



Strength in Balance

UMB[®]

2014 ANNUAL REPORT

Industry

2014 median data as reported to SNL Financial
as of 02/16/15

+17.1%

Dividend Growth

Full Year 2004 through full year 2014.

1.36%

Nonperforming Loans To Total Loans

86.4%

Loans-To-Deposits Ratio

13.01%

Tier 1 Capital Ratio

+13.9%

Noninterest Income Growth

During the past five years.

UMBF

As of December 31, 2014

+114.1%

Dividend Growth

UMB increased its dividend 4.4 percent in 2014, the 12th time in the past ten years for a total increase of 114.1 percent.

0.37%

Nonperforming Loans To Total Loans

We continue to maintain strong asset quality throughout a variety of economic conditions.

54.8%

Loans-To-Deposits Ratio

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

13.29%

Tier 1 Capital Ratio

Our Tier 1 capital ratio remains strong.

+60.8%

Noninterest Income Growth

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

The Perfect Balance

High-Quality Credit

We continue to have a low net charge off ratio while maintaining consistent loan growth.

Diverse Revenue Streams

Our business model continued to deliver results as full-year revenue expanded across all of our business segments.

Low-Cost Funding

Our diversified fee businesses provide a funding source, creating a pricing advantage for our customers.

Strong Balance Sheet

UMB has an enviable balance sheet with ample liquidity to expand lending and further serve customer needs.

The Best People in the Business

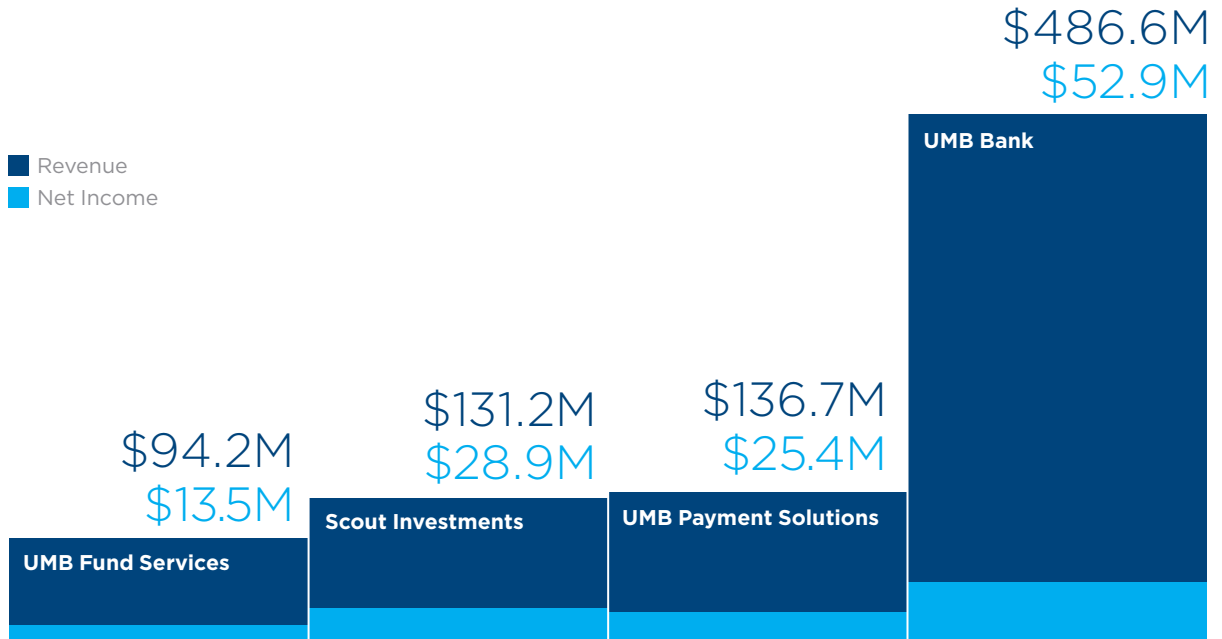
Our associates are our biggest strength, and their dedication to what we call *the* unparalleled customer experience is truly what sets us apart.

Our Growth Plan to Deliver Enduring Value

We've always believed long-term results are more important than short-term gains. UMB has been deliberately built to endure the stresses that come with economic cycles.

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.



As of December 31, 2014

Total Revenue **\$848.7M**
2013 \$825.1M

Earnings Per Share (Diluted) **\$2.65**
2013 \$3.20

Market Cap **\$2.6B**
2013 \$2.9B

5-Year Earnings Per Share Growth (CAGR) (Diluted) **+3.8%**
2013 +6.10%

Total Assets **\$17.5B**
2013 \$16.9B

Dividends Per Share **\$0.91**
2013 \$.87

Investment Assets Under Management **\$42.8B**
2013 \$41.4B

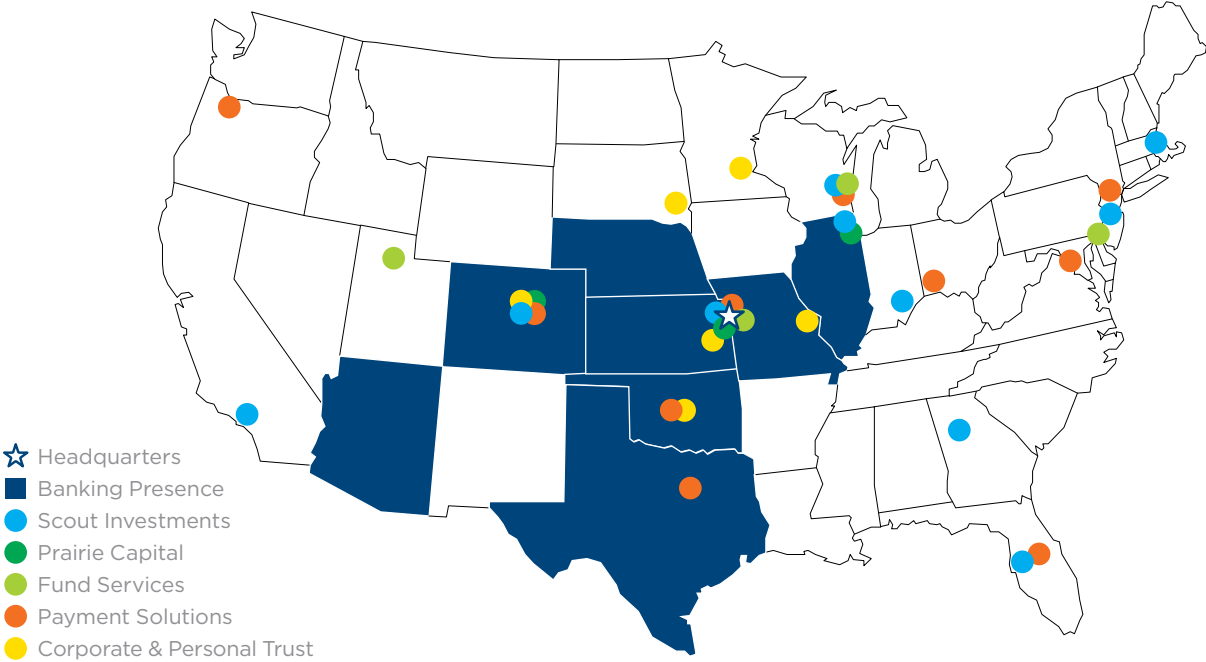
Price to Earnings Ratio **21.47**
2013 19.78

Percentage Noninterest Bearing Deposits **41.4%**
2013 38.1%

Percent Revenue From Fees **58.8%**
2013 59.6%

Our Footprint

We serve customers across the entire country.



NASDAQ

UMBF

UMB Financial UMBFinancial.com

Headquarters

KC, MO

UMB Bank

UMB.com

Locations / ATMs

108/306

UMB Fund Services

UMBFS.com

Years in Business

102

Scout Investments

ScoutInv.com

Associates

3,592

Follow UMB





MARINER KEMPER
Chairman and
Chief Executive Officer

Strength in balance— today and tomorrow.

Dear Fellow Shareholders,

For years, I've used this letter as a place to talk about UMB's diversified business model, and how it serves us well in all economic climates.

In 2007, right before one of the worst financial crises in recent history, I wrote, "In today's climate of economic uncertainty, our unwavering high standards have allowed us to leverage our stability and foresight to the benefit of our customers and our communities. Although we have been criticized as being overly cautious, the foundation that was built nearly a century ago has prepared us for times such as these. While others are recovering from reckless expansion, we can look ahead and actively pursue our strategic growth plans."

