



More defines us



2015 ANNUAL REPORT

More Responsive

We believe listening is the key difference that sets us apart from the competition and allows us to be more responsive and connected to our customers. Our brand promise, *Count on more*, is at the core of everything we deliver to our customers. We thrive on finding ways to help our customers achieve their goals—whatever needs to be done, we will make it happen.

More Focused

In 2015, we took a hard look at our company and its fundamentals. We seized the opportunity to see how to do things better, to optimize our operations and become even more focused on success. As a result, we identified \$32.9 million in cost savings. These savings—\$9.5 million of which were recognized in 2015—will be fully realized on an annual basis beginning in 2017. And we continue to be centered on growing our businesses in the most efficient, healthy and profitable way possible, without compromising our underlying values. We never make short-term decisions that will negatively impact our customers or the long-term value of our franchise.

More Nimble

Our improved organizational alignment allows us to be more nimble as we continue to grow. These changes help streamline decision-making and improve communication, which results in a flatter, leaner and even more competitive organization. What hasn't changed? We make thoughtful and swift decisions on loan approvals through a highly collaborative process among our lenders across the footprint and executive leadership.

More Potential

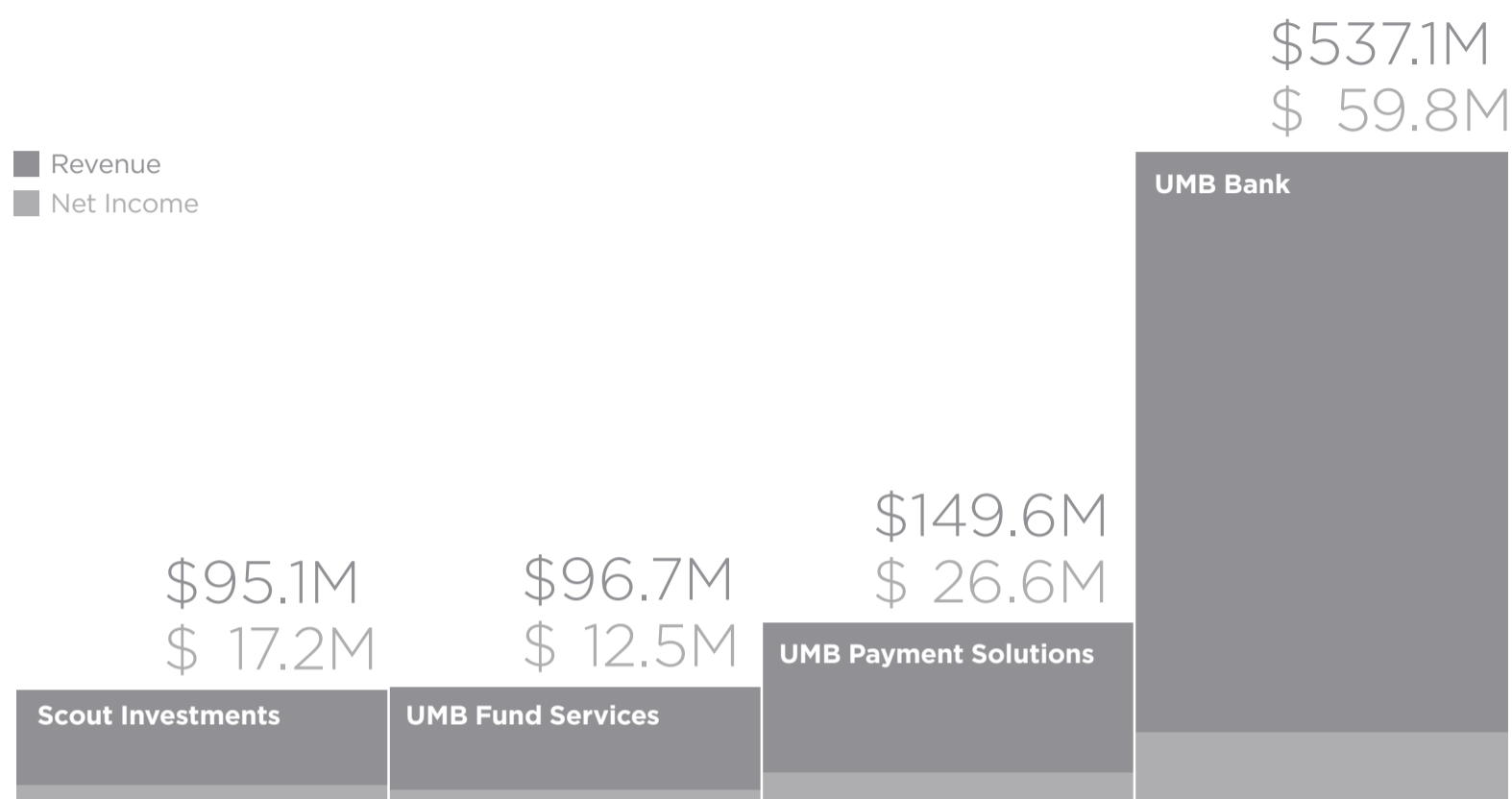
More truly does define us and the way we work. Our diversified business model is unlike any other in the industry. With more than 50 percent of our revenue coming from our fee-based businesses, we believe this business model makes us unique and ensures the long-term success of UMB.

