UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): 07/28/2026

UMB FINANCIAL CORPORATION
(Exact name of registrant as specified in its charter)

Commission File Number: 001-38481

Missouri	**43-0903811**
(State or other jurisdiction of incorporation)	**(IRS Employer Identification No.)**

1010 Grand Blvd., Kansas City, MO 64106
(Address of principal executive offices, including zip code)
(816) 860-7000
(Registrant's telephone number, including area code)
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13c-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities Registered Pursuant to Section 12(b) of the Act:

Title of each class	**Trading Symbol(s)**	**Name of each exchange on which registered**
Common Stock, $1.00 Par Value	**UMBF**	**The NASDAQ Global Select Market**
Depositary Shares, each representing a 1/400th interest in a share of 7.750% Fixed-Rate Reset Non-Cumulative Perpetual Preferred Stock, Series B	**UMBFO**	**The NASDAQ Global Select Market**

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition

On July 28, 2026, UMB Financial Corporation (the "Company") issued a press release announcing the financial results for the Company for the quarter and period ended June 30, 2026. A copy of the press release is attached as Exhibit 99.1 and the information is hereby incorporated by reference herein. The Company does not incorporate by reference information presented at any website referenced in the press release.

The Company is furnishing a copy of materials that will be used in the Company's shareholder conference call at 8:30 a.m. (CT) on July 29, 2026. A copy of the materials is attached as Exhibit 99.2 and will be available on the Company's website at www.umb.com. The materials are dated July 28, 2026, and the Company disclaims any obligation to correct or update any of the materials in the future.

The information contained in Item 2.02 of this Current Report on Form 8-K, including Exhibits 99.1 and 99.2 hereto, is being furnished and shall not be deemed to be "filed" with the Securities and Exchange Commission ("SEC") for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act") or otherwise subject to the liabilities of that section and is not incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended (the "Securities Act"), or the Exchange Act, whether made before or after the date hereof, except as shall be expressly set forth by specific reference to this Current Report on Form 8-K in such a filing.

Item 8.01 Other Events

On July 28, 2026, the Company issued a press release announcing the Board of Directors of the Company had declared a quarterly dividend of $0.50 per share that is payable on October 1, 2026 to stockholders of record of the Company's common stock as of the close of business on September 10, 2026. The Board of Directors of the Company also declared a dividend of $193.75 per share of the Company's Series B 7.750% preferred stock, which results in a dividend of $0.484375 per depositary share. The preferred stock dividend is payable on October 15, 2026, to stockholders of record of the Company's preferred stock as of the close on business on September 30, 2026.

Item 9.01 Financial Statements and Exhibits

99.1	Press Release announcing financial results for the quarter ended June 30, 2026.
99.2	Investor Presentation Materials, dated July 28, 2026.
99.3	Press Release announcing dividend declaration.
104	The cover page from this Current Report on Form 8-K, formatted in Inline XBRL.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

UMB FINANCIAL CORPORATION

By: /s/ Ram Shankar
Ram Shankar
Chief Financial Officer

Date: July 28, 2026

Exhibit 99.1

UMB Financial Corporation
1010 Grand Boulevard
Kansas City, MO 64106
816.860.7000
umb.com

News Release

//FOR IMMEDIATE RELEASE//

Media Contact: Stephanie Hollander: 816.729.1027
Investor Relations Contact: Kay Gregory: 816.860.7106

UMB Financial Corporation Reports Second Quarter 2026 Results

Second Quarter 2026 Financial Highlights

- GAAP net income available to common shareholders of $271.8 million, or $3.56 per diluted common share, an increase of 26.2% as compared to the second quarter of 2025.
- Net operating income available to common shareholders(i) of $273.0 million, or $3.57 per diluted common share, an increase of 21.1% as compared to the second quarter of 2025.
- Second quarter revenue totaled $778.0 million, a 12.9% increase as compared to the second quarter of 2025, and an increase of 5.3% from the first quarter of 2026.
- Net interest income of $532.5 million, an increase of 14.0% as compared to the second quarter of 2025.
- Net interest margin on a fully taxable equivalent basis of 3.32%, up 22 basis points from the second quarter of 2025.
- Noninterest income increased 10.5% to $245.5 million compared to the second quarter of 2025, and increased 19.9% from the first quarter of 2026.
- Second quarter 2026 return on average assets of 1.55% and return on average common equity of 14.16%.
- GAAP efficiency ratio improved to 48.4% as compared to 53.4% in the second quarter of 2025.
- Average loans increased 12.6% on a linked-quarter, annualized basis to $40.6 billion; average loans increased $4.2 billion, or 11.6%, as compared to the second quarter of 2025. End-of-period loans were $41.1 billion at June 30, 2026.
- Net charge-offs for the second quarter of 2026 totaled $15.9 million, equal to 16 basis points of average loans; nonperforming loans improved to 31 basis points of total loans, from 38 basis points at March 31, 2026.

(i) A non-GAAP financial measure reconciled later in this release to the nearest comparable GAAP measure.

KANSAS CITY, Mo. **(July 28, 2026)** – UMB Financial Corporation (Nasdaq: UMBF), a financial services company, announced net income available to common shareholders for the second quarter of 2026 of $271.8 million, or $3.56 per diluted share, compared to $255.6 million, or $3.35 per diluted share, in the first quarter of 2026 (linked quarter) and $215.4 million, or $2.82 per diluted share, in the second quarter of 2025.

Net operating income available to common shareholders, a non-GAAP financial measure reconciled later in this release to net income available to common shareholders, the nearest comparable GAAP measure, was $273.0 million, or $3.57 per diluted share, for the second quarter of 2026, compared to $259.8 million, or $3.41 per diluted share, for the linked quarter and $225.4 million, or $2.96 per diluted share,

for the second quarter of 2025. Operating pre-tax, pre-provision income (operating PTPP), a non-GAAP measure reconciled later in this release to the components of net income before taxes, the nearest comparable GAAP measure, was $380.1 million, or $4.97 per diluted share, for the second quarter of 2026, compared to $363.8 million, or $4.76 per diluted share, for the linked quarter, and $309.2 million, or $4.06 per diluted share, for the second quarter of 2025. These operating PTPP results represent a 4.5% increase on a linked-quarter basis and a 22.9% increase compared to the second quarter of 2025.

“Our strong second quarter financial results were once again driven by solid loan growth, exceptional asset quality, and continued strength in our fee income-generating businesses including monetization of investments held in our private investment division,” said Mariner Kemper, UMB Financial Corporation chairman and chief executive officer.

“Loan growth averaged 12.6% on a linked-quarter annualized basis, driven in large part by continued strength in our commercial and industrial (C&I) lending segments. Average loans exceeded $40 billion for the first time in our history, ending the quarter at $41.1 billion. During the quarter, we also reached a new record for total gross loan production of $2.6 billion, compared to $2.3 billion in the prior quarter. Average C&I loan balances increased 21.6% on a linked-quarter annualized basis to $17.5 billion. At the same time, our net charge-offs averaged a modest 16 basis points of loans, compared to 19 basis points in the prior quarter, while nonperforming loans declined 15.7% from March 31, 2026, to $127.5 million, or 31 basis points of total loans.”

“As we often say, and consistently demonstrate, within the banking industry, UMB operates at the unique intersection of strong organic loan growth with exceptional asset quality. Excluding the impacts of $35.9 million and $51.0 million in purchase accounting accretion benefits in the second and first quarters of 2026, respectively, our core net interest margin increased four basis points sequentially while net interest income increased 2.7%. Fee income in the second quarter increased 19.9% compared to the prior quarter to $245.5 million. This was led by gains on equity positions held in our private investment portfolio, strong fee generation from our fund services, corporate trust and custody businesses, higher 12b-1 fees from growth in off-balance sheet deposit balances, customer swap fees, and card interchange income. Our private investment activity continued to deliver in the second quarter with $27.1 million in net gains from our holdings, primarily Beacon Communications, LLC and fund investment gains related to the public offering of Space Exploration Technologies (SpaceX).”

Mr. Kemper continued, “Finally, we are excited to announce that the board of directors has declared a dividend of $0.50 per common share to be paid on October 1, 2026, which represents a 16.3% increase from prior levels. This increase reflects our continued strong financial performance and our commitment to return value to our shareholders.”

Second quarter 2026 earnings discussion

Note: The acquisition of Heartland Financial USA, Inc. (HTLF) closed on January 31, 2025; as such, financial results for the fiscal periods since that date include the impact from the acquired operations. Financial results for the first quarter and year-to-date 2025 include only two and five months, respectively, of impact of the acquired operations of HTLF.

Summary of quarterly financial results **UMB Financial Corporation**

(unaudited, dollars in thousands, except per common share data)

	Q2 2026	Q1 2026	Q2 2025
Net income (GAAP)	$ 277,570	$ 261,438	$ 217,394
Net income available to common shareholders (GAAP)	271,758	255,625	215,382
Earnings per common share - diluted (GAAP)	3.56	3.35	2.82
Operating pre-tax, pre-provision income (Non-GAAP)[(i)]	380,071	363,781	309,182
Operating pre-tax, pre-provision earnings per common share - diluted (Non-GAAP)[(i)]	4.97	4.76	4.06
Operating pre-tax, pre-provision income - FTE (Non-GAAP)[(i)]	388,903	372,494	317,473
Operating pre-tax, pre-provision earnings per common share - FTE - diluted (Non-GAAP)[(i)]	5.09	4.88	4.17
Net operating income available to common shareholders (Non-GAAP)[(i)]	273,030	259,809	225,379
Operating earnings per common share - diluted (Non-GAAP)[(i)]	3.57	3.41	2.96
GAAP			
Return on average assets	1.55%	1.47%	1.29%
Return on average common equity	14.16	13.70	12.72
Efficiency ratio	48.35	48.38	53.38
Non-GAAP[(i)]			
Operating return on average assets	1.56%	1.50%	1.35%
Operating return on average common equity	14.22	13.93	13.31
Operating efficiency ratio	48.14	47.64	51.48

(i) See reconciliation of Non-GAAP measures to their nearest comparable GAAP measures later in this release.

Summary of year-to-date financial results — **UMB Financial Corporation**

(unaudited, dollars in thousands, except per share data)

	June YTD 2026	June YTD 2025
Net income (GAAP)	$ 539,008	$ 298,727
Net income available to common shareholders (GAAP)	527,383	294,702
Earnings per common share - diluted (GAAP)	6.90	4.16
Operating pre-tax, pre-provision income (Non-GAAP)[(i)]	743,852	542,475
Operating pre-tax, pre-provision earnings per common share - diluted (Non-GAAP)[(i)]	9.74	7.65
Operating pre-tax, pre-provision income - FTE (Non-GAAP)[(i)]	761,397	558,271
Operating pre-tax, pre-provision earnings per common share - FTE - diluted (Non-GAAP)[(i)]	9.97	7.87
Net operating income available to common shareholders (Non-GAAP)[(i)]	532,839	394,257
Operating earnings per common share - diluted (Non-GAAP)[(i)]	6.98	5.56
GAAP		
Return on average assets	1.51%	0.94%
Return on average common equity	13.93	9.67
Efficiency ratio	48.37	58.69
Non-GAAP[(i)]		
Operating return on average assets	1.53%	1.25%
Operating return on average common equity	14.08	12.94
Operating efficiency ratio	47.89	53.31

Summary of revenue — **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Q2 2026	Q1 2026	Q2 2025	CQ vs. LQ	CQ vs. PY
Net interest income	$ 532,525	$ 534,366	$ 467,024	$ (1,841)	$ 65,501
Noninterest income:					
Trust and securities processing	98,295	94,667	83,263	3,628	15,032
Trading and investment banking	5,314	7,740	6,170	(2,426)	(856)
Service charges on deposit accounts	29,588	29,474	28,865	114	723
Insurance fees and commissions	207	255	189	(48)	18
Brokerage fees	25,400	21,089	20,525	4,311	4,875
Bankcard fees	29,954	28,878	29,018	1,076	936
Investment securities gains, net	27,087	3,046	37,685	24,041	(10,598)
Other	29,660	19,644	16,470	10,016	13,190
Total noninterest income	$ 245,505	$ 204,793	$ 222,185	$ 40,712	$ 23,320
Total revenue	$ 778,030	$ 739,159	$ 689,209	$ 38,871	$ 88,821
Net interest income (FTE)	$ 541,357	$ 543,079	$ 475,315		
Net interest margin (FTE)	3.32%	3.38%	3.10%		
Total noninterest income as a % of total revenue	31.6	27.7	32.2		

Net interest income

- Second quarter 2026 net interest income totaled $532.5 million, a decrease of $1.8 million, or 0.3%, from the linked quarter, driven primarily by declines in purchase accounting accretion

benefits and interest income on lower federal funds and interest-bearing due from banks balances, alongside an increase in interest expense due to the mix shift in the funding composition within deposit categories. These changes were partially offset by continued organic growth in loans, increased loan fees, benefit from an additional day in the quarter, and favorable rate and mix shifts in earning assets.

- Average earning assets increased $173.8 million, or 0.3%, from the linked quarter, largely driven by an increase of $1.2 billion in average loans, partially offset by decreases of $506.0 million in average federal funds and resell agreements and $480.6 million in average interest-bearing due from banks.
- Average interest-bearing liabilities increased $293.6 million, or 0.6%, from the linked quarter, primarily driven by an increase of $401.7 million, or 0.9%, in interest-bearing deposits, partially offset by a decrease of $111.2 million, or 3.1%, in federal funds and repurchase agreements. Average total deposits were flat compared to the linked quarter.
- Net interest margin for the second quarter was 3.32%, a decrease of six basis points from the linked quarter, due to lower purchase accounting accretion income that impacted the yields on loans, and a lower benefit from free funds, partially offset by a favorable mix shift in earning assets.
- On a year-over-year basis, net interest income increased $65.5 million, or 14.0%, driven by favorable repricing of deposits in conjunction with lower short-term interest rates, and increases of $4.2 billion, or 11.6%, in average loans and $2.2 billion, or 12.6%, in average securities. These increases were partially offset by a decrease of $2.9 billion, or 44.3%, in average interest-bearing due from banks and $6.3 million in lower purchase accounting accretion income.
- Average deposits increased 3.5% compared to the second quarter of 2025. Average interest-bearing deposits increased 3.9%, and noninterest-bearing demand deposit balances increased 2.1% compared to the second quarter of 2025. Average demand deposit balances comprised 25.5% of total deposits in the second quarter of 2026, compared to 26.2% in the linked quarter and 25.9% in the second quarter of 2025.

Noninterest income

- Second quarter 2026 noninterest income increased $40.7 million, or 19.9%, on a linked-quarter basis, largely due to:
    - An increase of $24.0 million in investment securities gains primarily driven by a $17.9 million gain on the sale of a non-marketable security in the second quarter of 2026, coupled with increases of $9.1 million in valuation of the company's non-marketable securities. These increases were partially offset by a $3.0 million gain on the sale of a non-marketable security in the first quarter of 2026.
    - An increase of $11.2 million in company-owned life insurance income, recorded in other income. The increase in company-owned life insurance income was offset by a proportionate increase in deferred compensation as noted below.
    - An increase of $4.3 million in brokerage income due to higher 12b-1 fees and money market income.
    - Increases of $2.4 million in fund services income and $1.1 million in corporate trust income, both recorded in trust and securities processing.
    - The increases noted above were partially offset by a decrease of $2.4 million in trading and investment banking due to decreases in municipal and agency trading activity.

- Compared to the prior year, noninterest income in the second quarter of 2026 increased $23.3 million, or 10.5%, primarily driven by:
    - An increase of $15.0 million in trust and securities processing driven by increases of $9.1 million in fund services income, $3.9 million in corporate trust income, and $2.0 million in trust income.
    - Increases of $8.8 million in company-owned life insurance income, $2.5 million in bank-owned life insurance income, and $1.0 million in derivative income, all recorded in other income. The increase in company-owned life insurance income was offset by a proportionate increase in deferred compensation as noted below.
    - An increase of $4.9 million in brokerage income due to higher 12b-1 fees and money market income.
    - The increases noted above were partially offset by a decrease of $10.6 million in investment securities gains primarily driven by the pre-tax gain of $29.4 million on the company's investment in Voyager Technologies, Inc., which completed its initial public offering in June 2025, and pre-tax gains of $8.2 million on the sale of two non-marketable securities, all recognized in the second quarter of 2025. This compares to a $17.9 million gain on the sale of a non-marketable security and increases of $9.1 million in valuation of the company's non-marketable securities in the second quarter of 2026.

Noninterest expense

Summary of noninterest expense **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Q2 2026	Q1 2026	Q2 2025	CQ vs. LQ	CQ vs. PY
Salaries and employee benefits	$ 227,162	$ 219,681	$ 213,551	$ 7,481	$ 13,611
Occupancy, net	19,277	19,075	18,571	202	706
Equipment	13,942	13,320	16,426	622	(2,484)
Supplies and services	5,504	5,604	6,383	(100)	(879)
Marketing and business development	13,916	13,792	11,344	124	2,572
Processing fees	43,073	42,059	43,638	1,014	(565)
Legal and consulting	14,415	9,087	18,468	5,328	(4,053)
Bankcard	11,873	11,841	12,363	32	(490)
Amortization of other intangible assets	23,460	23,460	25,268	—	(1,808)
Regulatory fees	9,097	8,270	9,259	827	(162)
Other	17,914	14,694	17,897	3,220	17
Total noninterest expense	$ 399,633	$ 380,883	$ 393,168	$ 18,750	$ 6,465

- GAAP noninterest expense for the second quarter of 2026 was $399.6 million, an increase of $18.8 million, or 4.9%, from the linked quarter and $6.5 million, or 1.6%, from the second quarter of 2025. Second quarter 2026 expenses included $1.7 million in total acquisition-related and other nonrecurring costs, compared to $4.4 million in the linked quarter and $13.5 million in the second quarter of 2025. Operating noninterest expense, a non-GAAP financial measure reconciled later in this release to noninterest expense, the nearest comparable GAAP measure, was $398.0 million for the second quarter of 2026, an increase of $22.6 million, or 6.0%, from the linked quarter and an increase of $17.9 million, or 4.7%, from the second quarter of 2025.
- The linked-quarter increase in GAAP noninterest expense was driven by:
    - An increase of $7.5 million in salaries and employee benefits expense driven by an increase of $6.7 million in salary and bonus expense and a $0.8 million increase in employee benefits. The increase in salary and bonus expense was due to higher salary

expense related to annual merit increases beginning in the second quarter and increased bonus expense related to company performance. The increase in employee benefits was driven by a $12.6 million increase in deferred compensation expense, partially offset by a $12.5 million seasonal decrease in payroll taxes, insurance, and 401(k) expense. The increase in deferred compensation expense was offset by the increase in company-owned life insurance income noted above.

  - An increase of $5.3 million in legal and consulting expense due to the timing of multiple projects, including $1.7 million in non-recurring costs.

  - Increases of $4.1 million in operational losses and $1.0 million in processing fees expense due to increased software subscription costs.

- The year-over-year increase in GAAP noninterest expense was driven by:

  - An increase of $13.6 million in salaries and employee benefits expense, driven by increases of $12.5 million in employee benefits expense and $1.1 million in salaries and bonus expense. The increase in employee benefits expense is due to increases of $9.9 million in deferred compensation expense and $2.6 million in payroll taxes, insurance, and 401(k) expense. The increase in deferred compensation expense was offset by the increase in company-owned life insurance income noted above. The increase in salaries and bonus expense is due to higher employee salaries as compared to the second quarter of 2025.

  - An increase of $2.6 million in marketing and business development expense, driven by the timing of multiple advertising campaigns and increased travel and entertainment expense.

  - These increases were partially offset by the following decreases:

    - A decrease of $4.1 million in legal and consulting expense, which included $1.7 million in non-recurring transaction costs as compared to $7.5 million of non-recurring transaction costs in the second quarter of 2025.

    - A decrease of $2.5 million in equipment expense driven by a decline in software costs.

    - A decrease of $1.8 million in amortization of intangibles due to reduced amortization of the core deposit intangible recognized from the HTLF acquisition.

- Second quarter 2026 noninterest expense included $1.7 million in total acquisition-related and other nonrecurring costs, compared to $4.4 million in the linked quarter and $13.5 million in the second quarter of 2025. During the second quarter of 2026, this expense was composed primarily of $1.7 million in legal and consulting expense. During the linked quarter, the $4.4 million in acquisition-related expense was composed primarily of $4.0 million in salaries and employee benefits. During the second quarter of 2025, acquisition-related expense was primarily composed of $7.5 million in legal and consulting expense, $4.3 million in salaries and employee benefits, and $1.1 million in supplies and services expense.

Income taxes

- The company’s effective tax rate was 20.9% for the six months ended June 30, 2026, compared to 18.8% for the same period in 2025. The increase is mainly due to more favorable discrete tax items in 2025, including a benefit from remeasuring deferred tax assets after the HTLF acquisition increased the state marginal tax rate. Additionally, a smaller proportion of pre-tax income in 2026 was earned from tax-exempt municipal securities.

Balance sheet

- Average total assets for the second quarter of 2026 were $70.4 billion compared to $70.4 billion for the linked quarter and $66.9 billion for the same period in 2025.

Summary of average loans and leases - QTD Average **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Q2 2026	Q1 2026	Q2 2025	CQ vs. LQ	CQ vs. PY
Commercial and industrial [(i)]	$ 17,521,531	$ 16,627,000	$ 14,293,892	$ 894,531	$ 3,227,639
Specialty lending	648,786	534,979	561,669	113,807	87,117
Commercial real estate	16,658,203	16,534,892	16,163,813	123,311	494,390
Consumer real estate	4,498,319	4,433,669	4,255,571	64,650	242,748
Consumer	251,958	247,090	295,118	4,868	(43,160)
Credit cards	787,926	757,471	754,601	30,455	33,325
Leases and other	257,227	248,109	82,089	9,118	175,138
Total loans	$ 40,623,950	$ 39,383,210	$ 36,406,753	$ 1,240,740	$ 4,217,197

(i) Commercial and industrial loans include all loans to Non-Depository Financial Institutions (NDFIs).

- Average loans for the second quarter of 2026 increased $1.2 billion, or 3.2%, on a linked-quarter basis and $4.2 billion, or 11.6%, compared to the second quarter of 2025. These increases reflect continued organic momentum across all geographies.

