

The background of the top half of the page is a close-up, high-resolution image of a blue wood grain. The grain lines are curved and concentric, creating a sense of depth and texture. The color is a rich, uniform blue.

Quality endures.

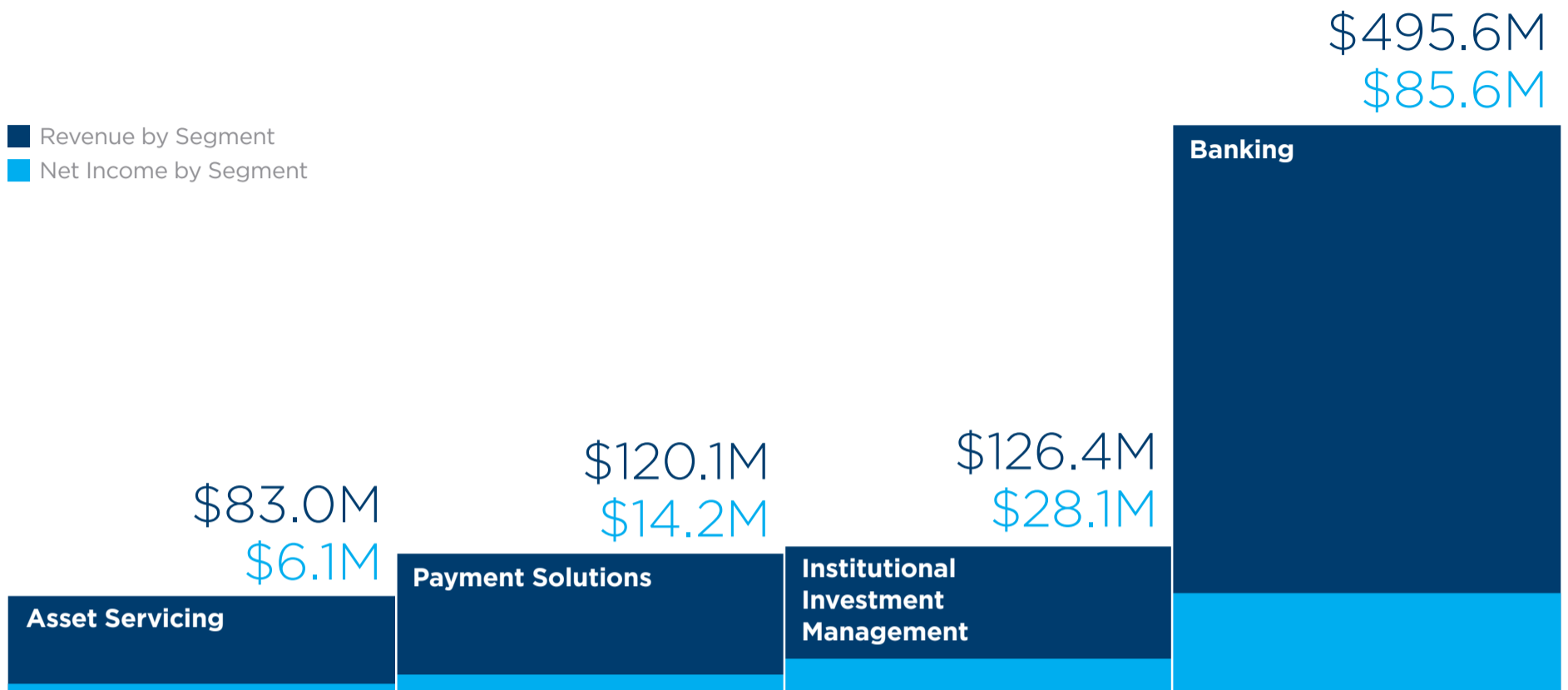


2013 ANNUAL REPORT

UMB Financial Corporation

We are a diversified financial services holding company aligned into four strategic business segments to best serve our customers and achieve long-term growth opportunities.

■ Revenue by Segment
■ Net Income by Segment



As of December 31, 2013

Total Revenue **\$825.1M**

Earnings Per Share (Diluted) **\$3.20**

Market Cap **\$2.9B**

5-Year Earnings Per Share Growth (CAGR) (Diluted) **6.10%**

Total Assets **16.9B**

Dividends Per Share **\$.87**

Assets Under Management **\$41.4B**

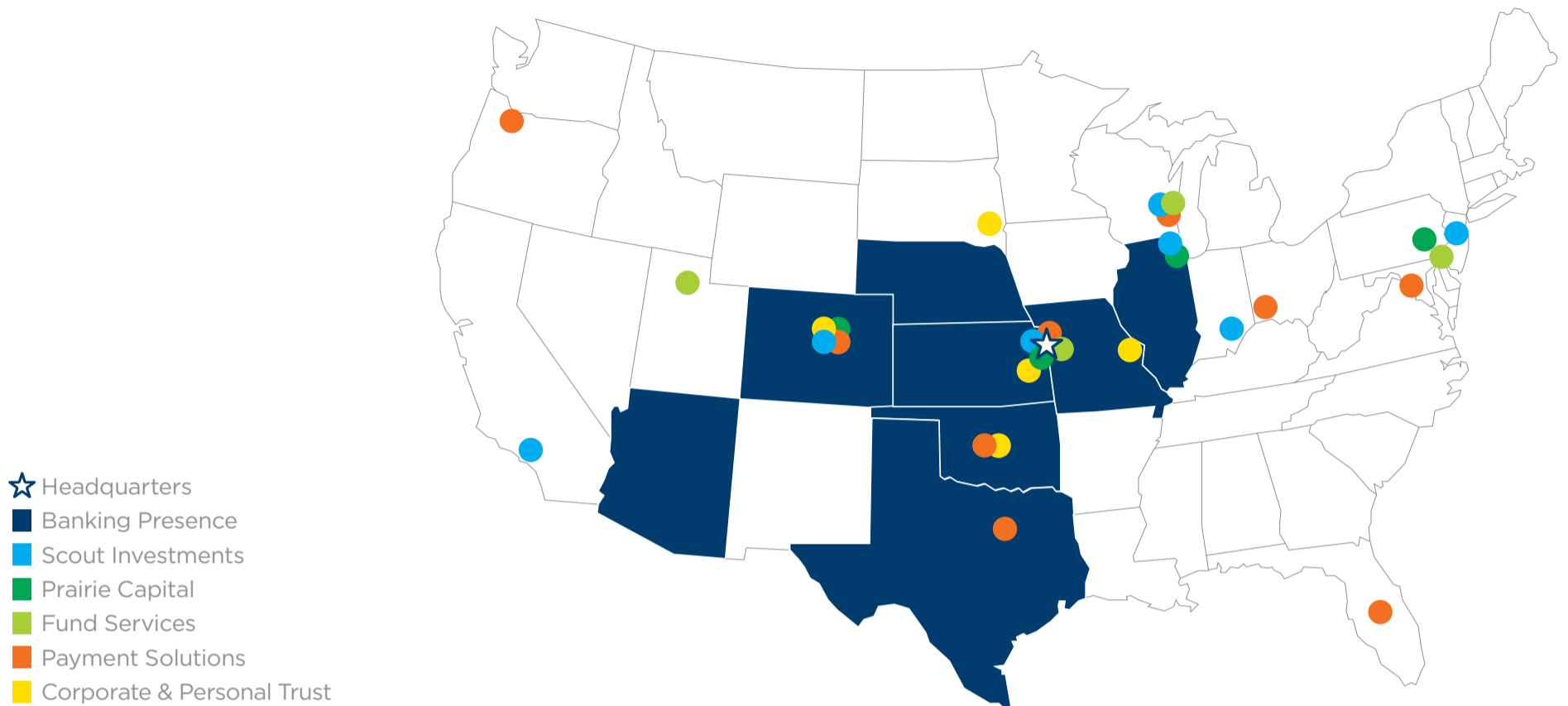
Price to Earnings Ratio **19.78**

Percentage Noninterest Bearing Deposits **38.0%**

Percent Revenue From Fees **59.6%**

Our Footprint

We serve customers across the entire country.



NASDAQ

UMBF

Capital Raised
(4.5M Shares Issued)

\$231.4M

Headquarters

KC, MO

Years in Business

101

Locations / ATMs

112/309

UMBF Online

UMBFinancial.com

Acquisitions Last Ten Years

23

Online Banking

UMB.com

Associates

3,498

Follow UMB



Industry

Industry totals represent the most recently reported quarterly data available as of 2/10/14.
Source: SNL Financial

-33.3%

Dividend Growth

Third quarter through 12/31/13

2.21%

Nonperforming Loans To Total Loans

80.7%

Loans-To-Deposits Ratio

13.35%

Tier 1 Capital Ratio

+24.4%

Noninterest Income Growth

During the past five years.

UMBF

As of December 31, 2013

+125%

Dividend Growth

UMB increased its quarterly dividend 4.7 percent in 2013, the 13th time since July 2003, a total increase of 125 percent.

.47%

Nonperforming Loans To Total Loans

UMB has maintained high asset quality through all kinds of economic conditions.

47.8%

Loans-To-Deposits Ratio

We are in the business of lending money and have plenty of liquidity to meet our customers' needs.

13.61%

Tier 1 Capital Ratio

Unlike the industry, our Tier 1 capital ratio remains strong without needing government assistance.

+58.6%

Noninterest Income Growth

Our noninterest income over the last five years again outpaced the industry, demonstrating that our diversified business model remains effective.

Quality Standards

For more than 100 years, we have been guided by doing what's right, not what's popular and it has served our company well in all types of economic climates.

Quality People

3,498 associates come to work every day to deliver *the* unparalleled customer experience to each other and our customers.

Quality Products

We are nimble enough to provide our customers with the products they need to help their businesses grow.

Quality Service

Our brand promise, *Count on more*[®], underpins our every action.

Quality Relationships

Most financial services companies say they “know” their customers, but at UMB the depth of our relationships sets us apart from the competition.

Quality Balance Sheet

Our balance sheet has grown 54.1 percent in the past five years, and provides us with the strength and stability to service our customers' needs.

Quality Growth

Net income in 2013 reached a record \$134 million, or a five-year CAGR of 6.4 percent.



MARINER KEMPER
Chairman &
Chief Executive Officer

Enduring quality drives success.

Dear Fellow Shareholders,

In reporting strong performance for UMB in 2013, with double-digit growth in loans and fee income, we are most proud of something more enduring: the quality of who we are as a company.

As a financial services company with diverse relationships across many walks of life, we have seen enough economic and financial cycles to know that enduring quality is what matters. So we focus on ensuring that UMB and our customers will continue to thrive over the long haul.

The pages that follow provide a thorough report on UMB's 2013 results, insights from our leadership team and detailed financial statements. In this letter, I would like to comment on the broader environment and our longer-term prospects.

The future is bright for UMB, and it's because we are driven by values that have sustained this company for more than a century. Quality, for UMB, means doing what is right, not what is popular. It starts with high standards and committed people, who deliver

a range of diversified quality products and services, backed by the latest technologies and very personal attention.

This kind of quality builds strong, long-term relationships. UMB is recognized for our stability and integrity by our customers, the industry and the capital markets.

The outcome is what you see in UMB's financial results: a balance sheet that gives us the strength to serve customers' needs in any economy, and long-term growth in revenue, earnings and market value to benefit our shareholders.

Looking at the business environment for 2014 and beyond, we see potential challenges in two main areas: economic cycles and regulatory expansion. I want to briefly address each of these—and assure you that UMB is prepared to continue to deliver exceptional performance.