More Committed

For more than 103 years, the commitment of every single associate has driven UMB's success. Every day, 3,830 hardworking, passionate and engaged associates are committed to delivering bottom-line results for our customers, communities, shareholders and one another.

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.



2015 numbers as of December 31, 2015. 2014 numbers as of December 31, 2014.

Total Revenue **\$878.5M**
2014 \$848.7M

Earnings Per Share (Diluted) **\$2.44**
2014 \$2.65

Market Cap **\$2.3B**
2014 \$2.6B

5-Year Earnings Per Share Growth (CAGR) (Diluted) **+1.5%**
2014 +3.8%

Total Assets **\$19.1B**
2014 \$17.5B

Dividends Per Share **\$0.95**
2014 \$.91

Investment Assets Under Management **\$40.0B**
2014 \$42.8B

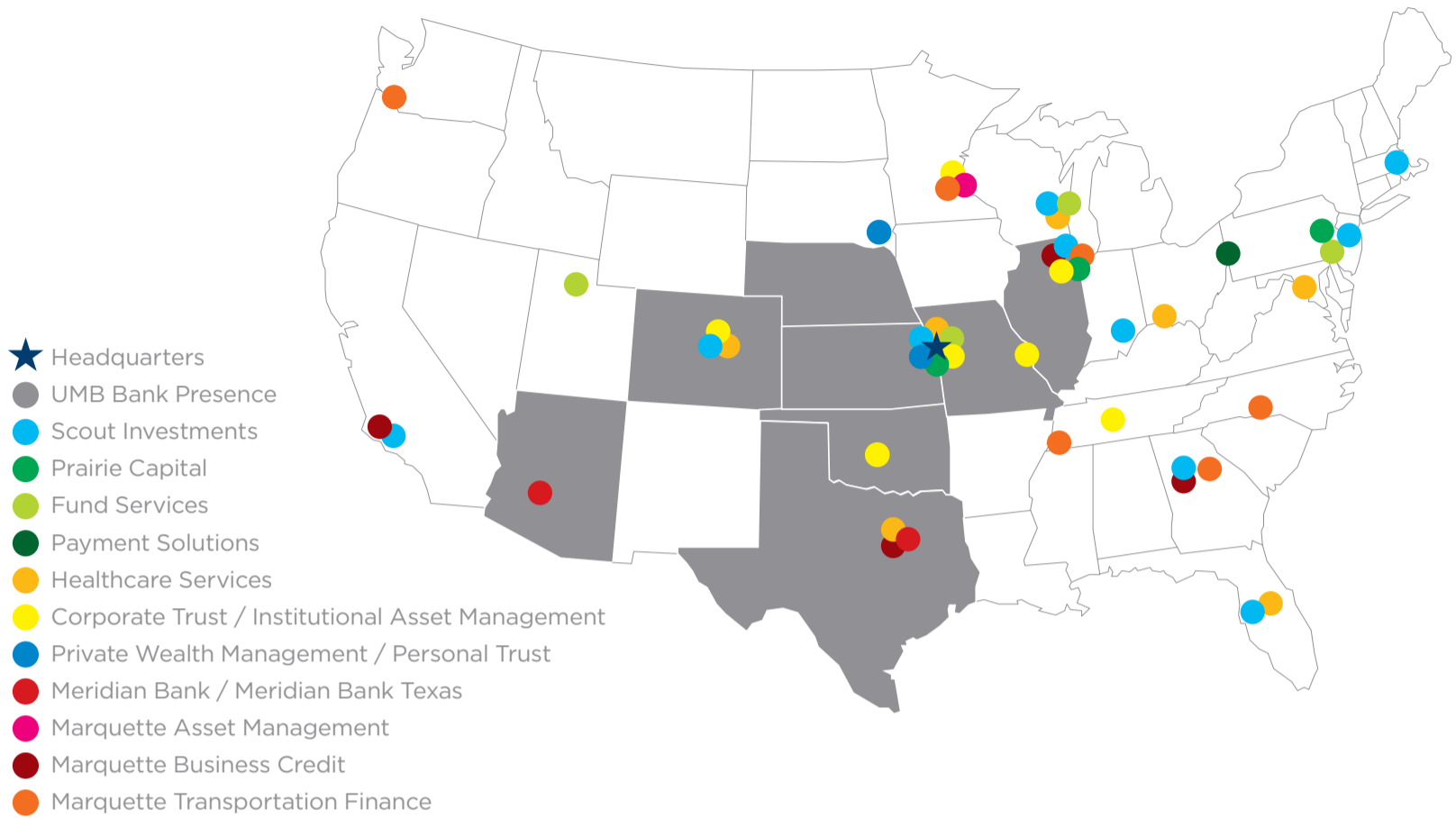
Price-to-Earnings Ratio **19.0**
2014 21.5

Percentage Noninterest Bearing Deposits **41.8%**
2014 41.4%

Percentage Revenue From Fees **53.1%**
2014 58.8%

Our Footprint

We serve customers across the entire country.