Summary of average securities - QTD Average **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Q2 2026	Q1 2026	Q2 2025	CQ vs. LQ	CQ vs. PY
Securities available for sale:					
U.S. Treasury	$ 2,229,300	$ 2,264,390	$ 1,806,041	$ (35,090)	$ 423,259
U.S. Agencies	49,391	54,459	85,969	(5,068)	(36,578)
Mortgage-backed	8,234,937	8,155,646	6,285,195	79,291	1,949,742
State and political subdivisions	2,361,604	2,446,129	2,403,741	(84,525)	(42,137)
Corporates	105,473	158,088	271,915	(52,615)	(166,442)
Collateralized loan obligations	560,322	534,566	553,844	25,756	6,478
Total securities available for sale	$ 13,541,027	$ 13,613,278	$ 11,406,705	$ (72,251)	$ 2,134,322
Securities held to maturity:					
U.S. Treasury	$ 38,258	$ 38,255	$ —	$ 3	$ 38,258
U.S. Agencies	—	—	49,643	—	(49,643)
Mortgage-backed	2,427,794	2,482,131	2,439,844	(54,337)	(12,050)
State and political subdivisions	3,231,171	3,177,060	3,108,030	54,111	123,141
Total securities held to maturity	$ 5,697,223	$ 5,697,446	$ 5,597,517	$ (223)	$ 99,706
Trading securities	$ 26,734	$ 17,354	$ 16,693	$ 9,380	$ 10,041
Other securities	679,947	697,129	679,212	(17,182)	735
Total securities	$ 19,944,931	$ 20,025,207	$ 17,700,127	$ (80,276)	$ 2,244,804

- Average total securities decreased 0.4% on a linked-quarter basis and increased 12.7% compared to the second quarter of 2025.

Summary of average deposits - QTD Average **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Q2 2026	Q1 2026	Q2 2025	CQ vs. LQ	CQ vs. PY
Deposits:					
Noninterest-bearing demand	$ 14,712,647	$ 15,103,339	$ 14,403,211	$ (390,692)	$ 309,436
Interest-bearing demand and savings	39,660,632	38,996,451	37,958,601	664,181	1,702,031
Time deposits	3,211,834	3,474,321	3,287,556	(262,487)	(75,722)
Total deposits	$ 57,585,113	$ 57,574,111	$ 55,649,368	$ 11,002	$ 1,935,745
Noninterest bearing deposits as % of total	25.5%	26.2%	25.9%		

- Average deposits remained flat on a linked-quarter basis as seasonal declines in public funds and commercial demand deposit balances were offset by increases in other interest-bearing deposit balances within the commercial banking segment. Average deposits increased 3.5% compared to the second quarter of 2025.

Capital

Capital information **UMB Financial Corporation**

(unaudited, dollars in thousands, except per share data)

	June 30, 2026	March 31, 2026	June 30, 2025
Total equity	$ 8,030,793	$ 7,826,997	$ 7,285,765
Total common equity	7,748,351	7,538,743	6,885,023
Accumulated other comprehensive loss, net	(371,517)	(331,350)	(442,047)
Book value per common share	102.02	99.22	90.68
Tangible book value per common share (Non-GAAP)[(i)]	72.03	68.94	59.80
Regulatory capital:			
Common equity Tier 1 capital	$ 5,951,062	$ 5,685,870	$ 4,974,093
Tier 1 capital	6,245,128	5,979,936	5,378,860
Total capital	7,172,347	6,892,054	6,438,598
Regulatory capital ratios:			
Common equity Tier 1 capital ratio	11.45%	11.16%	10.39%
Tier 1 risk-based capital ratio	12.02	11.74	11.24
Total risk-based capital ratio	13.80	13.53	13.46
Tier 1 leverage ratio	9.11	8.73	8.34

(i) See reconciliation of Non-GAAP measures to their nearest comparable GAAP measures later in this release.

- In the second quarter of 2026, the company repurchased 38,158 common shares at a weighted average price of $132.10 for a total repurchase of $5.0 million.
- At June 30, 2026, the regulatory capital ratios presented in the foregoing table exceeded all “well-capitalized” regulatory thresholds.

Asset Quality

Credit quality						**UMB Financial Corporation**
(unaudited, dollars in thousands)						
	Q2 2026	**Q1 2026**	**Q4 2025**	**Q3 2025**	**Q2 2025**	
Net charge-offs - total loans	$ 15,861	$ 18,929	$ 12,654	$ 18,383	$ 15,462	
Net loan charge-offs as a % of total average loans	0.16%	0.19%	0.13%	0.20%	0.17%	
Loans over 90 days past due	$ 13,715	$ 14,924	$ 18,403	$ 6,131	$ 6,813	
Loans over 90 days past due as a % of total loans	0.03%	0.04%	0.05%	0.02%	0.02%	
Nonaccrual and restructured loans	$ 127,526	$ 151,250	$ 144,666	$ 131,965	$ 97,029	
Nonaccrual and restructured loans as a % of total loans	0.31%	0.38%	0.37%	0.35%	0.26%	
Provision for credit losses	$ 28,000	$ 27,000	$ 25,000	$ 22,500	$ 21,000	

- Provision for credit losses for the second quarter of 2026 increased $1.0 million from the linked quarter and $7.0 million from the second quarter of 2025. The change in provision expense is driven by ongoing recalibrations of econometric loss models and general portfolio trends in the current periods as compared to the prior periods.
- Net charge-offs for the second quarter totaled $15.9 million, or 0.16% of average loans, compared to $18.9 million, or 0.19% of average loans in the linked quarter, and $15.5 million, or 0.17% of average loans for the second quarter of 2025. Nonperforming loans declined 15.7% to $127.5 million and comprised 31 basis points of total loans, compared to 38 basis points at March 31, 2026.

Conference Call

The company will host a conference call to discuss its second quarter 2026 earnings results on Wednesday, July 29, 2026, at 8:30 a.m. (CT).

Interested parties may access the call by dialing (toll-free) 888-596-4144 or (international) 646-968-2525 and requesting to join the UMB Financial call with conference ID 8227474#. The live webcast may also be accessed by visiting investorrelations.umb.com or by using the following link:

UMB Financial 2Q 2026 Conference Call

A replay of the conference call may be heard through August 12, 2026, by calling (toll-free) 800-770-2030 or (international) 609-800-9909. The replay access code required for playback is 8227474. The call replay may also be accessed at investorrelations.umb.com.

Non-GAAP Financial Information

In this release, we provide information about net operating income available to common shareholders, operating earnings per share – diluted (operating EPS), operating return on average common equity (operating ROE), operating return on average assets (operating ROA), operating noninterest expense, operating efficiency ratio, operating pre-tax, pre-provision income (operating PTPP), operating pre-tax, pre-provision earnings per share – diluted (operating PTPP EPS), operating pre-tax, pre-provision income on a fully tax equivalent basis (operating PTPP-FTE), operating pre-tax, pre-provision FTE earnings per share – diluted (operating PTPP-FTE EPS), tangible common shareholders' equity, and tangible book value per share, all of which are non-GAAP financial measures. This information supplements the results that are reported according to generally accepted accounting principles in the United States (GAAP) and should not be viewed in isolation from, or as a substitute for, GAAP results. The differences between the non-GAAP financial measures – net operating income available to common shareholders, operating EPS, operating ROE, operating ROA, operating noninterest expense, operating efficiency ratio, operating PTPP, operating PTPP EPS, operating PTPP-FTE, operating PTPP-FTE EPS, tangible common shareholders' equity, and tangible book value per share – and the nearest comparable GAAP financial

measures are reconciled later in this release. The company believes that these non-GAAP financial measures and the reconciliations may be useful to investors because they adjust for acquisition- and severance-related items, and the FDIC special assessment that management does not believe reflect the company's fundamental operating performance.

Net operating income available to common shareholders for the relevant period is defined as GAAP net income available to common shareholders, adjusted to reflect the impact of excluding expenses related to Day 1 acquisition provision expense, acquisitions, severance expense, the FDIC special assessment, and the cumulative tax impact of these adjustments.

Operating EPS (diluted) is calculated as earnings per share as reported, adjusted to reflect, on a per share basis, the impact of excluding the non-GAAP adjustments described above for the relevant period. Operating ROE is calculated as net operating income available to common shareholders, divided by the company's average total common shareholders' equity for the relevant period. Operating ROA is calculated as net operating income available to common shareholders, divided by the company's average assets for the relevant period. Operating noninterest expense for the relevant period is defined as GAAP noninterest expense, adjusted to reflect the pre-tax impact of non-GAAP adjustments described above. Operating efficiency ratio is calculated as the company's operating noninterest expense, net of amortization of other intangibles, divided by the company's total non-GAAP revenue (calculated as net interest income plus noninterest income, less gains on sales of securities available for sale, net).

Operating PTPP income for the relevant period is defined as GAAP net interest income plus GAAP noninterest income, less noninterest expense, adjusted to reflect the impact of excluding expenses related to acquisitions and severance, and the FDIC special assessment.

Operating PTPP-FTE for the relevant period is defined as GAAP net interest income on a fully tax equivalent basis plus GAAP noninterest income, less noninterest expense, adjusted to reflect the impact of excluding expenses related to acquisitions and severance, and the FDIC special assessment.

Tangible common shareholders' equity for the relevant period is defined as GAAP common shareholders' equity, net of intangible assets. Tangible book value per share is defined as tangible common shareholders' equity divided by the company's total common shares outstanding.

Forward-Looking Statements:

This press release contains, and our other communications may contain, forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. Forward-looking statements often use words such as "believe," "expect," "anticipate," "intend," "estimate," "project," "outlook," "forecast," "target," "trend," "plan," "goal," or other words of comparable meaning or future-tense or conditional verbs such as "may," "will," "should," "would," or "could." Forward-looking statements convey our expectations, intentions, or forecasts about future events, circumstances, results, or aspirations. All forward-looking statements are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Our actual future objectives, strategies, plans, prospects, performance, condition, or results may differ materially from those set forth in any forward-looking statement. Some of the factors that may cause actual results or other future events, circumstances, or aspirations to differ from those in forward-looking statements are described in our Annual Report on Form 10-K for the year ended December 31, 2025, our subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K, or other applicable documents that are filed or furnished with the U.S. Securities and Exchange Commission (SEC). In addition to such factors that have been disclosed previously: macroeconomic and adverse developments and uncertainties related to the collateral effects of the collapse of, and challenges for, domestic and international banks, including the impacts to the U.S. and global economies; sustained levels of high inflation and the potential for an economic recession on the heels of aggressive quantitative tightening by the Federal Reserve; and impacts related to or resulting from instability in the Middle East and Russia's military action in Ukraine, such as the

broader impacts to financial markets and the global macroeconomic and geopolitical environments, may also cause actual results or other future events, circumstances, or aspirations to differ from our forward-looking statements. Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except to the extent required by applicable securities laws. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent Annual Report on Form 10-K, Quarterly Report on Form 10-Q, Current Report on Form 8-K, or other applicable document that is filed or furnished with the SEC.

About UMB:
UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Mo. UMB offers commercial banking, which includes comprehensive deposit, lending, investment and retirement plan services; personal banking, which includes comprehensive deposit, lending, wealth management and financial planning services; and institutional banking, which includes asset servicing, corporate trust solutions, investment banking and healthcare services. UMB operates branches throughout Missouri, Arizona, California, Colorado, Iowa, Kansas, Illinois, Minnesota, Nebraska, New Mexico, Oklahoma, Texas, Utah, and Wisconsin. As the company's reach continues to grow, it also serves business clients nationwide and institutional clients in several countries. For more information, visit UMB.com, UMB Blog, UMB Facebook and UMB LinkedIn.

Consolidated Balance Sheets **UMB Financial Corporation**

(unaudited, dollars in thousands)

	June 30, 2026	June 30, 2025
ASSETS		
Loans	$ 41,149,726	$ 36,807,933
Allowance for credit losses on loans	(437,376)	(389,918)
Net loans	40,712,350	36,418,015
Loans held for sale	6,800	5,738
Securities:		
Available for sale	13,488,159	12,162,688
Held to maturity, net of allowance for credit losses	5,712,430	5,495,182
Trading securities	45,839	24,698
Other securities	693,502	718,815
Total securities	19,939,930	18,401,383
Federal funds sold and resell agreements	928,438	737,191
Interest-bearing due from banks	4,951,010	10,026,186
Cash and due from banks	779,876	1,087,696
Premises and equipment, net	397,352	395,195
Accrued income	347,447	327,390
Goodwill	1,837,594	1,812,694
Other intangibles, net	439,949	531,918
Other assets	1,914,814	2,016,747
Total assets	$ 72,255,560	$ 71,760,153
LIABILITIES		
Deposits:		
Noninterest-bearing demand	$ 16,177,250	$ 18,481,469
Interest-bearing demand and savings	40,381,530	38,214,606
Time deposits under $250,000	1,834,890	1,935,968
Time deposits of $250,000 or more	1,373,012	1,354,966
Total deposits	59,766,682	59,987,009
Federal funds purchased and repurchase agreements	3,083,600	2,932,606
Long-term debt	480,126	657,324
Accrued expenses and taxes	360,694	389,669
Other liabilities	533,665	507,780
Total liabilities	64,224,767	64,474,388
SHAREHOLDERS' EQUITY		
Series A Fixed-Rate Reset Non-Cumulative Perpetual Preferred stock	—	110,705
Series B Fixed-Rate Reset Non-Cumulative Perpetual Preferred stock	294,066	294,062
Common stock	78,666	78,666
Capital surplus	4,016,045	4,000,973
Retained earnings	4,197,812	3,409,706
Accumulated other comprehensive loss, net	(371,517)	(442,047)
Treasury stock	(184,279)	(166,300)
Total shareholders' equity	8,030,793	7,285,765
Total liabilities and shareholders' equity	$ 72,255,560	$ 71,760,153

Consolidated Statements of Income **UMB Financial Corporation**

(unaudited, dollars in thousands except share and per share data)

	Three Months Ended June 30,	Six Months Ended June 30,

	2026	2025	2026	2025
INTEREST INCOME				
Loans	$ 643,995	$ 612,414	$ 1,277,073	$ 1,139,818
Securities:				
Taxable interest	146,593	122,237	291,892	220,533
Tax-exempt interest	35,181	33,024	69,635	62,987
Total securities income	181,774	155,261	361,527	283,520
Federal funds and resell agreements	11,259	8,733	27,322	15,685
Interest-bearing due from banks	33,950	73,874	71,852	148,859
Trading securities	388	255	659	625
Total interest income	871,366	850,537	1,738,433	1,588,507
INTEREST EXPENSE				
Deposits	298,927	343,153	591,300	646,559
Federal funds and repurchase agreements	28,953	27,423	58,651	53,213
Other	10,961	12,937	21,591	24,072
Total interest expense	338,841	383,513	671,542	723,844
Net interest income	532,525	467,024	1,066,891	864,663
Provision for credit losses	28,000	21,000	55,000	107,000
Net interest income after provision for credit losses	504,525	446,024	1,011,891	757,663
NONINTEREST INCOME				
Trust and securities processing	98,295	83,263	192,962	163,044
Trading and investment banking	5,314	6,170	13,054	12,081
Service charges on deposit accounts	29,588	28,865	59,062	56,322
Insurance fees and commissions	207	189	462	367
Brokerage fees	25,400	20,525	46,489	38,627
Bankcard fees	29,954	29,018	58,832	55,311
Investment securities gains, net	27,087	37,685	30,133	32,903
Other	29,660	16,470	49,304	29,728
Total noninterest income	245,505	222,185	450,298	388,383
NONINTEREST EXPENSE				
Salaries and employee benefits	227,162	213,551	446,843	434,949
Occupancy, net	19,277	18,571	38,352	34,640
Equipment	13,942	16,426	27,262	33,374
Supplies and services	5,504	6,383	11,108	11,168
Marketing and business development	13,916	11,344	27,708	19,342
Processing fees	43,073	43,638	85,132	84,488
Legal and consulting	14,415	18,468	23,502	47,074
Bankcard	11,873	12,363	23,714	25,158
Amortization of other intangible assets	23,460	25,268	46,920	42,750
Regulatory fees	9,097	9,259	17,367	17,496
Other	17,914	17,897	32,608	27,516
Total noninterest expense	399,633	393,168	780,516	777,955
Income before income taxes	350,397	275,041	681,673	368,091
Income tax expense	72,827	57,647	142,665	69,364
NET INCOME	277,570	217,394	539,008	298,727
Less: Preferred dividends	5,812	2,012	11,625	4,025
NET INCOME AVAILABLE TO COMMON SHAREHOLDERS	$ 271,758	$ 215,382	$ 527,383	$ 294,702
PER SHARE DATA				
Net income per common share – basic	$ 3.58	$ 2.84	$ 6.94	$ 4.18
Net income per common share – diluted	3.56	2.82	6.90	4.16
Dividends per common share	0.43	0.40	0.86	0.80
Weighted average common shares outstanding – basic	75,972,781	75,923,082	76,002,535	70,523,171
Weighted average common shares outstanding – diluted	76,392,233	76,241,798	76,422,437	70,901,635

Consolidated Statements of Comprehensive Income **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Net income	$ 277,570	$ 217,394	$ 539,008	$ 298,727
Other comprehensive (loss) income, before tax:				
Unrealized gains and losses on debt securities:				
Change in unrealized holding gains and losses, net	(38,499)	43,337	(123,971)	119,572
Less: Reclassification adjustment for net gains included in net income	(26)	(33)	(429)	(423)
Amortization of net unrealized loss on securities transferred from available-for-sale to held-to-maturity	7,290	7,989	14,378	16,279
Change in unrealized gains and losses on debt securities	(31,235)	51,293	(110,022)	135,428
Unrealized gains and losses on derivative hedges:				
Change in unrealized gains and losses on derivative hedges, net	(22,693)	14,386	(38,746)	37,032
Less: Reclassification adjustment for net (gains) losses included in net income	(426)	2,041	(1,223)	2,017
Change in unrealized gains and losses on derivative hedges	(23,119)	16,427	(39,969)	39,049
Other comprehensive (loss) income, before tax	(54,354)	67,720	(149,991)	174,477
Income tax benefit (expense)	14,187	(17,069)	39,994	(43,474)
Other comprehensive (loss) income	(40,167)	50,651	(109,997)	131,003
Comprehensive income	$ 237,403	$ 268,045	$ 429,011	$ 429,730

Consolidated Statements of Shareholders' Equity **UMB Financial Corporation**

(unaudited, dollars in thousands except per share data)

	Preferred Stock	Common Stock	Capital Surplus	Retained Earnings	Accumulated Other Comprehensive (Loss) Income	Treasury Stock	Total
Balance - January 1, 2025	$ —	$ 55,057	$ 1,145,638	$ 3,174,948	$ (573,050)	$ (336,052)	$ 3,466,541
Total comprehensive income	—	—	—	298,727	131,003	—	429,730
Cash dividends declared:							
Preferred dividends Series A ($350.00 per share)	—	—	—	(4,025)	—	—	(4,025)
Common dividends ($0.80 per share)	—	—	—	(59,944)	—	—	(59,944)
Purchase of treasury stock	—	—	—	—	—	(15,724)	(15,724)
Issuances of equity awards, net of forfeitures	—	—	(16,202)	—	—	17,002	800
Recognition of equity-based compensation	—	—	40,298	—	—	—	40,298
Sale of treasury stock	—	—	169	—	—	143	312
Exercise of stock options	—	—	112	—	—	246	358
Common stock issuance costs	—	—	67,056	—	—	168,085	235,141
Preferred stock issuance	294,062	—	—	—	—	—	294,062
Stock issuance for acquisition, net of issuance costs	110,705	23,609	2,763,902	—	—	—	2,898,216
Balance - June 30, 2025	$ 404,767	$ 78,666	$ 4,000,973	$ 3,409,706	$ (442,047)	$ (166,300)	$ 7,285,765
Balance - January 1, 2026	$ 294,066	$ 78,666	$ 4,011,047	$ 3,736,413	$ (261,520)	$ (165,104)	$ 7,693,568
Total comprehensive income	—	—	—	539,008	(109,997)	—	429,011
Cash dividends declared:							
Preferred dividends Series B ($387.50 per share)	—	—	—	(11,625)	—	—	(11,625)
Common dividends ($0.86 per share)	—	—	—	(65,984)	—	—	(65,984)
Purchase of treasury stock	—	—	—	—	—	(37,901)	(37,901)
Issuances of equity awards, net of forfeitures	—	—	(16,259)	—	—	17,983	1,724
Recognition of equity-based compensation	—	—	21,050	—	—	—	21,050
Sale of treasury stock	—	—	142	—	—	150	292
Exercise of stock options	—	—	65	—	—	593	658
Balance - June 30, 2026	$ 294,066	$ 78,666	$ 4,016,045	$ 4,197,812	$ (371,517)	$ (184,279)	$ 8,030,793

Average Balances / Yields and Rates **UMB Financial Corporation**

(tax - equivalent basis)
(unaudited, dollars in thousands)

	Three Months Ended June 30,			
	2026		2025	
	Average Balance	Average Yield/Rate	Average Balance	Average Yield/Rate
Assets				
Loans, net of unearned interest	$ 40,623,950	6.36%	$ 36,406,753	6.75%
Securities:				
Taxable	15,580,537	3.77	13,409,940	3.66
Tax-exempt	4,337,660	4.06	4,273,494	3.87
Total securities	19,918,197	3.84	17,683,434	3.71
Federal funds and resell agreements	1,033,826	4.37	684,747	5.12
Interest-bearing due from banks	3,712,165	3.67	6,660,111	4.45
Trading securities	26,734	6.12	16,693	6.54
Total earning assets	65,314,872	5.41	61,451,738	5.61
Allowance for credit losses	(418,985)		(367,919)	
Other assets	5,511,562		5,787,982	
Total assets	$ 70,407,449		$ 66,871,801	
Liabilities and Shareholders' Equity				
Interest-bearing deposits	$ 42,872,466	2.80%	$ 41,246,157	3.34%
Federal funds and repurchase agreements	3,512,241	3.31	2,767,216	3.97
Borrowed funds	478,555	9.19	655,575	7.92
Total interest-bearing liabilities	46,863,262	2.90	44,668,948	3.44
Noninterest-bearing demand deposits	14,712,647		14,403,211	
Other liabilities	843,604		839,134	
Shareholders' equity	7,987,936		6,960,508	
Total liabilities and shareholders' equity	$ 70,407,449		$ 66,871,801	
Net interest spread		2.51%		2.17%
Net interest margin		3.32		3.10