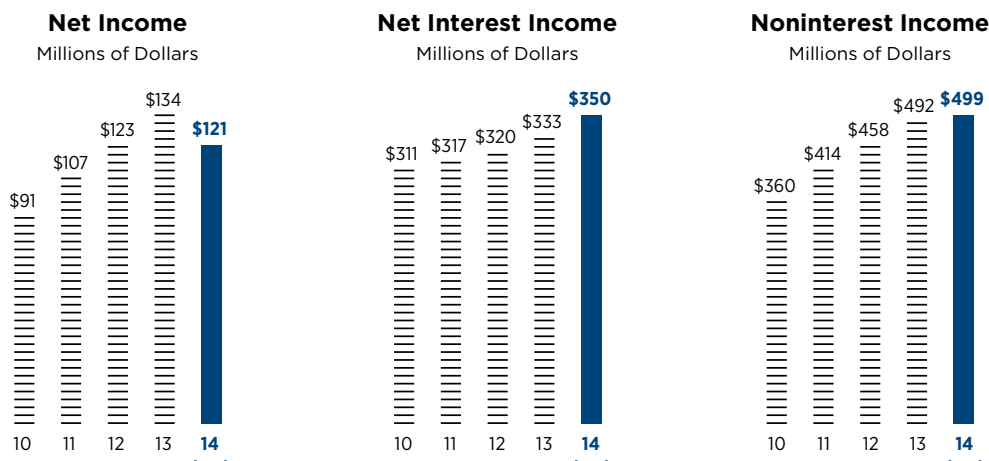
Since I wrote those words above eight years ago, our performance has proven that we have the right model. In 2014, we faced headwinds. But, we did it with the underpinnings of a smart, sound and diverse business model that we've built over the years in order to position our company for whatever comes our way.

Let me share with you several five-year compound annual growth rate (CAGR) examples from our income statement and balance sheet from 2009 to 2014:

- **Total noninterest income has grown 10.0 percent**
- **Net income has improved 6.2 percent**
- **Total revenue increased 6.7 percent**
- **We've held total noninterest expense growth to 7.7 percent**
- **Average total deposits have grown 10.8 percent**
- **Average loans have grown an impressive 9.7 percent**

By purposeful design, UMB is built for strength. And while 2014 had its share of challenges, we take comfort in knowing that when one area of our business may lag behind—regardless of reason—we have a model that allows us to drive growth despite cyclicity.

The key drivers behind this model are our banking segment and our fee businesses. I would like to make particular mention of the performance of Prairie Capital Management (PCM),



which we acquired in 2010. We could not be more pleased with the performance of this group and the depth of services they offer our customers. However, the timing of the accounting treatment for changes in the valuation of certain Prairie Capital underlying investments and the corresponding accruals for payments to the investment managers introduced some volatility to our income statement in 2013 and 2014. In 2013, one of PCM's co-investment vehicles had strong returns, resulting in the majority of the equity earnings on alternative investments of \$19.0 million. In 2014, those investments resulted in another \$4.0 million in additional equity earnings. Also in 2014, we recognized a contingency reserve of \$20.3 million as a future payment to the investment managers. Going forward, we anticipate the timing of the revenue to better match the expenses, and this should result in less volatility. While it is hard to predict the future performance of these investments, we continue to look to PCM to produce solid results while serving their client base.

The bank cultivated customer relationships and welcomed new clients to grow deposits and loans again in 2014. Net loans increased 14.6 percent year over year, and we have now reported 19 consecutive quarters of increased lending.

The bank is delivering on our strategy to increase interest income by shifting more assets from securities into loans. In December 2014, UMB added an important catalyst for growth with the signing of an agreement to acquire Marquette Financial Companies. The transaction is expected to close in 2015, and it will raise UMB's profile in banking in the Phoenix-Scottsdale and Dallas-Fort Worth markets, as well as add two attractive specialty-finance businesses and an asset management firm based in Minnesota.

Overall, our fee-based businesses posted respectable results. Noninterest income provided 58.8 percent of total revenue for 2014, a key differentiator for UMB among our banking peers. We discuss these diverse businesses in detail later in this report.

While Scout Investments' equity funds experienced net outflows during 2014, net inflows into the fixed income strategies helped offset the impact of the equity outflows.

Overall, we have increased UMB's noninterest income at a 10.0 percent compound annual rate for the past five years—and delivered 15.0 percent compound annual growth in trust and securities processing in that time. We're investing in activities across all businesses to drive long-term performance.

Finally, our Board of Directors in 2014 declared a 4.4 percent increase in the dividend rate, UMB's 12th dividend increase in the past ten years.

We have believed for some years that the Federal Reserve Board's monetary policy—holding benchmark interest rates near zero—is penalizing savers and financially prudent businesses while encouraging over-borrowing and risky bets in capital markets.

The financial crisis of 2008 should have taught Americans the risks of loose credit, but again today we see riskier loans being made to overleveraged individuals and businesses by some banks and non-bank players. We see the expansive policy as a risk to the economy and to some financial institutions—although UMB is not following the herd in taking on excessive risks.

Looking at the broader business environment, the good news is that the U.S. economy is growing, though not as fast as we and most of our clients would like. The Federal Reserve seems to be moving, haltingly, toward raising

interest rates. No one knows the timing of the Fed action, but a turn in the rate cycle seems inevitable. UMB is positioned to benefit financially once monetary policy does begin to tighten. We also believe returning to more historical levels of borrowing costs will serve as a market-based correction to credit excesses.

UMB has consistently been willing to do the right thing—this is a strength ingrained in our culture. What makes us strong isn't quickly replicated. It is the wisdom of experience, accumulated over more than a century of serving our customers through all kinds of cycles.

This brings us to UMB's strategic direction for the future, and it begins with customers. Customers, we have found, want personal contact with experienced leaders at their institutions—plus the products and technologies to meet varied financial needs. They're looking for a partner who understands their business, stays in touch, and may offer advice or make introductions to help the clients' business. This happens every day—it's what we do.

UMB's commitment is to deliver *the* unparalleled customer experience. We measure customer satisfaction through regular, objective surveys—and those measures show that we are making steady progress.

UMB's business model as a diversified financial services company means we cultivate customer relationships across many walks of life. The model emphasizes diverse revenue sources, high-quality credit, a strong balance sheet and low-cost funding. The beauty of diverse revenue sources is that usually when one sector is "zigging," something

“What makes us strong isn’t quickly replicated. It is the wisdom of experience, accumulated over more than a century of serving our customers through all kinds of cycles.”

else is “zagging,” so this model not only propels UMB’s growth—it helps protect us from fluctuating markets.

As a competitive advantage, this model is durable because it is not easy to duplicate. We have spent years building our diverse businesses in these specialized fields, and it would be hard for another company to move into these services without the benefit of experience.

Our business goals for the coming years are straightforward:

- On the banking side, we want UMB to have a meaningful share in all of our markets.
- We aspire to make Scout Investments a more significant player in asset management globally.
- We expect UMB Healthcare Services to remain a top player in a large market as U.S. employers increasingly turn to insurance plans that include HSAs.
- We believe we can continue to gain ground in payment services and fund administration.
- We expect to integrate our Marquette acquisition and build on our new client relationships.

In short, we expect UMB to continue to deliver balanced growth, safety and great service for customers—and to provide consistent returns over time for our shareholders.

As a shareholder, you can take comfort in the dedication and experience of the 3,592 UMB associates who deliver our diverse products. I am especially proud of all my colleagues across the footprint and all of their achievements in 2014. The future is filled with promise for UMB. Sustained by values that have brought this company success for more than a century, we will continue to deliver strength in balance.

Sincerely,



Mariner Kemper

Chairman & Chief Executive Officer

March 1, 2015

+137.6%

Ten Year Total Return

UMBF Ten Year Total Return as of December 31, 2014 was 137.6 percent. In that same period, total returns for the S&P 500 Stock Index and the SNL US Banks Index were +109.5 percent and -6.5 percent, respectively.

Source: SNL Financial

\$42.8B

Total Assets Under Management

During the past five years, we have grown total AUM 235.2 percent from \$12.7 billion to \$42.8 billion due to our acquisitions, organic growth, market performance and net flows.

58.8%

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.



PETER J. DESILVA
President and
Chief Operating Officer



MICHAEL D. HAGEDORN
President and Chief Executive
Officer, UMB Bank, n.a.



BRIAN WALKER
Chief Financial Officer and
Chief Accounting Officer

Balanced Growth Builds Our Strength

MANAGEMENT Q&A

To answer questions on the minds of shareholders, we sat down with UMB's leadership team—Mariner Kemper, Peter deSilva, Mike Hagedorn and Brian Walker. Here are excerpts:

Starting with 2014 performance, what's your view of how UMB is evolving?

Mariner: UMB continues to deliver strong, balanced growth. Revenue expanded across our diverse business lines in 2014, and earnings benefited from the high credit quality of our portfolio, our strong balance sheet and low-cost funding. Our diversified financial holding company business model continues to pay off, and doing the right thing for customers ensures that UMB will thrive in the years to come. Looking to 2015, we will focus on growing our banking franchise while integrating the acquisition we announced in December 2014, as well as growing our fee businesses.