NASDAQ **UMBF**

UMB Financial **UMBFinancial.com**

Headquarters **KC, MO**

UMB Bank **UMB.com**

Locations / ATMs **118/308**

UMB Fund Services **UMBFS.com**

Years in Business **103**

Scout Investments **ScoutInv.com**

Associates **3,830**

Follow UMB

Industry

2015 median data as reported to SNL Financial
as of 02/17/16

+14.7%

Dividend Growth

Full-year 2005 through full-year 2015.

1.15%

Nonperforming Loans To Total Loans

88.1%

Loan-To-Deposit Ratio

12.16%

Common Equity Tier 1 Capital Ratio

+26.3%

Noninterest Income Growth

During the past five years.

UMBF

As of December 31, 2015

+108.8%

Dividend Growth

UMB increased its dividend 4.3 percent in 2015, the 12th time in the past 10 years, for a total increase of 108.8 percent.

0.65%

Nonperforming Loans To Total Loans

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

62.5%

Loan-To-Deposit Ratio

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

11.74%

Common Equity Tier 1 Capital Ratio

Our tier 1 capital ratio is well above regulatory minimums.

+29.4%

Noninterest Income Growth

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



MARINER KEMPER
Chairman, President and
Chief Executive Officer

What 'more' means to us

DEAR FELLOW SHAREHOLDERS,
In a time of rapid change and challenging markets, people are looking for more. They want more than a megabank. More than a mass-marketer of financial products. More than a faceless institution. Customers are looking for decision-makers who know them and are committed to them, and at UMB we believe they deserve exactly that. You can transact business anywhere, but forming a relationship that endures and grows is what sets us apart.

We have uniquely positioned our company to thrive in this environment by delivering more. We have built a team of experts and designed a diversified array of services based on our associates' passion to make our customers' lives better. Truly, *more* defines us. In 2015, and moving into 2016, UMB has taken important actions that enhance our ability to create value for customers and shareholders.

AMONG OUR 2015 MILESTONES

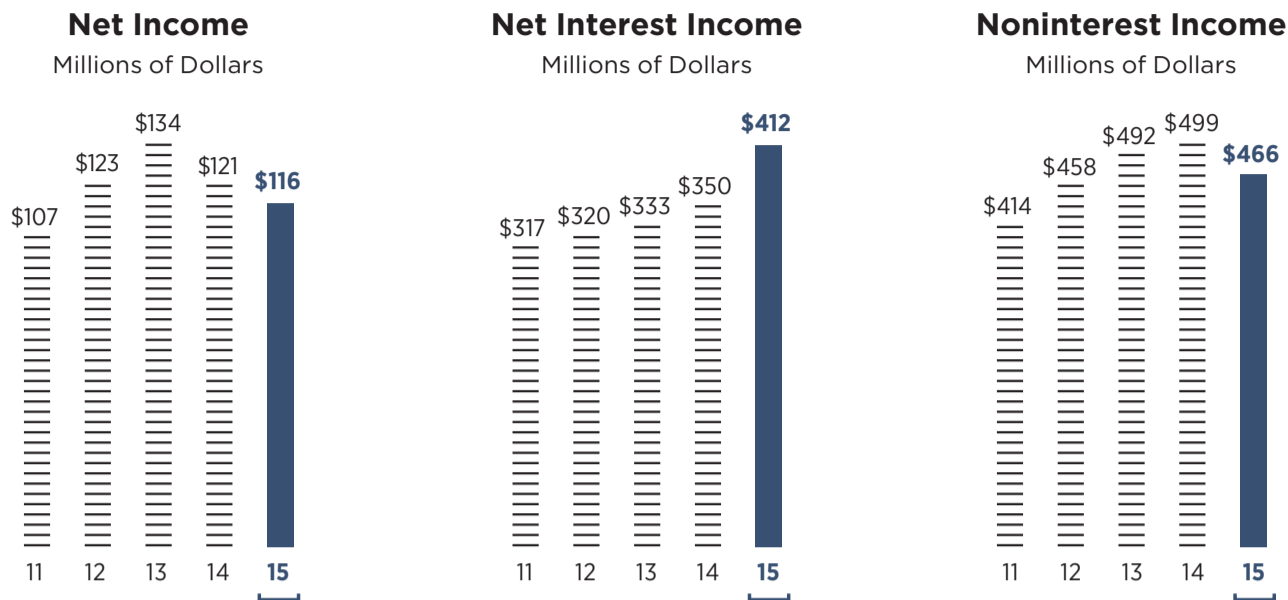
- We sharpened our focus to become more efficient, identifying \$32.9 million in cost savings, to be fully realized on

- an annual basis beginning in 2017—with no compromise in customer service.
- We streamlined decision-making and communication to become more nimble. UMB is now leaner and even more competitive.
- We expanded our potential for growth by investing in key banking markets, adding new specialty finance businesses, and emphasizing industry verticals.

Since my first shareholder letter after becoming CEO in 2004, I've said that UMB's promise, *Count on more*, means our customers should receive a level of service that exceeds their expectations—that we truly do more than the competition. This commitment is unwavering. UMB's culture is rich in history, balanced with innovation and an entrepreneurial spirit—sharing the values and enthusiasm of our customers.