Average Balances / Yields and Rates **UMB Financial Corporation**

(tax - equivalent basis)
(unaudited, dollars in thousands)

	Six Months Ended June 30,			
	2026		2025	
	Average Balance	Average Yield/Rate	Average Balance	Average Yield/Rate
Assets				
Loans, net of unearned interest	$ 40,007,008	6.44%	$ 34,369,543	6.69%
Securities:				
Taxable	15,617,174	3.77	12,557,618	3.54
Tax-exempt	4,345,604	4.04	4,197,951	3.78
Total securities	19,962,778	3.83	16,755,569	3.60
Federal funds and resell agreements	1,285,452	4.29	620,632	5.10
Interest-bearing due from banks	3,951,163	3.67	6,733,977	4.46
Trading securities	22,070	6.30	18,767	7.10
Total earning assets	65,228,471	5.43	58,498,488	5.53
Allowance for credit losses	(418,380)		(344,276)	
Other assets	5,605,959		5,285,676	
Total assets	$ 70,416,050		$ 63,439,888	
Liabilities and Shareholders' Equity				
Interest-bearing deposits	$ 42,672,728	2.79%	$ 39,063,362	3.34%
Federal funds and repurchase agreements	3,567,518	3.32	2,730,267	3.93
Borrowed funds	477,045	9.13	613,236	7.92
Total interest-bearing liabilities	46,717,291	2.90	42,406,865	3.44
Noninterest-bearing demand deposits	14,906,914		13,918,401	
Other liabilities	867,597		846,697	
Shareholders' equity	7,924,248		6,267,925	
Total liabilities and shareholders' equity	$ 70,416,050		$ 63,439,888	
Net interest spread		2.53%		2.09%
Net interest margin		3.35		3.04

(unaudited, dollars in thousands)

	Three Months Ended June 30, 2026			
	Commercial Banking	Institutional Banking	Personal Banking	Total
Net interest income	$ 362,575	$ 79,048	$ 90,902	$ 532,525
Provision for credit losses	24,733	627	2,640	28,000
Noninterest income	51,939	129,191	64,375	245,505
Noninterest expense	169,253	122,527	107,853	399,633
Income before taxes	220,528	85,085	44,784	350,397
Income tax expense	45,835	17,684	9,308	72,827
Net income	$ 174,693	$ 67,401	$ 35,476	$ 277,570

	Three Months Ended June 30, 2025			
	Commercial Banking	Institutional Banking	Personal Banking	Total
Net interest income	$ 322,619	$ 66,331	$ 78,074	$ 467,024
Provision for credit losses	18,334	430	2,236	21,000
Noninterest income	43,219	107,998	70,968	222,185
Noninterest expense	170,648	105,137	117,383	393,168
Income before taxes	176,856	68,762	29,423	275,041
Income tax expense	37,068	14,412	6,167	57,647
Net income	$ 139,788	$ 54,350	$ 23,256	$ 217,394

	Six Months Ended June 30, 2026			
	Commercial Banking	Institutional Banking	Personal Banking	Total
Net interest income	$ 727,917	$ 156,336	$ 182,638	$ 1,066,891
Provision for credit losses	48,510	1,125	5,365	55,000
Noninterest income	98,228	251,020	101,050	450,298
Noninterest expense	334,705	235,458	210,353	780,516
Income before taxes	442,930	170,773	67,970	681,673
Income tax expense	92,699	35,741	14,225	142,665
Net income	$ 350,231	$ 135,032	$ 53,745	$ 539,008

	Six Months Ended June 30, 2025			
	Commercial Banking	Institutional Banking	Personal Banking	Total
Net interest income	$ 596,536	$ 127,489	$ 140,638	$ 864,663
Provision for credit losses	85,085	865	21,050	107,000
Noninterest income	80,438	211,792	96,153	388,383
Noninterest expense	343,660	212,402	221,893	777,955
Income (loss) before taxes	248,229	126,014	(6,152)	368,091
Income tax expense (benefit)	46,777	23,746	(1,159)	69,364
Net income (loss)	$ 201,452	$ 102,268	$ (4,993)	$ 298,727

The company has strategically aligned its operations into the following three reportable segments: Commercial Banking, Institutional Banking, and Personal Banking. Senior executive officers regularly evaluate business segment financial results produced by the company's internal reporting system in deciding how to allocate resources and assess performance for individual business segments. The company's reportable segments include certain corporate overhead, technology and service costs that are allocated based on methodologies that are applied consistently between periods. For comparability purposes, amounts in all periods are based on methodologies in effect at June 30, 2026.

Non-GAAP Financial Measures

Net operating income available to common shareholders Non-GAAP reconciliations: **UMB Financial Corporation**

(unaudited, dollars in thousands except per share data)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Net income available to common shareholders (GAAP)	$ 271,758	$ 215,382	$ 527,383	$ 294,702
Adjustments:				
Day 1 acquisition provision expense	—	—	—	62,037
Acquisition expense	1,674	13,494	6,028	66,663
Severance expense	—	373	2,036	818
FDIC special assessment	—	(726)	(885)	(97)
Tax-impact of adjustments [(i)]	(402)	(3,144)	(1,723)	(29,866)
Total Non-GAAP adjustments (net of tax)	1,272	9,997	5,456	99,555
Net operating income (Non-GAAP)	$ 273,030	$ 225,379	$ 532,839	$ 394,257
Earnings per common share - diluted (GAAP)	$ 3.56	$ 2.82	$ 6.90	$ 4.16
Day 1 acquisition provision expense	—	—	—	0.87
Acquisition expense	0.02	0.19	0.08	0.94
Severance expense	—	—	0.03	0.01
FDIC special assessment	—	(0.01)	(0.01)	—
Tax-impact of adjustments [(i)]	(0.01)	(0.04)	(0.02)	(0.42)
Operating earnings per common share - diluted (Non-GAAP)	$ 3.57	$ 2.96	$ 6.98	$ 5.56
GAAP				
Return on average assets	1.55%	1.29%	1.51%	0.94%
Return on average common equity	14.16	12.72	13.93	9.67
Non-GAAP				
Operating return on average assets	1.56%	1.35%	1.53%	1.25%
Operating return on average common equity	14.22	13.31	14.08	12.94

(i) Calculated using the company's marginal tax rate of 24.0%. Certain merger-related expenses are non-deductible.

Operating noninterest expense and operating efficiency ratio Non-GAAP reconciliations: **UMB Financial Corporation**

(unaudited, dollars in thousands)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Noninterest expense	$ 399,633	$ 393,168	$ 780,516	$ 777,955
Adjustments to arrive at operating noninterest expense (pre-tax):				
Acquisition expense	1,674	13,494	6,028	66,663
Severance expense	—	373	2,036	818
FDIC special assessment	—	(726)	(885)	(97)
Total Non-GAAP adjustments (pre-tax)	1,674	13,141	7,179	67,384
Operating noninterest expense (Non-GAAP)	$ 397,959	$ 380,027	$ 773,337	$ 710,571
Noninterest expense	$ 399,633	$ 393,168	$ 780,516	$ 777,955
Less: Amortization of other intangibles	23,460	25,268	46,920	42,750
Noninterest expense, net of amortization of other intangibles (Non-GAAP) (numerator A)	$ 376,173	$ 367,900	$ 733,596	$ 735,205
Operating noninterest expense	$ 397,959	$ 380,027	$ 773,337	$ 710,571
Less: Amortization of other intangibles	23,460	25,268	46,920	42,750
Operating expense, net of amortization of other intangibles (Non-GAAP) (numerator B)	$ 374,499	$ 354,759	$ 726,417	$ 667,821
Net interest income	$ 532,525	$ 467,024	$ 1,066,891	$ 864,663
Noninterest income	245,505	222,185	450,298	388,383
Less: Gains on sales of securities available for sale, net	26	33	429	423
Total Non-GAAP Revenue (denominator A)	$ 778,004	$ 689,176	$ 1,516,760	$ 1,252,623
Efficiency ratio (numerator A/denominator A)	48.35%	53.38%	48.37%	58.69%
Operating efficiency ratio (Non-GAAP) (numerator B/denominator A)	48.14	51.48	47.89	53.31

Operating pre-tax, pre-provision income non-GAAP reconciliations: **UMB Financial Corporation**

(unaudited, dollars in thousands except per share data)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Net interest income (GAAP)	$ 532,525	$ 467,024	$ 1,066,891	$ 864,663
Noninterest income (GAAP)	245,505	222,185	450,298	388,383
Noninterest expense (GAAP)	399,633	393,168	780,516	777,955
Adjustments to arrive at operating noninterest expense:				
Acquisition expense	1,674	13,494	6,028	66,663
Severance expense	—	373	2,036	818
FDIC special assessment	—	(726)	(885)	(97)
Total Non-GAAP adjustments	1,674	13,141	7,179	67,384
Operating noninterest expense (Non-GAAP)	397,959	380,027	773,337	710,571
Operating pre-tax, pre-provision income (Non-GAAP)	$ 380,071	$ 309,182	$ 743,852	$ 542,475
Net interest income earnings per common share - diluted (GAAP)	$ 6.97	$ 6.13	$ 13.96	$ 12.20
Noninterest income (GAAP)	3.21	2.91	5.89	5.47
Noninterest expense (GAAP)	5.23	5.16	10.21	10.97
Acquisition expense	0.02	0.19	0.08	0.94
Severance expense	—	—	0.03	0.01
FDIC special assessment	—	(0.01)	(0.01)	—
Operating pre-tax, pre-provision earnings per common share - diluted (Non-GAAP)	$ 4.97	$ 4.06	$ 9.74	$ 7.65

Operating pre-tax, pre-provision income - FTE Non-GAAP reconciliations: **UMB Financial Corporation**

(unaudited, dollars in thousands except per share data)

	Three Months Ended June 30,		Six Months Ended June 30,	
	2026	2025	2026	2025
Net interest income (GAAP)	$ 532,525	$ 467,024	$ 1,066,891	$ 864,663
Adjustments to arrive at net interest income - FTE:				
Tax equivalent interest	8,832	8,291	17,545	15,796
Net interest income - FTE (Non-GAAP)	541,357	475,315	1,084,436	880,459
Noninterest income (GAAP)	245,505	222,185	450,298	388,383
Noninterest expense (GAAP)	399,633	393,168	780,516	777,955
Adjustments to arrive at operating noninterest expense:				
Acquisition expense	1,674	13,494	6,028	66,663
Severance expense	—	373	2,036	818
FDIC special assessment	—	(726)	(885)	(97)
Total Non-GAAP adjustments	1,674	13,141	7,179	67,384
Operating noninterest expense (Non-GAAP)	397,959	380,027	773,337	710,571
Operating pre-tax, pre-provision income - FTE (Non-GAAP)	$ 388,903	$ 317,473	$ 761,397	$ 558,271
Net interest income earnings per common share - diluted (GAAP)	$ 6.97	$ 6.13	$ 13.96	$ 12.20
Tax equivalent interest	0.12	0.11	0.23	0.22
Net interest income - FTE (Non-GAAP)	7.09	6.24	14.19	12.42
Noninterest income (GAAP)	3.21	2.91	5.89	5.47
Noninterest expense (GAAP)	5.23	5.16	10.21	10.97
Acquisition expense	0.02	0.19	0.08	0.94
Severance expense	—	—	0.03	0.01
FDIC special assessment	—	(0.01)	(0.01)	—
Operating pre-tax, pre-provision income - FTE earnings per common share - diluted (Non-GAAP)	$ 5.09	$ 4.17	$ 9.97	$ 7.87

Tangible book value non-GAAP reconciliations: **UMB Financial Corporation**

(unaudited, dollars in thousands except share and per share data)

	As of June 30,	
	2026	2025
Total common shareholders' equity (GAAP)	$ 7,748,351	$ 6,885,023
Less: Intangible assets		
Goodwill	1,837,594	1,812,694
Other intangibles, net	439,949	531,918
Total intangibles, net	2,277,543	2,344,612
Total tangible common shareholders' equity (Non-GAAP)	$ 5,470,808	$ 4,540,411
Total common shares outstanding	75,947,552	75,927,002
Ratio of total common shareholders' equity (book value) per share	$ 102.02	$ 90.68
Ratio of total tangible common shareholders' equity (tangible book value) per share (Non-GAAP)	72.03	59.80

Exhibit 99.2

UMB

2nd Quarter 2026 Update



Count on more®

Kansas City, MO

July 28, 2026

Presentation Index

Corporate Overview & Investment Thesis	3
Purchase Accounting Update	8
2nd Quarter 2026 Results	11
Line of Business Updates	28
Long-Term Performance Trends	38
Appendix	46

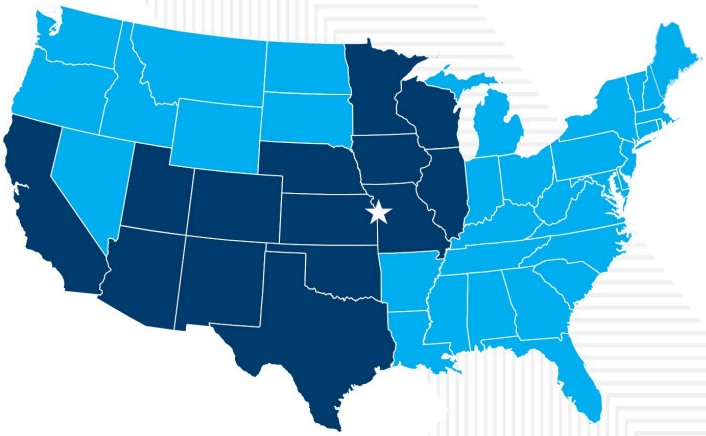
Board of Directors
Forward-Looking Statements
Non-GAAP Reconciliations
Select Financial Statements
Peer Group

Please refer to the Forward-Looking Statements on slide 48 for important disclosures about information contained in this presentation.

Corporate Overview

Highlights

Founded	1913
Ticker	UMBF - Nasdaq
Market Cap	$10.8 B
Total Assets	$72.3 B
Gross Loans	$41.1 B
Total Deposits	$59.8 B
Private Wealth Customer Assets [1]	$21.3 B
Fund Services / Custody Assets Under Administration	$621.6 B
Common Equity Tier 1 Capital Ratio	11.45%
Total Risk Based Capital Ratio	13.80%
Return on Average Common Equity	14.16%
Operating ROATCE [2]	20.25%
Efficiency Ratio	48.4%
Operating Efficiency Ratio [3]	48.1%
Net Charge-off Ratio	0.16%
Nonperforming Loan Ratio	0.31%
ACL / Total Loans	1.06%
Fee Income / Revenue	31.6%



UMB Financial Corporation Headquarters

UMB Bank Presence

- 192 banking centers [4]
- 358 ATMs

National Presence

- Asset-based lending
- Healthcare Services
- Private Wealth Management & Personal Trust
- Specialized Lending Verticals
- Corporate Trust
- Capital Markets [5]
- Fund Services

International Presence

- UMBF Trust & Agency Services – Dublin, Ireland

At, or for the 3 months ended 06/30/26. (1) Includes $18.8B in managed assets and $2.5B in Assets Under Administration for Private Wealth customers; (2) Operating ROATCE is a non-GAAP measure, reconciled on slide 52; (3) Operating efficiency ratio is a non-GAAP measure; reconciled on slide 51; (4) As of 06/30/26, we had 192 physical locations licensed with the OCC, including 189 retail branches plus 3 commercial or private banking centers; (5) UMB Bank, n.a. Capital Markets Division.

Business Model
Our Diverse Foundation

Commercial & Personal Banking Services

2Q'26 Revenue: $569.8 million; 2Q'26 Average Deposits: $38.7 billion

Commercial

Average loans: $35.1B [1]

Average deposits: $25.3B

- C&I lending
- Small business lending
- CRE & Construction lending
- Specialized Expertise:
  - Agribusiness
  - Energy
  - Practice finance
  - Franchise lending
  - Mezzanine debt and equity investments
  - Aviation lending
  - Asset-based lending
  - Beverage lending
  - Healthcare lending
- Treasury management
- Merchant payments
- Retirement plan services

Consumer

Average loans: $4.8B [1] [2]

Average deposits: $13.4B

- Retail deposit and lending services through 192 banking centers [3] and online
- Private banking services
- Consumer mortgage

Private Wealth

AUM = $18.8B

AUA = $2.5B

- Financial & estate planning
- Investment management
- Wealth solutions
- Business succession and exit planning
- Trust and custody
- Direct private equity investment access
- Insurance settlements
- Retirement plan services

Institutional Banking Services

2Q'26 Revenue: $208.2 million; 2Q'26 Average Deposits: $18.9 billion

Institutional Banking provides solutions for the entire marketplace; $623.7 billion in AUA [4]

Corporate Trust

- Bond trustee, paying agent and escrow services

Institutional Custody

- Domestic and international custody services

Fund Services

- Fund accounting and administration; transfer agency
- Alternative investment servicing

Specialty Trust & Agency Solutions

- Default workout and successor trustee services
- Aviation, ABS and loan agency services
- CLO trustee and loan administration services

Capital Markets Division [5]

- Fixed income sales and trading
- Public finance
- Asset / liability management services

Investor Solutions

- Banking, cash management and specialty services for financial firms

Healthcare Services

- Health savings and benefit spending accounts
- Healthcare payment solutions

Metrics at, or for quarter ended, 06/30/26. (1) Excludes credit card; (2) Includes consumer plus residential real estate loans; (3) As of 06/30/26, we had 192 physical locations licensed with the OCC, including 189 retail branches plus 3 commercial or private banking centers; (4) Includes AUA in Fund Services/custody and Healthcare Services; (5) Products offered through UMB Bank Capital Markets Division:
NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED.

Investment Thesis
Opportunity in Our Diverse Business Model

Diverse deposit base across multiple lines of business, customer segments and geographies

- No one commercial sector represents more than 4.9% of total deposits
- Long-tenured relationships with clients using multiple UMB products and services

Track record of strong loan growth – opportunities remain

- Underpenetrated across our geographic footprint, focused on market share gains
- Underpenetrated vertically on an asset class basis; built out specialized teams
- Opportunity to leverage capacity and capabilities in newly-acquired markets

Flexible balance sheet well-positioned for changing interest rate environments

- Above peer earning asset growth
- Lower loan-to-deposit ratio provides flexibility
- 26% of average deposit balances in DDA
- Variable asset base – 76% of total loans reprice within 12 months
- $3.1 billion of fixed rate loans reprice within 12 months; average rate 5.11%
- $2.3 billion of securities cash flow expected within 12 months; average rate 3.78%

Differentiated revenue profile and growing fee income

- Revenue from diverse lines of business and verticals provide a natural hedge in a variety of rate environments
- Lower-than-peer reliance on mortgage and NSF/OD revenue

Time-tested underwriting philosophy

- Unwavering credit standards
- Excellent long-term UMB track record; result of long-tenured credit team – average of 20 years with UMB
- Executive Credit Oversight (CEO of UMBFC, CEO of UMB Bank & Chief Credit Officer) – average of 34 years with UMB

Ample liquidity sources and regulatory capital levels

- Access to multiple contingent funding sources
- Strong capital generation through earnings accretion

Focus on returning value to shareholders; risk-adjusted returns

- EPS and tangible book value growth have outpaced peers over the long-term
- Consistent dividend growth

Beyond Financials
Our Culture

Our Vision

the **unparalleled customer experience**

Our Commitment

An unwavering commitment to doing more for our customers.

Customers First
We do the unparalleled to create an environment that consistently exceeds the expectations of our customers.

Integrity & Trust
We demonstrate our uncompromising honesty and integrity to earn the trust of everyone we serve.

Performance & Strength
We achieve sustainable greatness by delivering on our promise, remaining independent and maintaining financial soundness.

Associate Spirit
We rely upon our people and their collective attitude and skills to differentiate us from our competitors.

Inclusion & Diversity
We believe an inclusive and diverse culture energizes the workplace and ignites innovation.

Creating an unparalleled customer experience requires a culture where our people feel part of something more, something bigger. We foster this experience through our policies, our business decisions and our expectations of each associate.

MORE HEART



Whether it's having a heart for each other, our customers or our communities, we support work through inclusive policies and empowering people to create fulfilling lives in and out of the workplace.

MORE TRUST



Our associates have confidence they will be encouraged and expected to do the right thing at all times — no matter what. We're focused on setting clear expectations and a leadership team who is accessible and transparent.

MORE OPPORTUNITY



Our goal is to grow existing strengths and build new skills. We're committed to empowering our workforce to make an impact and achieve their goals through open conversations and providing the tools to develop potential.

the **unparalleled customer experience**

Beyond Financials
Our Commitment to Corporate Citizenship

ESG Efforts

Our programs reinforce our values of doing the right thing, supporting our associates and communities, and providing *the* unparalleled customer experience.

- Supporting inclusive, equitable and sustainable economic growth.
- Remaining committed to the prosperity of the communities we serve.
- Using an ESG lens in considering long-term financial sustainability and strategic risk management opportunities.
- Fostering an inclusive environment among a diverse group of associates.
- Employing strong, consistent and transparent governance practices.

Inclusion & Diversity

- We are a CEO Action for Inclusion & Diversity signatory and are dedicated to building greater understanding and creating a workplace that reflects the diversity of our society.
- Eight Business Resource Groups with more than 700 members help us understand the needs of our associates, customers and communities and turn empathy into action.
- In 2025, 28% of new hires were people of color, 59% were women and 2% were veterans.
- 43% of our executive leadership team are women and/or people of color.

Strong Corporate Governance

- 14-person board of directors, with 13 independent members, a lead independent director, and 100% independence on board committees.
- 50% board diversity, including 6 female directors.
- Robust risk oversight with distinct risk management committees: enterprise risk, asset and liability, and credit.
- Board oversight of the executive ESG Committee.

Community Impact

- $8.4mm in community support in 2025, which included housing needs, the arts, agriculture, small business, and education. $2.3mm went to organizations within our new markets.
- In 2025 >1,000 associates participated in our matching gift program; combined with workplace giving, associated giving totaled nearly $650k.
- Associates receive 16 hours of paid Volunteer Time Off annually. 1,012 participants logged more than 17,600 hours of volunteer time in 2025, supporting 572 unique charities.
- Our School of Economics held 140 sessions, reaching more than 8,200 students. Interactive experiences help build financial skills and literacy.

