

A history of integrity and service

2020 Corporate Citizenship Report

[UMB.com/CorporateCitizenship](https://www.umb.com/CorporateCitizenship)

UMB



Our Promise to You

RESILIENCE AND INSPIRATION

We've heard it said time and time again: these are unprecedented times. The past year has challenged us all—in how we live, work and connect, and in the realization that our actions have a broader impact on the world around us. We've also been inspired with countless stories of selflessness, hard work and communities pulling together to confront the impacts of the COVID health crisis.

Now more than ever, integrity, stability and consistency are cornerstones that anchor us during times of upheaval and uncertainty. While we've grown considerably from our beginnings as City Center Bank in 1913, our values have not changed, and we remain rooted in serving the needs of our customers, associates and communities.

We are committed to being a good corporate citizen through prudent business practices, efficient and sustainable resource use, transparent governance, inclusion and diversity, and more.

Our history of doing what's right has enabled us to endure—through the pandemic, world wars, recessions and depressions—and we will continue to do so. We will continue to invest in our associates, our customers and our communities. We will proactively look for opportunities to educate, innovate, elevate and improve. And we will do it mindfully and intentionally.





CONSISTENCY, NOT COMPLACENCY

I am proud of what UMB has been able to accomplish because of our commitment to consistency and stability. Yet we also need to continue to be attentive to the rapidly changing world. While our stability is a strength, our ability to change when needed is similarly critical. In the past decades, we have persistently adapted by:

- Evolving our services and solutions for our customers, communities and shareholders
- Stepping in and stepping up for global changes in business operations, social responsibility and diversity and inclusion
- Responding to the rapid pace of technology advances—from being one of the first to offer a drive-through bank teller in 1931, to offering complete online account opening

SUPPORTING OUR CUSTOMERS

When you have been in business for more than a century, people get to know you, and you get to know them. Our customers are always the center of our attention, and that focus resonated throughout 2020. UMB associates worked tirelessly to help personal and business clients navigate the pandemic's financial effects through relief programs, one-on-one connections and educational insights that demystified some of the legislation.

I have been known to say we run our company for the long haul, not the quarter. And I'm proud that our strategic business model continues to provide us the strength and flexibility to be here when our customers and communities need us most.

We promise to always stand beside our customers, communities and associates. We promise to care, to be prepared and to deliver service with integrity.

Mariner Kemper

Chairman, President and Chief Executive Officer,
UMB Financial Corporation

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Some photos included in this document were taken before the onset of the public health emergency in March 2020.



How We Do Business

Employer Standards

Talent and Recruitment

Health, Safety and Support

Governance and Oversight

Efficient and Sensible Resource Use

Our Vendor Partners



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 3,500 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 people.

Be a
part of
something
more
at UMB



MORE HEART.

Put people first through your work and make a difference to the causes you care about.



MORE TRUST.

Have the confidence you'll be encouraged to do the right thing, no matter what.



MORE OPPORTUNITY.

We're all about helping you reach your goals and tailoring your career to fit your aspirations.



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 2020. Nearly 2X the industry average.

Source: Bureau of Labor Statistics, 2020



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





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.

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. We implement 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.

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 2012, UMB has reimbursed more than **\$3.6 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 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

The infographic features a dark blue background with white and light blue text. On the left, it says 'EDUCATIONAL SUPPORT'. In the center, a large '\$5_K' is shown above 'PER YEAR REIMBURSED TO ELIGIBLE ASSOCIATES'. To the right, a large '\$3.6_M' is shown above 'REIMBURSED TO ASSOCIATES PURSUING DEGREES'. A double arrow points from the \$5K figure to the \$3.6M figure. Below this graphic is a photograph of several people in a meeting, with a woman in the foreground smiling and looking towards the right.

