



UMB Financial Corporation: Statement on Human Rights

October 2021

The purpose of this statement is to affirm our established commitment to human rights, safe and healthy working conditions, and the dignity of all individuals.

In line with our core values and doing business with integrity, UMB is firmly committed to operating in a manner consistent with fundamental human rights principles. We strictly prohibit and do not engage in, or contribute to, any manner of forced labor, exploited labor, child labor, or human trafficking, and we will not assist any clients or partners in doing so. Our beliefs and actions reflect the important principles such as many of those included in the [Universal Declaration of Human Rights](#), which highlights the basic rights and freedoms of all human beings.

The success of our company revolves around the voices and minds of our associates that move it forward. Helping people do good for one another is at the heart of what we do – and it's been that way for more than 100 years. Our goal is to always exceed the expectations of our associates, customers, shareholders, and communities by delivering our products and services with integrity and trust and providing a workplace that supports equal opportunity, dignity, and respect.

As a responsible corporate citizen, UMB will continue to respect and support the promotion of human rights across all our business sectors and locations and will encourage others to do the same. Please refer to our [Corporate Citizenship Report](#), "A History of Integrity and Service," to learn more about our values and unwavering commitment to doing what's right.

Approved by the Board of Directors – October 2021