Efficient & Sensible Resource Use

- 88 UMB locations use automated systems to conserve energy.
- More than 472k Kilowatt hours were generated from solar panels across our properties and we invested $2.9mm in more efficient HVAC equipment.
- 2025 recycling efforts produced > 6 tons of comingled recycling, nearly 5 tons of cardboard and 540 pounds of recycled batteries.
- Beehives housed at a Denver branch support the local honeybee population. UMB-hosted bees visited an estimated 98mm flowers over 8,000+ acres in 2025. Since installation, we've harvested nearly 450 pounds of edible honey.

Purchase Accounting Update



HTLF Acquisition Accounting Impacts

Net Interest Income Accretion

$ in millions	Income (Expense) Recognized						Remaining
	1Q '25	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26	@ 06/30/26
Loans [1]	$26.9	$37.8	$35.5	$47.5	$46.7	$31.4	$252.7
Securities AFS	3.6	7.2	6.8	6.3	5.4	5.6	208.1
Securities HTM	0.9	1.3	1.3	1.3	1.3	1.4	57.6
Asset Accretion	**31.4**	**46.3**	**43.6**	**55.1**	**53.4**	**38.4**	**518.4**
LT Debt: Sub-debt & TruPS	(1.7)	(2.4)	(2.4)	(2.4)	(2.4)	(2.5)	18.1
Time Deposits	(1.1)	(1.7)	(0.5)	-	-	-	-
Liability Accretion	**(2.8)**	**(4.1)**	**(2.9)**	**(2.4)**	**(2.4)**	**(2.5)**	**18.1**
Total Accretion	**$28.6**	**$42.2**	**$40.7**	**$52.7**	**$51.0**	**$35.9**	

Non-interest Expense Amortization

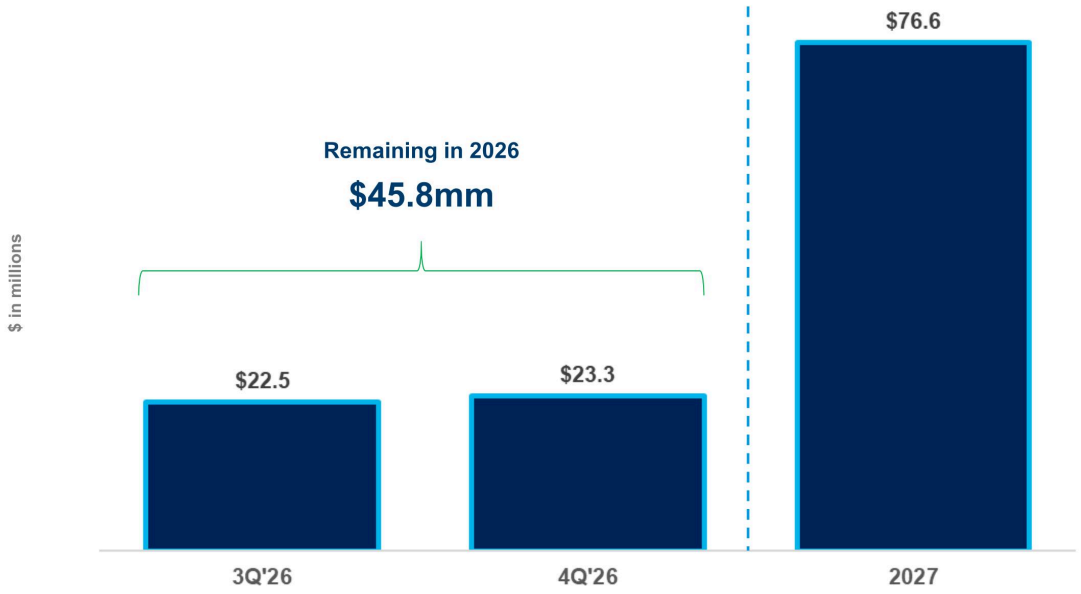
$ in millions	Income (Expense) Recognized						Remaining
	1Q '25	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26	@ 06/30/26
Core Deposit Intangible [2]	$(14.4)	$(21.6)	$(21.6)	$(21.6)	$(20.1)	$(19.4)	$355.6
Other Intangibles [3]	(1.2)	(1.8)	(1.8)	(1.8)	(1.8)	(1.8)	26.5
Total Amortization	**$(15.6)**	**$(23.4)**	**$(23.4)**	**$(23.4)**	**$(22.0)**	**$(21.2)**	

Net Interest Margin Impact

	1Q '25	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26
Net Interest Margin (FTE)	2.96%	3.10%	3.04%	3.29%	3.38%	3.32%
Less acceleration from early payoffs of acquired loans	(0.02)	(0.09)	(0.04)	(0.08)	(0.09)	(0.07)
Net Interest Margin, ex. accelerated accretion	**2.94%**	**3.01%**	**3.00%**	**3.21%**	**3.29%**	**3.25%**
Less accretion from acquired loans, securities and interest-bearing liabilities	(0.19)	(0.18)	(0.22)	(0.25)	(0.24)	(0.16)
Net Interest Margin excluding all purchase accounting adjustments	**2.75%**	**2.83%**	**2.78%**	**2.96%**	**3.05%**	**3.09%**

(1) Loan amounts recognized for 2Q'26 include $10.9mm in accelerated accretion from early payoffs of acquired loans and $20.5mm in contractual mark accretion on loans; Total to date = $59.9mm from accelerations and $166.0mm contractual loan accretion; (2) 10-year sum-of-years digits amortization; (3) Includes $20.4mm related to wealth management, straight-line amortization over 7 years, and $5.5mm related to purchased credit card relationships, straight-line amortization over 3 years.

Projected Contractual Accretion



- $164.2 million recognized in 2025; $86.9 million recognized YTD 2026
- Includes accretion on acquired loans, securities, time deposits and borrowings
- Projections are updated quarterly, assume no prepayments and are subject to change

2nd Quarter 2026 Financial Review



Salt Lake City, UT

2Q 2026 Highlights – Income Statement

$ in millions, except per share amounts	2Q '25	1Q '26	2Q '26	Linked-Quarter Variance & Commentary
Net Interest Income, as reported	**$467.0**	**$534.4**	**$532.5**	Core NII ex. PAA: $496.6mm, +2.7% LQ; Drivers included continued organic loan growth (+3.2% in avg. loan balances), favorable rate and mix shifts in earning assets, partly offset by the impact of lower liquidity balances and changes in deposit mix
Net Interest Income, FTE [(1)]	**$475.3**	**$543.1**	**$541.4**	
Reported NII Included:				
Total Net Accretion Income (all sources)	42.2	51.0	35.9	
Accelerated Loan Payoff Income, included in total	13.1	15.1	10.9	
Noninterest Income, as reported	**$222.2**	**$204.8**	**$245.5**	
Investment Securities Gains (Losses)	37.7	3.0	27.1	$27.1mm in net gains within our portfolio, primarily related to Beacon Communications and fund investment gains related to SpaceX
Noninterest Income, ex. securities gains (losses)	**184.5**	**201.7**	**218.4**	Drivers include increases in COLI income, higher 12b-1 fees and continued growth in trust and securities processing income, primarily related to fund services and corporate trust
Company-Owned Life Ins. ("COLI") Income	*(0.1)*	*(2.5)*	*8.7*	*+$11.2mm in market-related income, similar increase in deferred compensation expense*
Bank-Owned Life Ins. ("BOLI") Income	*4.2*	*6.3*	*6.7*	
Derivative Income	*3.1*	*2.8*	*4.1*	*Related to customer swaps; strong performance in HTLF markets*
Noninterest Expense, as reported	**$393.2**	**$380.9**	**$399.6**	
Total One-time Acquisition Costs	**13.5**	**4.4**	**1.7**	
Severance expense	0.4	2.0	-	
FDIC Special Assessment	(0.7)	(0.9)	-	
Operating Noninterest Expense, non-GAAP [(1)]	**$380.0**	**$375.4**	**$398.0**	+$7.5mm in salary and benefits expense related to 2Q'26 merit increases, higher deferred compensation expense, partially offset by seasonal decreases in payroll taxes, insurance and 401(k) expense; +$4.1mm in operational losses. See slide 18 for more detail
Charitable Contributions	*8.3*	*3.0*	*2.8*	
Deferred Compensation Expense	*0.4*	*(2.2)*	*10.3*	*+ $12.5mm market-related increase with similar increase in COLI income above*
Net Income & Per Share Metrics				
Net Income Available to Common - GAAP	$215.4	$255.6	$271.8	
Earnings / Common Share, diluted - GAAP	2.82	3.35	3.56	
Net Operating Income Available to Common [(1)]	225.4	259.8	273.0	
Operating Earnings / Common Share, diluted [(1)]	2.96	3.41	3.57	
Dividends / common share	0.40	0.43	0.43	Board of directors approved a 16% increase in common dividends to be paid on October 1

(1) Net interest income-FTE, operating noninterest expense and net operating income and EPS available to common shareholders are non-GAAP measures, reconciled on slides 49 and 50.

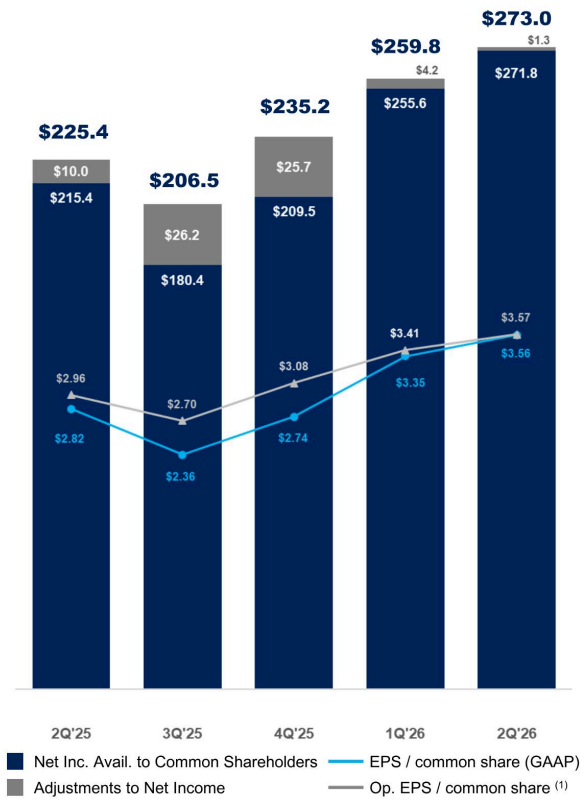
2Q 2026 Highlights – Balance Sheet & Credit

$ in millions	2Q '25	1Q '26	2Q '26	Linked-Quarter Variance & Commentary
Average Loans	**$36,407**	**$39,383**	**$40,624**	
LQ annualized growth %	50.7%	10.8%	12.6%	C&I +22% LQ annualized, led by STL, UT, TX & AZ
End-of-Period Loans	36,808	40,134	41,150	Record gross production of $2.6B
LQ annualized growth %	9.7%	14.0%	10.1%	+ $1.0B, or 2.5% LQ
Average Earning Assets	61,452	65,141	65,315	Strong loan growth offset by lower liquidity balances
Average Treasury Portfolio	22,807	23,623	22,596	
Average Revenue Bonds Held-to-Maturity	1,542	1,420	1,389	
Average Total Deposits	**$55,649**	**$57,574**	**$57,585**	Driven by seasonal declines in public funds, along with investor solutions
LQ annualized growth %	42.7%	0.1%	0.1%	
Average Noninterest Bearing Deposits	14,403	15,103	14,713	
Avg. Customer Funding (deposits + repurchase agreements)	58,336	61,139	61,061	
End-of-Period Deposits	59,987	59,981	59,767	
LQ annualized growth %	10.0%	(4.5%)	(1.4%)	
Average Yields & Rates				
Loan yield	6.75%	6.52%	6.36%	Loan yield excluding PAA = 6.01%, +2 bps from 1Q
Earning asset yield	5.61%	5.45%	5.41%	Lower benefit from PAA vs. 1Q'26
Cost of interest-bearing deposits	3.34%	2.79%	2.80%	
Cost of total deposits	2.47%	2.06%	2.08%	
Cost of interest-bearing liabilities	3.44%	2.90%	2.90%	
FTE Net Interest Margin	3.10%	3.38%	3.32%	Lower loan yields from lower PAA income and lower benefit from free funds, offset by favorable AEA mix shift
Core Net Interest Margin ex. PAA benefit	2.83%	3.05%	3.09%	2Q'26 PAA impact of 23 bps vs. 33 bps in 1Q'26
Asset Quality Metrics				
Net charge-offs / average loans	0.17%	0.19%	0.16%	
Nonperforming loans / loans	0.26%	0.38%	0.31%	
Provision for credit losses	21.0	27.0	28.0	
Allowance for credit losses / total loans	1.06%	1.06%	1.06%	

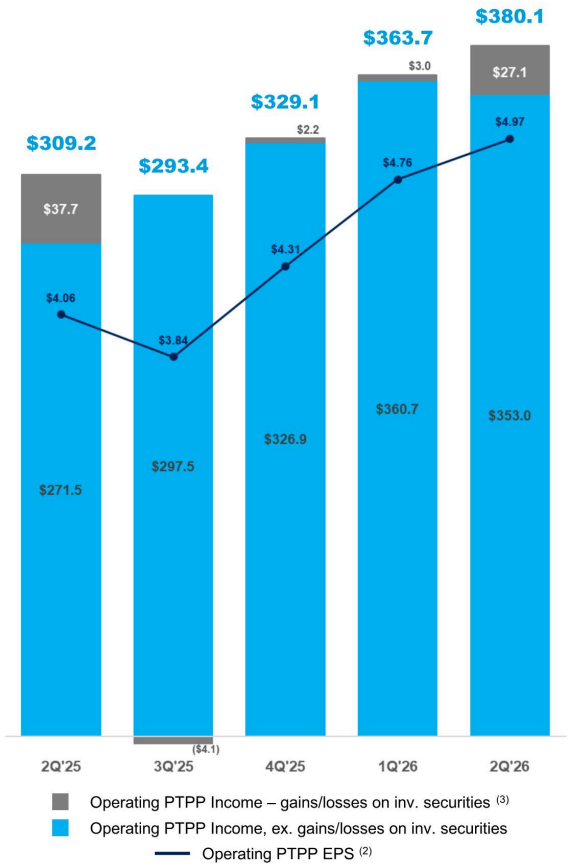
2Q 2026 Net Income

Net Income & Net Operating Income [1]

Available to Common Shareholders



Operating PTPP Income [2]

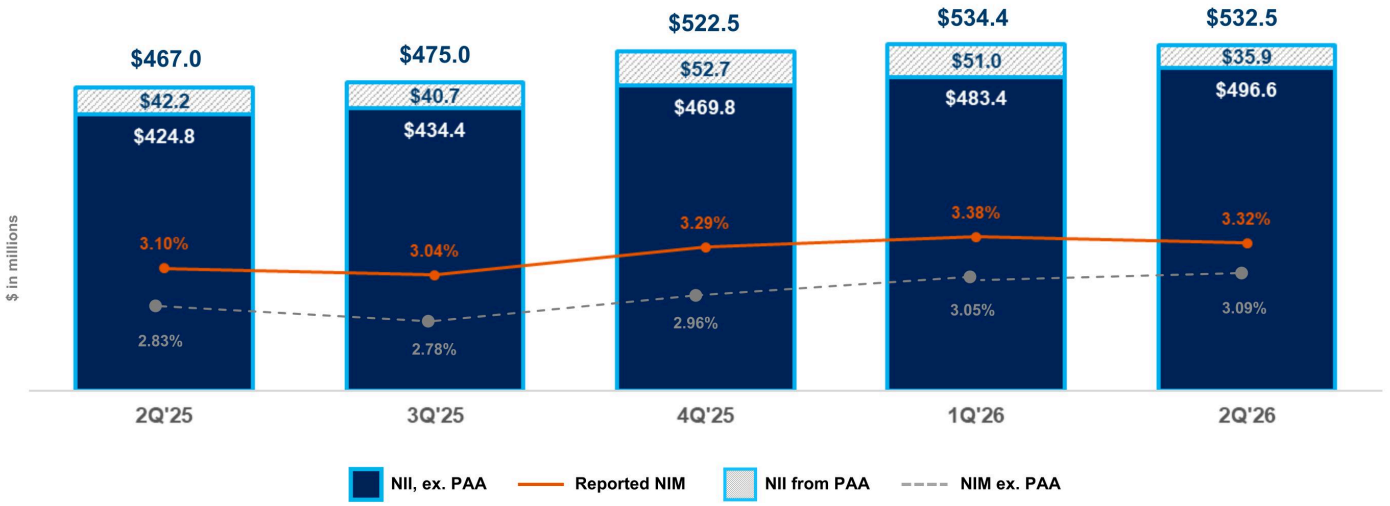


Dollars in millions, except per share amounts. (1) Net operating income available to common shareholders is a non-GAAP measure, reconciled on slide 49; (2) Operating PTPP income and EPS is a non-GAAP measure, reconciled on slide 50; (3) Net gains/losses on any disposition or impairment of debt securities plus mark-to-market valuations of equity investments.

Revenue Trends

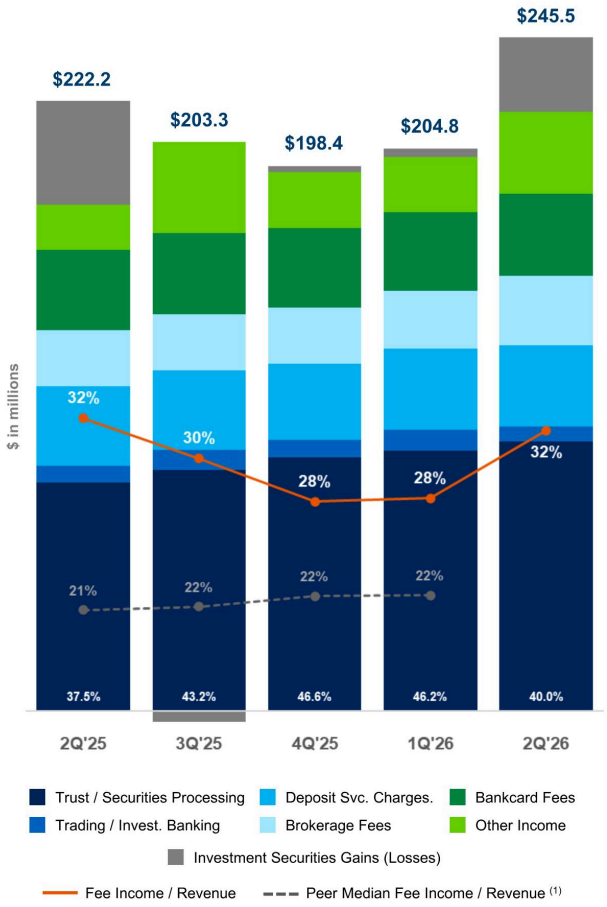
$ in millions	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26	Linked-Quarter $ Δ	Linked-Quarter % Δ
Interest Income	850.5	878.9	886.9	867.1	871.4	4.3	0.5
Interest Expense	383.5	403.9	364.4	332.7	338.8	6.1	1.8
Net Interest Income	**$ 467.0**	**$ 475.0**	**$ 522.5**	**$ 534.4**	**$ 532.5**	**$ (1.8)**	**(0.3%)**
Trust & securities processing	83.3	87.9	92.4	94.7	98.3	3.6	3.8
Trading & investment banking	6.2	7.0	6.2	7.7	5.3	(2.4)	(31.3)
Deposit Service Charges	28.9	29.2	27.7	29.5	29.6	0.1	0.4
Insurance fees and commisions	0.2	0.3	0.2	0.3	0.2	-	(18.8)
Brokerage fees	20.5	20.5	20.5	21.1	25.4	4.3	20.4
Bankcard fees	29.0	29.6	29.1	28.9	30.0	1.1	3.7
Net inv. securities gains (losses)	37.7	(4.1)	2.2	3.0	27.1	24.0	>100
Company- & bank-owned life insurance ("COLI/BOLI")	*4.3*	*16.5*	*7.3*	*3.8*	*15.4*	*11.6*	*>100*
Other income, ex. COLI/BOLI	12.2	16.5	12.8	15.8	14.3	(1.5)	(9.5)
Total noninterest income	**$ 222.2**	**$ 203.3**	**$ 198.4**	**$ 204.8**	**$ 245.5**	**$ 40.7**	**19.9%**
Total Revenue	**$ 689.2**	**$ 678.3**	**$ 720.9**	**$ 739.2**	**$ 778.0**	**$ 38.9**	**5.3%**

Net Interest Income & Margin



$ in millions	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26
Net Interest Income (GAAP)	$467.0	$475.0	$522.5	$534.4	$532.5
Less accretion from acquired loans, securities and interest-bearing liabilities	(42.2)	(40.7)	(52.7)	(51.0)	(35.9)
Net Interest Income excluding purchase accounting adjustments	**$424.8**	**$434.3**	**$469.8**	**$483.4**	**$496.6**
Net Interest Margin (FTE)	3.10%	3.04%	3.29%	3.38%	3.32%
Less accretion from acquired loans, securities and interest-bearing liabilities	(0.27)	(0.26)	(0.33)	(0.33)	(0.23)
Net Interest Margin excluding purchase accounting adjustments	**2.83%**	**2.78%**	**2.96%**	**3.05%**	**3.09%**

Noninterest Income



Linked-Quarter Commentary

Noninterest income increased $40.7mm, or 19.9% to $245.5mm for 2Q'26. LQ variances include:

- + $24.0mm in investment securities gains, primarily related to Beacon Communications and fund investment gains related to SpaceX
- + $11.2mm in COLI income within "other income", with a similar increase in deferred compensation expense
- + $4.3mm in brokerage income related to 12b-1 and money market income
- + $3.6mm in trust & securities processing income driven by strong performance in asset servicing and corporate trust

Partial offsets:

- - $2.4mm in trading and investment banking income related to lower levels of trading in municipal and agency securities

Composition / Changes in Inv. Securities Gains (Losses) and Trust & Securities Processing

$ in millions	2Q'25	1Q'26	2Q'26	Linked-Quarter $ Δ	Linked-Quarter % Δ
Investment Securities Gains (Losses)					
Equity securities	37.7	2.6	27.1	24.5	>100
AFS debt securities	-	0.4	-	(0.4)	NM
	$37.7	**$3.0**	**$27.1**	**$24.1**	**>100%**
Trust & Securities Processing					
Personal Banking	19.0	20.6	20.6	-	-
Institutional Banking					
Fund Services	45.2	52.0	54.4	2.4	4.6
Corp. Trust & Inst. Asset Mgmt.	18.3	21.3	22.5	1.2	5.6
Commercial - Retirement Plan Svcs.	0.8	0.8	0.9	0.1	12.5
	$83.3	**$94.7**	**$98.3**	**$3.6**	**3.8%**

(1) UMB peers (14 banks), data as of latest available quarter; Source: S&P Capital IQ. Peer group defined on slide 54.