**WE PLEDGE TO SUPPORT
AN INCLUSIVE WORKPLACE**

[VIEW PLEDGE DETAILS](#)

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 that support underrepresented communities, people with disabilities, LGBTQIA, and veteran inclusion continues to deepen across our footprint and to be a great source of talented candidates. Our efforts provide results—in 2020, **29% of all UMB hires were people of color, 53% were women and 8% 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.**

CREATING A COMMUNITY

In 2020, to continue to foster an inclusive community, we created voluntary monthly dialogues for all associates that were led by our BRGs. These dialogues were opportunities to listen, learn and turn empathy into action.

Through these discussions, associates shared experiences and the ways in which colleagues can engage and become allies of the community, inside and outside of UMB. In addition, many business leaders co-facilitated dialogues with their teams, nurturing an environment of openness and awareness.

We also continue to equip our managers by embedding unconscious bias training into our development offerings. These mechanisms help reinforce the importance and practice of UMB's inclusion and diversity values. And, to apply an inclusion and diversity lens more broadly, we commissioned a team of associates to assess our policies, practices and communications for opportunities to improve.

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



UMB Business Resource Groups

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

Leading by example

Half of our Executive Leadership Team, made up of 16 lines of business and department leaders, are women and/or people of color.



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 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 or health membership costs 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.

Our shared values:

Customers first

Integrity and trust

Performance and strength

Associate spirit

Inclusion and diversity

Community commitment

On-site safety measures



CPR KITS AND TRAINING

UMB offers regional CPR training to all associates 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 shares 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.

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 **12-person board of directors, with 10 independent members**, 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.



Robin Beery



Janine Davidson



K.C. Gallagher



Gregory Graves



Mariner Kemper



Sandy Kemper



Gordon Lansford III



Timothy Murphy



Tamara Peterman



Kris Robbins



Joshua Sosland



Leroy Williams Jr.

Board member roster as of date of this publication, April 2021.



In recommending and nominating candidates, the following are considered to be minimum qualifications, and all director searches must include candidates that have gender and/or 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 we can continue to do business well, while doing good for our communities.

Our executive compensation committee, comprised of independent 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

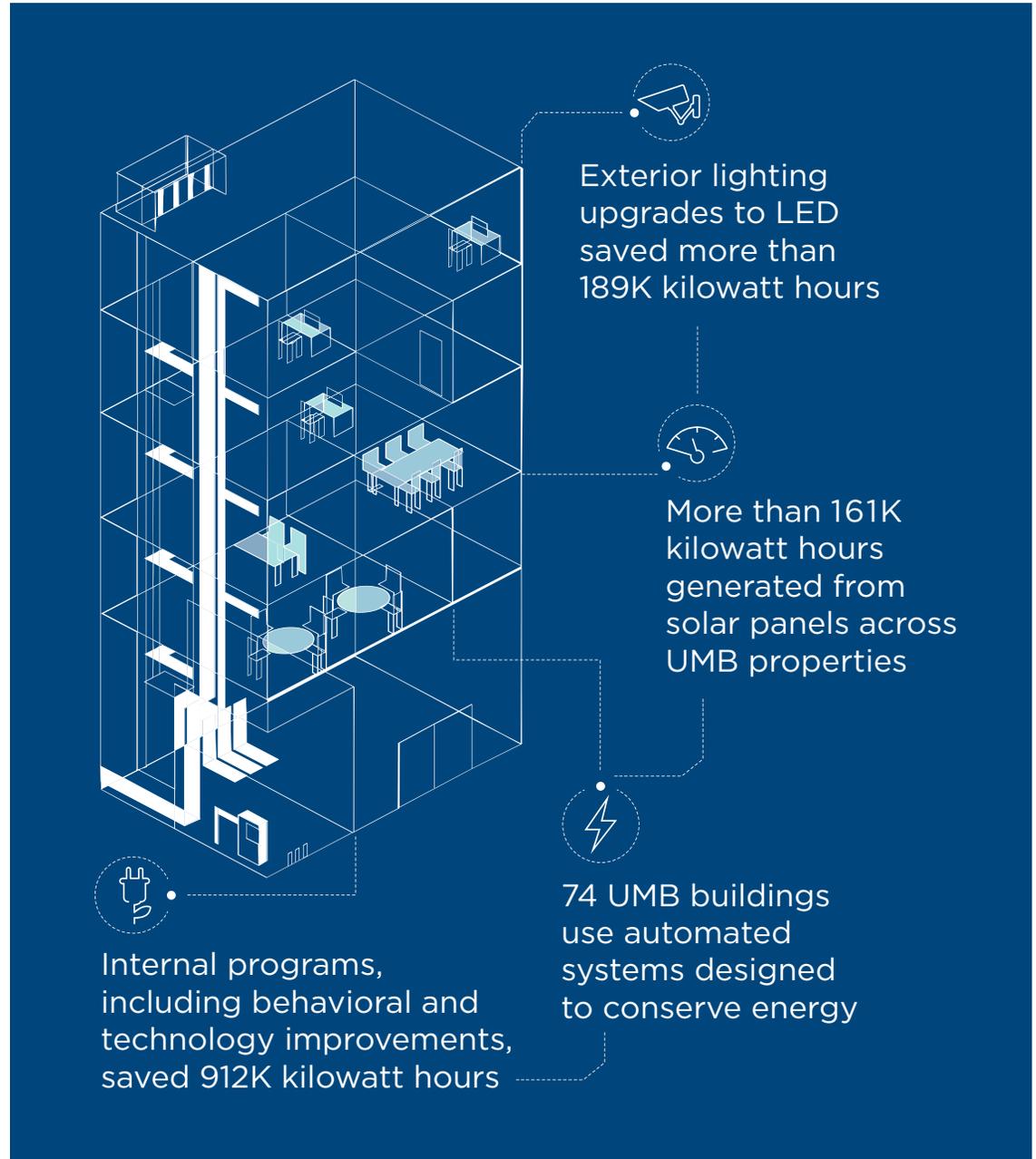
UMB recognizes the undeniable importance of sustainable business practices—notably those in service to responsible and efficient resource use. While our business model as a financial service provider does not include production or distribution, we still examine ways to reduce waste, promote recycling, 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.