GROWING AND CHANGING TO DELIVER MORE

While the headwinds of market uncertainty have affected us, UMB's diversified financial services model has proven its value over and over. This sound strategy has delivered excellent performance over the



long haul. When demand for banking services slipped in the economic slowdown a few years ago, our fee-based businesses sustained UMB's income. In 2014 and 2015, as volatile equity markets penalized asset management income, our banking segment has excelled—producing strong results and growth across UMB's footprint.

In 2015, assets grew 9.1 percent with UMB Bank leading the way, generating double-digit increases in loans and in the resulting net interest income. Scout Investments and other asset management-related services faced a challenging year amid turbulent markets, reducing fee-based income. For the year, we reported diluted earnings per share of \$2.44, a decrease of 7.9 percent.

UMB's performance record underscores the long-term power of our business. Over the past five years, we delivered solid compound annual growth rates (CAGR) across several key metrics:

- Average total assets grew at a 9.9 percent rate from 2010 to 2015
- Average loans increased at an industry-leading 13.4 percent

- Net interest income grew 5.8 percent
- Noninterest income averaged 5.3 percent growth
- Book value per share grew 7.9 percent
- Dividends per share increased each year, for a CAGR of 4.8 percent

EXECUTING ON A STRATEGIC OPPORTUNITY

In the spring of 2015, we finalized the acquisition of Marquette Financial Companies, acquiring the two Meridian Banks with a total of 13 branches in the Phoenix-Scottsdale and Dallas-Fort Worth areas, plus two national specialty finance businesses and an asset management firm. In 2016, we will complete the integration by combining teams in those markets and merging operations and systems.

I am very excited about our expanded growth potential. Both markets are larger than other cities in our footprint: the population of the Dallas-Fort Worth metropolitan area is approaching 7 million and the Phoenix-Scottsdale area 4.5 million—which translates to plenty of opportunity to expand our market share.

2015 Highlights

JAN

HSA's SURPASSED \$1 BILLION

UMB Healthcare Services surpassed \$1 billion in health savings account (HSA) assets and deposits.

APR

LAUNCHED APPLE PAY

Customers with iPhones can now use Apple Pay with their UMB debit and credit cards, which allows them to make payments securely with one touch.

JUN

ACQUIRED MARQUETTE

UMB acquired Marquette Financial Companies (MFC), a \$1.4 billion financial-services company, in an all-stock transaction. With this deal, UMB acquired 13 branches in Arizona and Texas, two national specialty lending businesses focused on asset-based lending and factoring, as well as an asset management firm.

SEP

LAUNCHED HSA INVESTMENT TOOL

UMB HSA Saver[®] is designed to provide HSA accountholders with a simplified approach to managing their HSA investment choices with a list of funds available, which are vetted and chosen by UMB's Investment Management division.

OCT

NAMED TOP 40 FARM LENDER

Since 2014, the commercial Agribusiness division expanded its focus, which influenced UMB's rise from among the top 50 U.S. farm lenders to number 33 on the list, according to American Bankers Association.

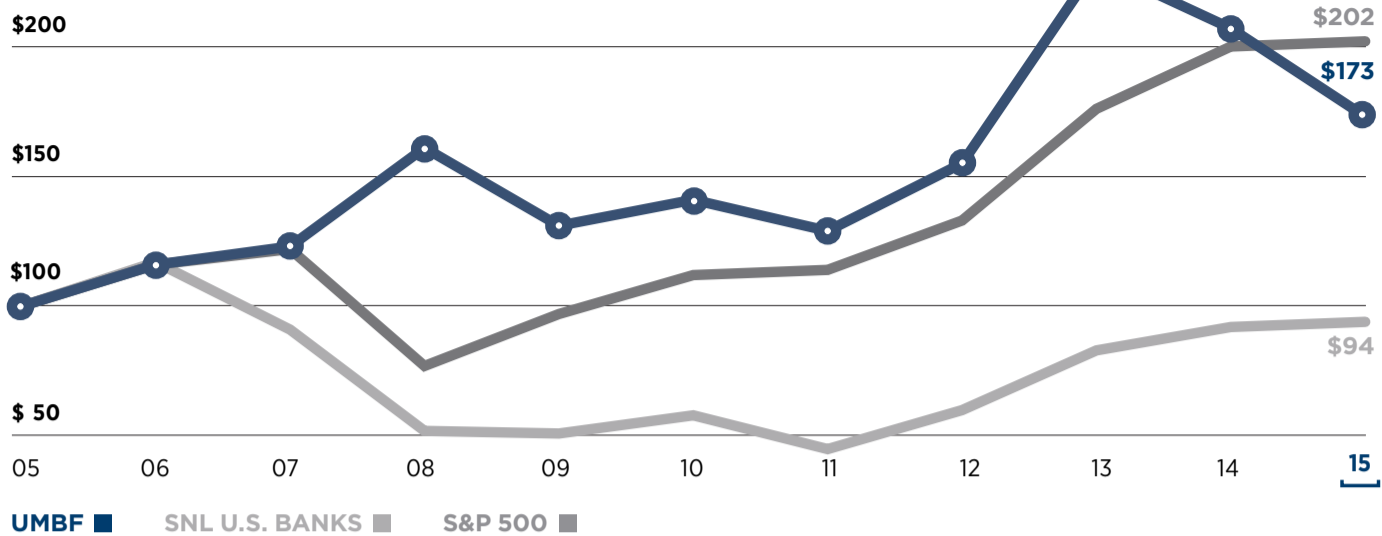
DEC

MOVED UMB MORTGAGE PRODUCTS IN-HOUSE

All UMB mortgage products and services were brought in-house, including loan underwriting, processing and closing.