Noninterest Expense

GAAP expense; $ in millions	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26	Linked-Quarter $ Δ	Linked-Quarter % Δ
Deferred Compensation Expense	*0.4*	*7.4*	*1.6*	*(2.2)*	*10.3*	*12.6*	*>100*
Salary & Benefits, ex. deferred comp.	213.1	212.9	227.0	221.9	216.8	(5.1)	(2.3)
Occupancy	18.6	19.1	19.9	19.1	19.3	0.2	1.1
Equipment	16.4	16.6	15.0	13.3	13.9	0.6	4.7
Supplies & services	6.4	10.5	6.8	5.6	5.5	(0.1)	(1.8)
Marketing & business dev.	11.3	11.1	15.2	13.8	13.9	0.1	0.9
Processing fees	43.6	45.0	43.4	42.1	43.1	1.0	2.4
Legal & consulting	18.5	21.6	23.6	9.1	14.4	5.3	58.6
Bankcard	12.4	11.8	12.6	11.8	11.9	0.1	0.3
Amortization of other intangibles	25.3	25.3	25.5	23.5	23.5	-	-
Regulatory fees	9.3	8.1	3.2	8.3	9.1	0.8	10.0
Other expense	17.9	29.9	31.8	14.7	17.9	3.2	21.9
Total noninterest expense	**$ 393.2**	**$ 419.3**	**$ 425.6**	**$ 380.9**	**$ 399.6**	**$18.8**	**4.9%**
Operating noninterest expense [1]	**$ 380.0**	**$ 385.0**	**$ 391.8**	**$ 375.4**	**$ 398.0**	**$22.6**	**6.0%**

Linked-Quarter Commentary

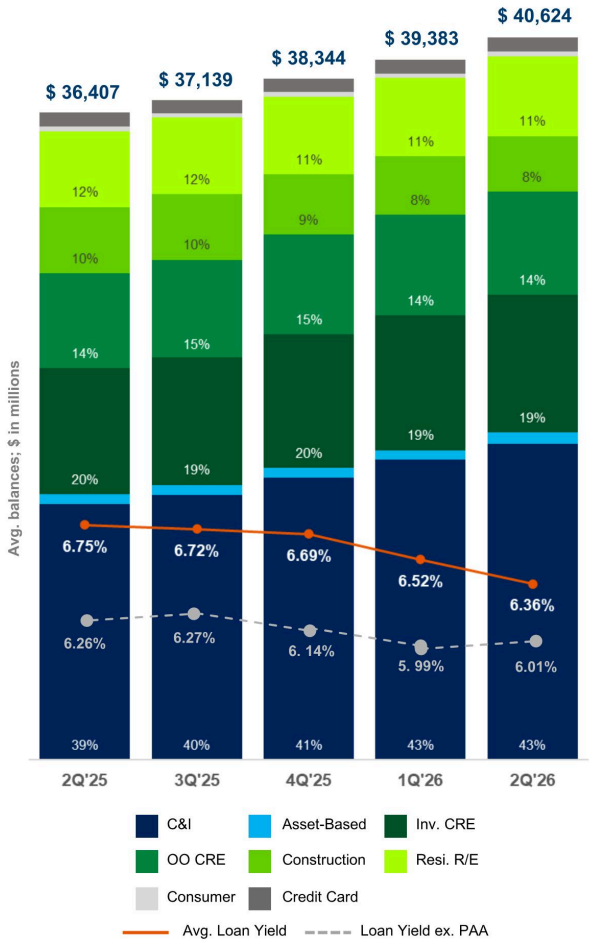
GAAP noninterest expense increased $18.8mm, or 4.9% from 1Q'26 to $399.6mm. On an operating basis, which excludes acquisition expense, severance expense and adjustments to FDIC special assessments, noninterest expense was $398.0mm, an increase of $22.6mm, or 6.0% from 1Q'26. [1]

Notable 2Q'26 variances impacting operating noninterest expense:

- + $7.5mm in total salary and benefit expense related to: $6.7mm from the impact of annual merit increases in 2Q'26 and a $12.6mm increase in deferred compensation expense, offset by $12.5mm in seasonal decreases in payroll taxes, insurance and 401(k) expense
- + $4.1mm in operational losses, recorded in "other noninterest expense"
- + $3.6mm in legal and consulting expense due to timing of multiple projects, and
- +$1.0mm in processing fees expense due to increased software subscription costs

(1) Operating noninterest expense is a non-GAAP metric, reconciled on slide 50.

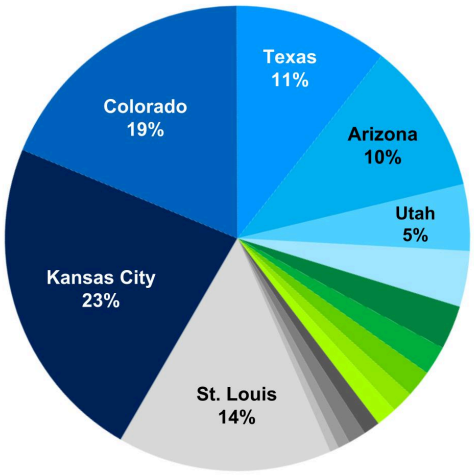
Diversified Loan Portfolio



Avg. balances; $ in millions	2Q '25	1Q '26	2Q '26	Linked-Quarter $ Δ	Linked-Quarter % Δ
Commercial & Industrial *	14,376	16,875	17,779	904	5.4
Investment CRE	7,103	7,582	7,739	157	2.1
OO CRE (inc. farm)	5,332	5,672	5,790	118	2.1
Specialty Lending	562	535	649	114	21.3
Residential Real Estate	4,256	4,434	4,498	64	1.4
Credit Card	755	757	788	31	4.1
Consumer	295	247	252	5	2.0
Construction & Land Dev	3,728	3,281	3,130	(151)	(4.6)
Average Total Loans	**$36,407**	**$39,383**	**$40,624**	**$1,241**	**3.2%**

* *Includes NDFI loans.*

Loans Across Our Footprint





Smaller Regions:

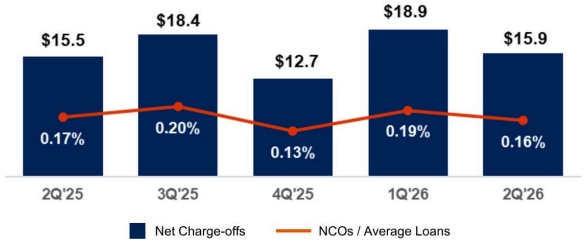
- California: 4%
- New Mexico: 1%
- Greater MO: 3%
- Iowa: 1%
- Wisconsin: 2%
- Minnesota: 1%
- Illinois: 2%
- Oklahoma: 1%
- Kansas: 2%
- Nebraska : 1%

Quarterly Loan Activity

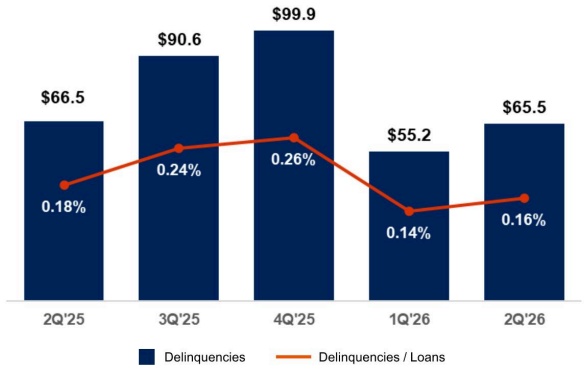
$ in millions	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26
Gross Loan Production	$1,942.5	$2,127.8	$2,552.7	$2,297.3	$2,554.2
Net (Charge-offs) Recoveries	(15.5)	(18.4)	(12.7)	(18.9)	(15.9)
Payoffs & Paydowns, Net of Revolving Balance Changes	(1,055.4)	(1,210.8)	(1,467.1)	(923.5)	(1,522.9)
Net Loan Growth	871.6	898.6	1,072.8	1,354.9	1,015.4
End-of-Period Total Loans	36,807.9	37,706.5	38,779.4	40,134.3	41,149.7
Net Payoffs & Paydowns as a % of Loans	2.9%	3.3%	3.9%	2.4%	3.8%

Strong Asset Quality

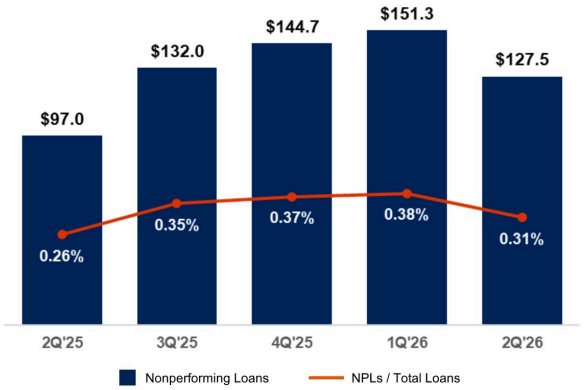
Net Loan Charge-Offs (Recoveries)



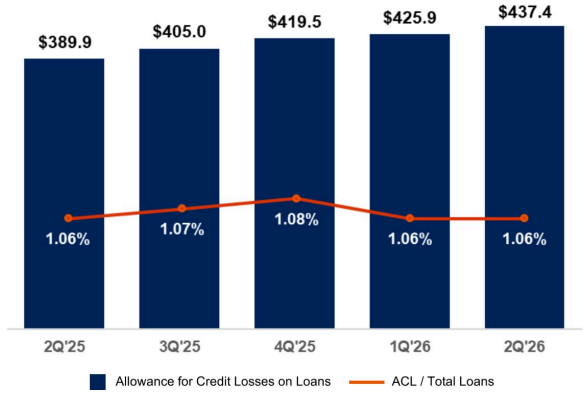
Delinquencies (1)



Nonperforming Loans



Allowance for Credit Losses on Loans



Dollars in millions. (1) Delinquencies represent accruing loans > 30 days past due.

Detailed Net Charge-Off History

Annual	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Total Net Charge-Offs (Recoveries) *$ thousands*	$ 6,141	$ 7,673	$ 6,992	$ 8,273	$11,755	$20,258	$21,697	$24,135	$18,091	$14,175	$15,611
Average Total Loans *$ millions*	$ 2,758	$ 3,110	$ 3,562	$ 3,888	$ 4,176	$ 4,356	$ 4,584	$ 4,749	$ 5,243	$ 6,217	$ 6,974
NCOs as % of Avg Loans	0.22%	0.25%	0.20%	0.21%	0.28%	0.47%	0.48%	0.51%	0.35%	0.23%	0.22%

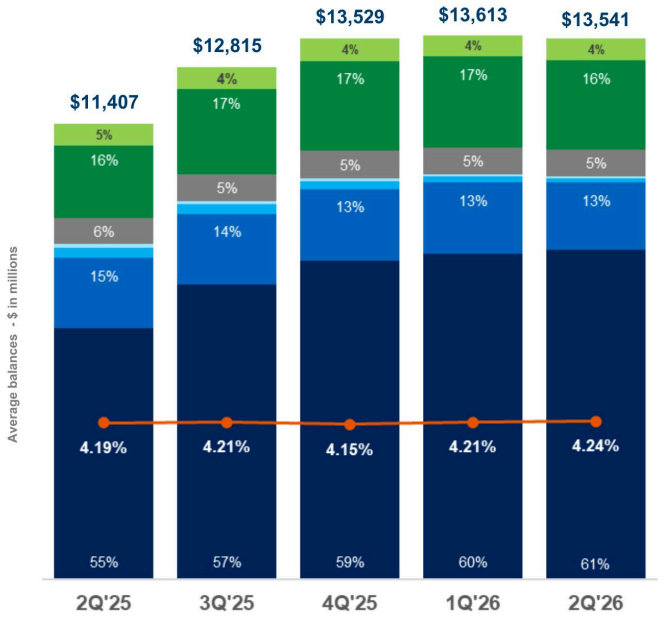
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Net Charge-Offs (Recoveries) *$ thousands*	$10,497	$21,994	$32,045	$67,719	$34,697	$20,125	$44,872	$39,868	$10,474	$23,262	$82,371
Average Loans (HFI) *$ millions*	$ 8,424	$ 9,986	$10,842	$11,605	$12,759	$15,109	$16,618	$18,822	$22,335	$24,210	$36,066
NCOs as % of Avg Loans	0.12%	0.22%	0.30%	0.58%	0.27%	0.13%	0.27%	0.21%	0.05%	0.10%	0.23%

Recent Quarterly Trends

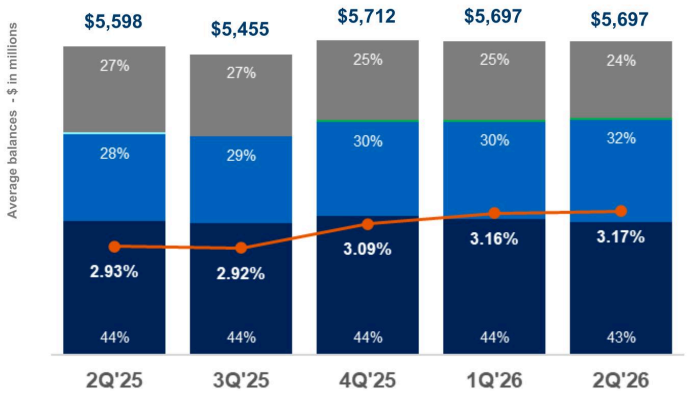
($ in thousands)	2Q '25	3Q '25	4Q '25	1Q '26	2Q '26
Commercial & Industrial	$ 5,992	$ 5,863	$ 6,377	$ 2,239	$ 8,501
Specialty Lending	-	-	-	-	-
Commercial Real Estate	3,994	4,572	706	10,761	1,147
Consumer Real Estate	253	346	(46)	494	364
Consumer & Other	555	655	860	786	818
Credit Cards	4,668	6,947	4,757	4,649	5,031
Total Net C/O (Rec)	**$15,462**	**$18,383**	**$12,654**	**$18,929**	**$15,861**
Average Loans (HFI) *$ millions*	$36,404	$37,134	$38,341	$39,380	$40,620
NCOs as % of Avg Loans	0.17%	0.20%	0.13%	0.19%	0.16%

High-Quality Investment Portfolio

Available-for-Sale (1)



Held-to-Maturity (1)



GNMA/GSE Mortgage-Backed
General Obligation Municipals
Corp. & Commercial Paper
GSE Agencies
Treasuries
Revenue Bonds
Collateralized Loan Obligations
Average Blended Yield

(1) Balances are presented at carrying value, which is fair value for the available-for-sale portfolio and amortized cost for the held-to-maturity portfolio.

Securities Portfolio Statistics

Securities Portfolio Activity [1] [2]

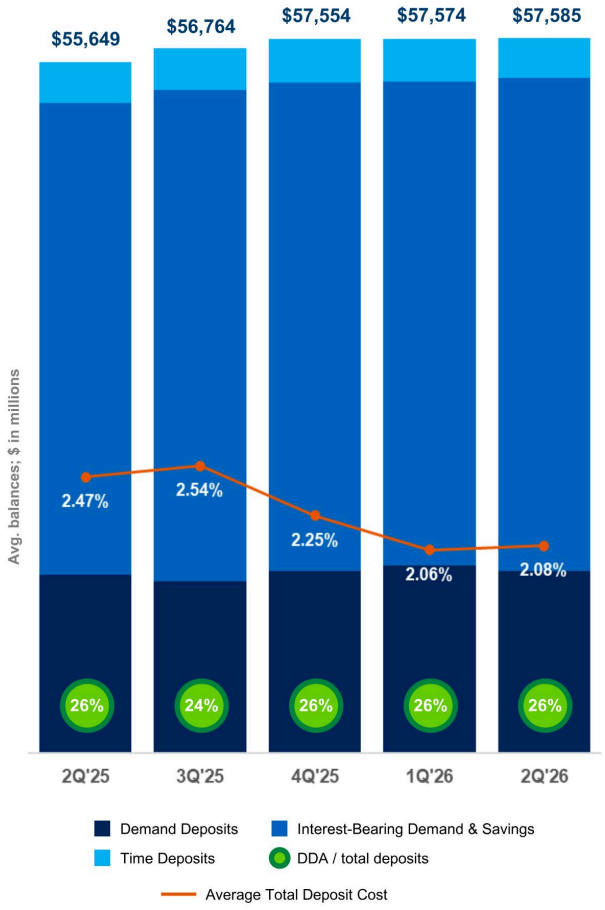
$ in millions

	2Q'25	3Q'25	4Q'25	1Q'26	2Q'26
Roll-off / Cash Flow	$605	$454	$545	$639	$490
Roll-off Yield	3.11%	3.41%	3.97%	3.89%	3.72%
Purchased [3]	1,705	1,735	805	720	301
Purchased Yield	4.63%	4.58%	4.45%	4.56%	4.83%
Next Qtr. Scheduled Cash Flow	429	557	669	442	504
Expected Cash Flow Yield	3.33%	3.78%	3.78%	3.49%	3.57%
Next 12 mo. Scheduled Cash Flow	1,778	2,104	2,166	2,174	2,279
Expected Cash Flow Yield	3.43%	3.59%	3.62%	3.66%	3.78%
Portfolio Duration In Months					
Available-for-Sale	52	49	49	49	48
Held-to-Maturity	91	87	87	89	85

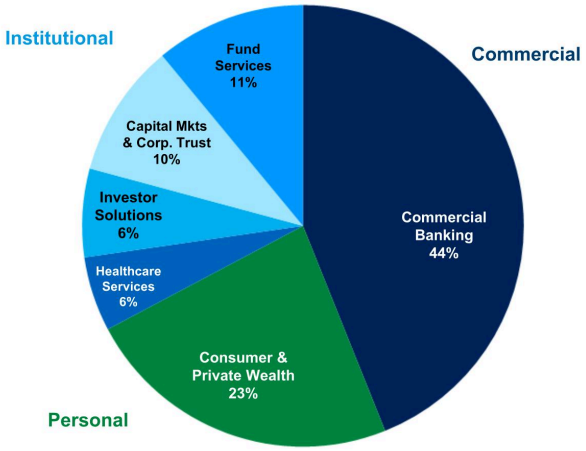
$ in millions; as of 06/30/26	Amortized Cost	Fair Value	Net Unrealized Loss
Available for Sale			
Mortgage-backed	$8,583	$8,224	$(359)
Municipals	2,420	2,372	(47)
US Treasuries	2,212	2,205	(7)
US Agencies	49	49	-
Corporates	89	87	(2)
CLOs	551	551	-
Total AFS	**$13,903**	**$13,488**	**$(415)**
Held to Maturity			
Mortgage-backed	2,406	2,087	(319)
Gen. Obligation Muni.	1,870	1,744	(126)
US Treasuries	38	38	-
Revenue Bonds	1,402	1,371	(31)
Total HTM	**$5,716**	**$5,239**	**$(477)**
Total Securities	**$19,620**	**$18,728**	**$(892)**

(1) Purchase activity, cash flow and duration excludes HTM industrial revenue bonds; (2) Total portfolio yield is influenced by roll off and reinvestment activity as well as changes in premium amortization and discount accretion; (3) Purchases for roll-off and overbuy, net of purchases related to sales/trades or short-term collateral needs.