13,350 LBS
OF COMMINGLED MATERIALS RECYCLED IN 2020



308 LBS
OF BATTERIES RECYCLED IN 2020



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.



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 providing a secure banking experience for our customers. As part of this commitment, we continually seek to meet or exceed leading industry security practices used to protect customers' financial and personal data. When it comes to personal information, privacy considerations are made with respect to protecting our customers—not just complying with applicable privacy laws.

In order to offer the best customer banking experience, UMB outsources or shares some technology and processing responsibilities with our banking partners and third-party suppliers. Information security and privacy risk management processes are built into our Third Party Risk Management program, including vendor sourcing, onboarding, contract management, ongoing performance and risk monitoring, and termination. We perform rigorous due diligence of our partners and vendors and require them to contractually adhere to appropriate information security and privacy obligations—particularly if they will be handling our customers' data.



How We Support Our Communities And Clients

Responding to the Health Crisis
Community Involvement
Donations and Sponsorships
Investing With Purpose

In 2020, COVID caused previously unimaginable shifts in life for everyone throughout the world, including UMB associates, customers and communities.

From the outset of the pandemic in the U.S. and throughout its continued impact, UMB has taken an intentional approach to not only protect the safety of associates and customers, but also to contribute to the community in order to help combat the spread and provide aid to those in need.

Responding to the Health Crisis

CUSTOMERS

- Offered a 90-day moratorium on initiating foreclosure on mortgages and home equity lines and loans.
- Offered six-month term loan payment deferral option for current small business customers.
- Donated 2,400 N95 masks, reaching 29 business customers across the footprint.
- Booked approximately 8,400 accounts in excess of \$2 billion in funded loans in the Paycheck Protection Program.
- Supporting customers and community partners through forgiveness applications and additional PPP funding programs as they're implemented.
- Providing options for consumer loan and mortgage deferment or modifications on an individual, customized basis.
- Offering access to additional credit lines extended on a case-by-case basis.
- Temporarily increasing mobile deposit limits to allow for larger stimulus checks to be deposited.
- Providing individualized credit card repayment and deferral options, as well as a balance transfer opportunity.
- Augmenting relief program to ensure bank fees did not reduce stimulus proceeds for eligible customers.