Much as we all desire calm waters, economic cycles have always been the norm. In recent years, we experienced the Great Recession in 2007-08 with moderate growth since then. The stock

market took a dive in late 2007 and has roared back since early 2009. Interest rates, after a long decline, are being held artificially low through monetary policy.

When will the economy take a turn? No one knows, but history teaches us that these factors do move up and down—so we can be confident that change is in our collective future.

We have positioned UMB to endure economic swings with a solid balance sheet and extraordinary credit quality—and to benefit when interest rates begin to move up.

As to the second big challenge, the philosophy of expanding regulatory intervention is affecting all areas of our economy—including financial services. In the last four years, we have increased our own audit and compliance departments by 62 percent in total with additional increases expected in 2014.

We do believe, however, that policy-makers in Washington overreacted following the financial crisis. The signature “reform,” the Dodd-Frank Act, so far has spawned more than 9,000 pages of new regulations, which will take 24 million hours a year for private enterprise to comply.

Piling on more regulation not only imposes higher costs of doing business, which ultimately are passed on to the consumer, but also has a counterproductive impact. To see the failure, you do not have to look further than Washington’s posturing about “too big to fail” banks.

Far from solving that big-bank problem, since 2008, we have seen less than a dozen of the largest banks grow to control fully two-thirds of total U.S. banking assets.

As for UMB, we are confident our company will continue to thrive and grow. Our business model is solid, and we are tough competitors, in fact, with great advantages over the large banks. Our 3,498 associates are committed to delivering *the* unparalleled customer experience. Our relationships are deep. And we are well-positioned for the future.

On a final note, we are all profoundly saddened by the recent passing of my father, R. Crosby Kemper, Jr. His tremendous impact on the growth of UMB, the Kansas City community and the entire Midwest will be recognized for generations to come. We will diligently work to continue his legacy of supporting the businesses, residents and communities in which we work and live. See *In Memoriam on page 39*.

These enduring values have not only driven UMB’s success in the past—they will drive our future success.

Thank you for your loyalty as part of our quality story at UMB.

Sincerely,



Mariner Kemper

Chairman & Chief Executive Officer

March 1, 2014



MARINER KEMPER
Chairman &
Chief Executive Officer

PETER J. DESILVA
President &
Chief Operating Officer

MICHAEL D. HAGEDORN
Vice Chairman,
Chief Financial Officer &
Chief Administrative Officer

What does our future hold?

To answer questions on the minds of shareholders, we sat down with UMB's executive management team: Mariner Kemper, Peter deSilva and Mike Hagedorn. Excerpts of that conversation follow:

What is your view of UMB's 2013 performance—and what can we expect in 2014?

Mariner: UMB delivered strong growth in 2013 by sticking to the values that have guided us through 100 years in banking and financial services—doing the right thing for customers. Our solid growth in 2013 was the result of consistent execution across UMB's businesses, especially our single-minded focus on delivering what we call *the* unparalleled customer experience. We are very proud of our UMB associates and the momentum we have generated. For 2014, we expect UMB to continue to deliver growth in both our core banking and fee-based businesses.

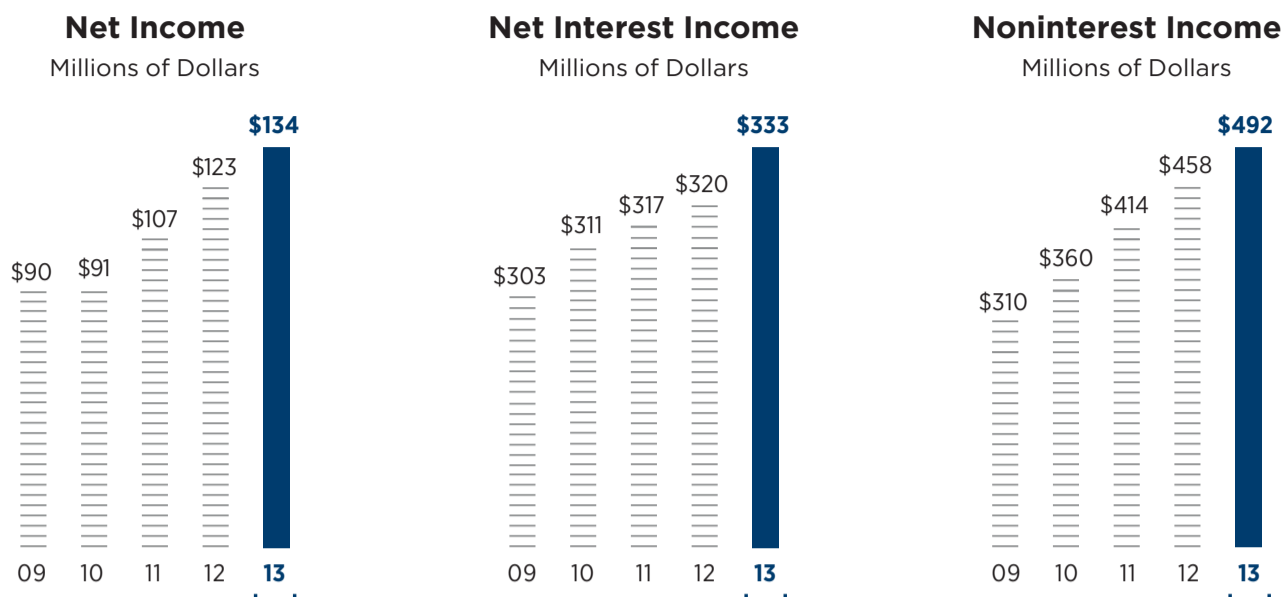
Peter: UMB is reaping the benefits of longstanding customer relationships we have built across our businesses. In 2013, growth initiatives in lending resulted in a 14.7 percent increase in as-stated loans for UMB Bank, while

maintaining top-tier credit quality, as always. Total assets grew 13.3 percent. Fee-based services, including all UMB asset management businesses, produced 7.4 percent growth in noninterest income as total assets under management grew 27.9 percent during 2013.

Mike: Our business model as a diversified financial services company is paying off in growing revenue and net income, while managing risk and stabilizing earnings through the low end of the interest rate cycle. The essential points in our time-tested model are dedication to high-quality credit, growth of diverse revenue streams, low-cost funding through deposits, and commitment to a strong balance sheet. This model is working—that is the bottom line.

Fee-based financial services contributed 59.6 percent of UMB's revenue in 2013—a standout in the industry. How are these businesses performing?

Mike: Strategically, these fee-based businesses are especially important because the revenue streams they contribute allow us to maintain high standards of credit quality on the



lending side without reaching for yields. We can also deploy cash flows from our fee-based businesses into lending, generating higher average yields and supporting UMB's ability to grow.

Peter: We were pleased with the performance of all of our fee-based businesses in 2013. Our Institutional Investment Management segment made up of Scout Investments led the way, achieving very strong net inflows of more than \$5 billion, which was a record for Scout. The business was buoyed by the success of Scout's fixed-income products, including our unconstrained bond strategy. We are also pleased the Scout International Fund, led by Jim Moffett, celebrated its 20th anniversary with more than \$10 billion under management.

UMB Fund Services, which makes up our Asset Servicing segment, provides back office technology and administrative services to asset managers. This segment had a very strong year with good growth in new business and great customer satisfaction.

Payment Solutions delivered strong growth in credit and debit card purchase volumes, resulting in a 6.6 percent increase in interchange revenue. UMB Healthcare Services is an area that we have invested in and feel strongly about, and we were able to grow our HSA and FSA accounts by 33 percent in 2013. In addition to providing fee income, these healthcare deposits support the lending activities of the bank as a core funding vehicle. On balance, we were very pleased with the performance of all of our fee-based businesses and look for strong contributions again in 2014.

How did UMB Bank achieve strong loan growth in 2013, and what do you expect in 2014?

Mariner: We have taken some strategic steps that produced growth in lending:

- First, we have expanded into high-quality transactional loan opportunities, a relatively new area for us, while adhering to the highest standards in our underwriting.
- Second, while we are not a big commercial real estate lender and

“The essential points in our time-tested model are dedication to high-quality credit, growth of diverse revenue streams, low-cost funding through deposits, and commitment to a strong balance sheet.”

Mike Hagedorn

don't do speculative deals, we have increased lending on real estate, with the right parameters in place.

- Third, we have built a very strong lending team and structured good incentives to reward them for bringing in quality business. Capable, dedicated lenders are growing the business.
- And, fourth, because our commitment to credit quality permeates everything we do, our lending growth is comprised of long-term relationships. We are not “reaching” for lower-quality credits, so the customers we serve are here for the long haul.

As a result, we have been able to achieve continued loan growth because of our relationships and emphasis on credit quality. When competitors had to pull back during the financial crisis to fix their loan problems, the quality of UMB's portfolio enabled us to commit to growth. We continue to outperform in as-stated loan growth, ranking in the top 10 percent of banks in 2013 with a 14.7 percent increase. If you look at a five-year time horizon, UMB's loans were 46.9 percent higher

at the end of 2013 compared to year-end 2008. We are reaping the benefits of building solid long-term relationships and operating from financial strength.

How do you plan to keep the momentum in loan growth for 2014 and beyond?

Mariner: We are in a good position to continue growing loans. Lending is very competitive, and our value proposition resonates with customers because UMB is still committed to relationship banking. In many of our

2013 Earnings Growth

9.2%

2013 Revenue Growth

6.0%

+220.3%

Ten Year Total Return

UMBF Total Return for the years 2003 through 2013 was 220.3 percent. In that same period, total returns for the S&P 500 Stock Index and the SNL US Banks Index were +104.3 percent and -6.3 percent, respectively.

Source: SNL Financial

\$41.4B

Total Assets Under Management

During the past five years, we have grown total AUM 326.8 percent from \$9.7 billion to \$41.4 billion due to our acquisitions, organic growth, market performance and net flows.

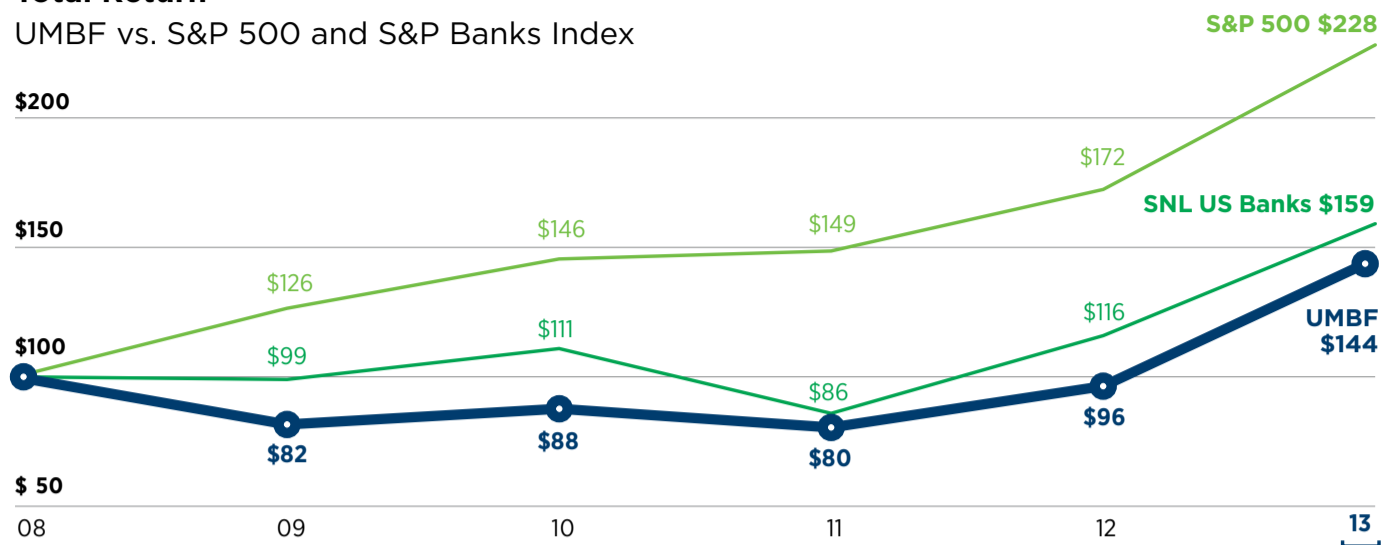
59.6%

Percent Revenue From Fees

With nearly 60 percent of our revenue derived from our fee-based businesses, we have the flexibility to grow net income in all rate environments.

