforts is our physical footprint and its impact.

We have a dedicated property management team that researches and reviews opportunities for space efficiency, energy efficiency, construction and renovation standards, and other ways we can add value to our customers and communities through our locations. For instance, we have begun looking at alternative methods for reducing waste and adapting to new technology with rooftop gardens, geothermal energy and charging stations for electric cars.
**RESOURCE REDUCTION POLICIES AND PRACTICES**

We are responsible stewards of our natural resources in our decisions and actions. Office work and financial accounts are well-known for their reliance on paper documentation. While we remain compliant with all applicable laws and regulations regarding account record keeping, we also take a close look at how we can reduce our use.

**GREEN COMMUTING**

Employers like UMB continue to support telecommuting, remote work and technology, like video conferencing. UMB associates have a range of options that allow them to reduce the environmental impact of their daily commute, whether through public transit, walking and biking, or working from home.

**EMBRACING TECHNOLOGY**

Technology is a significant resource for reducing our paper use and commute impact. We empower associates to avoid printing by providing robust digital software in meeting rooms and workstations that enable teams to use screens to collaborate rather than paper documents. Additionally, we have enterprise-wide solutions adapted for mobile device access and laptop work stations so associates can check calendars, notes and documents on the go.

**GREEN PARTNERSHIPS**

UMB is proud to be a partner in the Ripple Glass company, the first glass recycling program in the Kansas City region, Bridging the Gap, a nonprofit providing environmental action and education, and the Evergy MPower program, which encourages companies to control their electricity demands during peak summer months.

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<td>OF COMMINGLED MATERIALS RECYCLED IN 2019</td>
<td>OF BATTERIES RECYCLED IN 2019</td>
<td>REDUCTION IN PRINTER IMPRESSIONS FOR 2019 COMPARED TO 2018</td>
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2,153 + 42,315
GALLONS OF FUEL SAVED
POUNDS OF GREENHOUSE GAS EMISSIONS PREVENTED

Thanks to Kansas-City-based associates and through our partnership with Rideshare KC in the 2019 Green Commute Challenge.

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<td>used our discounted Kansas City bus pass program in 2019</td>
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Our Vendor Partners

SUPPLY CHAIN

ETHICAL BUSINESS PRACTICES
Just as we have expectations and standards for our associates and leaders, so too do we expect our suppliers and vendors to operate with integrity. Beyond adhering to all applicable laws and regulations, we also expect vendors to operate with ethical business practices. These include, but are not limited to: applicable labor laws and regulations, labor and human rights, discrimination, humane treatment and providing a safe work environment.

SUPPLIER DIVERSITY
UMB has always been committed to building strong and sustainable relationships with viable, diverse-owned businesses. Through our Supplier Diversity program, we encourage small and minority-owned businesses to provide competitive bids for the materials and services we need, frequently working with firms specializing in human resources, employee education and training, information technology, facilities and general operations.

The strategy is not simply about sourcing procurement opportunities. It also provides financial solutions and education to our diverse business partners to help them be more competitive in today’s global economy. By helping our partners succeed, we succeed as well.

Our investment in the Supplier Diversity program adds unique perspectives, ignites innovation and helps strengthen the communities where we work and live.
ENVIRONMENTAL SUSTAINABILITY

Wherever we can, we regard our vendors and suppliers through an environmental sustainability lens. We expect our partners and vendors to operate in compliance with all applicable environmental laws and regulations. Vendors should also take steps to reduce negative impacts through energy reduction and efficient resource use.

CONFIDENTIALITY AND SECURITY

UMB is committed to securing the personal and private information of our customers. In instances where we share customer data with our suppliers, we perform a rigorous and robust supplier screening, at onboarding and annually.

Suppliers must certify they adhere to strict security standards including, but not limited to: cybersecurity and encryption, internal security controls, data destruction, processing integrity, confidentiality and privacy. As part of our commitment to security, these standards are included in our contract language.
How We Support Our Communities And Clients

Community Involvement
Donations and Sponsorships
Investing with Purpose
Community Involvement

For more than a century, UMB has maintained a commitment to the prosperity of each community we serve. In addition to providing financial products built for the needs of our customers, we use associate volunteerism and corporate philanthropy to build strong community partnerships.

We are always looking for new ways to enrich and support our communities, and to channel that energy, we focus on four philanthropy pillars.