Ten-Year Total Return

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



This summarizes the cumulative return experienced by UMBF shareholders for the years 2006 through 2015, compared to the S&P 500 Stock Index and the SNL U.S. Banks Index. In all cases, the return assumes a reinvestment of dividends. *Source: SNL Financial*

The two specialty lenders we acquired, national platforms for factoring and asset-based lending, also hold growth potential. UMB's lower cost of funds makes these lenders more competitive now. UMB commercial clients also can benefit from additional financing options, so we are building relationships between UMB and Marquette lending teams for cross-referrals. As a result, in the second half of 2015, Marquette Commercial Finance, a division of Marquette Transportation Finance, completed a \$20 million accounts receivable line of credit—the largest in its history.

The Marquette acquisition was accretive to UMB's book value, but weighed on 2015 earnings because of transaction and integration costs. We expect it to be accretive to earnings in 2016. We are also extremely pleased with the quality of the people who have joined the UMB family from the Marquette companies. Our cultures fit well together, promising a bright future.

GROWING ROBUSTLY AND OPTIMIZING OUR BALANCE SHEET

The consistency of UMB's loan growth and the quality of our credit metrics

are hallmarks that endure through the years. Despite what might be going on around us, we have remained true to our high-quality underwriting standards in all environments.

The heart of UMB's diversified business is the bank, and the performance of our banking team provided the momentum for our growth in 2015. Our industry-leading deposit and loan growth came both organically from UMB Bank and from our acquisition of Marquette's \$1.4 billion financial services business. At the same time, we recognized a need for UMB to become more efficient, so our teams planned and began implementing significant cost savings.

In 2015, total loans increased 26.3 percent to \$9.4 billion at year end. Lending by our legacy UMB teams contributed 13.2 percentage points of that growth, and the other half came from the addition of Marquette's loan portfolio, along with loans generated by legacy Marquette lenders, of approximately \$1 billion. In addition to the substantial growth, our portfolio is more diverse geographically and by loan type.

“The consistency of UMB’s loan growth and the quality of our credit metrics are hallmarks that endure through the years.”

Two examples of how we expand lending while sticking to sound credit standards are industry verticals where we recently increased our focus: agribusiness and aviation. Given that our footprint includes some highly concentrated agricultural areas, we have deliberately expanded our teams, adding relationship officers with expertise in dairy, food processing, row-crop and seed production—resulting in our agriculture loan totals growing to more than \$500 million. In aviation, which many banks do not understand or serve well, we have added specialized expertise to build relationships with private aircraft owners and operators. Now they look

to UMB both to finance their aircraft and to meet other business needs. We bring the same kind of customer focus to all of UMB’s market segments.

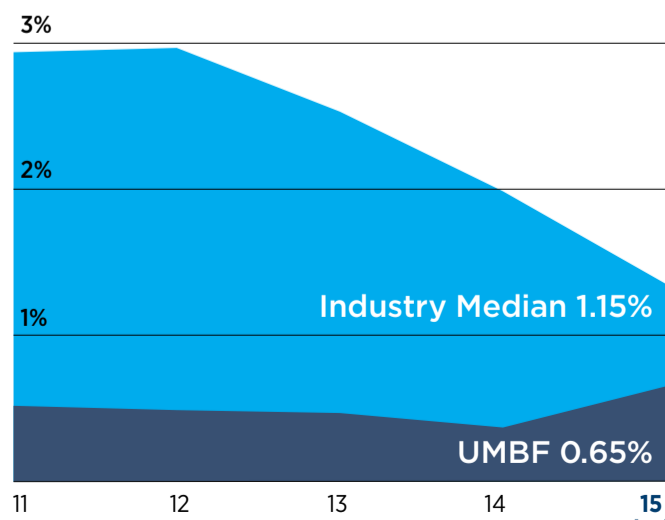
Deposits also expanded both organically and by acquisition, standing at \$15.1 billion at year end. Legacy UMB deposits represented \$14.3 billion of that total, an increase of 5.0 percent year-over-year, while the acquisition of Marquette boosted total deposits by \$798.6 million.

A core strategy to deliver growth in earnings is to optimize our balance sheet, and we made strides in 2015 by shifting our mix of interest-earning assets from securities, which offer low yields in this environment, into loans, which provide better returns. A key balance sheet metric, loan-to-deposit ratio, improved to 62.5 percent at year end, from 54.8 percent a year earlier. Net interest margin improved 15 basis points to 2.64 percent for 2015.

Our low cost of funds is a powerful competitive advantage in our lending relationships, and our diversified financial services model provides an enduring source of low-cost deposits that we believe will continue to fuel profitable growth for our banking business.