Total Return

UMBF vs. S&P 500 and S&P Banks Index



This summarizes the cumulative return experienced by UMBF shareholders for the years 2008 through 2013, compared to the S&P 500 Stock Index and the SNL US Banks Index. In all cases, the return assumes a reinvestment of dividends. *Source: SNL Financial*

markets, we compete with large national banks that can't do relationship banking and lending the way we do. We still have officers in the field, we go on customer visits, we like to walk the shop floors and listen, and we build enduring, long-term relationships. That's different from the shorter-term approach our large competitors take. Our strength is building time-tested relationships with customers—and our results show that it works.

Peter: In addition to long-term relationships, UMB has a very low cost of funds, which helps us gain market share in a competitive lending market, and our bankers are very motivated. Geographically, we have increased penetration across our footprint, particularly in metropolitan areas such as Kansas City, Denver, St. Louis and Phoenix. In 2013, we also entered the Dallas market and launched a division to expand lending to agribusinesses. So we expect continued success, going forward, in growing our high-quality loan portfolio.

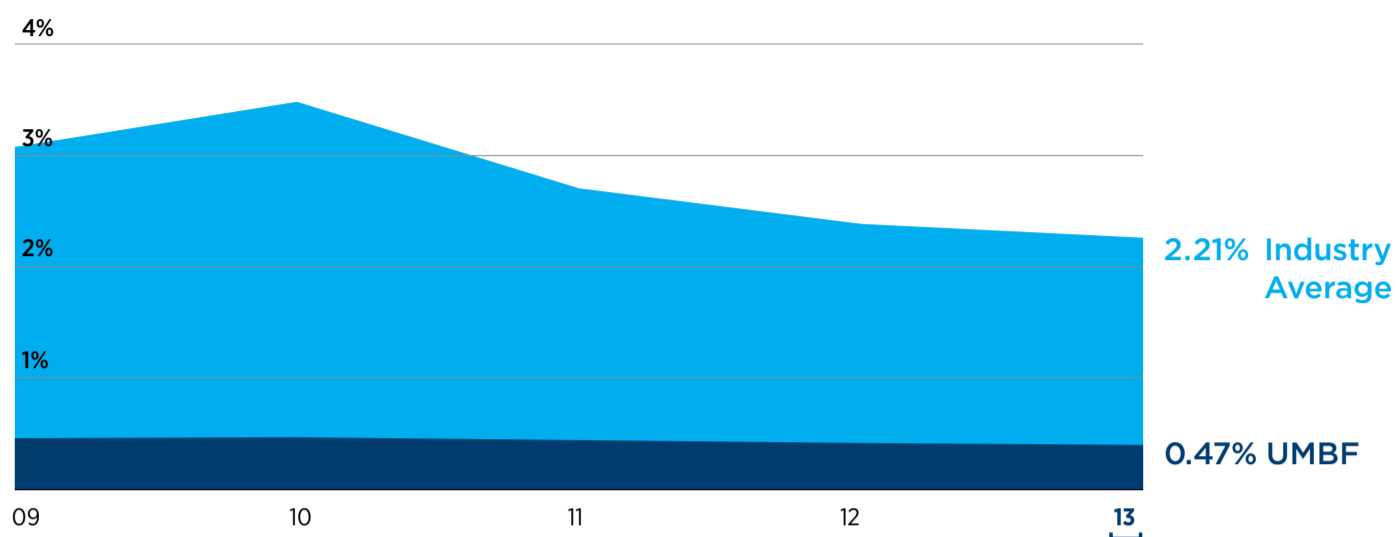
In this low interest rate environment, how should shareholders think about yields on earning assets? And are you positioning UMB for an upturn in interest rates?

Mariner: The monetary authorities have created an ultra-low rate environment, and the Federal Reserve has started its tapering of the asset purchase program. As a result, rates have stayed very low since 2008 and no one knows when they will move up. Low yields continue to be a tough issue for all banks. UMB has two advantages in working to enhance yields, and they are unique. First, as a result of rapid growth in deposits, UMB has about 50 percent of our earning assets in fixed-income securities. We have embarked on a rotation of assets out of securities into high-quality loans, so the overall yield is increasing and net interest income margins are growing. Second, as Peter mentioned, UMB's low cost of funds helps us compete very well in lending.

Mike: As for anticipating the upturn in interest rates, UMB focuses intently

Nonperforming Loans

Our credit quality metrics continue to outpace the industry.



on risk management. In the history of banking, there are many examples when people have said short-term rates are low, there's no yield, so I'm going to 'go long' on the investment portfolio because that's where the yield is—and then rates go up and it's a bloodbath. We're not going to do that. In positioning the bank's balance sheet for a rise in rates, we are very sensitive to the assets involved. As we rotate funds from short-term securities into loans, we are getting the longer durations and better yields, but the credit quality is very good. Overall, our portfolio has a relatively neutral position, right in the middle—not too long so you get caught in the trap if rates rise fast, and not too short so you miss out on yields while waiting for the cycle to turn.

How about growth in non-bank financial services? What initiatives are you taking in asset management and other businesses?

Peter: We are very focused on sales growth for our non-bank services in 2014, and each segment has its own

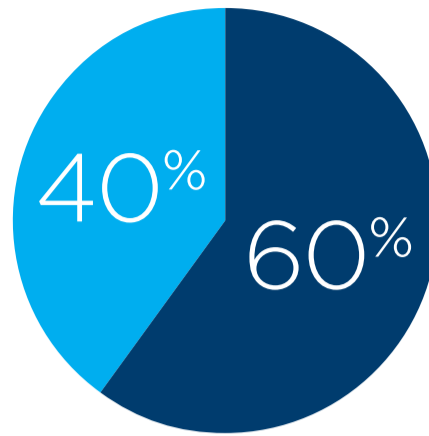
plans. The Institutional Investment Management segment depends to a degree on performance of the markets, and no one knows whether the coming year will bring more volatility or a positive market trend. Scout Investments has positioned its offering very well for institutional and individual investors, with diversified products and a disciplined, long-term focus on total returns. Our equity and fixed-income managers have earned the respect of the industry, and in 2013 assets under management grew to more than \$31 billion. In 2013, we also grew our international assets under management. We see global expansion as a source of growth in both Scout Investments and UMB Fund Services, since so much investment activity, roughly two-thirds of the world's market capitalization, is overseas.

Tell us more about the business model. Why do you focus on revenue diversity, with so much emphasis on fee-based services?

Mariner: UMB is unique. We're more than just a bank—we're a financial services company that owns a good-sized regional

“UMB is unique. We’re more than just a bank—we’re a financial services company that owns a good-sized regional bank, an institutional asset management company, a fund services business, and a payments platform.”

Mariner Kemper



60% Noninterest Income
40% Net Interest Income

2013 Noninterest Income Growth

7.4%

2013 Net Interest Income Growth

4.1%

2013 Net Income Growth

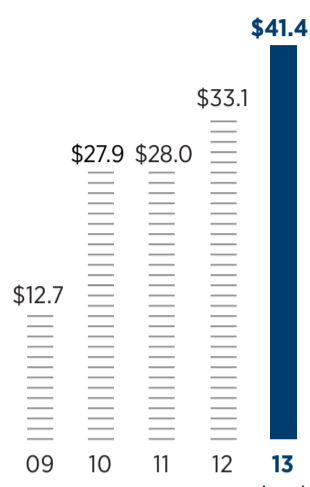
9.2%

bank, an institutional asset management company, a fund services business, and a payments platform. That diversification, with nearly 60 percent of revenue coming from non-bank services, is key to UMB’s success. This did not come about by accident—it’s a core strategy backed by years of investment and organic growth. Precisely because UMB’s hallmark is our commitment to high standards of asset quality, we have built our presence in these attractive, fee-based services to stabilize and balance our returns throughout the interest rate cycle. Cash flows from these businesses, combined with industry-leading low-cost deposits, enable UMB to remain the high-quality lender that we always have been. With diversified sources of revenue, we operate from a position of strength.

There are a lot of organizations that would love to be where we are. Many banks in our size category are trying to figure out how we’ve done it—they would like to emulate it. What they will figure out is that you can’t create this overnight. It takes a different way of thinking about the business than a

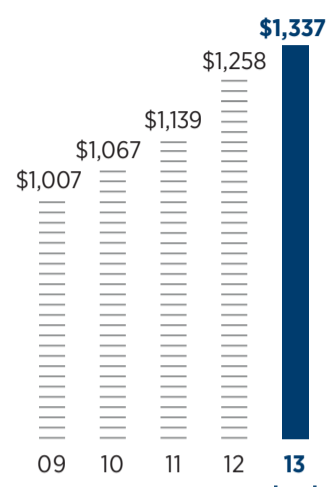
Total Assets Under Management

Billions of Dollars



Average Shareholder Equity

Millions of Dollars



traditional bank manager's approach, and the business comes from deep relationships. You can't go build Scout Investments and its reputation in a short period of time. It is hard to build a fund services business, or any of the other segments. So replicating UMB's business model is not easy. It took this company 100 years to be excellent at it.

You issued 4.5 million shares in 2013 and raised \$231.4 million in capital. Why did you decide to raise capital, and what do you plan to do with those proceeds?

Mariner: UMB is a growth company — that's how we think of ourselves. Our balance sheet has been growing for the past decade. Particularly in recent years, we have achieved strong growth in loans, and we expect to continue that.

So this was the impetus for raising capital. We decided to raise our capital level to support the growth we continue to see in UMB's balance sheet. We've had a commitment all

along to maintaining a very strong balance sheet. The financial crisis in 2008 proved the wisdom of safeguarding against economic and market cycles, because UMB was able to keep growing while other institutions had to pull back.

Mike: The goal of the capital raise was to give UMB the flexibility of a very strong position going forward, and the offering enabled us to stay in the top half of our industry in Tier 1 Risk-Based Capital Ratio. There was no regulatory need — we raised capital to support our growth, not to address any issues. Importantly, our goal was an increase in permanent capital, in the form of common equity, which we see as a gold standard. When investors took a look during the equity raise in September, the response to our value proposition was so strong that our offering was very successful, and this reinforced the value of UMB's stock.