ASSOCIATE INVOLVEMENT

Our goal is to enable associates to be their best personally and professionally. UMB encourages associates to give back to their local community through various programs and initiatives. We empower associates and help them amplify causes they care about most by providing resources through the volunteer time off (VTO) and matching gift programs.

VOLUNTEERING

Throughout the year, UMB associates volunteered with more than 580 nonprofit organizations. Whether using their professional expertise to judge a business competition or planting trees to help restore a forest, UMB associates logged more than 1,052 days of volunteer time off in 2019. We proudly offer 16 hours of paid time off for associates to volunteer at the qualifying nonprofit organization of their choice. In 2019, 905 eligible associates took advantage of this benefit.

OUR PHILANTHROPY PILLARS

Agriculture

UMB has strong ties to the stockyards and farming as a means for self-sufficiency and economic development—ties that it shares with its headquarter city, Kansas City.

Arts

Art has always been an integral part of the culture and character of UMB. As such, UMB works to enhance knowledge of and appreciation for the performing and visual arts by supporting art programs and events that entertain, educate and enrich communities.

Financial Education

As a financial services company, UMB is dedicated to helping our customers and our communities achieve long-term success. We support organizations and programs that provide people with the knowledge and tools they need to achieve financial health and stability.

Self-Sufficiency

UMB aims to support programs, events and activities that promote and lead to self-sufficiency in ways that build and sustain vibrant communities. We make a particular effort to support activities that enhance distressed, low-to-moderate income communities and assist those living within them.
LEADING

UMB’s workforce is a talent-rich pool of diverse individuals with various strengths, skills and connections. To use those skills for the good of the community, we encourage associates to support organizations that need the targeted expertise they can provide. Whether it’s through serving on a nonprofit board or committee—or leading educational programs that reach a broader audience—we are stronger when we serve together. UMB associates logged nearly 22,000 hours of community involvement valued at more than $559,000*. These activities, which support nonprofit and civic organizations, include board and committee service, as well as VTO.

ASSOCIATE GIVING AND MATCHING

Founded in 2018, the UMB Foundation matching gift program amplified the impact of associates’ personal financial contributions and donated $75,000 to nonprofit organizations across the nation. In 2019, 210 associates participated in the individual component of the Matching Gift program and 320 grants were made.

KEY PARTNERSHIPS

SCHOOL OF ECONOMICS

School of Economics, a 501(c)3 nonprofit, brings real-world lessons to nearly 20,000 Kansas City-area students each year by providing interactive, educational experiences through curriculum-based field trips. UMB supports the School of Economics by leasing, for $1 annually, the organization space for its downtown location and providing a pipeline of eager volunteers.

UMB FINANCIAL YOU

UMB works with EverFi to provide financial education to students across our banking footprint. In 2019, UMB piloted a program called UMB Financial You with 12 schools across Arizona, Missouri, Nebraska, Oklahoma and Texas. The program incorporates technology to make the program fun and interactive. The grade-specific programming consists of nine modules, which the students complete in class. After students successfully complete the program, an associate joins the UMB-sponsored class for a certificate ceremony.

*Independent Sector’s estimated value of 2018 VTO at $25.43 per hour
AMERICAN ROYAL ASSOCIATION
The American Royal Field Trip, formerly known as School Tours, helps kids from across the Kansas City area learn the importance of agriculture in their daily lives. For the 2019 event, the American Royal renamed this four-day activity to better reflect how the organization helps connect students to all the fields in agriculture—career fields, fields of crops and fields of opportunity.

COMMUNITY REINVESTMENT ACT (CRA)
Under CRA, UMB Bank is committed to helping address the needs of the communities where we are located. UMB and its associates are dedicated to our local communities, through financing for small businesses and providing loans to companies that support job creation and retention, to our corporate philanthropy and our associates’ personal volunteerism. Whether we’re sponsoring a neighborhood school or raising money for local charitable organizations, we’re dedicated to every city we call home. Visit UMB.com for more information about our CRA efforts and public files.

UPHOLDING HUMAN RIGHTS
We foster a culture of fairness, respect, and equal treatment of our associates, customers, and those in our communities. We have policies in place that provide structure and reporting mechanisms to ensure inclusion and an environment free of harassment, bullying and retaliation. Our associates represent UMB, and our role with our customers and within our communities includes promoting inclusion, and we maintain a workplace culture that allows individuals to thrive and be treated with dignity.