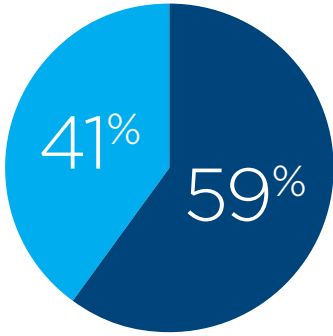
Mike: The bank segment is growing nicely; achieving a 14.6 percent increase

in net loans in 2014. The fourth quarter was our 19th consecutive quarter of loan growth—while maintaining outstanding asset quality. We continue to execute on our strategy of growing net interest income during this extended period of low rates by expanding our low-cost deposit base and shifting interest-bearing assets from fixed-income securities into loans. During the past five years our average loans have grown at a 9.7 percent compound annual rate.

Peter: Our fee-based services also delivered modest growth, driving a 1.4 percent increase in noninterest income and providing nearly 60 percent of UMB's revenue in 2014—of this noninterest income, 38.9 percent came from the bank, and 61.1 percent came from the other three segments.

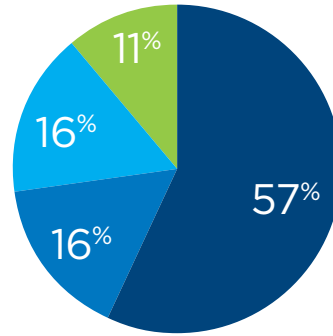
Institutional Investment Management, Scout Investments, achieved record trust and securities processing income as Scout assets under management held steady at \$31.2 billion. Fund administration and custody fees grew 10.6 percent. Health Savings Accounts

Diverse Income Revenue Streams



59% Noninterest Income
41% Net Interest Income

Revenue by Business Segment



■ UMB Bank
■ UMB Payment Solutions
■ Scout Investments
■ UMB Fund Services

(HSAs) continued to skyrocket, with deposits up 35.3 percent and interchange fees on healthcare-related card purchase volumes up 50.0 percent in 2014. Overall, noninterest income for the company grew 1.4 percent in 2014.

You often mention UMB's 'business model' — why?

Mariner: You only have to look as far back as the 2008 financial crisis to know that banks aren't all the same — far from it. Ways of doing business matter, and business models matter. We have devoted a great deal of attention to building UMB as a diversified financial services company. It's not happenstance: UMB has created and continues to nurture a durable business model.

Brian: UMB has consistently thrived in different economic, business and market cycles—in part because we focus on quality, but also because we are more than a bank. Our financial-services model consists of a bank, an institutional asset manager,

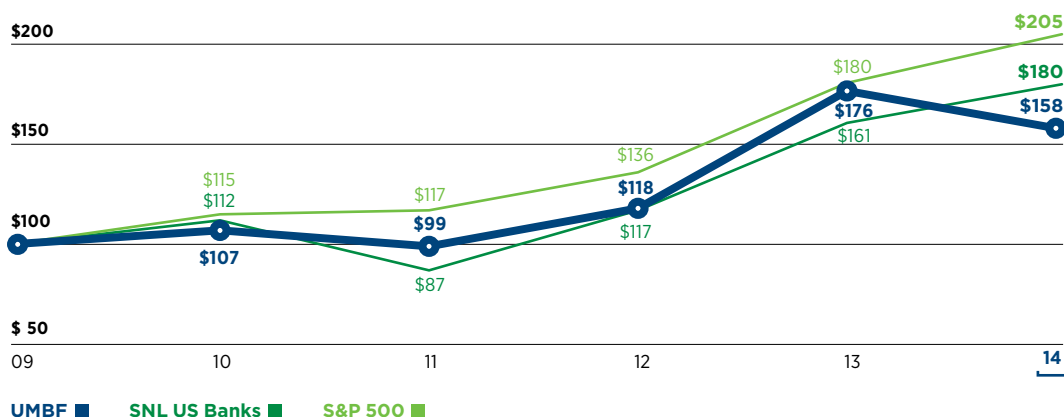
fund services, payments provider and HSA administrator. During the past several years, capital markets have flourished, payment volumes have grown, and Americans have sought solutions for healthcare costs all while interest rates remain at historically low levels. The diversified model works.

How does UMB maintain the low funding cost you see as a competitive advantage?

Brian: UMB's cost of funds is a deliberate outcome of our business model. Our diversified fee businesses provide extra liquidity for the bank. For example, UMB Healthcare Services not only brings in fee income—our HSA deposits and assets crossed the \$1 billion threshold early in 2015. In a competitive lending environment, low-cost funding is an advantage for UMB Bank. We can win new business and retain existing clients, while enjoying somewhat of a buffer against the pressure that competitive pricing puts on margins. This benefits net interest income as loan volumes increase.

Five-Year Total Return

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



This summarizes the cumulative return experienced by UMBF shareholders for the years 2009 through 2014, 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

How is the company preparing for a transition to rising interest rates?

Brian: We have actively positioned UMB to benefit as rates begin to rise. In our earning asset portfolio, we have moved some credits toward shorter tenure and variable rates, generally tied to prime or short-term LIBOR. As a result, whenever the Federal Reserve does drive the short end of the rate curve higher, the nimble position of our earning assets is expected to produce a lift in interest income. Of course, no one knows when this phase will start, so there's a balance between managing duration and yields. But we believe our assets are positioned to benefit UMB earnings when rates do go up.

What is your view of performance in UMB's fee-based businesses?

Mariner: Our diverse fee businesses continue to deliver. Noninterest income has grown at a five-year compound annual rate of 10.0 percent, coinciding with the challenge of low interest rates, so diversification has helped

UMB tremendously. In 2014, noninterest income provided 58.8 percent of revenue. We also continually find ways to serve UMB customers by offering additional services, such as wealth management or payment solutions for our customers.

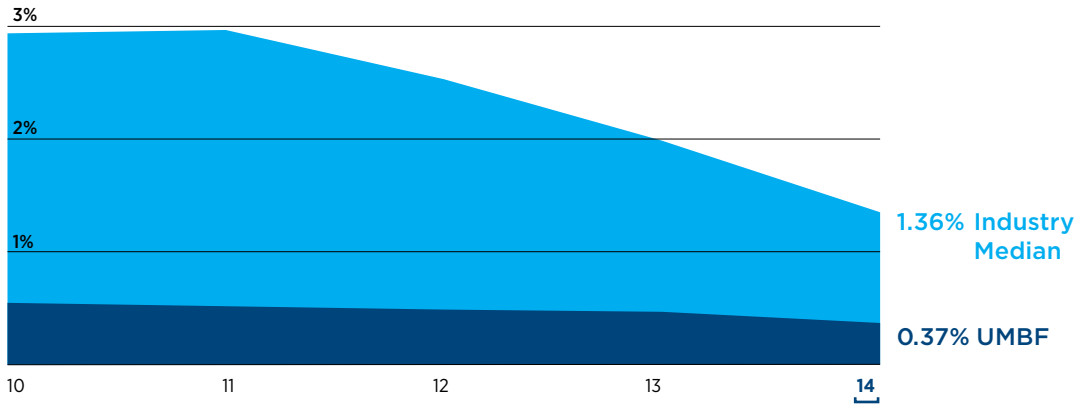
How is Scout performing?

Peter: Scout delivered record earnings in 2014 and finished the year with \$31.2 billion in assets under management. Noninterest income has grown at a four-year compound annual rate of 21.1 percent. That being said, Scout is facing headwinds as it has endured sizable net outflows from the Scout International Fund due to relative underperformance in 2013, resulting in the firm's asset mix shifting to 67 percent fixed income and 33 percent equity from 49 percent fixed income and 51 percent equity in 2013.

Scout's acquisition of Reams Asset Management in 2010 has been a tremendous success as fixed income assets under management have now

Nonperforming Loans

Our credit quality metrics continue to outpace the industry.



Data from SNL Financial as of 12/31/14, using data updated through 2/16/15

doubled. During the year, Scout launched two new funds including its first Undertakings for Collective Investment in Transferable Securities (UCITS) domiciled in Luxembourg for foreign investors.

What trends are you seeing in the asset servicing and fund administration businesses?

Peter: UMB Fund Services continues to grow, meeting a vital need for back-office services and technology for asset managers including mutual funds, hedge funds and private equity funds. In 2014, our base of more than 200 clients expanded to more than \$198 billion in assets under administration, which includes fund clients receiving custody services from UMB Bank. Several industry awards in 2014 honored UMB for outstanding service. Private equity assets under administration more than doubled. In addition, UMB's new solutions for ETFs and liquid alternatives, two growing categories of funds, are particularly promising.

Where does UMB Healthcare Services fit into a confusing national healthcare scene?

Peter: The "macro" trends in healthcare are driving our rapid growth in services, including a 34.4 percent increase in UMB HSAs and 35.3 percent growth in our HSA deposits in 2014. The aging U.S. population, rising medical costs and worries among employers are driving rapid adoption of HSAs, paired with high-deductible insurance, to better manage costs.