Diversified Deposit Mix



Deposits by Line of Business

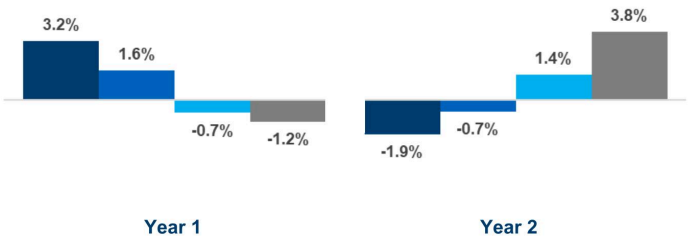


Avg. balances; $ in millions	2Q '25	1Q '26	2Q '26	Linked-Quarter $ Δ	Linked-Quarter % Δ
Commercial, ex. public funds	23,844	22,855	23,167	312	1.4
Fund Services	4,364	6,031	6,334	303	5.0
Consumer & Private Wealth	12,956	13,314	13,426	112	0.8
Capital Markets / Corp. Trust	4,698	5,634	5,649	15	0.3
Healthcare Services	3,072	3,169	3,152	(17)	(0.5)
Public Funds	2,201	2,422	2,130	(292)	(12.1)
Investor Solutions	4,515	4,150	3,727	(423)	(10.2)
Total Deposits	**$55,649**	**$57,574**	**$57,585**	**$11**	**0.02%**
Repurchase Agreements	2,686	3,565	3,476	(89)	(2.5)
Total Customer Funding	**$58,336**	**$61,139**	**$61,061**	**$(78)**	**(0.1%)**

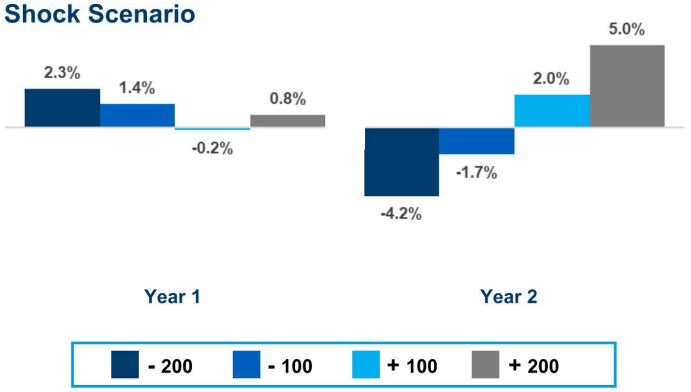
Interest Rate Sensitivity

Impact to Net Interest Income

Ramp Scenario



Shock Scenario



- Increase / decrease based on hypothetical rate changes and stable balance sheet
- Projected rates for new loans and deposits based on historical analysis, management outlook and repricing strategies
- Asset prepayments and other market risks developed from industry estimates of prepayment speeds and other changes

Loan Maturities & Repricing

Variable Rate Loans

- 72% of total end-of-period loans, or ~ $29.6B, are variable
- 76% of total loans reprice within 12 months

Of variable loans - % tied to indices for next 12 months:

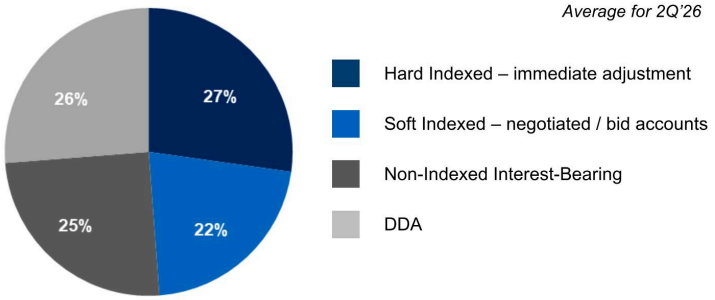
- **76% - 1-Month SOFR**
  - ~ 82% adjust monthly
  - ~ 11% adjust daily
- **18% - Prime**
  - ~ 24% adjust monthly
  - ~ 63% adjust daily
- **6% - Treasury & other**

Fixed Rate Loans

- $3.1 billion of fixed rate loans reprice within 12 months; average rate 5.11%

Deposit Mix by Rate Sensitivity

Average for 2Q'26



Cash Flow Hedges of Interest Rate Risk

Floor Contracts – indexed to 1 Month SOFR; 4–6-year terms

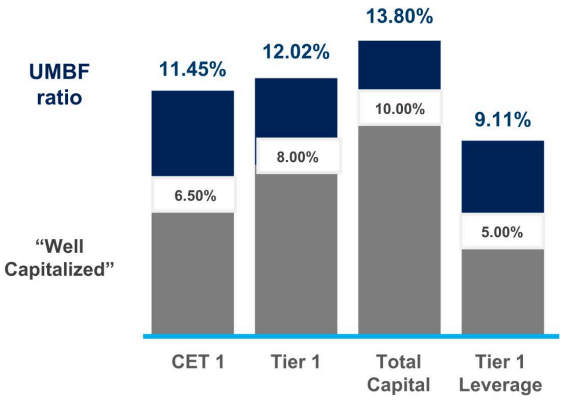
- 4.05% contract; notional value of $125mm, effective 10/24
- 4.80% contract; notional value of $250mm, effective 12/24
- 5.05% contract; notional value of $250mm, effective 03/25

Interest Rate Floor Spreads

- Ten floor spreads; aggregate notional value of $2.375B
- Weighted average rate: 4.84% / 2.37%

Capital & Liquidity Position

Regulatory Capital Ratios



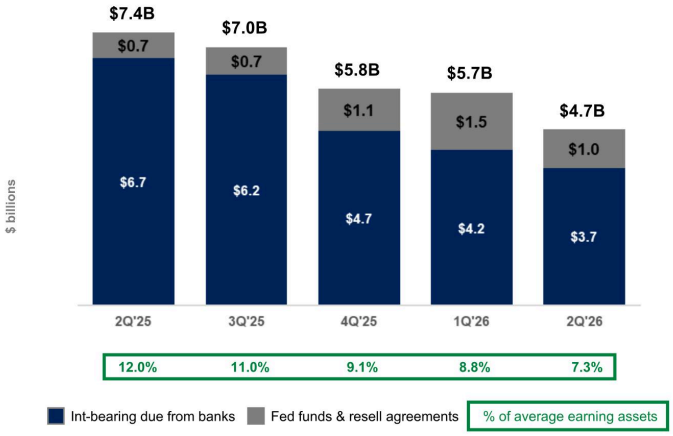
Total Common Equity / Total Assets

10.72%

Tangible Common Equity Ratio (1)

7.82%

Ample Liquidity



Available Liquidity Sources

As of June 30, 2026	*$ in billions*
Fed Discount Window	$22.6
Free Bond Collateral	6.8
Fed Account Balance	4.8
FHLB Advances	2.5
Unsecured Fed Funds Purchased	1.6
Insured Cash Sweep	0.2
Total Available	**$38.4**

(1) Tangible common equity and tangible common equity ratio are non-GAAP measures, reconciled on slide 51.



Line of Business Updates

Fort Worth, TX

Commercial Banking
Commercial Capabilities

Commercial Lending Portfolio

Middle Market
- C&I Lending
- Owner-Occupied CRE
- Working capital lines
- Equipment loans

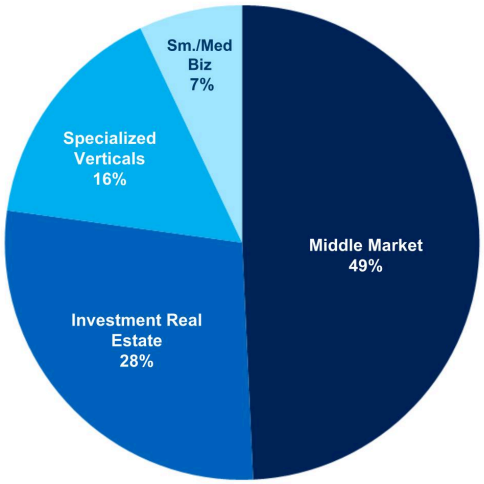
Investment Real Estate
- Industrial
- Multi-family
- Office
- Retail
- Hotel
- Student Housing

Lending Verticals
- Agribusiness
- Asset-based Lending
- Energy Lending
- Franchise Lending
- Healthcare Lending

Small / Medium Business
- Business Banking
- Practice Finance
- Small Business Banking

Average Loan Balance & Composition (1)

$35.1B





TOP 5 **Prepaid & Purchasing Card Volume (2)**

TOP 15 **Commercial Credit Card Purchase Volume (2)**

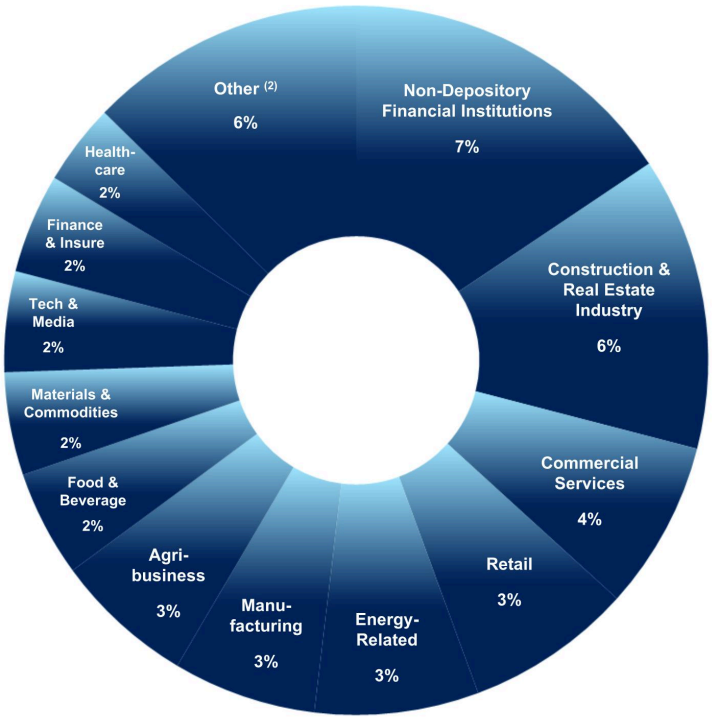
#12

of 100 Largest Farm Lenders in the U.S. (3)

(1) Average loan balances for 2Q'26, excluding credit card; (2) 2025 Rank among U.S. Visa and Mastercard Commercial Card Issuers, Source: Nilson Report, May '26; (3) "Production ag lending" per ABA 1Q '26, FDIC data.

Commercial Banking
C&I Lending

C&I Industries as % of Total UMB Loans (1)



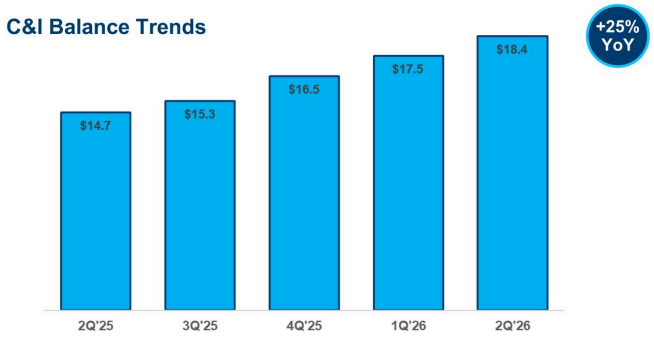
(2) **Other - 6% of total UMB loans**

- Diversified / Misc.
- Auto-related
- Transportation
- Entertainment / Rec.
- Consumer Services
- Apparel / Textiles
- Utilities
- Govt. / Education

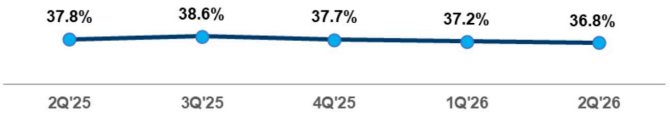
Commercial & Industrial Statistics

- C&I loans of $18.4B as of 06/30/26 = 44.8% of UMB loans
- Includes Middle Market, Specialized Verticals and Small / Medium Business
- NDFI = $2.8B, +1% vs. 03/31/26
  - Comprised of clients with diversified holdings & strong credit structures
  - Low leverage at the fund level & conservative UMB loan-to-value metrics
  - 29% of total loans in NDFI categories are subscription lines
  - > 99% of NDFI balances are pass-rated

C&I Balance Trends



Average Line Utilization Trends



(1) End-of-period balances as of 06/30/26.

Commercial Banking
Commercial Real Estate

CRE Statistics

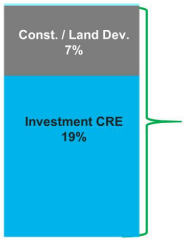
Owner-Occupied CRE & Farmland

- $5.9B = 14.3% of total UMB loans
- New purchase or refinance
- Rate Type:
  - Fixed – 52%
  - Variable – 48%



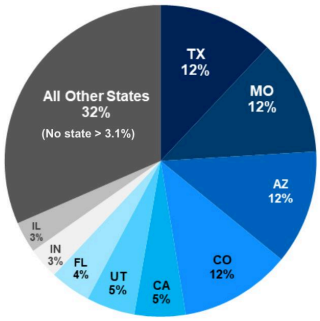
Investment CRE & Construction Portfolio

- $10.7B = 26.0% of total UMB loans
- Average Loan-to-Value: 57%
- Loans with Recourse: 84%
- Investment Real Estate Rate Type:
  - Fixed – 25%
  - Variable – 75%

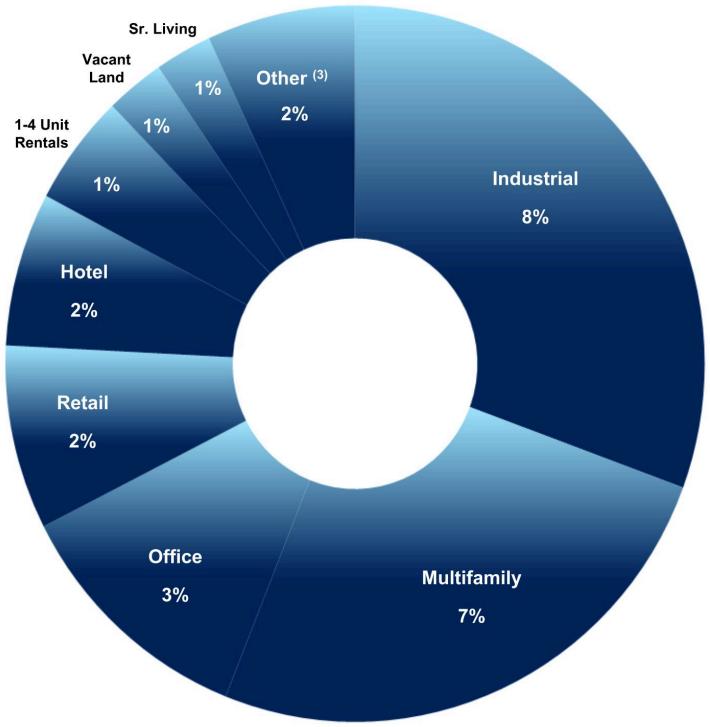


Investment CRE Geographic Diversity

By property location



Investment CRE as % of Total UMB Loans (1)



Regulatory Concentrations (2)	2Q'25	3Q'25	4Q'25	1Q'26	2Q'26
Non-Farmland CRE / Capital	208%	204%	193%	189%	182%
Const. & Dev. / Capital	67%	59%	53%	51%	45%

(3) Other - 2% of total UMB loans

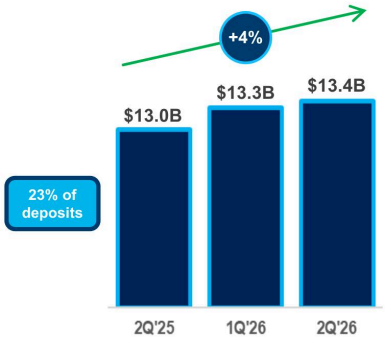
- Mixed Use
- Self-storage
- Special Purpose
- Homebuilder
- Student Housing
- Healthcare
- Manufactured Housing

End-of-period balances as of 06/30/26. (1) Excludes owner-occupied commercial real estate; (2) Defined as Tier 1 capital plus an adjusted allowance for credit losses, per regulatory guidelines.

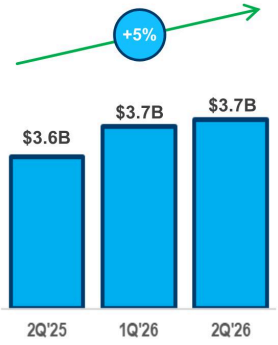
Personal Banking
Consumer

Expanding Consumer Presence

Deposits (1)



Mortgage Lending (1)



High Customer Satisfaction

Consumer serves personal banking needs of clients across all divisions of the bank

NPS Score

69.1

Industry Average (2)

38.0

Hybrid Service & Sales Model – Provides broad products and services to meet diverse client needs

Retail Banking

Strategically positioned for sales growth

192 Banking Centers (3)

358 ATMs

Private Banking

Growth engine for new customers; deepening existing relationships

$3.9B Average Private Banking Deposits

44 Private Bankers Across 13 regions

Mortgage

Competitive mortgage solutions for all client types

$3.7B Average Mortgage Balances

22 MLOs across UMB Footprint

Key Products Offered

- Fannie Mae / Freddie Mac
- Portfolio on balance sheet mortgages
- Secondary market mortgages
- 1st Time Homebuyer Assistance

Community Development

Diverse client engagement in our communities

96 Financial Education Classes

15 Community Partners Served

1,920 Community Participants

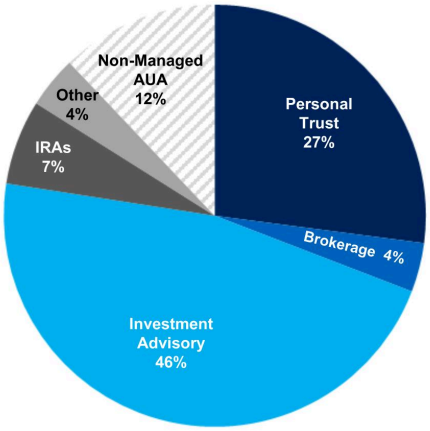
Digital Capabilities across Consumer

- Digital loan and deposit application and originations
- Mobile Banking: Deposits, transfers, bill pay, acct review and more

Metrics at, or for the quarter ended, 06/30/26, unless otherwise stated. (1) Average quarterly balances; (2) Net Promoter Score is the national average for all banks – 107,059 samples, source JD Power; (3) As of 06/30/26, we had 192 physical locations licensed with the OCC, including 189 retail branches plus 3 commercial or private banking centers.

Personal Banking
Private Wealth Management & Private Investments

Private Wealth Customer Assets



$18.8B
Managed Assets (AUM)

$2.5B
Non-Managed Assets (AUA)

New Assets / Sales [1]



Wealth Management

- Financial planning
- Discretionary investment management
- Strategic solutions for ultra-high net worth families
- Business succession & exit planning
- Brokerage & retirement plan services

Personal Trust & Custody

- Trust admin & personal custody
- Charitable foundation planning & administration
- Unique asset administration, including fine art
- Insurance settlements
- Trust tax preparation

Asset Management

- Private equity investment access

Private Investments

- Tailored capital solutions—including minority equity or subordinated debt to finance lower-middle market private businesses for long-term growth.
- Combines the strength of a seasoned, dedicated investment team with the deep resources of UMB Financial Corporation.
- Serves existing and prospective UMB Bank clients, cross-selling products and services.

✓ Active portfolio: 52 investments totaling ~$150mm
✓ $255mm+ of capital deployed to date

Select examples of investments made: [2]

BEACON COMMUNICATIONS · VOYAGER · Automotive Systems warehouse · SPACEX

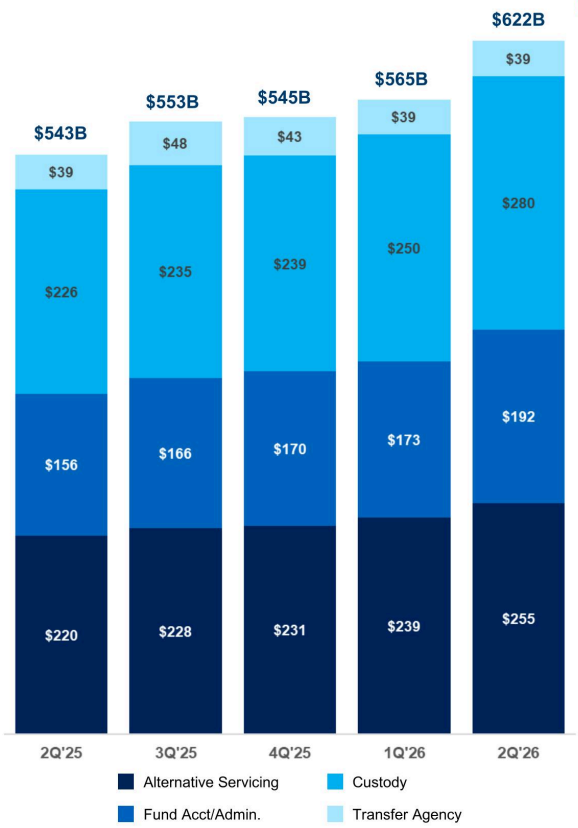
Composition as of 06/30/26. (1) Includes Assets Under Management and Under Administration; (2) Represents select examples of investments made and is not representative of the portfolio as a whole.

Institutional Banking
Asset Servicing & Custody

Assets Under Administration / Custody (1)

- *Private Credit AUA = ~$37B, or 5.9% of total 2Q'26 AUA*

+14.4% YoY



Fund Services

Registered Funds & Alternative Investments

Provides services for 2,500 funds, including registered and alternative investment funds, PE funds, real estate and venture capital funds and ETFs and more.

Best Interval Fund Administrator (2)

Best Fund Accounting and Reporting Software (3)

Administrator of the Year – Technology (4)

Institutional Custody

One of the nation's leading providers of domestic and global custody, serving insurance companies, public and private corporations, nonprofits, municipalities, fund companies and endowments. Established in 1948.

Innovation in Investor and Investment Data (5)

Best Custodian (6)

Custodian Service of the Year (7)

+128

Net New Accounts June YTD

Custody AUA +24.0% YoY

(1) Asset categories sum > total AUA due to shared client assets; (2) With Intelligence '19, '20, '22, '23 and '25; (3) Hedgeweek US Awards '25; (4) Hedgeweek US Emerging Managers '24 and Private Equity Wire '25; (5) Global Custodian Industry Leaders Awards '25; (6) Hedgeweek US Awards '23; (7) Private Credit US Awards '24.

Institutional Banking
Corporate Trust & Capital Markets

Corporate Trust

Trust & Escrow Services

Provides trustee, paying agent and escrow services to municipal and corporate issuers nationwide.

Specialty Trust & Agency Solutions

Services for asset-backed securitizations, aviation and other transportation and real estate projects. Workout and successor trustee services on behalf of bondholders of defaulted transactions. Collateral administration for CLOs, credit funds, separate accounts and other portfolios of loans.

U.S. Municipal Rankings (1)

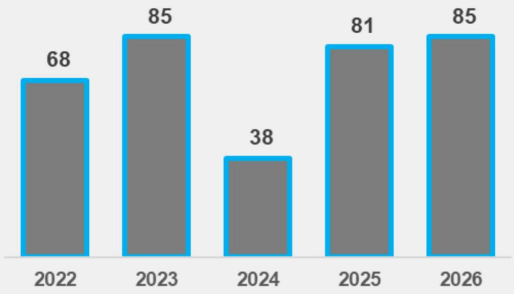


#2	#3
Paying Agent in U.S.	Municipal Trustee in U.S. (2)

Capital Markets Division

Capital solutions including fixed income sales, trading and underwriting for institutional, municipal and not-for-profit organizations.

Public Finance
June YTD Closed Deals



Examples of recent deals:

$70,300,000	$85,225,000	$11,735,000
SEGUIN TEXAS	TIMNATH	GLEN CARBON
City of Seguin, TX	Town of Timnath, CO	Village of Glen Carbon, IL
Certificates of Obligation	Certificates of Participation	General Obligation Waterworks System Bonds
UMB as Senior Manager	UMB as Municipal Advisor	UMB as Sole Manager

Products and services offered through UMB Bank Capital Markets Division
NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED.

(1) Source: Thomson Reuters, 4Q'25, by number of issues; (2) 1Q'26 rankings contained a reporting error that lowered our rank to #6. We believe this will be corrected in the pending June '26 YTD rankings.

Institutional Banking
Investor Solutions & Healthcare Services

Investor Solutions

Our banking as a service (BaaS) solution offers deposit services to financial institutions and fintechs, including checking, saving, investment accounts, and expanded FDIC insurance through our proprietary Sweep Program.

$44B
FDIC Sweep Assets Under Administration
~ 5.3 mm accounts
for June 2026

~122mm
Annual ACH Transactions

Sample BaaS Partnerships

Edelman Financial Engines™

EMPOWER Personal Cash™



Healthcare Services

Provides a suite of tax-advantaged benefit accounts including Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), and Commuter Benefit Accounts.