As of date of this publication, April 2021.

COMMUNITIES

- Founding member of the KC Regional COVID-19 Response and Recovery Fund with a \$100,000 contribution.
- Made a \$200,000 investment in equity², the first impact investment in E2 Notes, an innovative investment product that increases the amount of funding available to minority- and women-owned small businesses in Wyandotte County, Kan. and Jackson County, Mo.
- Donated 100 N95 respirator masks to Next Move Inc., a travel nurse staffing agency based in Kansas City, Mo.
- More than \$160,000 in community response and relief across the footprint, including:
 - » \$50,000 to help launch the Small Business Resource Program, which provides zero-interest loans for 24 months to eligible small business in St. Louis, Mo.
 - » \$25,000 to the COVID-19 Small Business Emergency Relief Program in Denver, Colo.
 - » \$22,000 to the Revive Dallas Small Business Relief Fund in Dallas, Tex.
 - » \$15,000 donation to the CHES Inc.'s Home Retention Program in Kansas City, Mo.
 - » \$13,500 donation to Community Action Agency in Oklahoma City, Okla.
 - » \$10,000 donation to Vetexpeditions in Denver, Colo.
 - » \$5,000 donation to Bert Nash Center Homeless Outreach Team Fund in Lawrence, Kan.
 - » \$5,000 donation to Catholic Charities of the Archdiocese COVID-19 relief efforts in Oklahoma City, Okla.
- » \$5,000 donation to Restore Hope Ministries in Tulsa, Okla.
- » \$5,000 donation to United Way COVID Relief Fund in St. Joseph, Mo.
- » \$4,000 donation to Bethel Neighborhood Center in Kansas City, Kan.
- » \$4,000 donation to Tulsa Community Foundation's COVID-19 Response Fund in Tulsa, Okla.
- » \$2,500 donation to The Pack Shack, providing 10,000 meals to people in the UMB footprint.
- \$2,750 in sponsorships, resource materials and masks to the following across the footprint:
 - » Asian American Chamber in Overland Park, Kan.
 - » Heartland Chamber of Commerce in Kansas City, Kan.
 - » Jackson County CASA in Kansas City, Mo.
 - » Junior Achievement of Southern Colorado in Colorado Springs, Colo.
 - » Kids TLC in Olathe, Kan.
 - » Mattie Rhodes Counseling & Art Center in Kansas City, Mo.
 - » Meals on Wheels in Kansas City, Mo.
 - » Mid America LGBT Chamber in Kansas City, Mo.
 - » Prospect Business Association in Kansas City, Mo.
 - » ReStart in Kansas City, Mo.
 - » The Whole Person in Kansas City, Mo.
 - » United Way in Milwaukee, Wisc.

ASSOCIATES

- Effectively and efficiently transitioned more than 80% of associates to remote work environment to ensure maximum protection with no service interruptions.
- Ensured social distancing and enhanced cleaning measures for all on-site associates.
- Created leadership and associate playbooks to help guide teams on how to handle various aspects of the pandemic.
- Proactive and consistent communication to support and inform associates regarding work changes, support resources, educational materials, leadership perspectives, etc. Virtual quarterly all associate town halls with company leaders.
- Supplemented compensation and provided additional PTO days for those initially unable to work remotely.
- Provided lunch throughout summer 2020 from local restaurants for associates working on-site.
- Added easier access to our associate assistance fund for those impacted by the crisis.
- Expanded health insurance coverage for COVID-19 testing and access to telehealth services.
- Provided COVID-specific paid time off for those who contracted COVID and were unable to work or for those that needed to quarantine because of direct exposure.

As vaccines are more widely distributed and businesses and communities reopen, there will still be a need to provide support for those who have been significantly impacted by the pandemic, and UMB is committed to doing so. Together, we can rebuild and recover from the incredible challenges brought on by COVID to be stronger than ever before.