2014 Healthcare Savings Deposit Growth

+35.3%

2014 Healthcare-Related Card Purchase Volume Growth

+50.0%

2014 Revenue Growth

+2.8%

2014 Noninterest Income Growth

+1.4%

2014 Total Purchase Volume Growth

+24.8%

2014 Net Interest Income Growth

+5.0%

We see the trends in healthcare as a huge opportunity still in its early days. Consumer benefits designed to pay for healthcare services face the same kind of revolution we witnessed with retirement, a shift from “defined benefit” to “defined contribution” strategies. Retirement accounts like IRAs came into being four decades ago, and today 102 million Americans have IRAs and 401(k)s, with \$4.4 trillion in assets. HSAs have only been around 10 years, and Americans have so far created about 12 million accounts, with \$20 billion in deposits and assets. Paying for healthcare is 30 years behind paying for retirement and has a lot of growth ahead.

UMB already is a leading provider of healthcare payment solutions such as HSAs and payment cards. Our goal is to be a major nationwide player as healthcare solutions evolve into a significant market opportunity.

Are credit and debit cards a sustainable source of growth?

Peter: We expect the growth in Payment Solutions to continue,

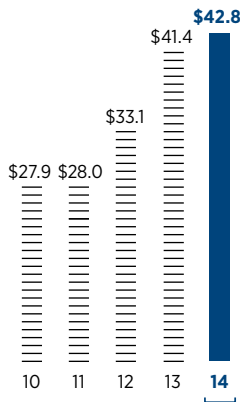
based on trends in the use of cards and electronic payments. In 2014, transaction volumes on UMB healthcare debit cards, commercial credit cards, and consumer debit and credit cards grew 24.8 percent to \$8.5 billion. The rising volumes produced an 8.7 percent increase in interchange revenue during 2014. In 2015, we are looking forward to launching Apple Pay in an effort to provide our customers with additional forms of payment solutions.

Could you tell us about the acquisition UMB announced in late 2014?

Mariner: In December, we reached an agreement to acquire Marquette Financial Companies (MFC), and when the deal closes in mid-2015 it will expand UMB’s business in exciting ways. At the heart of this acquisition are two banks: Meridian Bank in the Phoenix-Scottsdale market and Meridian Bank Texas in the Dallas-Fort Worth market. Marquette’s total company assets were \$1.3 billion on September 30, 2014. In the mix, we also acquire two attractive specialty finance businesses with national

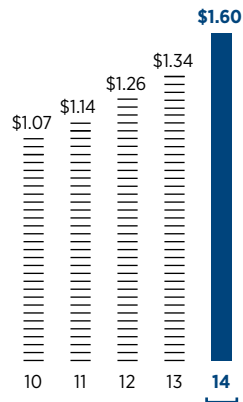
Total Assets Under Management

Billions of Dollars



Average Shareholder Equity

Billions of Dollars



footprints and high-quality commercial portfolios, plus Marquette Asset Management, based in Minnesota.

We put every acquisition through rigorous tests—to ensure a strategic, financial and cultural fit. This one checks all the boxes. Strategically, Arizona and Texas already are growth markets in banking, the two national specialty lenders add complementary new businesses, and the asset management piece fits right in. The financial benefit is very strong. So is the culture, because Marquette is a family-built company that shares our values and business approach.

Brian: We have a definitive agreement for an all-stock acquisition of Marquette, subject to the usual closing conditions. With the regulatory process for bank acquisitions, we expect to complete the transaction in 2015. We expect the transaction to be immediately accretive to UMB's tangible book value per share and add to our earnings per share in 2016.

What does the acquisition add to UMB's banking business?

Mike: This combination is a great strategic fit. Arizona and Texas were two of the fastest-growth regions in UMB Bank's footprint in 2014, and this acquisition will improve our market share. We will add to our customer base and accelerate our growth plans, adding eight UMB branches in the Phoenix-Scottsdale market and five in Dallas-Fort Worth.

Mariner: There's a great opportunity in combining our UMB Bank teams with their teams in Arizona and Texas. We are buying a fabulous community bank platform from Marquette and combining it with our larger platform of products, services, competencies and technologies. So we will take the successes of what we've built and

2014 Book Value Per Share Increased 8.4 Percent to \$36.10

+8.4%

“UMB has consistently thrived in different economic, business and market cycles—in part because we focus on quality, but also because we are more than a bank.”

Brian Walker
Chief Financial Officer

what they’ve built in these markets—working together, we expect to build a much bigger banking business in Arizona and Texas.

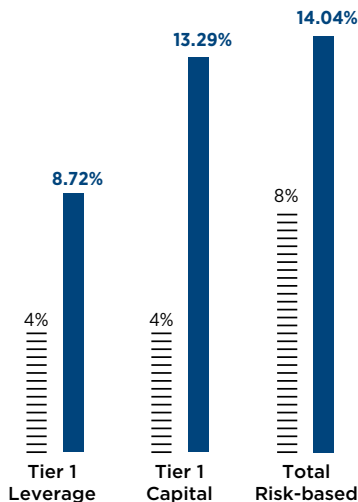
How do Marquette’s two national lending businesses fit into UMB?

Mariner: We are acquiring two specialty lending businesses with a national client base: Marquette Business Credit, which makes asset-based loans, and Marquette Transportation Finance, which

provides accounts-receivable financing and factoring, mainly for transportation companies. The asset-based lender had \$230 million in loans outstanding at September 30, 2014; the factoring business had \$102 million outstanding. Both are attractive financially, providing loan portfolios with higher yields but good-quality credit metrics that mirror the current UMB portfolio.

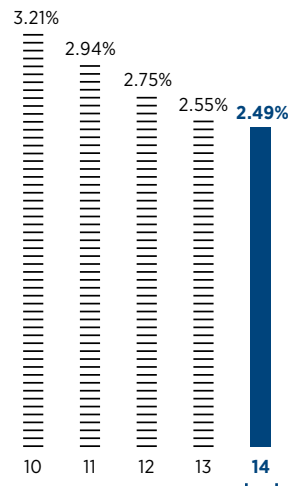
Mike: These two offerings also fill gaps in our product line-up. As UMB

Risk-Based Capital Ratios



☰ Regulatory Minimum ■ UMB

Net Interest Margin



“UMB customers know us as people they can rely on. The UMB culture embraces high-quality relationships, long-term thinking and sound business practices.”

Mike Hagedorn
President and CEO, UMB Bank, n.a.

builds new relationships, we often talk to business owners who need capital for growth or restructuring projects that may not qualify for a commercial bank loan. These customers may be well-suited for asset-backed financing, and Marquette Business Credit will allow us to meet their needs—cementing long-term UMB relationships. The same is true of Marquette Transportation Finance. Since the lending businesses are national, they enable us to serve UMB customers and expand our client base.

What would you say is UMB’s greatest strength in today’s business environment?

Mariner: UMB’s 3,592 associates are our biggest strength. All of our people are engaged in providing each customer what we call *the* unparalleled customer experience. This means we listen and get to know what our customers need or want. We go out of our way to provide senior-level contact with customers. We share financial advice when appropriate, or make introductions for business people.

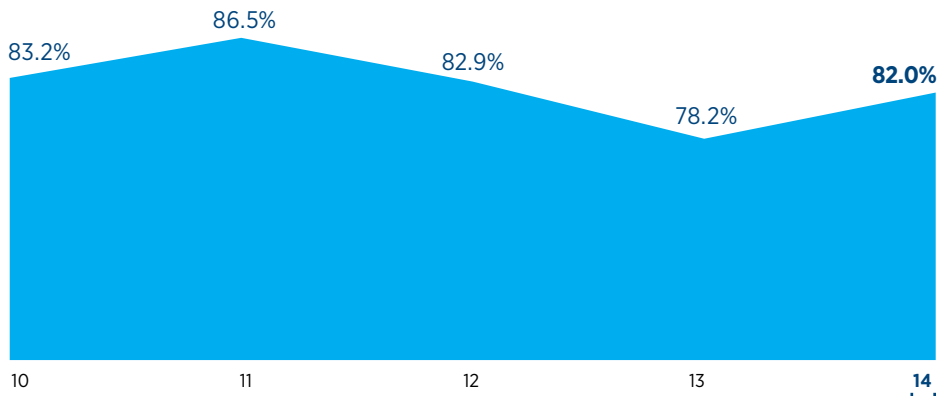
We like to go beyond good service to great service. Our customers know they can depend on us to be accessible, nimble and responsive. It’s what sets us apart from our competition.

Mike: The sum of who we are forms a strong and enduring culture that is recognizable as UMB. It’s about having the integrity to do the right thing and the wisdom not to go chasing after the herd. UMB customers know us as people they can rely on. The UMB culture embraces high-quality relationships, long-term thinking and sound business practices.