Nonperforming Loans

Our credit quality metrics continue to outpace the industry.



Data from SNL Financial as of 12/31/15

2015 Total Loan Growth**+26.3%****2015 Total Deposit Growth****+10.8%****2015 Total Asset Growth****+9.1%****2015 Loan-to-Deposit Ratio****62.5%**

As of December 31, 2015.

TAKING ACTION AND ENHANCING EFFICIENCY

Even as UMB continues to grow, we recognize the need for more of our revenue to make it to the bottom line, and we took important actions in 2015 to enhance operational efficiency and reduce costs, particularly on the banking side of our business. In July and October, we announced the details of our organizational realignment and efficiency initiatives.

Our UMB teams delved into every possible operational improvement, listing and prioritizing changes to save on expenses—always mindful to “do no harm” to our customer experience, which is paramount in driving UMB’s long-term success. We expect this company-wide effort to deliver \$32.9 million in expense reductions, fully annualized beginning in 2017. In 2015, we recognized \$9.5 million of these cost savings, running ahead of schedule compared to the expected \$6.8 million of first-year savings we had announced.

In 2015, our efficiency ratio was higher than industry norms. Some of UMB’s cost structure is higher because our business is more diversified than the average bank, but we are determined to bring the overall efficiency ratio

down. Our goal is an efficiency ratio of 70 percent, a milestone we believe we can achieve.

And then we want to do more. Increasing efficiency isn’t a one-time project. Across the company, we will keep identifying better ways of doing things—an ongoing focus on growing in the most efficient way possible to improve UMB’s returns to shareholders.

BUILDING STRENGTH WITH DIVERSITY

We have carefully built our business model over the years to be different from most banks. As a diversified financial services company, our multiple revenue streams from banking and fee-based businesses give UMB added stability to endure economic cycles and fluctuations in financial markets. In addition, these businesses provide low-cost deposits for lending.

In 2015, we faced headwinds in our institutional investment management segment from volatility in the markets, as well as from continued net outflows driven by underperformance in the Scout International Fund over the past several quarters. Noninterest income declined \$32.2 million in 2015 from the prior year, impacted mainly by lower revenue from our Scout Investments



As a diversified financial services company, our multiple revenue streams from banking and fee-based businesses give UMB added stability to endure economic cycles and fluctuations in financial markets.



business and a decline in equity earnings on alternative investments. These challenging factors were partially offset by robust 2015 growth in revenue from our healthcare and bankcard businesses, plus increased gains on the sale of securities.

The diversified structure provided noninterest income of \$466.5 million in 2015, 53.1 percent of UMB's revenue compared with \$498.7 million or 58.8 percent of revenue in 2014. The bank's net interest income increased by \$62.0 million, nearly double the \$32.2 million drop in noninterest income—and total revenue from banking and fee-based businesses increased \$29.8 million.

FOCUSING ON TURNAROUND IN INSTITUTIONAL INVESTMENT MANAGEMENT

Our Scout Investments business was impacted by the fluctuations in capital markets and saw increased outflows in 2015, particularly in our international equity strategy. Scout assets under management stood at \$27.2 billion at year-end 2015, down from \$31.2 billion a year earlier, and this led to lower revenue from managing

those investments. In addition, the mix of Scout's assets under management shifted. Amid equity outflows, assets in fixed income strategies remained relatively stable, shifting our overall mix to 22 percent equity and 78 percent fixed income.

We are focused on leveraging our Scout distribution channels and improving the performance of our investment strategies, which is the best way to stem future outflows and ultimately return to net inflows.

Volatility in the markets also affected UMB Fund Services, our asset servicing

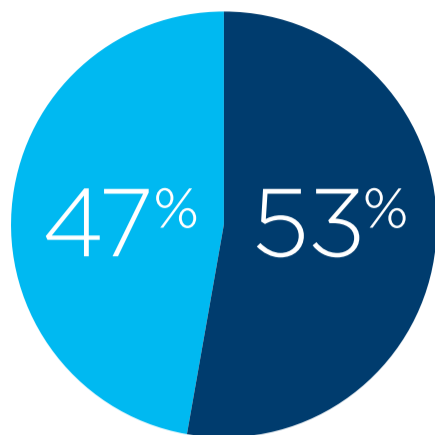
2015 Healthcare Savings Deposits Growth

+39.5%

2015 Health Savings Accounts Growth

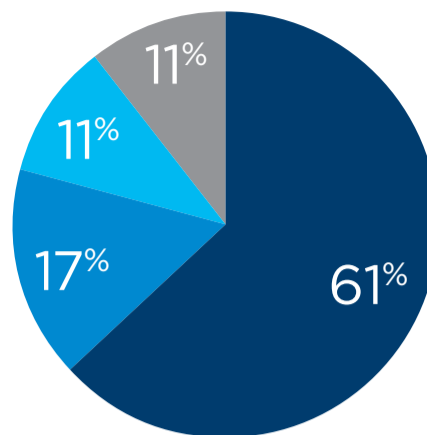
+36.8%

Diverse Income Revenue Streams



53% Noninterest Income
47% Net Interest Income

Revenue by Business Segment



■ Bank
■ Payment Solutions
■ Institutional Investment Management
■ Asset Servicing

business. While our various products are seeing traction—for example, our alternative investment servicing team added 78 new funds during the year—assets under administration fell slightly in 2015, ending the year at \$185.6 billion.