2013 Book Value Increase

5.0%

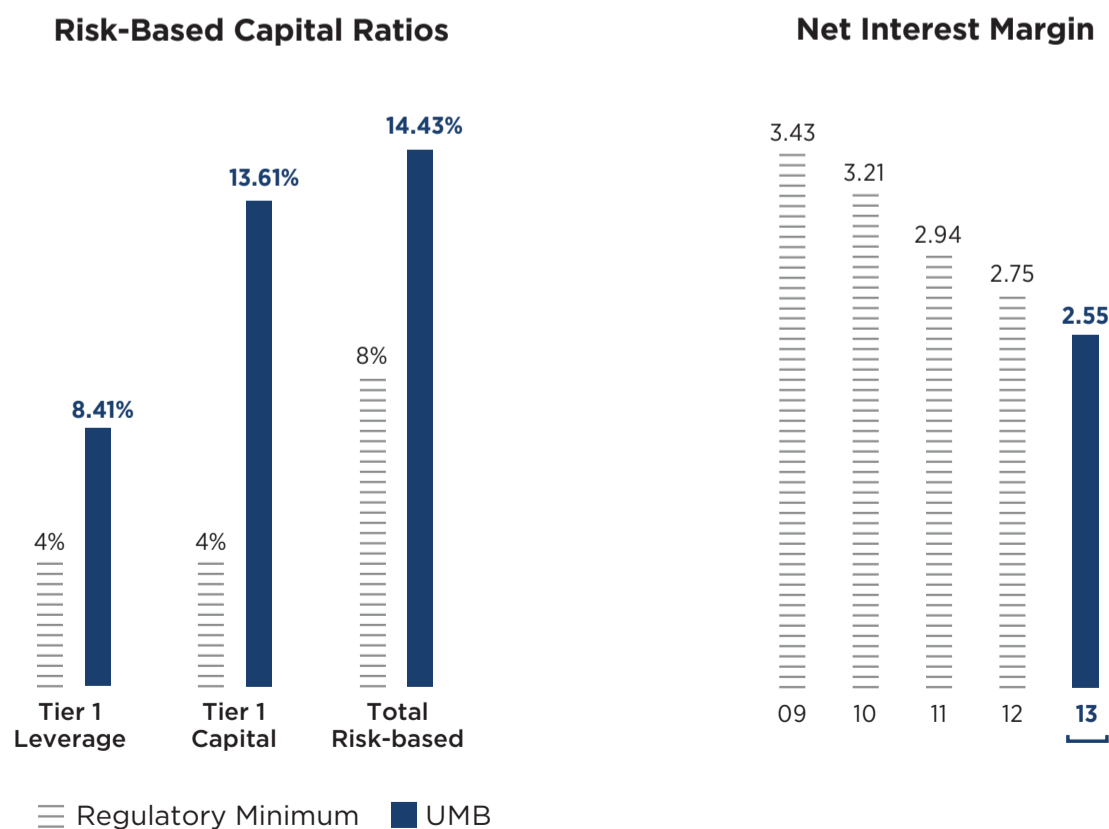
“Many banks in our size category are trying to figure out how we’ve done it — they would like to emulate it. What they will figure out is that you can’t create this overnight.”

Mariner Kemper

Would you talk about the strength of your balance sheet, and how it sets you apart?

Mike: UMB is known as a very well-capitalized, safe-and-sound financial institution. Our commitment to a strong balance sheet is a core element of UMB’s business model. It’s part of our DNA. There have been times in economic history when some banks and financial companies placed their bets on riskier businesses or growth for growth’s sake. The calamity that

struck the global financial system in 2008 taught us the dangers of that approach. UMB stuck to our principles, and avoided the issues of the crisis. Even as we grow, we pay close attention to the asset quality and financial strength that ensure flexibility for the future. Our balance sheet also reflects shared values—we’ve found that customers seeking a long-term financial partner, as well as shareholders, place a high value on the safety built into UMB’s approach.



“Service is personal, so all of our associates are engaged in the pursuit of *the* unparalleled customer experience.”

Peter deSilva

As revenue grows dramatically, is it a challenge to contain expenses for UMB?

Peter: We have grown rapidly compared to our peers, including several important acquisitions. As the organization and revenue grow, of course, additional costs are a natural by-product of our continued growth. However, it goes without saying that we strive to achieve operating leverage through managing expenses and increasing revenue.

Our approach is flexible: While managing costs, we also will deploy resources strategically to take advantage of opportunities to accelerate growth and to capture higher returns. Both sides contribute to growing net income.

UMB has identified “*the* unparalleled customer experience” as a competitive advantage—what does that mean, and how do you achieve it?

Mariner: Our vision to create *the* unparalleled customer experience is broader than just a one-time interaction at the point of sale. It encompasses the whole process. Every touchpoint that we have with a customer affects whether they feel

we are providing just a good level of service, a really great level of service or an unparalleled level of service. This is why we survey our customers to measure how we are doing, to see if we’re making progress. *The* unparalleled customer experience is always aspirational—it’s a pursuit and something that will never end.

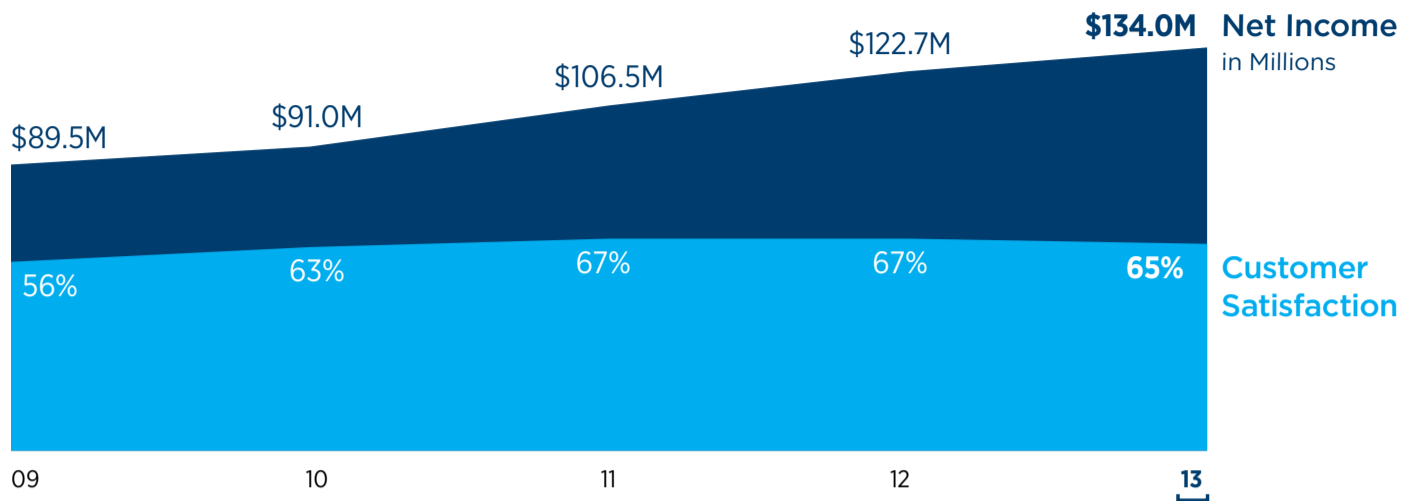
Peter: Listening has a lot to do with *the* unparalleled customer experience. For every customer, an unparalleled experience is different. So for one, it is a UMB personal banker remembering her customer’s name when she comes to the window. For others, it is user-friendly mobile technology to help manage their daily financial lives. We launched a blog in 2013 (visit <http://blog.UMB.com>) to put a human face on UMB—it’s full of our people sharing financial advice, perspectives on the economy and behind-the-scenes views. Service is personal, so all of our associates are engaged in the pursuit of *the* unparalleled customer experience.

You’ve talked about how important UMB associates are to success. What’s your approach to recruiting and retaining the best people?

Mariner: I particularly value our 3,498 associates. It’s important to me to get out, visit and know the teams we have

Customer Satisfaction is correlated closely with financial returns.

While slightly softer in 2013, UMB continues to post above-average customer satisfaction scores in the industry.



in place. This group of people, both individually and taken as a whole, represent UMB’s biggest strategic advantage. They are our differentiation from other financial service companies.

What’s more, there is a proven correlation between the level of associate satisfaction and the customer satisfaction a company can deliver—and, in turn, customer satisfaction is correlated closely with financial returns. Our people appreciate that we have a strong moral compass and ethical standards that create trust.

We spend time talking with our associates, measuring what affects these intangibles of our business, and figuring out how to maintain and improve UMB as a great place to work.

Peter: Even as UMB grows larger, we want to keep the right atmosphere. We work hard to be responsive to individual needs, encouraging market based approaches to different needs of our operating environments. At UMB, we are lucky to have some of the best associates in the industry—and we’d like to say thank you for their hard work, dedication and

passion to delivering our *Count on more* brand promise. That’s the key to great relationships with customers and, therefore, good business for many years to come.

Thank you all for your interest, support and loyalty.

Sincerely,

Mariner Kemper

Chairman & Chief Executive Officer

Peter J. deSilva

President & Chief Operating Officer

Michael D. Hagedorn

Vice Chairman, Chief Financial Officer & Chief Administrative Officer

March 1, 2014

Banking

\$13.6B

Liquidity in Total Deposits

We remain a highly liquid company, with more than enough capacity to meet loan demand, which grew 14.7 percent in 2013.

.23%

Quality Assets

We continue to have an industry leading net charge off ratio. In 2013, it was nearly 19 basis points below the industry average.

Source: SNL Financial, as of December 31, 2013

13.61%

Strong Capital Position

We remain a well capitalized financial services company. Our capital raise in 2013 allows us the flexibility to invest in growing our businesses.

Funds deposited into UMB Bank are FDIC insured.

Investments are not deposits in UMB Bank, n.a. or any other financial institution and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

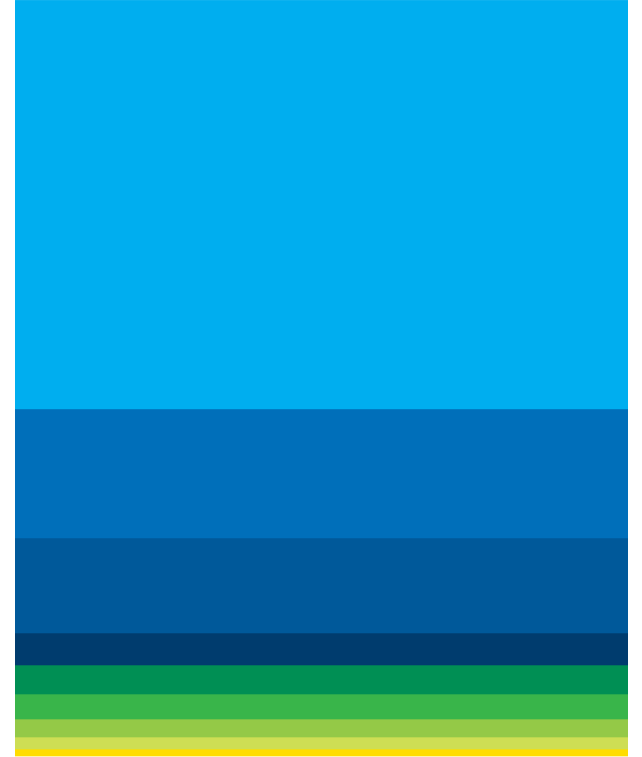
UMB offers a comprehensive suite of commercial, small business and consumer banking services, as well as full-service investment and private wealth management capabilities.

Diverse Revenue Streams

Our business strategies begin by focusing on the diverse and growing needs of our customers.

Percent of Noninterest Income

- 54.1% Trust & Securities Processing
- 17.1% Deposit Service Charges
- 12.6% Bankcard Fees
- 4.2% Trading & Investment Banking
- 3.9% Equity Earnings on Alternative Investments
- 3.3% Other
- 2.3% Brokerage Fees
- 1.7% Gains on Securities Sales
- 0.8% Insurance Fees



\$11.9B

Average Total Deposits

We experienced 13.4 percent core deposit growth.

\$6.2B

Average Loans

Average loans grew 18.5 percent in 2013.