What is UMB Bank doing to improve returns in a low-interest rate environment?

Mike: Our main strategy is to shift more of the bank’s assets into loans over time. We have been successful through the efforts of our great lending teams across the footprint, ramping up in long-time markets and newer ones such as Arizona and Texas. Even as the bank has grown overall, UMB’s lending has increased the loans-to-deposits ratio over the past five years from 50.6 percent to 54.8 percent. So while low rates have

UMB Bank Customer Satisfaction



Source: Annual Customer Satisfaction Survey conducted by Market Strategies International in the fall of 2014. Top three box score, unweighted for core UMB Bank lines of business.

compressed margins, UMB has grown net interest income at a compound annual rate of 2.9 percent during these five years.

Brian: Looking forward, UMB has plenty of room to continue to expand lending. Some banks are 90 to more than 100 percent lent-up, so they don't have many arrows left in the quiver for lending. This, coupled with the competitive pressures on deposit growth, could put these banks in a liquidity squeeze. UMB's balance sheet has ample capacity to continue our strategic shift from securities into better-yielding loans and continue to grow average loans at a 9.7 percent five-year CAGR pace. Sticking with high-quality credit standards, we can continue to manage net interest margin through growth even if rates remain low.

What should UMB shareholders be watching for in 2015?

Mike: Completion of our Marquette acquisition will be a pivotal event. The closing is expected in 2015, as we await approvals from banking regulators. Then we will begin to

execute on the strategy to accelerate growth both on the banking side and in fee-based businesses.

Brian: Three macro developments worth paying attention to are the timing of a long-awaited shift in interest rates, the Basel III environment and the potential for legislative changes in bank regulation. Timing and impact are hard to predict.

Peter: We look for continued growth across new products and services in our fee businesses. Looking externally, cyber security is another issue. The pace to modernize technology is rapid and the cost to protect our customers is increasing. We are confident of our systems, because we invest in technologies to secure customers' information and privacy.

Mariner: One thing we know will not change is UMB's commitment to quality and integrity. The enduring values that have brought steady growth in the past will drive UMB's future success.

\$13.6B

Liquidity in Total Deposits

We remain a highly liquid company, with more than enough capacity to meet loan demand.

.22%

Quality Assets

We continue to have an outstanding net charge off ratio.

13.29%

Strong Capital Position

We remain a well capitalized financial services company with Tier 1 Capital Ratio for 2014 at 13.29%.

Member FDIC.

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

- 57.8% Trust & Securities Processing
- 17.1% Deposit Service Charges
- 13.5% Bankcard Fees
- 3.9% Trading & Investment Banking
- 3.4% Other
- 2.2% Brokerage Fees
- 0.8% Equity Earnings on Alternative Investments
- 0.8% Gains on Securities Sales
- 0.6% Insurance Fees



\$12.7_B

Average Total Deposits

Average deposit growth was 6.4 percent in 2014.

\$7.0_B

Average Loans

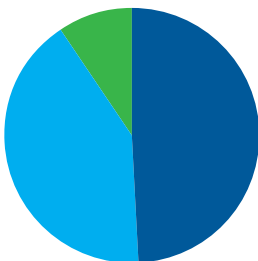
Average loans grew 12.1 percent in 2014. The fourth quarter 2014 was our 19th consecutive quarter of loan growth.



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

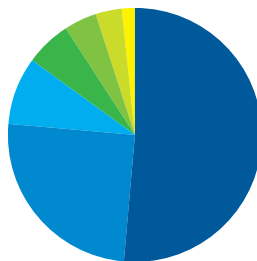
Data is based on regulatory filings of public banks and thrifts through the third quarter of 2014. ©2014, Forbes Media LLC. Used with permission.

Deposit Composition



- 49.3% Interest-Bearing Demand and Savings Deposits
- 41.4% Noninterest-Bearing Demand Deposits
- 9.3% Time Deposits

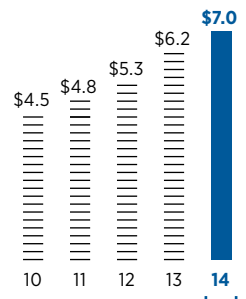
Loan Composition



- 51.6% Commercial & Industrial
- 25.0% Commercial Real Estate
- 8.6% HELOC
- 5.7% Credit Cards
- 4.3% Consumer Real Estate
- 3.4% Real Estate Construction
- 1.4% Consumer other

Average Loans

Billions of Dollars



During the past five years, our average loans have grown at a 9.7 percent compound annual rate.

UMB Commercial Banking

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

\$5.7B

Total Commercial and Commercial Real Estate loans in 2014.

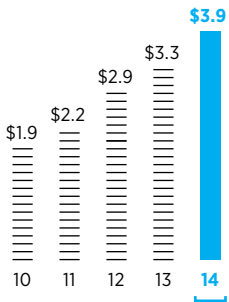
UMB Aircraft Finance

UMB added an aviation focus across the regions offering services to current clients.

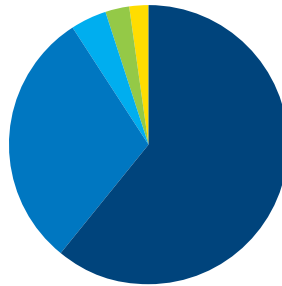


Commercial & Industrial Loans

Billions of Dollars



Commercial Lender-Originated Loans



- 61% Commercial
- 30% Real Estate - Commercial
- 4% Consumer - Other
- 3% Real Estate - Residential
- 2% Real Estate - Construction

\$431M

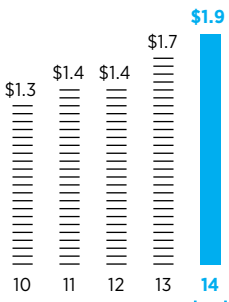
In new line of credit commitments for 2014.

+14.1%

Increase in average commercial earning assets.

Commercial Real Estate Loans

Billions of Dollars



\$276M

Agribusiness loans increased 80.5 percent in 2014.

We have expanded on our specialties in Agribusiness processing, and continue to provide strong offerings for dairy, grain and livestock production.

.37%

Nonperforming loan ratio versus the industry average of 1.36 percent.

Data from SNL Financial as of 02/16/15



\$11.6B

Corporate Trust Assets Under Administration

Top 50

U.S. Banks for Farm Lending.

Source: ABA

Top 25

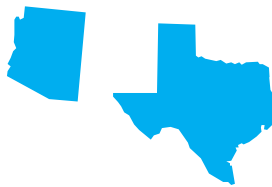
U.S. Banks for Automated Clearing House origination.

Source: NACHA



UMB Expands to Fort Worth

In 2014, UMB expanded into Fort Worth increasing our presence in North Texas. UMB has served clients in Texas for the past 30 years.

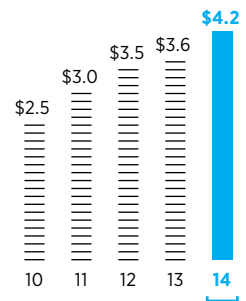


Arizona and Texas represented the fastest growing markets in our footprint in 2014, and produced the highest average loan balance growth outside of Kansas City.

\$4.2B

Average commercial deposits grew 17.1 percent in 2014.

Billions of Dollars

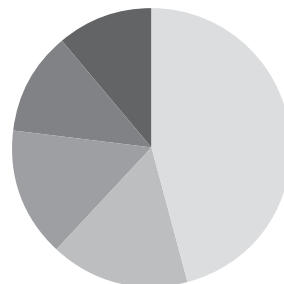


Marquette Financial Companies Loan Composition

As of September 30, 2014

UMB Announces Intent to Acquire Marquette Financial Companies

The pending acquisition of Marquette Financial Companies complements our existing diversified business model nicely and enhances our commercial bank with its diverse businesses—especially the national asset-based lending and factoring businesses.



Gross Loans **\$1.0 billion**
Average Yield **7.00%**

- 46% Commercial & Industrial
- 16% 1-4 Family
- 15% Investor Commercial Real Estate
- 12% Other
- 11% Owner Occupied Commercial Real Estate

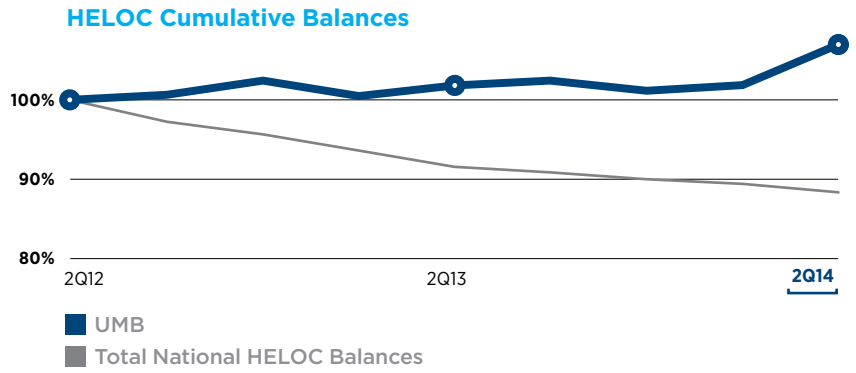
UMB Consumer & Small Business Banking

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 **fourth year** in a row at more than 16 percent.