We hold ourselves to high standards, and expect our associates to care for one another, our vendors to respect fundamental human rights, and our business partners to operate within the law, free of human rights abuses, child labor or slavery.

Supporting and upholding human rights aligns with the core values of our company: trust, integrity, and inclusion and diversity.
Investing With Purpose

As part of our commitment to environmental, social and governance (ESG) values and practices, we also offer financial solutions that allow our clients and associates to participate in socially responsible investing.

INNOVATIVE SOLUTIONS THAT MAKE AN IMPACT

UMB’s dedicated ESG investment team thoroughly and extensively vetted our ESG portfolio over several years to provide an all-asset-class ESG offering, spanning multiple asset class categories: domestic large-cap, mid-and, small-cap stocks, international and emerging markets stocks, as well as fixed income. The ESG team actively reviews asset allocations, asset managers and new opportunities to assist investors with their ESG strategies.

Our ESG investment portfolio was built intentionally, with due diligence, research and patience. We believe an integration of ESG attributes, combined with attractive risk-adjusted returns, is the most prudent focus for clients wanting to align their values and portfolio construction.

With a responsible investing portfolio, clients can access investments that have positive impact and investments that align with their specific values alongside enhanced long-term risk/return. As of 2019, our ESG portfolio can be accessed through UMB Financial Services, Inc., our investment management division, and through an ESG mutual fund through our health savings account investment offerings.

Responsible ESG Investment Portfolios

In 2018, UMB launched our full portfolio of ESG options, from mutual funds to ETFs, with active and passive strategies, across all asset classes.
Who We Are
Who We Are

UMB is more than a financial institution. It’s a collection of people with personality, passion and a commitment to what’s right. You won’t see us chasing trends, and you can count on us to follow through on our long-held values.

For more than a century, UMB has delivered comprehensive banking services and asset management across its eight-state footprint and national presence. The foundation of our business is building and maintaining full-service relationships based on our long-standing commitment to integrity and quality.

Integrity In Action
We work to live up to the highest standards—yours. Our mission is to exceed the expectations of our customers and communities, and our core values are what connect us, distinguish us and drive us.

Solutions That Work For You
We are your complete banking partner, providing everyday accounts and lending, financial reviews and wealth management, as well as business accounts and institutional support.

People With Passion
We are passionate about service, dedicated to our craft and committed to helping our customers and communities.

UMB 2019 CORPORATE AWARDS

- Industry Leaders of Arizona Awards Finalist
  - AZ Big Media
- Corporate Partner of the Year
  - Mid-America LGBT Chamber of Commerce
- Corporate Champion
  - Ingram’s philanthropy issue
- Healthiest Employer Finalist
  - Business Journal
- Best Interval Fund Administrator
  - Fund Intelligence
- Most Admired Companies
  - AZ Big Media
- Best Hedge Fund Administrator
  - Hedgeweek
- Best Custodian Administrator
  - Private Equity Wire
Our Financial Summary

Our delivery is consistent, our loan portfolio is diversified and our values are strong. You won’t see us chasing trends, and you can count on us to always do what’s right. These principles have set us apart from our competition for 107 years—and will continue to do so in the future.

☆ **UMB Financial Corporation Headquarters**

- **UMB Bank Presence**
- **National Presence:**
  - Accounts Receivable Financing
  - Asset Based Lending
  - Corporate Trust / Investment Banking Division
  - Fund Services
  - Healthcare Services
  - Prairie Capital Management
  - Private Wealth Management / Personal Trust
  - UMB Trust Company of South Dakota

*Data as of December 31, 2019*

<table>
<thead>
<tr>
<th>Total Annual Revenue</th>
<th>$1.1B</th>
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<tbody>
<tr>
<td>Assets Under Management</td>
<td>$15.3B</td>
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<tr>
<td>NASDAQ</td>
<td>UMBF</td>
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<tr>
<td>Market Cap</td>
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<tr>
<td>Years in Business</td>
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<tr>
<td>Total Assets</td>
<td>$26.6B</td>
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<tr>
<td>Branches</td>
<td>91</td>
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<tr>
<td>Number of Employees</td>
<td>3,670</td>
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<td>UMB Bank</td>
<td>UMB.com</td>
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