Equity and fixed income markets are, of course, hard to predict near term. While we can't predict the timing, we expect improved performance over time to impact net flows and asset levels for our asset management and servicing businesses, and ultimately lead to increased revenue. For the long haul, these businesses are important components of UMB's diversified model.

CONTINUING MOMENTUM IN HEALTHCARE AND CARD SERVICES

Our Payment Solutions segment continues to drive strong volume and revenue growth, as well as providing low-cost deposits that serve as a competitive advantage for lending.

UMB Healthcare Services, once again, soared in 2015: The number of health savings accounts (HSAs)

grew 36.8 percent to 805,000 at year end. Healthcare deposits increased 39.5 percent to \$1.3 billion on December 31, 2015, and total HSA investment assets reached \$118.3 million.

In 2015, we introduced a new tool called the UMB HSA Saver,[®] designed to provide accountholders a simplified approach to managing investment options within their HSAs. High out-of-pocket healthcare costs often strike during retirement, so we are encouraging long-term, tax-advantaged saving in HSAs—and offering step-by-step guidance in managing the investments. This innovative solution adds to the customer experience with an HSA from UMB.

Debit and credit card purchase volumes in 2015 were \$9.3 billion, an increase of 10.2 percent from the prior year, driving total interchange revenue of \$77.4 million. We remain very enthusiastic about the prospects of our healthcare and card businesses.

SETTING OUR OWN COURSE

Because of our strong entrepreneurial heritage, we have never looked to Washington, D.C. as the source of

2015 Book Value Per Share Growth

+6.2%

2015 Total Revenue Growth

+3.5%

2015 Total Purchase Volume Growth

+10.2%

2015 Net Interest Income Growth

+17.7%

stability or growth for UMB. Our success will come from out-competing our peers in banking and financial services, and we are “all in” for meeting challenges of the environment.

The business environment we face in 2016 offers the prospect of continuing uncertainties in markets, uneven growth in the economy and some business sectors, and very gradual moves by policymakers toward normalization after seven years of near-zero interest rates.

We will continue to take actions to make UMB even more focused, nimble and responsive to the needs of our customers. Our business model has proven that it works, and now our organization is tuned up to be more efficient and to execute on UMB’s potential.

FOR 2016, WE HAVE OUTLINED STRAIGHTFORWARD GOALS

- Continue to deliver the cost savings and efficiency improvements we began in 2015, as well as finding additional enhancements to benefit UMB’s bottom line.

- Fully integrate our Marquette franchises into UMB’s banking business, growing the combined customer base, as well as looking for additional opportunities.
- Maintain a strong capital position, which provides the company access to funding sources and enhances our ability to capitalize on business growth and acquisition opportunities.
- Continue to optimize the balance sheet, leveraging our lending teams’ expertise to shift earning assets into loans, increasing net interest margin and income.
- Return to net inflows and increased revenue via improved investment performance and continued strong distribution efforts.
- Sustain the robust growth of UMB Healthcare Services and our credit and debit card volumes and revenue.
- Always stay focused on providing *the* unparalleled customer experience. It’s who we are.

With a long runway for growth across our diverse businesses, we believe UMB’s commitment will maximize opportunities to deliver more for customers and shareholders in the years ahead.

“Because of our strong entrepreneurial heritage, we have never looked to Washington, D.C. as the source of stability or growth for UMB. Our success will come from out-competing our peers in banking and financial services, and we are ‘all in’ for meeting challenges of the environment.”

VALUING PEOPLE AND DOING THE RIGHT THING

In closing, I would like to emphasize that how we deliver *more* is all about our 3,830 associates—and you. This place is more than a financial institution. It’s alive, with a heartbeat and personality, because of our people. I feel it in UMB’s offices all across the footprint—including the newly acquired businesses that joined us in 2015.

These outstanding associates are the key to creating value for customers and shareholders.

As part of our enduring culture, UMB hires the best people and values them. Our average tenure is more than eight years, so bank customers don’t have to get to know a new officer every six months or “retrain their banker,” so to speak. In business, when opportunity knocks, an entrepreneur needs to take action. So a customer’s relationship with UMB means their banker or relationship manager already knows them and is ready to offer support.

The deep experience of UMB’s team also pays off for shareholders. For example, our loan committee brings an average of 19 years of experience

with UMB, and many more years of industry experience, to credit decisions, so it is no accident that we maintain best-in-class asset quality and risk management practices. Our people embrace the philosophy of doing the right thing, not what is popular at the moment. Tenure and expertise keep our businesses focused on delivering consistent performance.

Our team is resilient and entrepreneurial, embracing the same spirit that gives America its enduring strength. Our customers appreciate this energy and commitment. So our future is bright, and we look forward to reporting further progress in 2016 and beyond.

Thank you for your support of UMB as a customer and shareholder. We appreciate your trust.