UMB was again named one of America's Best Banks by *Forbes* for the **fifth straight year.**

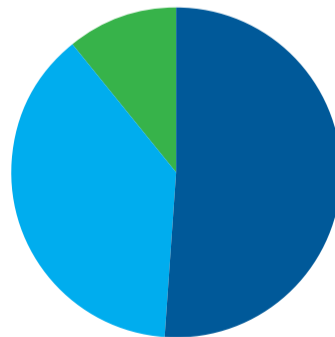
Data is based on regulatory filings of public banks and thrifts through the third quarter of 2013. ©2013, Forbes Media LLC. Used with permission.



+16.8%

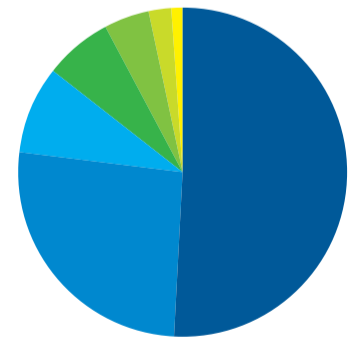
Total debit and credit card purchase volume grew year-over-year to \$6.8 billion.

Deposit Composition



- 51.3% Interest-Bearing Demand and Savings Deposits
- 38.0% Noninterest-Bearing Demand Deposits
- 10.7% Time Deposits

Loan Composition



- 51.0% Commercial & Industrial
- 26.1% Commercial Real Estate
- 8.7% HELOC
- 6.5% Credit Cards
- 4.4% Consumer Real Estate
- 2.3% Real Estate Construction
- 1.0% Consumer

Commercial Banking

Our commercial model is the hallmark of our business, providing both sophisticated banking solutions and personal attention.

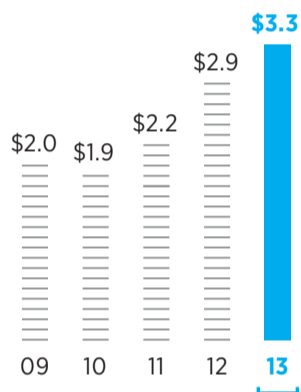
\$5.0B

Total Commercial and Commercial Real Estate loans in 2013.



Commercial & Industrial Loans

Billions of Dollars



Partnering with NorthPoint Development Since 2013

UMB agreed to finance NorthPoint's first spec building at the 1,000-acre Logistics Park Kansas City adjacent to the BNSF Railway Co. intermodal facility in Edgerton, KS. The facility will eventually reach 10 million square feet as BNSF's Kansas City container traffic is projected to grow from approximately 300,000 containers a year to more than a million containers annually in 20 years.

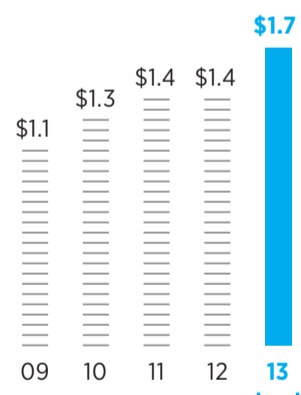
"UMB took the time to understand the project and its potential for market expansion in Kansas City. After meeting personally with the UMB leadership team, they got it and wanted to be a part of this opportunity. It was essential to have a stable financial partner show commitment from the very beginning."

Nathaniel Hagedorn

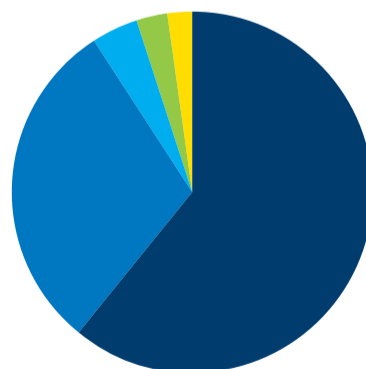
CEO, NorthPoint Development

Commercial Real Estate Loans

Billions of Dollars



Commercial Lender-Originated Loans



\$667M

In new line of credit commitments for 2013.

.47%

Nonperforming loan ratio versus the industry average of 2.21 percent.

Data from SNL Financial as of 2/10/14

+22.1%

Increase in average commercial earning assets.

\$11.3B

Corporate Trust Assets Under Administration

Top 50

U.S. Banks for Farm Lending.

Source: ABA

Top 25

U.S. Banks for Automated Clearing House origination.

Source: NACHA

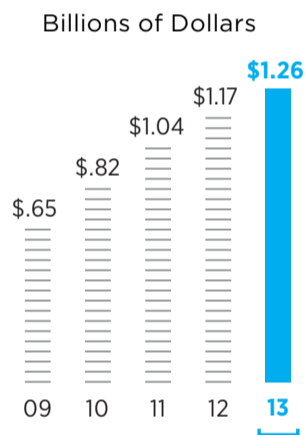


UMB Expands to Dallas

In 2013, UMB opened its first Dallas Commercial Banking office. UMB has served clients in Texas for the past 30 years.

\$1.26B

Total commercial cardholder purchase volume.

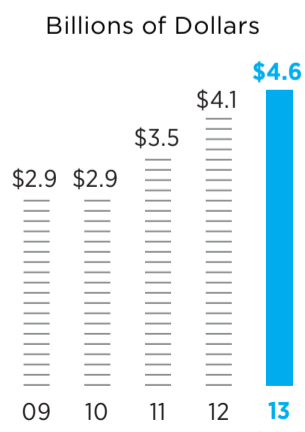


+8.1%

Commercial card purchase volume experienced a strong increase over last year.

\$4.6B

Total commercial deposits grew 13.4 percent in 2013.



UMB Sponsors Local PGA TOUR Professional

“UMB has been a long-time supporter of communities throughout the Midwest, and I couldn’t think of a better sponsor to represent throughout the tour. From a values and community involvement standpoint, UMB is exactly the kind of company you hope takes an interest in your talent and chooses to show their support for you.”

Brice Garnett

Gallatin, MO

Consumer & Small Business Banking

Our wide variety of products and services are customizable for any consumer or small business need, and we have the scale to continue to help as you grow.

#1

Kansas City market share leader in deposits for the **third year** in a row at more than 16.5 percent.

Source: FDIC 2013 Market Share Report

#1

First in average account tenure relative to national competitors.

Source: Fiserv

“I have banked with UMB for almost 10 years and, even though I am no longer located near a UMB banking center, I continue this relationship because of the customer service. One of UMB’s front-line banking professionals is the best I’ve ever seen in my 25-year career.”

Scott Roller
UMB Customer

#3

Ranked third in overall lowest account attrition relative to national competitors.

Source: Fiserv

22%

Since 2009, home equity line commitments have grown nearly 22 percent.

+10%

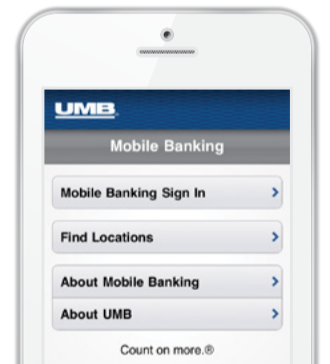
Mobile banking grew 10 percent and online banking customers grew 8 percent more than 2012.

80%

80 percent satisfaction index score for UMB retail banking, compared to 78 percent for the banking industry in 2013, according to a national comparison.

\$566.1M

Home Equity Line of Credit balances in 2013.



\$3.7B

Total Consumer and Small Business Deposits at the end of 2013.

“UMB provided us with very creative and strong business suggestions that we were able to implement. No other bank took the time to truly investigate and present to us. Our relationship has been very positive, and we would certainly recommend UMB to any business looking for a true banking partner.”

Mike Mastous
President, Delta Disaster Services of Denver

\$161.8M

Small Business loans on average grew 24 percent.

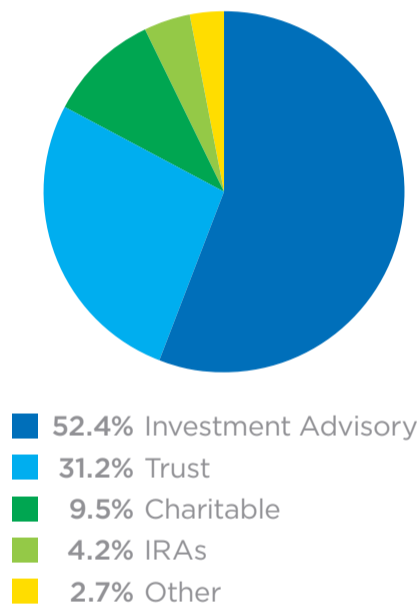
Private Wealth Management

UMB's Private Wealth Management team is focused on understanding each client's personal story. Our comprehensive solutions in private banking, investment management, trust management and estate planning are backed by the resources and experience of a multi-billion dollar asset management firm, ensuring advisors can put the focus where it belongs—on the client.

Your Story. Our Focus.™

<p>Private Banking Focuses on You</p> <p>Let our dedicated Private Bankers design a plan that fits your personal credit and banking needs for today, and tomorrow.</p>	<p>Investment Management Services Should Be Customizable</p> <p>Employing our suite of investment products and solutions, we can tailor a plan designed to achieve your unique objectives.</p>	<p>Trust Management Requires Experience</p> <p>Discover the confidence that comes with personalized trust and custodial services backed by the experience of serving clients for more than a century.</p>	<p>Managing Risk Creates Confidence</p> <p>From estate planning to wealth transfer, our specialized knowledge and innovative strategies can help you protect what's most important.</p>
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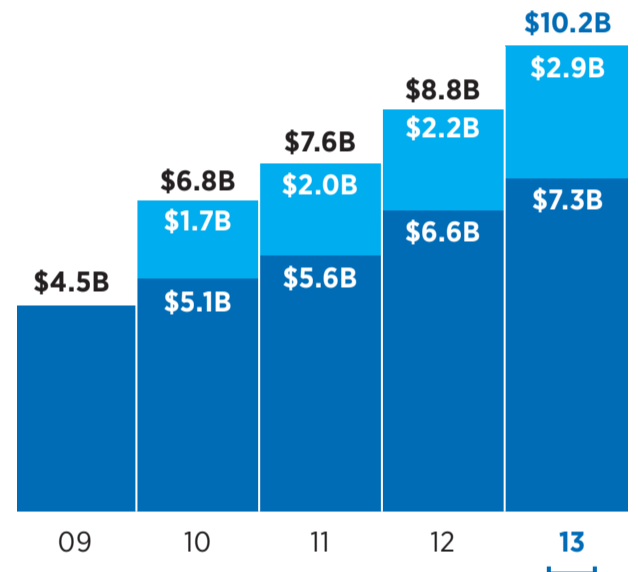
Assets Under Management by Type



\$10.2B

Assets Under Management

Billions of Dollars
Excluding Scout Investments

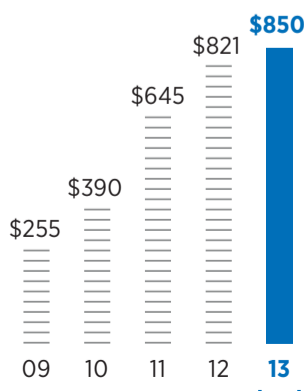


47.7%

Private Banking Deposits
5-year compound annual growth rate.

Average Private Banking Deposits

Millions of Dollars

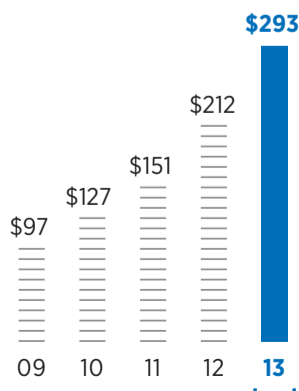


35.1%

Private Banking Loan
5-year compound annual growth rate.