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.

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.

In 2020, UMB's combined total for sponsorships and donations was more than \$2.6 million

 **GIVING**

\$551K+

PLEGGED IN OUR
WORKPLACE
GIVING CAMPAIGN

1,001

PARTICIPATING
ASSOCIATES

62%

INCREASE IN
PARTICIPATION
COMPARED TO 2019

 **MATCHING GIFT**

380%

INCREASE IN MATCHING GIFT
PROGRAM PARTICIPATION

784

NONPROFIT CHARITIES
RECEIVED FUNDS

Donations and Sponsorships

ASSOCIATE INVOLVEMENT

Our goal is to enable associates to be their best both 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

UMB offers **16 hours of paid volunteer time off** to eligible associates every year. In 2020, associates were creative in how they used their time, including participating in outdoor and remote volunteer opportunities.

WORKPLACE GIVING

In 2020, we transitioned to a company-wide workplace giving campaign so associates can support qualified nonprofits of their choice through recurring payroll deductions.

This opportunity resulted in more than **1,000 associates** participating, surpassing our 25% participation goal. In connection with this shift, associates pledged **\$551,691** annually, a 62% increase over the prior year.

UMB MATCHING GIFT PROGRAM

Our matching gift program was designed to extend the impact of our associates' personal contributions and donations to their communities. Utilization of the matching gift program **increased 380%** from 2019 to 2020.

KEY PARTNERSHIP

The American Royal's annual field trip went virtual in 2020 due to the COVID-19 pandemic. The UMB Market—an interactive financial education simulation—shifted from 100 in-person UMB volunteers and more than 4,000 students from across the region, to a virtual format supported by videos and corresponding worksheets to help children learn about healthy shopping on a budget. This new format extended the program's reach to students beyond the Kansas City region and enabled kids to independently complete the training at home or together in a classroom setting. Explore the virtual UMB Market at more.umb.com/UMBMarket.

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, our corporate philanthropy and our associates' personal volunteerism. Visit [UMB.com](https://umb.com) for more information about our CRA efforts and public files.

CULTURE OF INCLUSION & RESPECT

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. 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 discrimination and abuse.

Supporting and upholding a culture of inclusion and respect 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 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-, 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 with their investments.

With a responsible investing portfolio, clients can access investments that have positive impact, align with their specific values and have enhanced long-term risk/return. 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

UMB offers a full portfolio of ESG options, from mutual funds to ETFs, with active and passive strategies, across all asset classes.



How We Deliver

Who We Are
Our Financial Summary





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 2020 CORPORATE AND ASSOCIATE AWARD HIGHLIGHTS

Arizona Banking Excellence
AZ Big Media

Justin Beets
40 under 40
Ingram's Magazine

Ginny Housum & Mark Kallam
Turnaround of the Year
Turnaround Management Association Minneapolis Chapter

Best Fund Administrator (Technology)
Private Equity Wire

Zach Fee
Dallas 500
DCEO

Shannon Johnson
Women Who Mean Business
Kansas City Business Journal

Best Hedge Fund Administrator
Hedgeweek

Kim Gattis
Women who Lead in Financial Services
Wichita Business Journal

Shakia Webb
Member of the Year
Urban Financial Services Coalition UFSC

Corporate Volunteer Group of the Year
The Whole Person

Nikki Graser
40 under 40
Midlands Business Journal

Uma Wilson
Most Influential Women in Payments
PaymentsSource

[View the full awards list on our blog](#)

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.



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 108 years—and will continue to do so in the future.

Total Annual Revenue	\$1.3B	Dividend Growth (FY 2010 - FY 2020)*	228.9%	NASDAQ	UMBF
Market Cap	\$3.3B	Years in Business	108	UMB Bank	UMB.com
Total Assets	\$33.1B	Branches	91	Number of Employees	3,591

*Dividend growth metrics represent growth in annual dividends declared for the 10-year period ended 2020.