Source: FDIC 2014 Market Share Report



Source: 2014 Federal Reserve Bank of New York Household Debt and Credit Report.

UMB's Voice of the Customer

Customer Experience Award

Celent

+8.2%

Five-year compound annual growth rate for home equity line balances.

\$643.6M

UMB surpassed \$600 million in total HELOC balances.

UMB Digital Genius

Impact Award

Kansas City Business Journal

+34.5%

Text banking increased 35 percent during 2014.

+57.9%

Experienced a strong increase in the total number of ATM deposits.

UMB | **Apple Pay**

UMB is launching Apple Pay in 2015. You'll be able to add your UMB Visa card to your iPhone 6.



\$3.7B

Total Consumer and Small Business deposits at the end of 2014.

\$192.2M

Small Business loans grew 9.48 percent during 2014.

UMB Private Wealth Management

UMB's Private Wealth Management team is focused on understanding each client's personal story. Our comprehensive solutions are backed by the resources and experience of a multi-billion-dollar asset management firm, with the personalized service of a private bank. This ensures our advisors can put the focus where it belongs—on the client.

Your Story. Our Focus.™

Private Banking Focuses on You

Let our dedicated Private Bankers design a plan that fits your personal credit and banking needs for today and tomorrow.

Investment Management Services Should Be Customizable

Employing our suite of investment products and solutions, we can tailor a plan designed to achieve your unique objectives.

Trust and Lifestyle Management Requires Experience

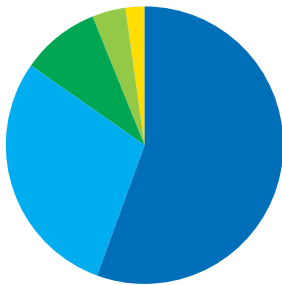
Discover the confidence that comes with personalized trust and custodial services backed by the experience of serving clients for more than a century.

Managing Risk Creates Confidence

From estate planning to wealth transfer, our specialized knowledge and innovative strategies can help you protect what's most important.

Assets Under Management by Type

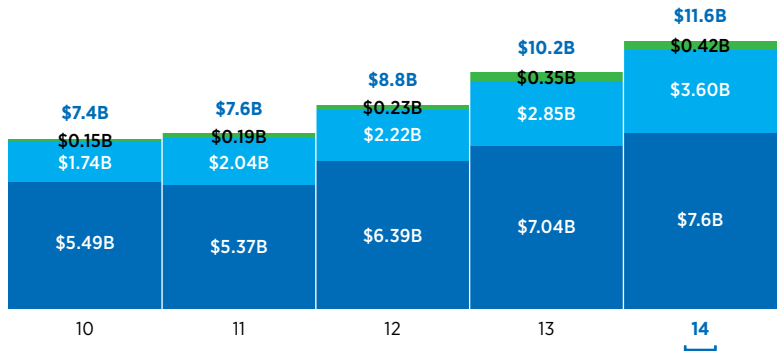
Excluding Scout Investments



- 55% Investment Advisory
- 30% Trust
- 9% Charitable
- 4% IRAs
- 2% Other

Assets Under Management

Billions of Dollars
Excluding Scout Investments



- Brokerage Assets
- Prairie Capital Management
- Private Wealth & Institutional Asset Management

"I'm kept informed of any changes and also provided with opportunities to increase my understanding of investing. There is a personal touch from the UMB team we work with."

S. Perna
UMB Private Wealth Client

"I find UMB's Officers and staff highly congenial, professional, responsive, competent and interested in me as a customer."

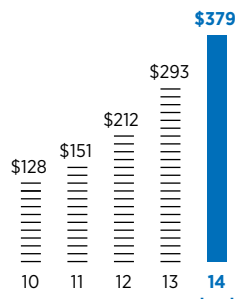
J. Balkcom
UMB Private Wealth Client

+31.3%

Private Banking Loan five-year compound annual growth rate.

Average Private Banking Loans

Millions of Dollars



+13.3%

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

UMB Payment Solutions

+19.6%

Total Purchase Volume Growth

Our five-year compound annual growth rate in Total Purchase Volume has consistently increased from \$3.46 billion in 2009 to \$8.47 billion in 2014.

\$1.0B

Health Savings Accounts Assets and Deposits

UMB Health Savings Accounts (HSAs) grew by 35.3 percent following 2014 open enrollment, surpassing the \$1 billion mark as of January 9, 2015.

+43.0%

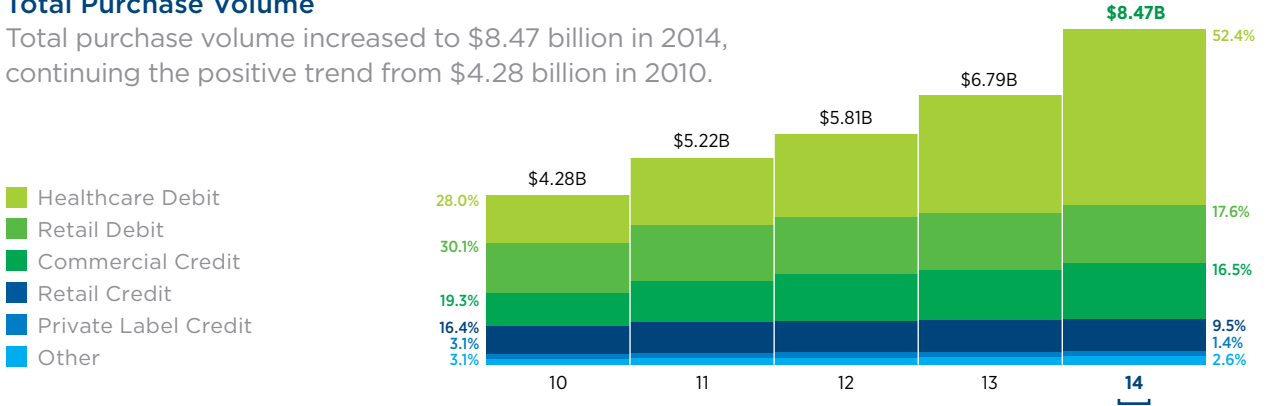
Five-Year Average Deposits Compound Annual Growth Rate

UMB Payment Solutions total average annual deposits surged to \$1.73 billion in 2014.

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.

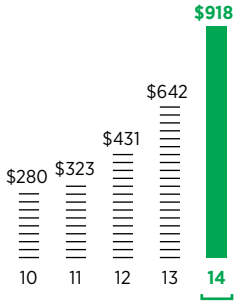
Total Purchase Volume

Total purchase volume increased to \$8.47 billion in 2014, continuing the positive trend from \$4.28 billion in 2010.



Health Savings Account Deposits & Assets

Millions of Dollars



\$4.4B

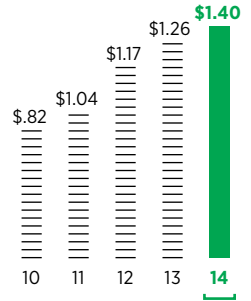
Total Healthcare related purchase volume.

4.4M

Healthcare spending account cards (excludes single use cards).

Commercial Cardholder Purchase Volume

Billions of Dollars



“We’ve been very happy with our selection of UMB as the vendor for our HSA administration. They have gone above and beyond to meet our administrative needs. Their technical expertise, flexibility, and superior customer service have made them a great vendor partner for our organization.”

Sharecare, Inc. HR

#12

12th largest issuer of Purchasing Cards.

Source: Nilson, August 2014



\$29B

As Program Administrator, UMB’s FDIC Sweep Program grew to a record high of more than \$29 billion in 2014.

7.2M

Commercial Credit Card transactions grew from 6.5 million to 7.2 million in 2014.

+\$7.3B

Assets Under Administration

Total assets under administration grew from \$191.0 billion to \$198.3 billion in 2014.

\$31.5B

Alternative Investment Assets

Total alternative investment assets under administration grew from \$28.1 billion to \$31.5 billion in 2014.

+20

New Mutual Funds Launched

Through the Investment Managers Series Trusts, UMB Fund Services helped clients launch 20 new mutual funds in 2014.

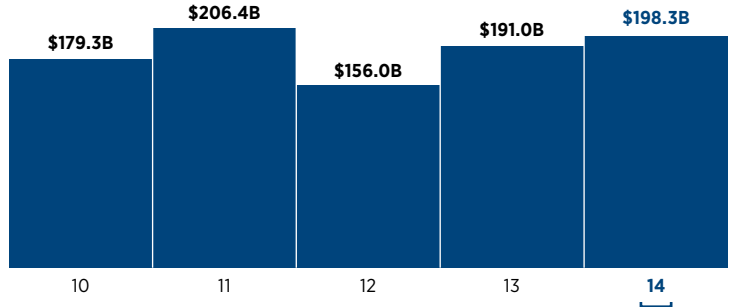
Asset Servicing

UMB Fund Services offers a broad array of services for mutual funds and alternative investments— as well as turnkey solutions to help our clients bring new products to market.