Average Private Banking Loans

Millions of Dollars



19.0%

Year-over-year increase
in average production
per Financial Advisor.

Institutional Investment Management

\$31.2B

Total Assets Under Management

Scout Investments assets under management continued to grow, ending 2013 at \$31.2 billion—\$7.7 billion higher than 2012.

\$11.3B

International Equity Strategy

The Scout International Equity Strategy reached more than \$11 billion in strategy assets, which include the fund and separate accounts, as of December 31, 2013.

\$5.3B

Total Net Flows

Scout Investments realized total net flows in funds and separate accounts in excess of \$5.3 billion in 2013.

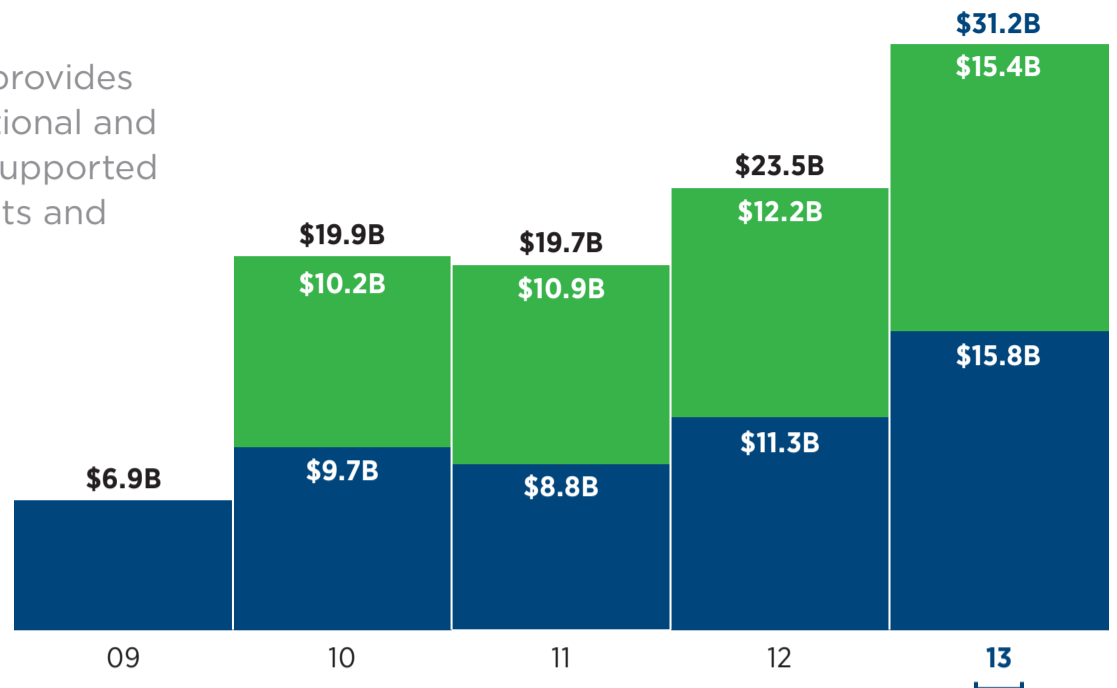
Scout Investments, a global asset manager, provides equity and fixed income strategies to institutional and individual investors. Our investment teams, supported by distribution, provide candid market insights and seek to outperform over market cycles.

To learn more visit ScoutInv.com.

Total Assets Under Management

Billions of Dollars

- Reams Fixed Income Strategies
- Scout Equity Strategies



Scout Equity Strategies

- International Equity
- International Equity ADR
- Emerging Markets
- Global Equity
- Equity Opportunity
- Mid Cap Equity
- Small Cap Equity

Reams Fixed Income Strategies

- Low Duration
- Intermediate
- Core
- Core Plus
- Long Duration
- Unconstrained

Top Contributors to Net Strategy Flows

\$3.7B

Scout Unconstrained Bond Strategy

\$1.5B

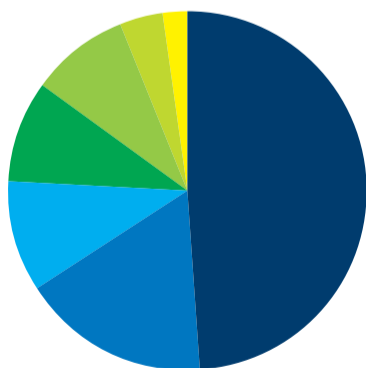
Scout Mid Cap Equity Strategy

Top 10%

Scout ranked 48th out of 787 fund companies in Net Fund Flows during 2013.

Source: Strategic Insight Simfund

Client Assets by Type



- 49% Mutual Funds
- 17% Public
- 10% Non-Profit / Other
- 9% Corporate
- 9% Sub-Advisory
- 4% Endowment & Foundations
- 2% Taft-Hartley

Equity Opportunity Strategy

Launched the Equity Opportunity Strategy in November 2013.

The strategy focuses on companies that use leverage in their capital structure.



Celebrated the 20th anniversary of the Scout International Fund and Strategy in September 2013. Congratulations to the veteran team, and to Jim Moffett, lead portfolio manager for more than two decades of seasoned insights and consistent returns.

Payment Solutions

+16.2%

5-Year Compound Annual Growth Rate

Our total purchase volume has shown strong growth from \$3.2 billion in 2008 to \$6.8 billion in 2013.

\$6.8B

Total Purchase Volume

UMB experienced continued growth in purchase volume as the amount of total purchase spend on UMB cards increased again in 2013, driven by Healthcare Services activity.

+31.2%

5-Year Compound Annual Growth Rate

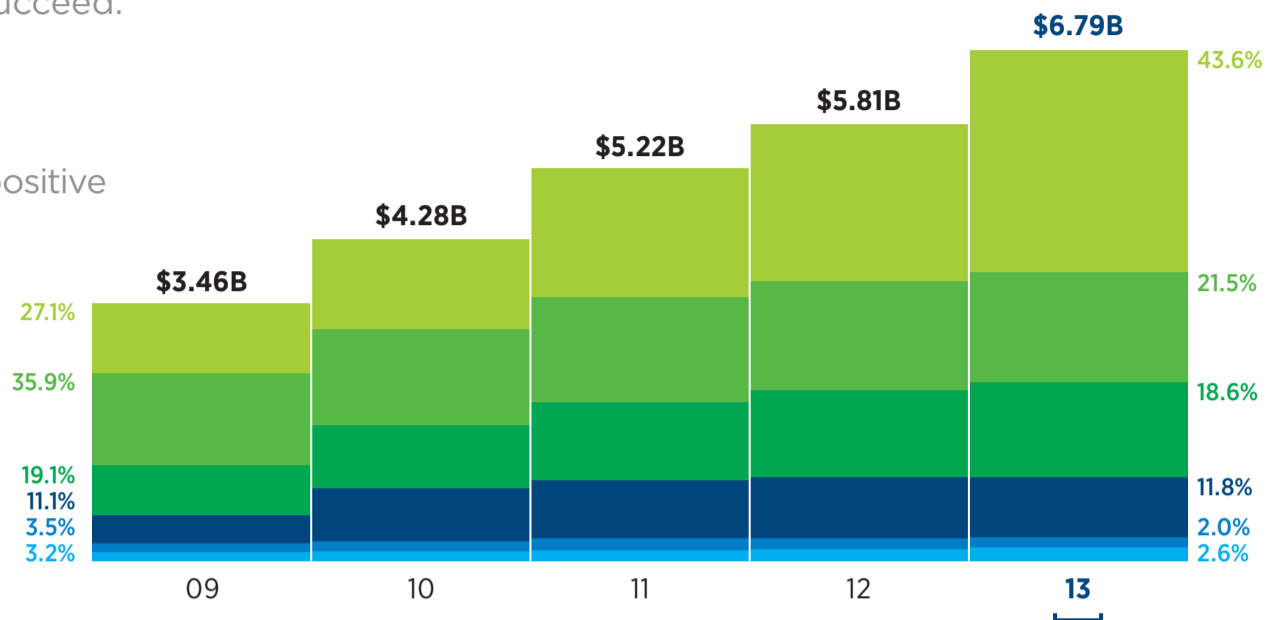
UMB Payment Solutions grew to 1.1 billion in total average annual deposits in 2013.

UMB is pioneering solutions to improve the way our customers do business. We ensure Commercial, Small Business, Institutional, Healthcare and Correspondent Bank customers have the tools to succeed.

Total Purchase Volume

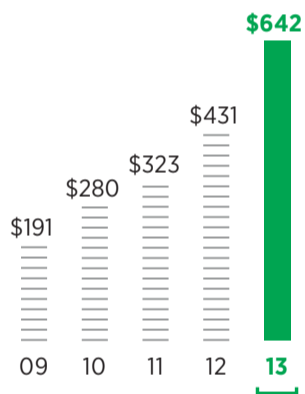
Total purchase volume increased to \$6.79 billion in 2013, continuing the positive trend from \$3.46 billion in 2009.

- Healthcare
- Retail Debit
- Commercial Credit
- Retail Credit
- Private Label Credit
- Other



Health Savings Account Deposits & Assets

Millions of Dollars

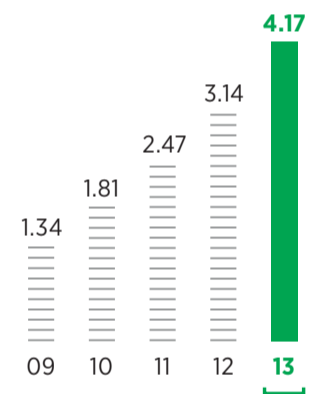


\$3.0B

Total card spending for all Health Savings Accounts and Flexible Spending Arrangements.

Number of HSA and FSA Accounts

In Millions



4.2M

Healthcare spending account cards (includes single use cards).

“My client was a little hesitant to switch to a new HSA administrator since it can be an administrative nightmare. However, Heather Harte and UMB made it so easy. Heather is phenomenal! She helped our client every step of the way—from day one to implementation. My client is happy they made the change to UMB. I would recommend UMB over any other bank out there.”

Mercy Ibarra
Senior Account Executive
MJ Insurance, Inc.

#27

27th largest issuer of Commercial Cards.

Source: Nilson 2013



\$22B

Acting as Program Administrator, UMB's FDIC Sweep Program hit a record high of more than \$22 billion in 2013.

6.5M

Commercial Credit Card Transactions

Asset Servicing

+23%

Assets Under Administration

Total assets under administration grew from \$156.0 billion to \$191.0 billion in 2013.

\$6.39B

Investment Managers Series Trust Assets

Assets in the Investment Managers Series Trusts grew 90.2 percent, from \$3.36 billion to \$6.39 billion as of December 31, 2013. The Investment Managers Series Trust II was launched in 2013, due to the success of the original Investment Managers Series Trust.

+48%

Fund Accounting/Administration
Assets Serviced

48 percent increase in mutual fund accounting/administration assets serviced.