1.8mm
HSA Account Holders

5.4mm
Benefit Cards

Investor's Business Daily BEST 2023 HSAs

Recognized for Investment Quality (1)

TOP 10

Top 10 HSA Custodians in the U.S. (1)

Named a Top HSA for Features & Investment Options (2)

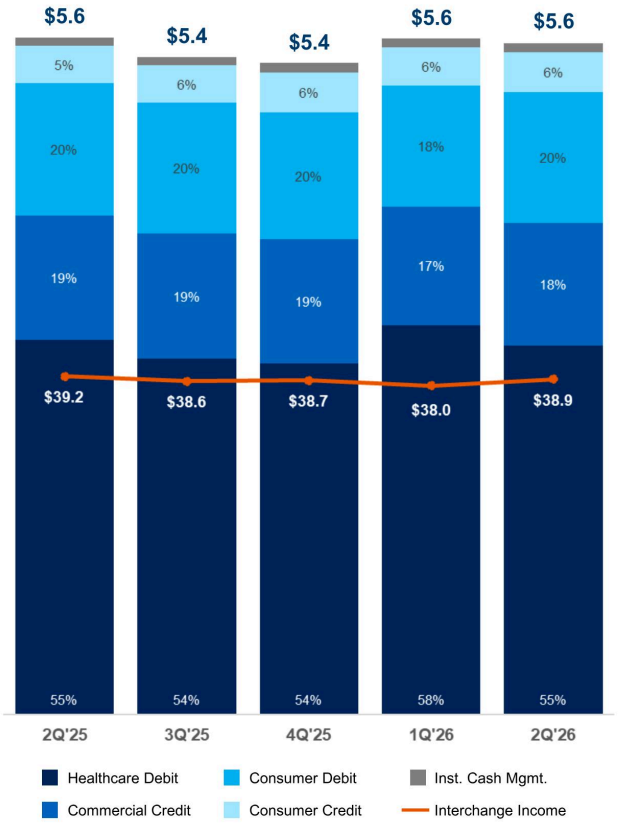
$3.2B
In HSA Deposits (3)

$2.0B
In HSA Invested Assets (3)

(1) #6 in total number of accounts and #8 in total assets as of December 31, 2025 - Devenir Research Year-End '25; (2) Investor's Business Daily '23; (3) End-of-period balances as of 06/30/26.

Payments
Credit & Debit Card Products

Card Purchase Volume & Interchange Trends



2Q '26 Card Spend

+7.9% 10-year CAGR

$5.6B



#13

13th in Number of Total U.S. Accounts (1)

#24

24th in U.S. Credit Card Purchase Volume (1)

Purchase volume in billions; interchange in millions. (1) Rank in commercial, consumer and small business cards among top 50 Visa & Mastercard issuers in 2025. Source: Nilson Report, February 2026.

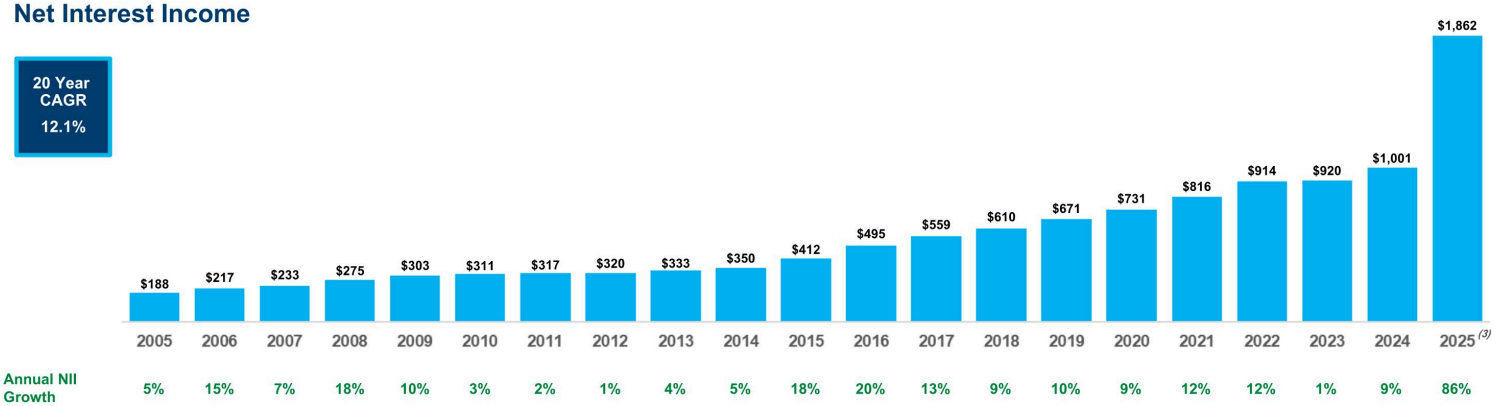
Long-Term Annual Performance Trends



Oklahoma City, OK

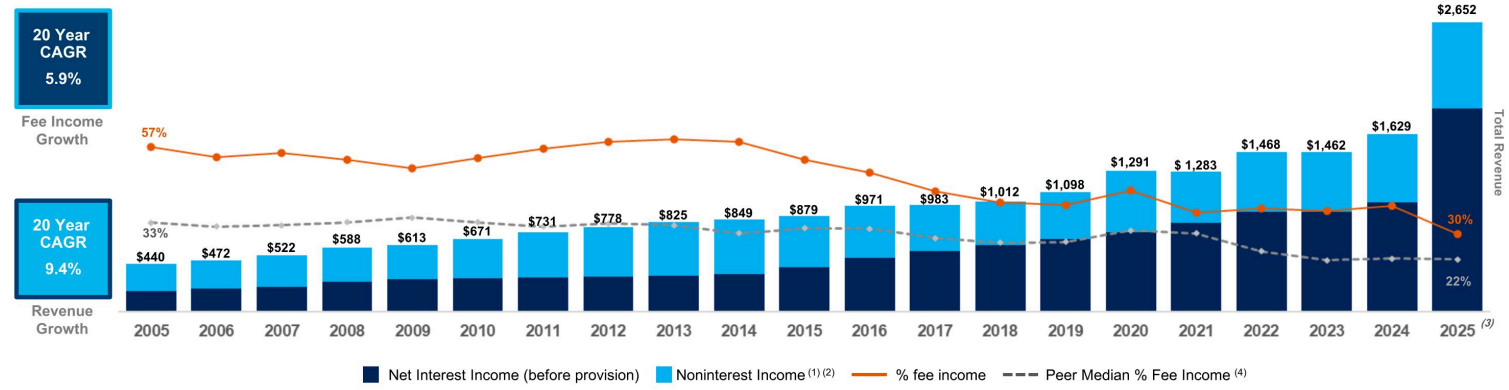
Differentiated Revenue Profile
Multiple Sources of Growth

Net Interest Income



Annual NII Growth	5%	15%	7%	18%	10%	3%	2%	1%	4%	5%	18%	20%	13%	9%	10%	9%	12%	12%	1%	9%	86%

Fee Income Provides Diversity

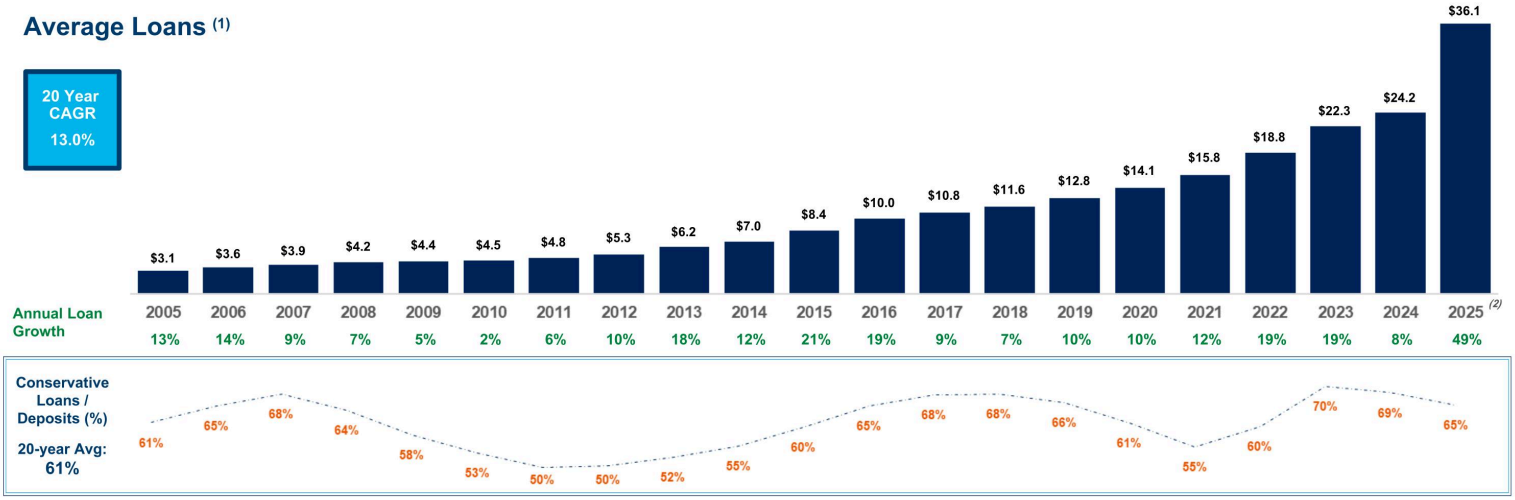


Annual Revenue Growth	8%	7%	10%	13%	4%	9%	9%	6%	6%	3%	4%	11%	1%	3%	8%	18%	-1%	14%	-0.4%	11%	63%

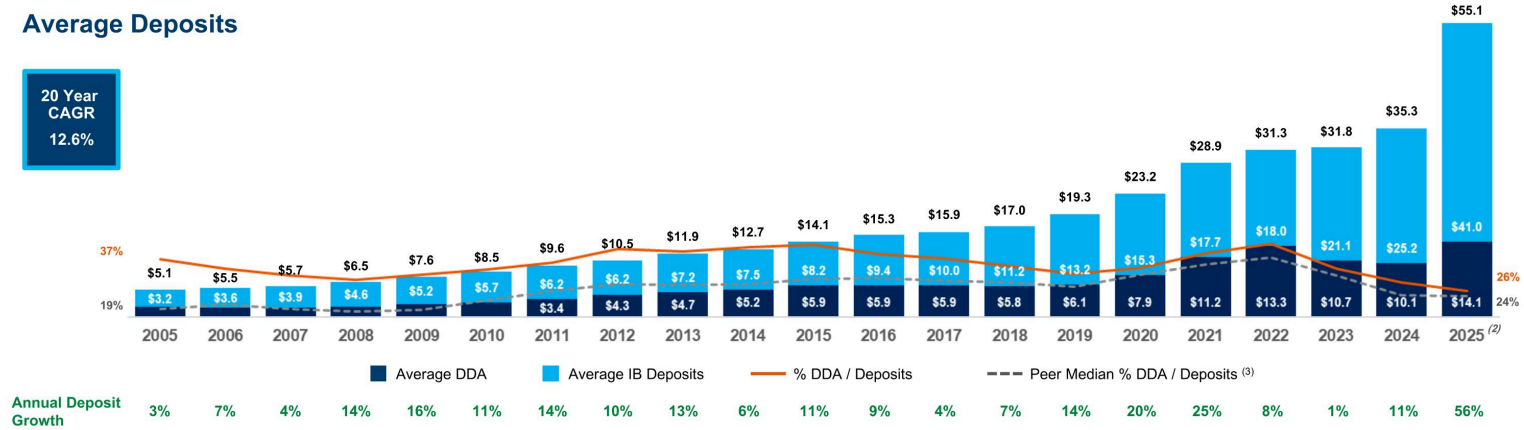
Dollars in millions. (1) Noninterest income prior to '17 contains income from discontinued operations; (2) Noninterest income included a $108.8mm pre-tax gain on TTCF shares in '20 and a $66.2mm pre-tax gain on the sale of Visa Class B shares in '22; (3) '25 reflects acquisition of Heartland Financial; (4) UMB peers (14 banks) as of latest available annual period. Source: S&P Capital IQ.

Balance Sheet Growth
Across All Business Cycles

Average Loans (1)



Average Deposits

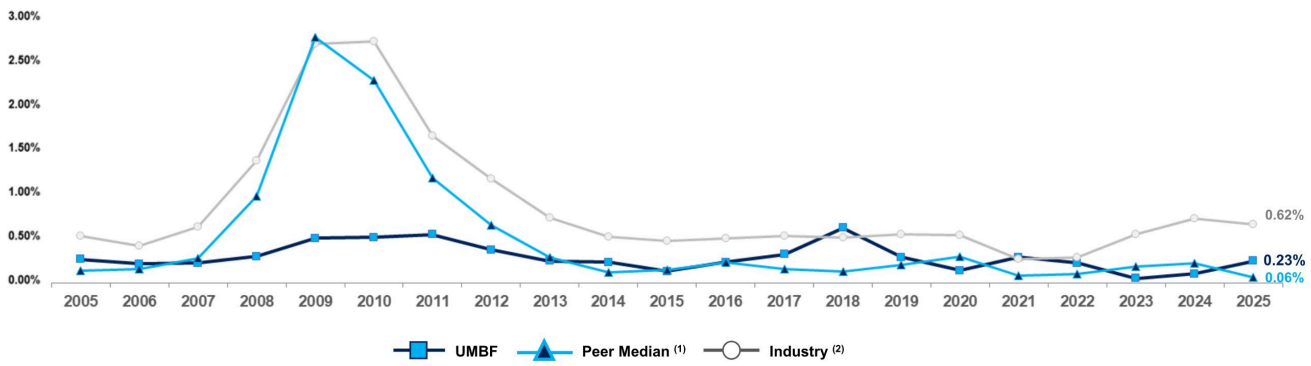


Average annual balance in billions. (1) Loan balances exclude PPP loans for '20 – '22. (2) '25 reflects acquisition of Heartland Financial; (3) UMB peers (14 banks), as of latest available annual period.
Source: S&P Capital IQ.

Resilient Credit Metrics
Through All Economic Environments

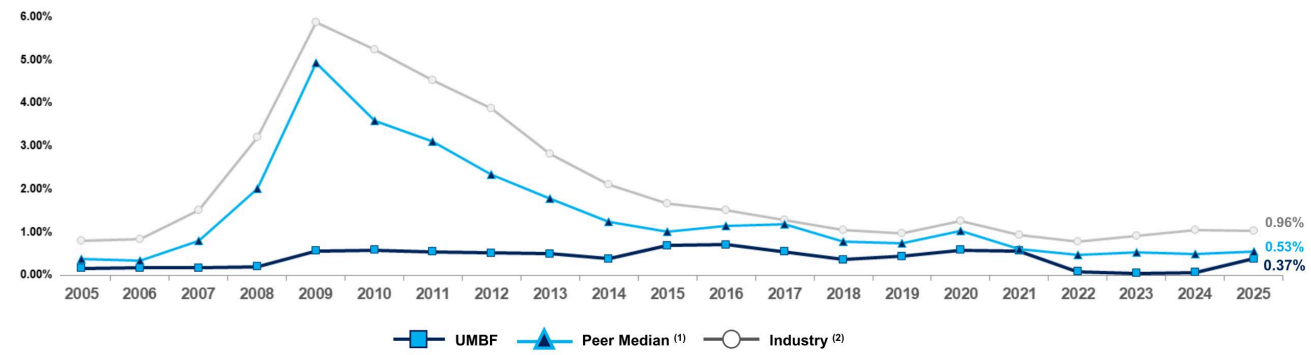
Net Charge-Offs / Average Loans

'05 – '25 Average 0.27%



Nonperforming Loans / Loans

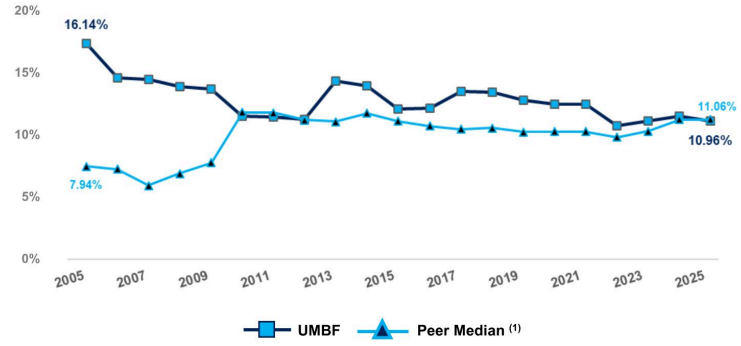
'05 – '25 Average 0.38%



(1) UMB peers (14 banks), as of latest available annual period. Source: S&P Capital IQ; (2) All FDIC-insured banks, as of last available annual period. Source: FDIC.

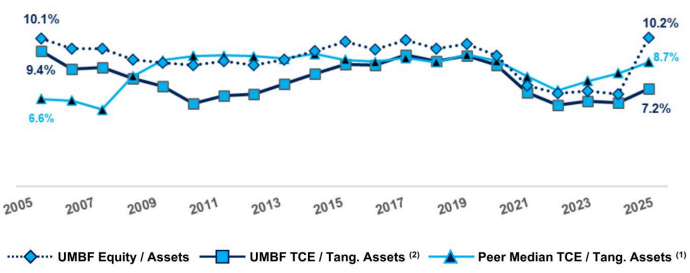
Capital & Liquidity
Supports Growth Outlook

Common Equity Tier 1 Capital Ratio

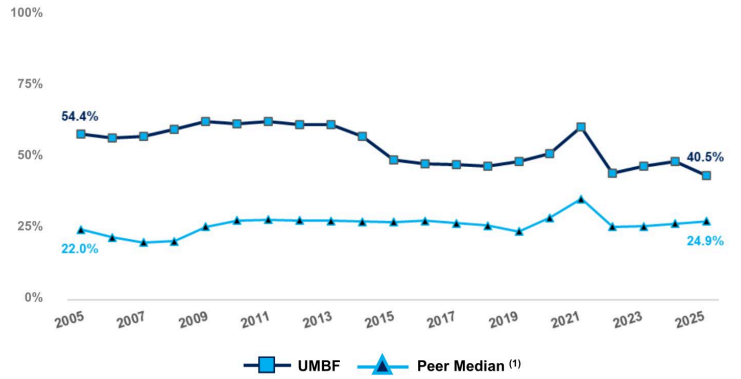


Equity / Assets

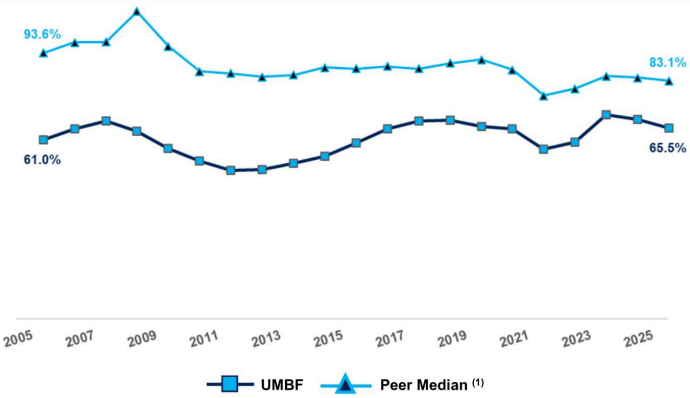
Tangible Equity / Tangible Assets (2)



Cash & Securities / Assets (3)



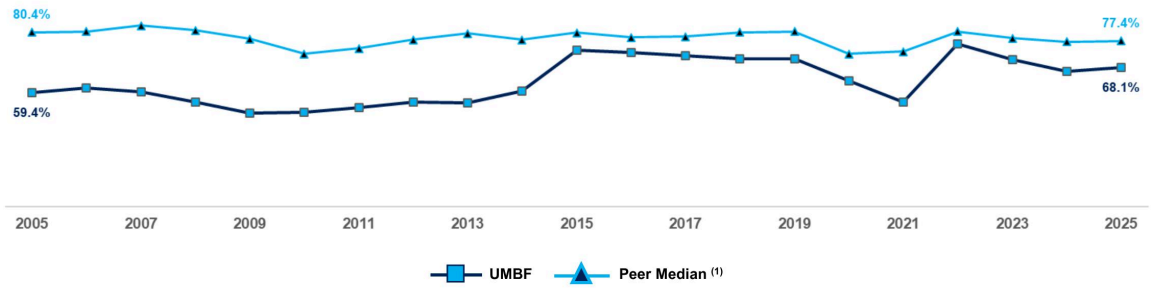
Average Loans / Average Deposits



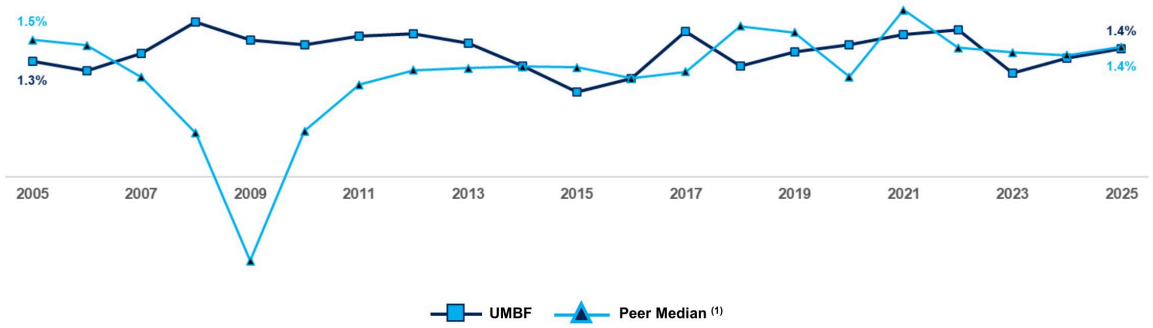
(1) UMB peers (14 banks), as of latest available annual period. Source: S&P Capital IQ; (2) Tangible equity and tangible assets are non-GAAP measures, reconciled on slide 51; (3) As defined by S&P Capital IQ: "Cash, cash equivalents, and investment securities/assets."