\$198.3B

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.

Best Administrator

“Best Administrator— Liquid Alternatives”

HFMWeek’s 2014 US Hedge Fund Services Awards

“Best North American Hedge Fund Administrator”

2014 Hedgeweek USA Awards

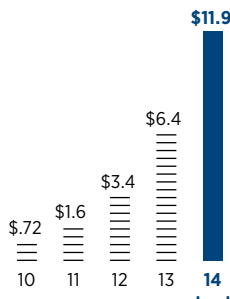
#2

Ranked the 2nd largest U.S. Transfer Agency for closed-end mutual funds, based on number of accounts.

2014 Mutual Fund Service Guide

Investment Managers Series Trust Assets

Billions of Dollars



Assets under administration in the Investment Managers Series Trusts grew to \$11.9 billion in 2014.

+120%

Private equity assets under administration increased 120 percent in 2014, from \$2.96 billion to \$6.51 billion.

Top Ten Transfer Agency

service provider by number of accounts and by number of client firms.

Top Ten Mutual Fund

Accounting service provider by number of funds and by assets under administration.

2014 Mutual Fund Service Guide

Top Workplace

for the fifth straight year.

Milwaukee Journal Sentinel

\$31.2B

Scout Investments Assets Under Management

Scout Investments ended 2014 with \$31.2 billion total assets under management, increasing fixed income assets by \$5.6 billion compared to 2013.

+11.9%

**Total Assets Under Management
Four-Year Compound Growth Rate**

Since the addition of Reams Asset Management in 2010, Scout's AUM has grown from \$19.9 billion to \$31.2 billion.

\$4.1B

Net Institutional Flows

Scout Investments realized total net institutional flows in separate accounts of \$4.1 billion in 2014.

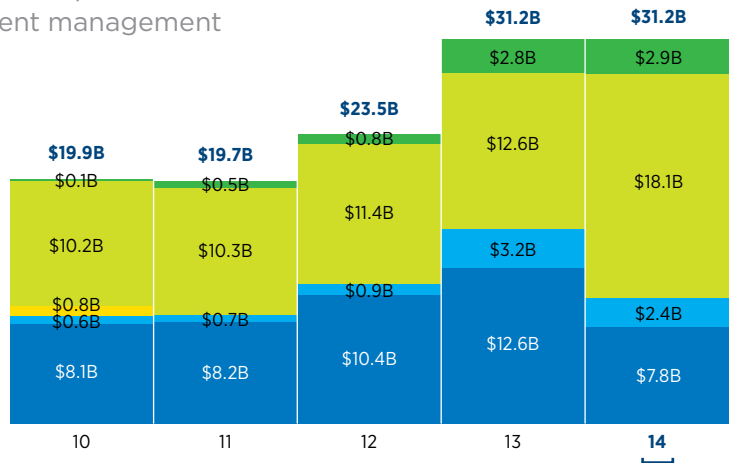
A Global Institutional Asset Manager

Scout Investments provides equity and fixed income strategies for institutional clients, investment professionals and individual investors. Active investment management expertise is at the core of our success.

Total Assets Under Management

Billions of Dollars

- Fixed Income Mutual Funds
- Fixed Income Institutional & Other
- Money Market
- Equity Institutional & Other
- Equity Mutual Funds



Scout Equity Strategies

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

Reams Fixed Income Strategies

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

Top Contributor to Net Flows

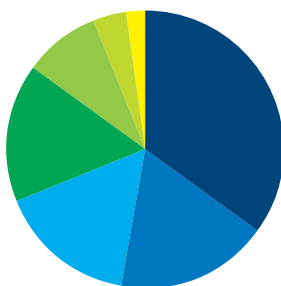
\$2.8B

Core Plus Bond Strategy

UCITS

Launched the Undertakings for Collective Investment in Transferable Securities (UCITS) fund umbrella structure to further expand distribution of Scout's strategies to non-U.S. investors. The UCITS Fund is managed like Scout's Unconstrained Bond Strategy and is currently registered in the U.K., Luxembourg, Singapore and France.

Client Assets by Type



- 35% Mutual Funds
- 18% Sub-Advisory
- 16% Public
- 16% Non-Profit / Other
- 9% Corporate
- 4% Endowment & Foundations
- 2% Taft-Hartley

33% Equity Assets

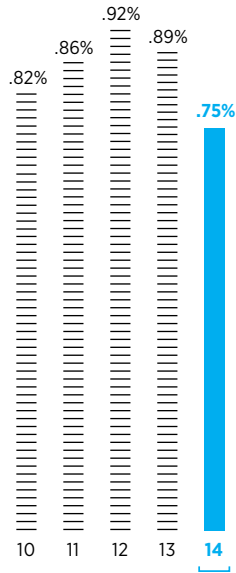
67% Fixed Income Assets

Diversification of assets by product and distribution is central to Scout's growth strategy. Scout continues to realize this goal by growing assets in its institutional separate account and commingled offerings.

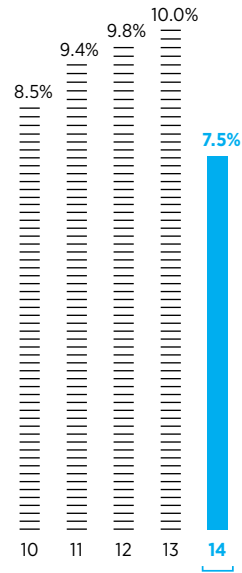
Launched the Equity Opportunity Fund in March 2014

SELECTED FINANCIAL HIGHLIGHTS

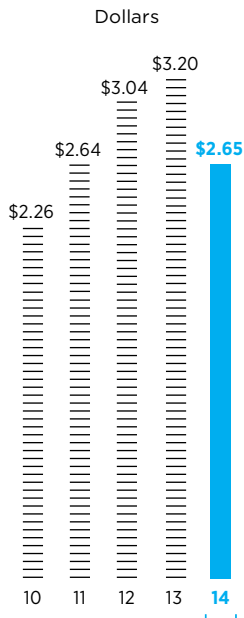
Return On Average Assets



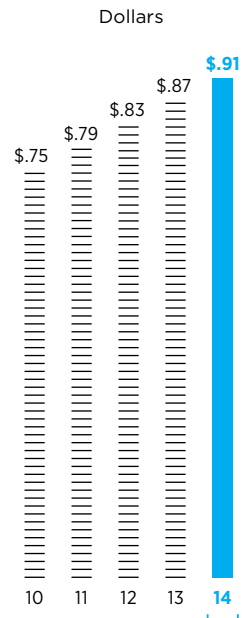
Return On Average Equity



Diluted Earnings Per Share



Dividends Declared Per Share



FIVE-YEAR FINANCIAL SUMMARY

Dollars In Thousands Except Per Share Data

Earnings	2014	2013	2012	2011	2010
Interest income	\$ 363,871	\$ 348,341	\$ 339,685	\$ 343,653	\$ 346,507
Interest expense	13,816	15,072	19,629	26,680	35,894
Net interest income	350,055	333,269	320,056	316,973	310,613
Provision for loan losses	17,000	17,500	17,500	22,200	31,510
Noninterest income	498,688	491,833	458,122	414,332	360,370
Noninterest expense	666,926	624,178	590,454	562,746	512,622
Net income	120,655	133,965	122,717	106,472	91,002
Average Balances					
Assets	15,898,983	15,030,762	13,389,192	12,417,274	11,108,233
Loans, net of unearned interest	6,975,338	6,221,318	5,251,278	4,756,165	4,490,587
Securities	7,053,837	7,034,542	6,528,523	5,774,217	5,073,839
Interest-bearing due from banks	843,134	663,818	547,817	837,807	593,518
Deposits	12,691,273	11,930,318	10,521,658	9,593,638	8,451,966
Long-term debt	6,059	4,748	5,879	11,284	19,141
Shareholders' equity	1,599,765	1,337,107	1,258,284	1,138,625	1,066,872
Year-End Balances					
Assets	17,500,960	16,911,852	14,927,196	13,541,398	12,404,932
Loans, net of unearned interest	7,466,418	6,521,869	5,690,626	4,970,558	4,598,097
Securities	7,285,667	7,051,127	7,134,316	6,277,482	5,742,104
Interest-bearing due from banks	1,539,386	2,093,467	720,500	1,164,007	848,598
Deposits	13,616,859	13,640,766	11,653,365	10,169,911	9,028,741
Long-term debt	8,810	5,055	5,879	6,529	8,884
Shareholders' equity	1,643,758	1,506,065	1,279,345	1,191,132	1,060,860
Nonperforming loans	27,382	30,706	28,103	25,581	25,142
Allowance for loan losses	76,140	74,751	71,426	72,017	73,952
Per Share Data					
Earnings - basic	\$ 2.69	\$ 3.25	\$ 3.07	\$ 2.66	\$ 2.27
Earnings - diluted	2.65	3.20	3.04	2.64	2.26
Cash dividends	0.91	0.87	0.83	0.79	0.75
Dividend payout ratio	33.83 %	26.77 %	27.04 %	29.70 %	33.04 %
Book value	\$ 36.10	\$ 33.30	\$ 31.71	\$ 29.46	\$ 26.24
Market price					
High	68.27	65.44	52.61	45.20	44.51
Low	51.87	43.27	37.68	30.49	31.88
Close	56.89	64.28	43.82	37.25	41.44
Ratios					
Return on average assets	0.75 %	0.89 %	0.92 %	0.86 %	0.82 %
Return on average equity	7.54	10.02	9.75	9.35	8.53
As a % of loans:					
Allowance for loan losses	1.02	1.15	1.26	1.45	1.61
Nonperforming loans	0.37	0.47	0.49	0.52	0.55
Risk-based capital ratio:					
Tier 1	13.29	13.61	11.05	11.20	11.30
Total	14.04	14.43	11.92	12.20	12.45
Average equity to average assets	8.72	8.90	9.40	9.17	9.60