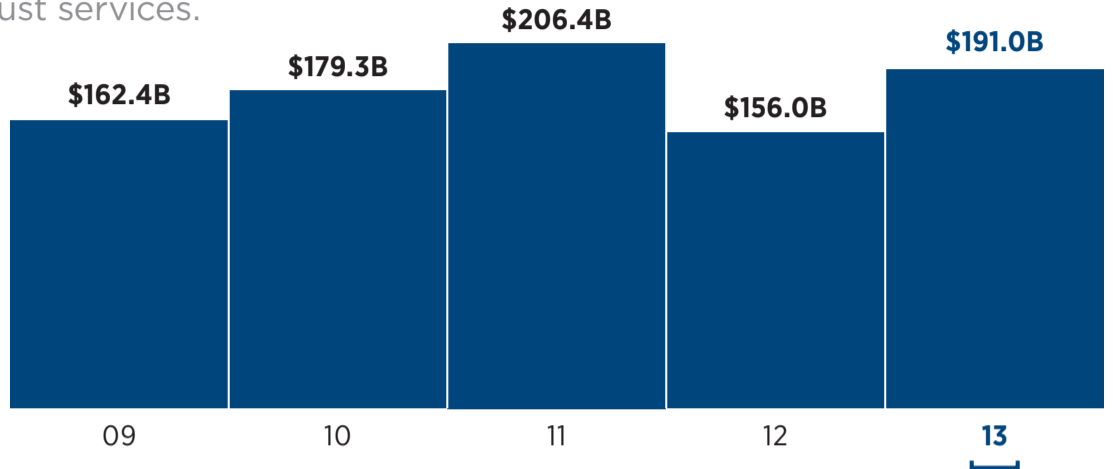


UMB Fund Services (UMBFS) offers a broad suite of administrative services for mutual funds and alternative investments such as hedge funds, as well as turnkey solutions such as series trust and collective trust services.

\$191.0B

Total Assets Under Administration

Includes fund clients receiving custody services from UMB Bank, n.a.



Mutual Fund Services

- Fund Accounting/Administration
- Transfer Agency
- Distribution Services¹
- Custody²
- Cash Management²

Alternative Investment Services

- Financial Statements
- Performance Reporting
- Tax Preparation & Compliance
- Audit Coordination
- Offshore Fund Services
- Regulatory Administration
- Custody²

¹ Services provided by UMB Distribution Services, LLC

² Services provided by UMB Bank, n.a.

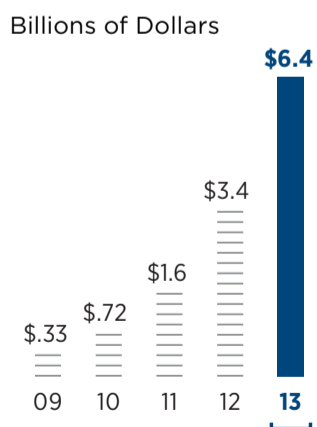
“Highly Commended”

Our alternative investments division was Highly Commended at the 2013 HFMWeek Awards as a top administrator under \$30 billion for funds of hedge funds.

+20%

Transfer Agency revenue increased 20 percent in 2013.

Investment Managers Series Trust Assets



Through the Investment Managers Series Trusts, UMB Fund Services helped clients launch 17 new mutual funds in 2013.

200+

UMBFS is currently serving more than 200 client firms.

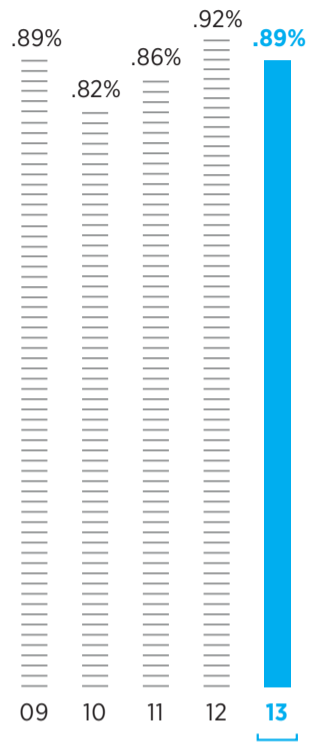
Includes fund clients receiving custody services from UMB Bank, n.a.

“Top Ten”

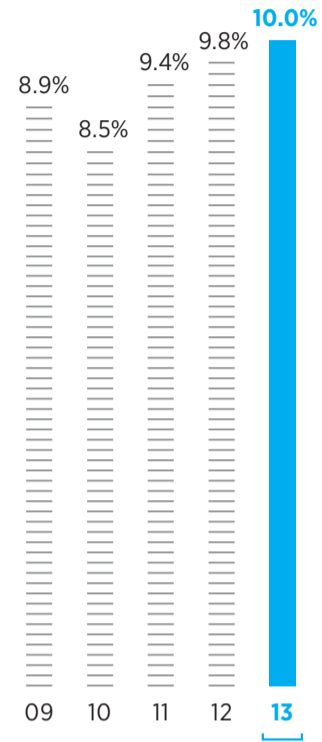
UMBFS was named a “Top Ten Workplace” for the *fourth* straight year by the *Milwaukee Journal Sentinel*.

SELECTED FINANCIAL HIGHLIGHTS

Return On Average Assets

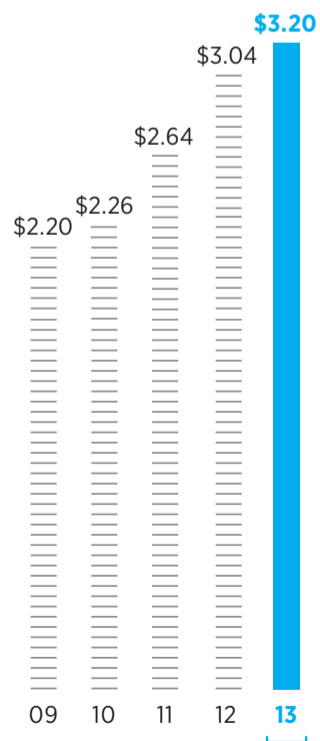


Return On Average Equity



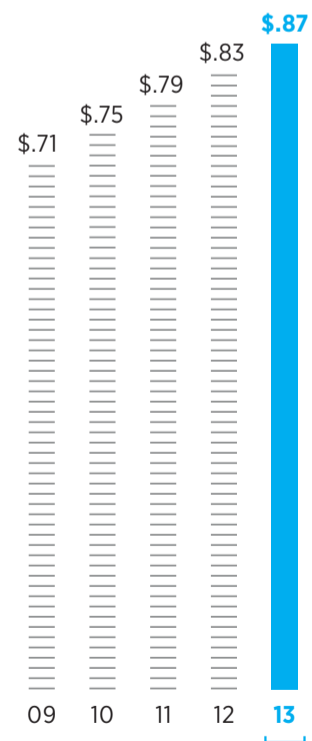
Diluted Earnings Per Share

Dollars



Dividends Declared Per Share

Dollars



FIVE-YEAR FINANCIAL SUMMARY

Dollars In Thousands Except Per Share Data

Earnings	2013	2012	2011	2010	2009
Interest income	\$ 348,341	\$ 339,685	\$ 343,653	\$ 346,507	\$ 356,217
Interest expense	15,072	19,629	26,680	35,894	53,232
Net interest income	333,269	320,056	316,973	310,613	302,985
Provision for loan losses	17,500	17,500	22,200	31,510	32,100
Noninterest income	491,833	458,122	414,332	360,370	310,176
Noninterest expense	624,178	590,454	562,746	512,622	460,585
Net income	133,965	122,717	106,472	91,002	89,484
Average Balances					
Assets	15,030,762	13,389,192	12,417,274	11,108,233	10,110,655
Loans, net of unearned interest	6,221,318	5,251,278	4,756,165	4,490,587	4,383,551
Securities	7,034,542	6,528,523	5,774,217	5,073,839	4,382,179
Interest-bearing due from banks	663,818	547,817	837,807	593,518	492,915
Deposits	11,930,318	10,521,658	9,593,638	8,451,966	7,584,025
Long-term debt	4,748	5,879	11,284	19,141	32,067
Shareholders' equity	1,337,107	1,258,284	1,138,625	1,066,872	1,006,591
Year-End Balances					
Assets	16,911,852	14,927,196	13,541,398	12,404,932	11,663,355
Loans, net of unearned interest	6,521,869	5,690,626	4,970,558	4,598,097	4,332,228
Securities	7,051,127	7,134,316	6,277,482	5,742,104	5,003,720
Interest-bearing due from banks	2,093,467	720,500	1,164,007	848,598	1,057,195
Deposits	13,640,766	11,653,365	10,169,911	9,028,741	8,534,488
Long-term debt	5,055	5,879	6,529	8,884	25,458
Shareholders' equity	1,506,065	1,279,345	1,191,132	1,060,860	1,015,551
Nonperforming loans	30,706	28,103	25,581	25,142	23,263
Allowance for loan losses	74,751	71,426	72,017	73,952	64,139
Per Share Data					
Earnings - basic	\$ 3.25	\$ 3.07	\$ 2.66	\$ 2.27	\$ 2.22
Earnings - diluted	3.20	3.04	2.64	2.26	2.20
Cash dividends	0.87	0.83	0.79	0.75	0.71
Dividend payout ratio	26.77 %	27.04 %	29.70 %	33.04 %	31.98 %
Book value	\$ 33.30	\$ 31.71	\$ 29.46	\$ 26.24	\$ 25.11
Market price					
High	65.44	52.61	45.20	44.51	49.75
Low	43.27	37.68	30.49	31.88	33.65
Close	64.28	43.82	37.25	41.44	39.35
Ratios					
Return on average assets	0.89 %	0.92 %	0.86 %	0.82 %	0.89 %
Return on average equity	10.02	9.75	9.35	8.53	8.89
As a % of loans:					
Allowance for loan losses	1.15	1.26	1.45	1.61	1.49
Nonperforming loans	0.47	0.49	0.52	0.55	0.54
Risk-based capital ratio:					
Tier 1	13.61	11.05	11.20	11.30	13.11
Total	14.43	11.92	12.20	12.45	14.18
Average equity to average assets	8.90	9.40	9.17	9.60	9.96

Please refer to 10-K filing for additional information.

CONSOLIDATED BALANCE SHEETS

Dollars in Thousands Except Per Share Data	December 31,	December 31,
Assets	2013	2012
Loans	\$ 6,520,512	\$ 5,686,749
Allowance for loan losses	(74,751)	(71,426)
Net loans	6,445,761	5,615,323
Loans held for sale	1,357	3,877
Investment securities:		
Available for sale	6,762,411	6,937,463
Held to maturity (market value of \$231,510 and \$129,495 respectively)	209,770	114,756
Trading securities	28,464	55,764
Federal Reserve Bank stock and other	50,482	26,333
Total investment securities	7,051,127	7,134,316
Federal funds sold and securities purchased under agreements to resell	87,018	89,868
Interest-bearing due from banks	2,093,467	720,500
Cash and due from banks	521,001	667,774
Bank premises and equipment, net	249,689	244,600
Accrued income	78,216	69,749
Goodwill	209,758	209,758
Other intangibles	55,585	68,803
Other assets	118,873	102,628
Total assets	\$ 16,911,852	\$ 14,927,196
Liabilities		
Deposits:		
Noninterest-bearing demand	\$ 5,189,998	\$ 4,920,581
Interest-bearing demand and savings	7,001,126	5,450,450
Time deposits under \$100,000	491,792	540,269
Time deposits of \$100,000 or more	957,850	742,065
Total deposits	13,640,766	11,653,365
Federal funds purchased and repurchase agreements	1,583,218	1,787,270
Short-term debt	107	-
Long-term debt	5,055	5,879
Accrued expenses and taxes	153,450	182,468
Other liabilities	23,191	18,869
Total liabilities	15,405,787	13,647,851
Shareholders' Equity		
Common stock, \$1.00 par value; 80,000,000 shares authorized, 55,056,730 shares issued and 45,221,237 and 40,340,878 shares outstanding, respectively.	55,057	55,057
Capital surplus	882,407	732,069
Retained earnings	884,630	787,015
Accumulated other comprehensive income	(32,640)	85,588
Treasury stock, 9,835,493 and 14,715,852 shares, at cost, respectively	(283,389)	(380,384)
Total shareholders' equity	1,506,065	1,279,345
Total liabilities and shareholders' equity	\$ 16,911,852	\$ 14,927,196

Please refer to 10-K filing for additional information.