Risk-Adjusted Returns
Rowing Close to Shore

Risk-Weighted Assets / Assets



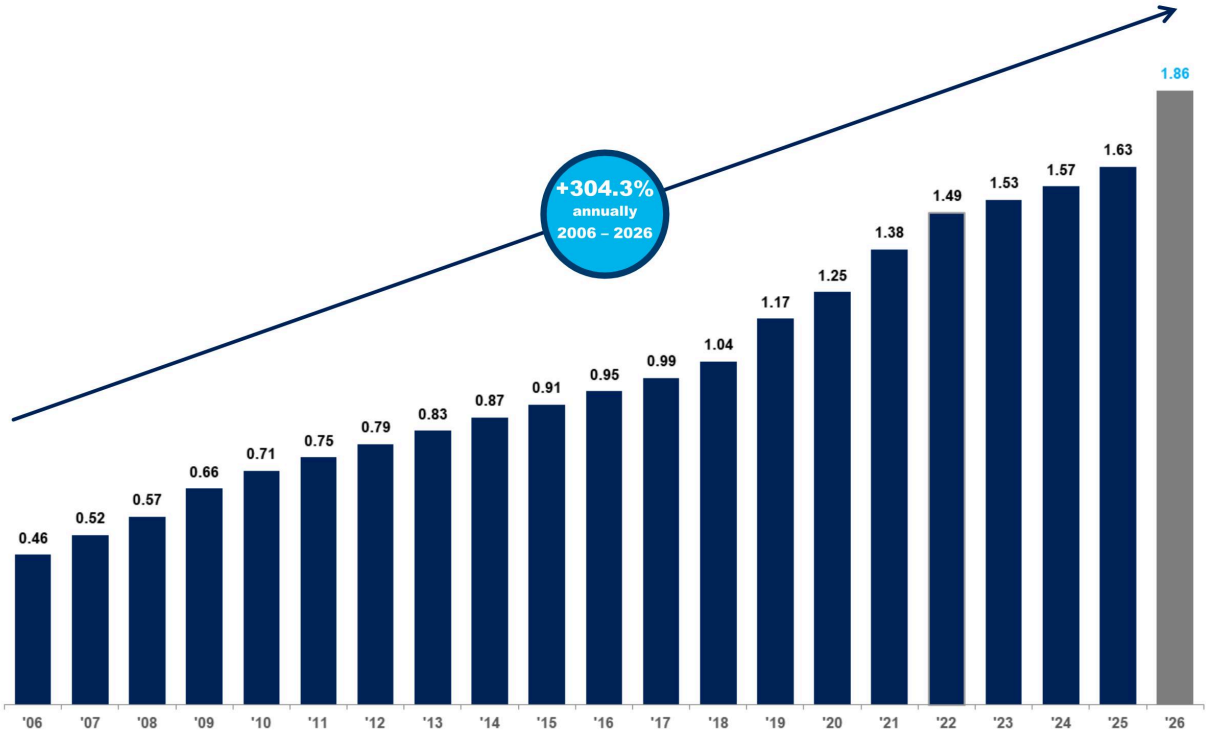
Return on Risk-Weighted Assets (2)



(1) UMB peers (14 banks), data as of latest available annual period. Source: S&P Capital IQ; (2) The numerator for the calculation of Return on Risk-Weighted Assets is GAAP net income, which included expenses related to the FDIC special assessment, recognized in 2023, 2024 and 2025.

Dividend Trends
Sustained Growth

Common Dividends Declared [1]



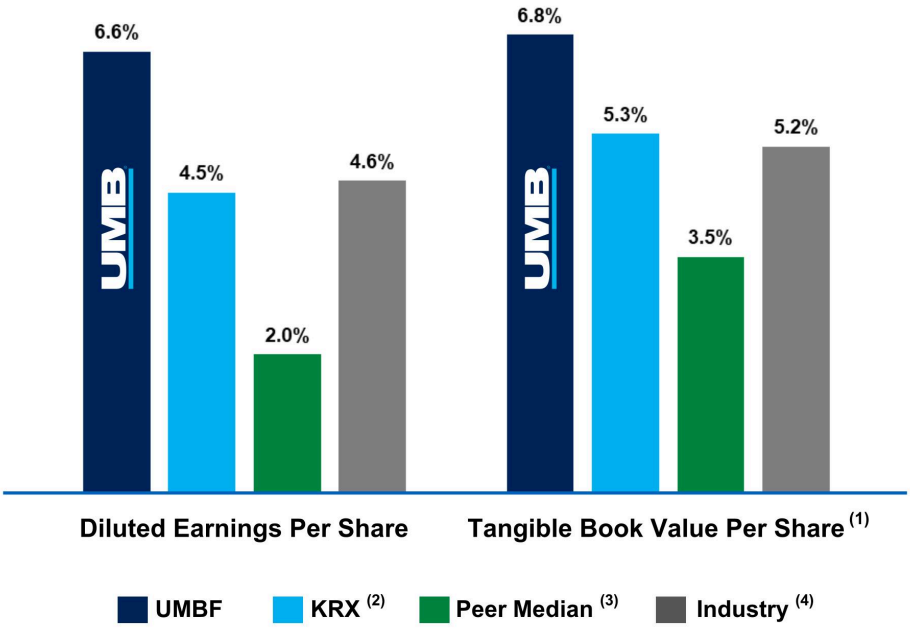
3Q '26 = $0.50
+16.3%
vs. 2Q '26

FY '26 = $1.86 [2]
+14.1%
vs. 2025

(1) Dividends adjusted for 2-for-1 stock split in 2006. (2) Annualized 2026 full-year dividend assumes that the remaining quarterly dividend is declared at $0.50/share, consistent with the dividend declared in 3Q'26. The Board of Directors may declare dividends of different amounts in future quarters.

Outperformance
Building Long-Term Value

20-Year Compounded Annual Growth Rates
2005 – 2025



(1) Tangible book value per common share is a non-GAAP measure, reconciled on slide 52; (2) KBW Nasdaq Regional Bank Index (median of 46 banks with data reported for both 2005 and 2025); (3) UMB's traditional peers (median of 14 banks); (4) Median of all publicly-traded banks with data reported for both 2005 and 2025. Peer, KRX & Industry source: S&P Capital IQ.



Appendix

Colorado Springs, CO

Governance
Our Board of Directors



Robin Beery
CC (Chair), RC



Janine Davidson
CC, GC



K.C. Gallagher
AC, RC



Greg Graves
Lead Independent Director, GC (Chair)



Brad Henderson
AC, RC



Jenny Hopkins
AC, RC



Mariner Kemper
Chairman of the Board



Gordon Lansford
AC (Chair), CC



Margaret Lazo
CC, RC



Susan Murphy
AC, RC



Tammy Peterman
GC, RC



Kris Robbins
AC, RC (Chair)



Josh Sosland
GC, RC



Leroy Williams
CC, RC

Advisory Directors



Jim Rine
Vice Chairman



Tom Wood

AC = Audit Committee; CC = Compensation Committee; GC = Governance Committee; RC = Risk Committee

Forward-Looking Statements

This presentation contains, and our other communications, may contain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Rule 175 promulgated thereunder, and Section 21E of the Securities Exchange Act of 1934, as amended, and Rule 3b-6 promulgated thereunder, which statements involve inherent risks and uncertainties.

Forward-looking statements convey our expectations, intentions, or forecasts about future events, circumstances, results, or aspirations. All forward-looking statements are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Our actual future objectives, strategies, plans, prospects, performance, condition, or results may differ materially from those set forth in any forward-looking statement. Some of the factors that may cause actual results or other future events, circumstances, or aspirations to differ from those in forward-looking statements are described in annual, quarterly and other applicable documents that are filed or furnished with the U.S. Securities and Exchange Commission ("SEC").

In addition to such factors that have been disclosed previously: risks related to current or future tariffs or trade restrictions, sanctions and other trade policies and the impact to UMB or its customers; macroeconomic and adverse developments and uncertainties related to the collateral effects of the collapse of, and challenges for, domestic and international banks, including the impacts to the U.S. and global economies; sustained levels of high inflation and the potential for an economic recession; and impacts related to or resulting from instability with respect to geopolitical developments, including in Venezuela, the Middle East and Russia's military action in Ukraine, such as the broader impacts to financial markets and the global macroeconomic and geopolitical environments, may also cause actual results or other future events, circumstances, or aspirations to differ from our forward-looking statements.

Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made, except to the extent required by applicable securities laws. You, however, should consult disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent documents that are filed or furnished with the SEC.

Any statements about UMB Financial Corporation's ("UMB") plans, objectives, expectations, strategies, beliefs, or future performance or events constitute forward-looking statements. Such statements are generally identified as those that include words or phrases such as "believes," "expects," "anticipates," "plans," "objective," or similar expressions or future or conditional verbs such as "will," "would," "should," "could," "might," "may," or similar expressions. Forward-looking statements involve known and unknown risks, uncertainties, assumptions, estimates, and other important factors that change over time and could cause actual results to differ materially from any results, performance, or events expressed or implied by such forward-looking statements. These forward-looking statements are subject to risks and uncertainties that may cause actual results to differ materially from those projected.

Further information regarding UMB and factors which could affect the forward-looking statements contained herein can be found in UMB's Form 10-K for the year ended December 31, 2025 (and which is available at on the SEC's archive site, here,) and its other filings with the SEC.

Non-GAAP Reconciliations

The following are non-GAAP measures used from time to time. To the extent a non-GAAP measure is used in this presentation, a reconciliation to such measure's closest GAAP equivalent is provided below. This information supplements the results that are reported according to GAAP and should not be viewed in isolation from, or as a substitute for, GAAP results. UMB believes that these measures may be useful to investors because they adjust for items that management does not believe reflect the Company's fundamental operating performance. Definition and calculation for each metric shown below tables.

Net Operating Income Available to Common Shareholders

	Three Months Ended				
	Jun. 30, 2026	Mar. 31, 2026	Dec. 31, 2025	Sept. 30, 2025	Jun. 30, 2025
Net income available to common shareholders (GAAP)	$ 271,758	$ 255,625	$ 209,543	$ 180,372	$ 215,382
Adjustments:					
Acquisition expense	1,674	4,354	39,697	35,603	13,494
Severance expense	-	2,036	58	404	373
FDIC special assessment	-	(885)	(5,989)	(1,679)	(726)
Tax-impact of adjustments [1]	(402)	(1,321)	(8,103)	(8,154)	(3,144)
Total Non-GAAP adjustments (net of tax)	1,272	4,184	25,663	26,174	9,997
Net Operating Income avail. to common shareholders (Non-GAAP)	$ 273,030	$ 259,809	$ 235,206	$ 206,546	$ 225,379
Earnings per common share - diluted (GAAP)	$ 3.56	$ 3.35	$ 2.74	$ 2.36	$ 2.82
Acquisition expense	0.02	0.06	0.52	0.46	0.19
Severance expense	-	0.03	-	0.01	-
FDIC special assessment	-	(0.01)	(0.08)	(0.02)	(0.01)
Tax-impact of adjustments [1]	(0.01)	(0.02)	(0.10)	(0.11)	(0.04)
Operating earnings per common share - diluted (Non-GAAP)	$ 3.57	$ 3.41	$ 3.08	$ 2.70	$ 2.96

- Net operating income available to common shareholders is defined as GAAP net income available to common shareholders, adjusted to exclude acquisitions and severance expenses, the FDIC special assessment, and the cumulative tax impact of these adjustments.

Unaudited, dollars in thousands except per share data. (1) Calculated using marginal tax rate of 24.0%. Certain merger-related expenses are non-deductible.

Non-GAAP Reconciliations

Operating Pre-Tax, Pre-Provision Income

	Three Months Ended				
	Jun. 30, 2026	Mar. 31, 2026	Dec. 31, 2025	Sept. 30, 2025	Jun. 30, 2025
Net interest income (GAAP)	$ 532,525	$ 534,366	$ 522,500	$ 475,042	$ 467,024
Noninterest income (GAAP)	245,505	204,793	198,369	203,298	222,185
Noninterest expense (GAAP)	399,633	380,883	425,560	419,285	393,168
Adjustments to arrive at operating noninterest expense:					
Acquisition expense	1,674	4,354	39,697	35,603	13,494
Severance expense	-	2,036	58	404	373
FDIC special assessment	-	(885)	(5,989)	(1,679)	(726)
Total Non-GAAP adjustments	1,674	5,505	33,766	34,328	13,141
Operating noninterest expense (Non-GAAP)	397,959	375,378	391,794	384,957	380,027
Operating pre-tax, pre-provision income (Non-GAAP)	$ 380,071	$ 363,781	$ 329,075	$ 293,383	$ 309,182
Net interest income EPS - diluted (GAAP)	$ 6.97	$ 6.99	$ 6.84	$ 6.22	$ 6.13
Noninterest income (GAAP)	3.21	2.68	2.60	2.66	2.91
Noninterest expense (GAAP)	5.23	4.99	5.57	5.49	5.16
Acquisition expense	0.02	0.06	0.52	0.46	0.19
Severance expense	-	0.03	-	0.01	-
FDIC special assessment	-	(0.01)	(0.08)	(0.02)	(0.01)
Operating pre-tax, pre-provision EPS - diluted (Non-GAAP)	$ 4.97	$ 4.76	$ 4.31	$ 3.84	$ 4.06

Net Interest Income - FTE

	Three Months Ended		
	Jun. 30, 2026	Mar. 31, 2026	Jun. 30, 2025
Net interest income (GAAP)	$ 532,525	$ 534,366	$ 467,024
Adjustments to arrive at net interest income - FTE:			
Tax equivalent interest	8,832	8,713	8,291
Net interest income - FTE (Non-GAAP)	$ 541,357	$ 543,079	$ 475,315

- Operating PTPP income for the relevant period is defined as GAAP net interest income plus GAAP noninterest income, less noninterest expense, adjusted to reflect the impact of excluding expenses related to acquisitions, severance expense, and the FDIC special assessment.
- Net interest income – FTE is defined as GAAP net interest income plus tax equivalent interest.

Unaudited, dollars in thousands except per share data.

Non-GAAP Reconciliations

Tangible Common Equity Ratio

	As of		
	Jun. 30, 2026	Mar. 31, 2026	Jun. 30, 2025
Common shareholders' equity (GAAP)	$ 7,748,351	$ 7,538,743	$ 6,885,023
Less: Intangible assets			
Goodwill	1,837,594	1,837,594	1,812,694
Other intangibles, net	439,949	463,409	531,918
Total intangibles, net	2,277,543	2,301,003	2,344,612
Tangible common shareholders' equity (Non-GAAP)	$ 5,470,808	$ 5,237,740	$ 4,540,411
Total assets (GAAP)	$ 72,255,560	$ 72,674,161	$ 71,760,153
Less: Intangible assets			
Goodwill	1,837,594	1,837,594	1,812,694
Other intangibles, net	439,949	463,409	531,918
Total intangibles, net	2,277,543	2,301,003	2,344,612
Total tangible assets (Non-GAAP)	$ 69,978,017	$ 70,373,158	$ 69,415,541
Common equity / total assets (GAAP)	10.72%	10.37%	9.59%
Tangible common equity / tangible assets (Non-GAAP)	7.82%	7.44%	6.54%

- Tangible common equity ratio is common shareholders' equity, net of intangible assets, divided by total assets, net of intangible assets.

Operating Efficiency Ratio

	Three Months Ended	
	Jun. 30, 2026	Jun. 30, 2025
Noninterest expense (GAAP)	$ 399,633	$ 393,168
Adjustments:		
Acquisition expense	1,674	13,494
Severance expense	-	373
FDIC special assessment	-	(726)
Total Non-GAAP adjustments	1,674	13,141
Operating noninterest expense (Non-GAAP)	$ 397,959	$ 380,027
Noninterest expense	$ 399,633	$ 393,168
Less: Amortization of other intangibles	23,460	25,268
Noninterest expense, net of amortization of other intangibles (numerator A)	376,173	367,900
Operating noninterest expense	397,959	380,027
Less: Amortization of other intangibles	23,460	25,268
Operating expense, net of amortization of other intangibles (numerator B)	$ 374,499	$ 354,759
Net interest income	532,525	467,024
Noninterest income	245,505	222,185
Less: Gains on sales of sec. avail. for sale, net	26	33
Total (denominator A)	$ 778,004	$ 689,176
Efficiency ratio (numerator A / denominator A)	48.35%	53.38%
Operating efficiency ratio (numerator B /denominator A)	48.14%	51.48%

- Operating efficiency ratio is calculated as the company's operating noninterest expense, net of amortization of other intangibles, divided by the company's total non-GAAP revenue (calculated as net interest income plus noninterest income, less gains on sales of securities available for sale, net).

Unaudited, dollars in thousands.

Non-GAAP Reconciliations

Return on Tangible Common Equity & Operating Return on Tangible Common Equity

	Three Months Ended	
	Jun. 30, 2026	Jun. 30, 2025
Average common shareholders' equity (GAAP)	$ 7,699,746	$ 6,790,135
Less: Average Intangible assets		
Average Goodwill	1,837,594	1,805,546
Average Other intangibles, net	454,472	559,142
Total average intangibles, net	2,292,066	2,364,688
Average tangible common shareholders' equity (Non-GAAP)	$ 5,407,680	$ 4,425,447
Net Income Available to Common Shareholders (GAAP)	$ 271,758	$ 215,382
Net Operating Income Avail. to Common Shareholders (Non-GAAP)	$ 273,030	$ 225,379
Return on average common equity (ROE) (GAAP)	14.16%	12.72%
Return on average tangible common equity (Non-GAAP)	20.16%	19.52%
Operating return on avg. tangible common equity (Non-GAAP)	20.25%	20.43%

- Return on tangible common equity is calculated as net income available to common shareholders divided by the company's average tangible common shareholders' equity for the relevant period.
- Operating return on tangible common equity is calculated as net operating income available to common shareholders, divided by the company's average tangible common shareholders' equity.

Tangible Book Value ("TBV") Per Common Share

	As of	
	Dec. 31, 2025	Dec. 31, 2005
Common shareholders' equity (GAAP)	$ 7,417,284	$ 833,463
Less: Intangible assets		
Goodwill	1,839,825	59,727
Other intangibles, net	486,869	4,078
Total intangibles, net	2,326,694	63,805
Tangible common shareholders' equity (Non-GAAP)	$ 5,090,590	$ 769,658
Total common shares outstanding	75,960,675	42,981,122 [1]
Ratio of common shareholders' equity (book value) per share	$ 97.65	$ 19.39
Ratio of common tangible shareholders' equity (TBV) per share (Non-GAAP)	$ 67.02	$ 17.91

- Tangible book value per common share is defined as total common shareholders' equity, net of intangible assets, divided by total common shares outstanding.

Unaudited, dollars in thousands, except per share data. (1) Share count for December 31, 2005, adjusted for Company's 2-for-1 stock split on May 31, 2006.

Average Balances / Yields & Rates

	Three Months Ended June 30, 2026		Three Months Ended March 31, 2026		Three Months Ended June 30, 2025	
	Average Balance	Average Yield/Rate (%)	Average Balance	Average Yield/Rate (%)	Average Balance	Average Yield/Rate (%)
Assets						
Loans, net of unearned interest	$ 40,623,950	6.36	$ 39,383,210	6.52	$ 36,406,753	6.75
Securities:						
Taxable	15,580,537	3.77	15,654,218	3.76	13,409,940	3.66
Tax-exempt	4,337,660	4.06	4,353,635	4.01	4,273,494	3.87
Total securities	19,918,197	3.84	20,007,853	3.82	17,683,434	3.71
Federal funds and resell agreements	1,033,826	4.37	1,539,874	4.23	684,747	5.12
Interest bearing due from banks	3,712,165	3.67	4,192,804	3.67	6,660,111	4.45
Trading securities	26,734	6.12	17,354	6.59	16,693	6.54
Total earning assets	65,314,872	5.41	65,141,095	5.45	61,451,738	5.61
Allowance for credit losses	(418,985)		(417,768)		(367,919)	
Other assets	5,511,562		5,704,489		5,787,982	
Total assets	$ 70,407,449		$ 70,427,816		$ 66,871,801	
Liabilities and Shareholders' Equity						
Interest-bearing deposits	$ 42,872,466	2.80	$ 42,470,772	2.79	$ 41,246,157	3.34
Federal funds and repurchase agreements	3,512,241	3.31	3,623,410	3.32	2,767,216	3.97
Borrowed funds	478,555	9.19	475,518	9.07	655,575	7.92
Total interest-bearing liabilities	46,863,262	2.90	46,569,700	2.90	44,668,948	3.44
Noninterest-bearing demand deposits	14,712,647		15,103,339		14,403,211	
Other liabilities	843,604		894,926		839,134	
Shareholders' equity	7,987,936		7,859,851		6,960,508	
Total liabilities and shareholders' equity	$ 70,407,449		$ 70,427,816		$ 66,871,801	
Net interest spread		2.51		2.55		2.17
Net interest margin		3.32		3.38		3.10
Total Deposits	57,585,113	2.08	57,574,111	2.06	55,649,368	2.47

Tax-equivalent basis; Unaudited, dollars in thousands.

Our Peer Group

ASB	Associated Banc-Corp
BOKF	BOK Financial Corp.
COLB	Columbia Banking System, Inc.
CFR	Cullen/Frost Bankers, Inc.
FHN	First Horizon Corp.
HBAN	Huntington Bancshares Inc.
KEY	KeyCorp
PNFP	Pinnacle Financial Partners
ONB	Old National Bancorp
RF	Regions Financial Corp.
SSB	SouthState Corp.
WAL	Western Alliance Bancorporation
WTFC	Wintrust Financial Corp.
ZION	Zions Bancorporation

Exhibit 99.3

UMB Financial Corporation
1010 Grand Boulevard
Kansas City, MO 64106
816.860.7000
umb.com

News Release

//FOR IMMEDIATE RELEASE//

Media Contact: Stephanie Hollander: 816.729.1027
Investor Relations Contact: Kay Gregory: 816.860.7106

UMB Financial Corporation Declares Common and Preferred Dividends;
Common Dividend Represents 16.3% Increase to $0.50 per common share

KANSAS CITY, Mo. (July 28, 2026) – UMB Financial Corporation (Nasdaq: UMBF) announced today that the board of directors has declared the following dividends:

- A quarterly dividend of $0.50 per share on the company's common stock (UMBF), payable on October 1, 2026, to shareholders of record as of September 10, 2026, representing an increase of 16.3%, and
- $193.75 per share of the Company's Series B 7.75% preferred stock (UMBFO), which results in a dividend of $0.484375 per depositary share. The preferred stock dividend is payable on October 15, 2026, to stockholders of record of the preferred stock as of the close of business on September 30, 2026.

About UMB:
UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Mo. UMB offers commercial banking, which includes comprehensive deposit, lending, investment and retirement plan services; personal banking, which includes comprehensive deposit, lending, wealth management and financial planning services; and institutional banking, which includes asset servicing, corporate trust solutions, investment banking and healthcare services. UMB operates branches throughout Missouri, Arizona, California, Colorado, Iowa, Kansas, Illinois, Minnesota, Nebraska, New Mexico, Oklahoma, Texas, Utah, and Wisconsin. As the company's reach continues to grow, it also serves business clients nationwide and institutional clients in several countries. For more information, visit UMB.com, UMB Blog, UMB Facebook and UMB LinkedIn.