Please refer to 10-K filing for additional information.

CONSOLIDATED BALANCE SHEETS

Dollars in Thousands Except, Per Share and Share Data

December 31,

December 31,

Assets	2014	2013
Loans	\$ 7,465,794	\$ 6,520,512
Allowance for loan losses	(76,140)	(74,751)
Net loans	7,389,654	6,445,761
Loans held for sale	624	1,357
Investment securities:		
Available for sale	6,911,936	6,762,411
Held to maturity (market value of \$304,112 and \$231,510 respectively)	278,054	209,770
Trading securities	27,203	28,464
Federal Reserve Bank stock and other	68,474	50,482
Total investment securities	7,285,667	7,051,127
Federal funds sold and securities purchased under agreements to resell	118,105	87,018
Interest-bearing due from banks	1,539,386	2,093,467
Cash and due from banks	444,299	521,001
Bank premises and equipment, net	257,835	249,689
Accrued income	79,297	78,216
Goodwill	209,758	209,758
Other intangibles	43,991	55,585
Other assets	132,344	118,873
Total assets	\$ 17,500,960	\$ 16,911,852
Liabilities		
Deposits:		
Noninterest-bearing demand	\$ 5,643,989	\$ 5,189,998
Interest-bearing demand and savings	6,709,281	7,001,126
Time deposits under \$100,000	424,925	491,792
Time deposits of \$100,000 or more	838,664	957,850
Total deposits	13,616,859	13,640,766
Federal funds purchased and repurchase agreements	2,025,132	1,583,218
Short-term debt	-	107
Long-term debt	8,810	5,055
Accrued expenses and taxes	180,074	153,450
Other liabilities	26,327	23,191
Total liabilities	15,857,202	15,405,787
Shareholders' Equity		
Common stock, \$1.00 par value; 80,000,000 shares authorized, 55,056,730 shares issued and 45,532,188 and 45,221,237 shares outstanding, respectively.	55,057	55,057
Capital surplus	894,602	882,407
Retained earnings	963,911	884,630
Accumulated other comprehensive income	11,006	(32,640)
Treasury stock, 9,524,542 and 9,835,493 shares, at cost, respectively	(280,818)	(283,389)
Total shareholders' equity	1,643,758	1,506,065
Total liabilities and shareholders' equity	\$ 17,500,960	\$ 16,911,852

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	2014	2013	2012
Loans	\$ 245,278	\$ 229,665	\$ 217,391
Securities:			
Taxable interest	76,204	75,202	81,013
Tax-exempt interest	39,209	40,399	38,224
Total securities income	115,413	115,601	119,237
Federal funds and resell agreements	259	193	121
Interest-bearing due from banks	2,525	1,918	1,789
Trading securities	396	964	1,147
Total interest income	363,871	348,341	339,685
Interest Expense			
Deposits	12,242	13,183	17,416
Federal funds and repurchase agreements	1,616	1,739	1,884
Other	(42)	150	329
Total interest expense	13,816	15,072	19,629
Net interest income	350,055	333,269	320,056
Provision for loan losses	17,000	17,500	17,500
Net interest income after provision for loan losses	333,055	315,769	302,556
Noninterest Income			
Trust and securities processing	288,054	265,948	225,094
Trading and investment banking	19,398	20,641	30,359
Service charges on deposit accounts	85,299	84,133	78,694
Insurance fees and commissions	3,011	3,727	4,095
Brokerage fees	10,761	11,470	11,105
Bankcard fees	67,250	62,031	60,567
Gains on sales of securities available for sale	4,127	8,542	20,232
Equity earnings on alternative investments	3,975	19,048	422
Other	16,813	16,293	27,554
Total noninterest income	498,688	491,833	458,122
Noninterest Expense			
Salaries and employee benefits	358,569	339,691	319,852
Occupancy, net	40,197	39,291	37,927
Equipment	53,609	49,207	43,465
Supplies and services	20,411	20,387	21,045
Marketing and business development	24,148	22,703	24,604
Processing fees	56,049	57,791	51,191
Legal and consulting	20,407	18,703	17,980
Bankcard	19,594	18,381	18,154
Amortization of other intangible assets	12,193	13,218	14,775
Regulatory fees	10,445	9,129	9,447
Class action litigation settlement	20,272	-	-
Other	31,032	35,677	32,014
Total noninterest expense	666,926	624,178	590,454
Income before income taxes	164,817	183,424	170,224
Income tax expense	44,162	49,459	47,507
Net Income	\$ 120,655	\$ 133,965	\$ 122,717
Per Share Data			
Net income - basic	\$ 2.69	\$ 3.25	\$ 3.07
Net income - diluted	2.65	3.20	3.04
Dividends	.91	0.87	0.83
Weighted average shares outstanding	44,844,578	41,275,839	40,034,428

Please refer to 10-K filing for additional information.

EXECUTIVE LEADERSHIP

As of December 31, 2014

Dana Abraham

President,
Private Wealth Management

Craig Anderson

President,
Commercial Banking

Jim Cornelius

President,
Institutional Banking
& Investor Services

Peter deSilva

President & Chief Operating Officer,
UMB Financial Corporation;
Vice Chairman, UMB Bank;
Chairman, UMB Fund Services

Todd Duncan

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Prairie Capital Management

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Chief Operating Officer,
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Priority Properties

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Vice President
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BJC HealthCare

Tim M. Murch

President
MMMM

David H. Naunheim

Regional Chief Credit Officer
UMB Financial Corporation

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President and CEO
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dba RAI Insurance Group

Illinois

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Founder
Chad Nic Properties

P. Douglas Becherer

President
Drs. Becherer & Associates, Ltd.

Peter Blumeyer

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St. Louis Region
UMB Bank, n.a.

Pamela A. Burnham

President
Von Alst Operating, LLC

W. Thomas Chulick

President
Midwest Regions
Chairman and CEO
St. Louis Region
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Larry Eckert

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Peter J. Genovese

UMB Consultant

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President/Owner
GEN Properties

Larry McCulley

President and CEO
Southern Illinois Healthcare
Foundation

David H. Naunheim

Regional Chief Credit Officer
UMB Financial Corporation

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Shiloh Valley Equipment Company/
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W. Thomas Chulick

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Harlan Pals

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Commissioner
Missouri Public Service Commission

Kim Scheidegger York

President - Commercial Leasing
Corporate Group, Inc.

Robert Topping

Owner
RT Management Services

CORPORATE INFORMATION

Notice of Annual Meeting

Tuesday, April 28, 2015
UMB Financial Corporation
1010 Grand Boulevard
Kansas City, MO 64106

10-K Request

We will furnish, without charge, a copy of our 2014 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



Printed on recycled paper.

We're proud that UMB recycled 396 tons of paper in 2014. This saved an estimated: 9,504 trees, 9,049,971 gallons of water, 761,035 pounds of solid waste and 12,892 BTUs of energy and 2,218,088 pounds of greenhouse gases.

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, 2014, 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.

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A FOCUS ON QUALITY

UMB Financial Corporation (NASDAQ: UMBF) Credit Ratings as of 02/17/15

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

842

UMB associates volunteered their time in 2014.

\$189k

Estimated economic value of UMB associates' volunteer hours in 2014.

Based on the 2014 national value of volunteer time at \$22.55 per hour, IndependentSector.org.

8,399

Hours of qualified volunteer time off in 2014.

\$353k

Money donated in the Kansas City region alone in 2014.



UMBFinancial.com

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