CONSOLIDATED STATEMENT OF INCOME

Dollars in Thousands Except Per Share and Share Data

Years Ended December 31,

Interest Income	2013	2012	2011
Loans	\$ 229,665	\$ 217,391	\$ 219,076
Securities:			
Available for sale - taxable interest	75,202	81,013	85,120
Available for sale - tax-exempt interest	37,113	35,960	33,079
Held to maturity - tax-exempt interest	3,286	2,264	1,687
Total securities income	115,601	119,237	119,886
Federal funds and resell agreements	193	121	102
Interest-bearing due from banks	1,918	1,789	3,284
Trading securities	964	1,147	1,305
Total interest income	348,341	339,685	343,653
Interest Expense			
Deposits	13,183	17,416	24,628
Federal funds and repurchase agreements	1,739	1,884	1,712
Other	150	329	340
Total interest expense	15,072	19,629	26,680
Net interest income	333,269	320,056	316,973
Provision for loan losses	17,500	17,500	22,200
Net interest income after provision for loan losses	315,769	302,556	294,773
Noninterest Income			
Trust and securities processing	265,948	225,094	208,392
Trading and investment banking	20,641	30,359	27,720
Service charges on deposit accounts	84,133	78,694	74,659
Insurance fees and commissions	3,727	4,095	4,375
Brokerage fees	11,470	11,105	9,950
Bankcard fees	62,031	60,567	59,767
Gains on sales of securities available for sale	8,542	20,232	16,125
Equity earnings on alternative investments	19,048	422	3
Other	16,293	27,554	13,341
Total noninterest income	491,833	458,122	414,332
Noninterest Expense			
Salaries and employee benefits	339,691	319,852	294,756
Occupancy, net	39,291	37,927	38,406
Equipment	49,207	43,465	42,728
Supplies and services	20,387	21,045	22,166
Marketing and business development	22,703	24,604	20,150
Processing fees	57,791	51,191	49,985
Legal and consulting	18,703	17,980	15,601
Bankcard	18,381	18,154	15,600
Amortization of other intangible assets	13,218	14,775	16,100
Regulatory fees	9,129	9,447	10,395
Class action litigation settlement	-	-	7,800
Other	35,677	32,014	29,059
Total noninterest expense	624,178	590,454	562,746
Income before income taxes	183,424	170,224	146,359
Income tax expense	49,459	47,507	39,887
Net Income	\$ 133,965	\$ 122,717	\$ 106,472
Per Share Data			
Net income - basic	\$ 3.25	\$ 3.07	\$ 2.66
Net income - diluted	3.20	3.04	2.64
Dividends	0.87	0.83	0.79
Weighted average shares outstanding	41,275,839	40,034,428	40,034,435

Please refer to 10-K filing for additional information.

EXECUTIVE LEADERSHIP

As of December 31, 2013

Dana Abraham

President,
Private Wealth Management

Craig Anderson

President,
Commercial Banking

Jim Cornelius

President,
Institutional Banking
& Investor Services

Peter deSilva

President & Chief Operating Officer

Todd Duncan

President,
Institutional Asset Management

Mike Hagedorn

Vice Chairman, Chief Financial Officer,
& Chief Administrative Officer

Darren Herrmann

Senior Vice President,
Treasurer

Daryl Hunt

Executive Vice President,
Operations & Technology Group

Andy Iseman

Chief Executive Officer,
Scout Investments

Brian Kaufman

Managing Director,
Prairie Capital Management

Mariner Kemper

Chairman & Chief Executive Officer

David Kling

Executive Vice President,
Chief Risk Officer

Heather Miller

Executive Vice President,
Sales, Marketing & Communication

Christine Pierson

Executive Vice President,
Consumer Services

Dennis Rilinger

Executive Vice President,
General Counsel

Jim Sangster

Vice Chairman,
UMB Bank, n.a.

Larry Smith

Executive Vice President,
Organizational Effectiveness
& Chief Human Resources Officer

Scott Stengel

Senior Vice President,
Deputy General Counsel

Chris Swett

Executive Vice President,
Chief Credit Officer

Tom Terry

Chief Lending Officer

Dennis Triplett

Chief Executive Officer,
UMB Healthcare Services

Brian Walker

Chief Accounting Officer

Clyde Wendel

Vice Chairman,
UMB Bank, n.a.

John Zader

Chief Executive Officer,
UMB Fund Services

BOARD OF DIRECTORS & ADVISORY BOARDS

As of December 31, 2013

UMB Financial Corporation

Paul D. Bartlett, Jr.¹
Chairman of the Board
Bartlett and Company

Warner L. Baxter
President and CEO
Ameren Missouri

Thomas E. Beal¹
President
Beal Properties, Inc.

David R. Bradley, Jr.⁴
President, Publisher & Editor
Publisher and Editor
News-Press and Gazette Company

Nancy K. Buese⁵
Senior Vice President and CFO
MarkWest Energy Partners, LP

Peter J. deSilva²
President
UMB Bank, n.a.
President and COO
UMB Financial Corporation

Terrence P. Dunn³
CEO & President
J.E. Dunn Construction Group, Inc.

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dba RAI Insurance Group

Illinois**P. Douglas Becherer**

President
Drs. Becherer & Associates, Ltd.

Pamela A. Burnham

President
Von Alst Operating, LLC

W. Thomas Chulick

President
Midwest Regions
Chairman & CEO
St. Louis Region
UMB Bank, n.a.

Georgia Costello, Ph.D.

President
Southwestern Illinois College

Larry Eckert

President
Bethel-Eckert Enterprises, Inc.

Peter J. Genovese

Vice Chairman
UMB Financial Corporation

Nick Gojmeric

President
Collision Plus Auto Body Centers

Larry McCulley

President and CEO
Southern Illinois Healthcare
Foundation

David H. Naunheim

President and Chief Lending Officer
St. Louis Region
UMB Bank, n.a.

Maurice E. Netemeyer

President
Aviston Lumber Company

Thomas H. Renner, Jr.

Owner
Shiloh Valley Equipment Company/
Renner Stock Farms

Donald P. Rigney

Executive Vice President and COO
Empire Comfort Systems, Inc.

Ronald G. Skaggs

Executive Vice President
Commercial Banking
UMB Bank, n.a.

St. Charles, Missouri**Gregory Aman**

Senior Vice President
Private Banking Client Manager
UMB Bank, n.a.

Charles C. Blossom

Partner
Affirmative Solutions

W. Thomas Chulick

President
Midwest Regions
Chairman & CEO
St. Louis Region
UMB Bank, n.a.

Julia M. Eckstein

Director
St. Charles County Department of
Community Health and Environment

Peter J. Genovese

Vice Chairman
UMB Financial Corporation

David H. Naunheim

President and Chief Lending Officer
St. Louis Region
UMB Bank, n.a.

Harlan Pals

Chairman/Principal
Pals Group

Scott T. Rupp

Vice President
Business Development
UMB Bank, n.a.

Kim Scheidegger York

President - Commercial Leasing
Corporate Group, Inc.

Robert Topping

Owner
RT Management Services



In Memoriam

R. Crosby Kemper, Jr.

1927-2014

We join many friends and colleagues in mourning the loss of R. Crosby Kemper, Jr., UMB's Chief Executive Officer for 30 years, who passed away on January 2, 2014. He was a visionary, leader, philanthropist and mentor who embodied the values that continue to shape UMB.

In five decades with the company, starting at age 22 as a night clerk and rising to become the long-time Chairman & CEO, Mr. Kemper drove the growth of UMB Bank and the diversified financial services business of UMB Financial. He retired in 2004.

Giving purposefully and willingly of his time, influence and resources, Mr. Kemper served in leadership roles for a wide range of community organizations. He helped make Kansas City what it is today by spearheading the founding of Agriculture Future of America, the Kansas City Symphony, the Kemper Museum of Contemporary Art and the Metropolitan Performing Arts Fund.

Additional history, photographs and tributes are online at www.RCrosbyKemperJr.com.

CORPORATE INFORMATION

Notice of Annual Meeting

Tuesday, April 22, 2014
UMB Financial Corporation
1010 Grand Boulevard
Kansas City, MO 64106

10-K Request

We will furnish, without charge, a copy of our 2013 Report to the SEC (Form 10-K) to any shareholder upon written request. Please specify Form 10-K when requesting. The report and 10-K filing will also be available online at UMBFinancial.com.

Transfer Agent

Computershare Trust
Company, n.a.
P.O. Box 43078
Providence, RI 02940-3078
800.884.4225

UMB Financial Corporation

1010 Grand Boulevard
Post Office Box 419226
Kansas City, MO 64141-6226
UMB.com

Stock Quotation Symbol

UMBF
NASDAQ OMX

Investor Relations

Abby Wendel
Senior Vice President,
Investor Relations

Financial information

Brian Walker
Chief Financial Officer &
Chief Accounting Officer

To contact us, please call

816.860.7000 or 800.821.2171

For other inquiries

Marketing Communication
Marketing@UMB.com



We're proud that UMB recycled 362 tons of paper in 2013. This saved an estimated: 8,688 trees, 8,272,954 gallons of waste water, 695,694 pounds of solid waste and 3,453,985 kilowatts of energy.

 Printed on recycled paper.

The paper, paper mill and printer for this publication are all certified to meet the strict standards of the Forest Stewardship Council (FSC), which promotes environmentally appropriate, socially beneficial and economically viable management of the world's forests.

Cautionary Notice About Forward-Looking Statements

This document contains 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. 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, 2013, 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 Securities and Exchange Commission (SEC). 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. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent Quarterly Report on Form 10-Q, Current Report on Form 8-K, or other applicable document that is filed or furnished with the SEC.

"UMB", "COUNT ON MORE", "SCOUT", "SCOUT INVESTMENTS", "JD CLARK & COMPANY", the UMB design logo, the UMB Count on More design logo, and the Scout design logo - Reg. U.S. Pat. & Tm. Off. These names and design logos are registered trademarks of UMB Financial Corporation.

A FOCUS ON QUALITY

Long-term results are more important than short-term gains, and we've built our company to endure for the next 100 years. At UMB Financial, we believe that quality endures. It is the standard by which we measure everything.

UMB Financial Corporation (NASDAQ: UMBF) Credit Ratings as of 2/05/14

Credit Ratings	S&P	Fitch
Long-term Issuer	A- / Outlook Stable	A+ / Outlook Stable
Short-term/Commercial Paper	A-2	F1
Bank Individual	-	a+
Bank Support	-	5

Credit Ratings (Subsidiaries)	S&P	Fitch
UMB Bank, National Association		
Certificate of Deposit	-	AA-
Bank Individual	-	a+
Bank Support	-	5

At UMB, we promise that our customers can *Count on more* from us. A key component of that includes investing in and supporting our local communities. We partner with organizations to support initiatives and programs that respond in meaningful ways to our community needs. Our support is concentrated in the following areas:

- Agricultural Sustainability
- Arts Cultivation
- Diversity
- Education
- Environmental Stewardship
- Healthy Living
- Self-Sufficient Communities

35.2k

In honor of UMB's 100-year anniversary, associates volunteered more than 35,000 hours throughout our footprint.

\$770k

Estimated economic value of UMB associates' volunteer hours in 2013.

Based on the 2013 national value of volunteer time at \$22.14 per hour, IndependentSector.org.

9.7k

Hours of qualified volunteer time off 2013.

\$1.2M

More than \$1.2 million donated by UMB in 2013.

UMBFinancial.com