Sincerely,



Mariner Kemper

Chairman, President and
Chief Executive Officer

March 1, 2016

UMB has consistently exhibited loan growth, increasing total loans by 26.3% percent at the end of 2015.

And, the growth of industrial revenue bonds, classified as held-to-maturity securities—which increased from \$278.1 million at the end of 2014 to \$667.1 million in 2015—demonstrates the strength of our balance sheet and our diversified focus.

The acquisition of Marquette Financial Companies has allowed us to expand both our services and our ability to reach new audiences in high-growth markets, and this is only the beginning of the benefits we'll see from this purchase.

Mike Hagedorn

Chief Executive Officer, UMB Bank n.a.

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.

Percentage Noninterest Income

- 56.2% Trust & Securities Processing
- 18.6% Deposit Service Charges
- 14.9% Bankcard Fees
- 4.3% Trading & Investment Banking
- 3.4% Other
- 2.5% Brokerage Fees
- 2.2% Gains on Securities Sales
- 0.5% Insurance Fees

Excludes -2.6% impact from equity earnings on alternative investments.



\$14.1B

Average Total Deposits

Average deposit growth was 10.9 percent in 2015.

\$8.4B

Average Loans

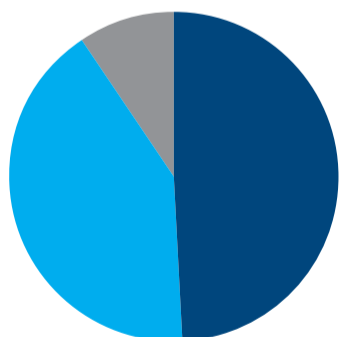
Average loans grew 20.8 percent in 2015.

\$697M

2015 Q4 Loan Production

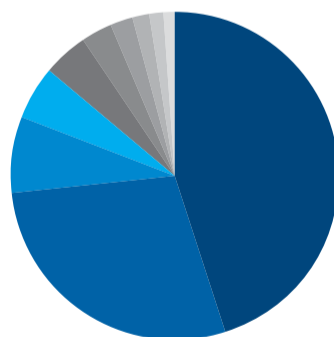
Gross loan production climbed to its highest level ever in Q4 2015.

Deposit Composition



- 49.9% Interest-Bearing Demand and Savings Deposits
- 41.8% Noninterest-Bearing Demand Deposits
- 8.3% Time Deposits

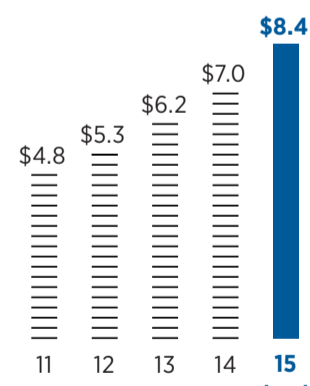
Loan Composition



- 45.1% Commercial & Industrial
- 28.3% Real Estate - Commercial
- 7.7% Real Estate - HELOC
- 5.2% Real Estate - Residential
- 4.4% Real Estate - Construction
- 3.1% Consumer Credit Card
- 2.3% Asset Based Loans
- 1.6% Other Consumer
- 1.3% Commercial Credit Card
- 1.0% Factoring Loans

Average Loans

Billions of Dollars



During the past five years, our average loans have grown at a 13.4 percent compound annual growth rate.

UMB Commercial Banking

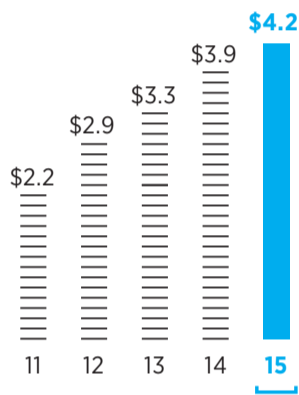
UMB offers a diverse range of commercial banking solutions for discerning business customers looking for personal attention and custom offerings. Our team is dedicated to helping clients grow and succeed in the most efficient, healthy and profitable way possible.

\$6.9B

Total commercial and commercial real estate loans as of 2015

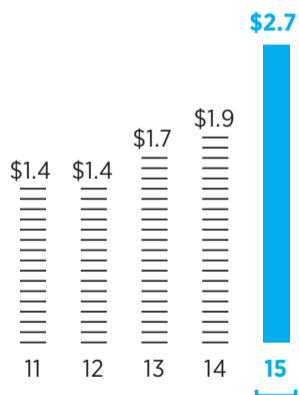
Commercial & Industrial Loans

Billions of Dollars



Commercial Real Estate Loans

Billions of Dollars



.65%

Nonperforming loan ratio versus the industry average of 1.15 percent

Data from SNL Financial as of 02/17/16

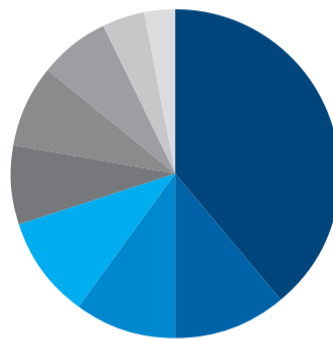
Healthcare Banking

UMB added a healthcare focus across its regions, offering specialized services including financing for medical practices and healthcare facilities.

\$181M

Total earning asset growth

Commercial Loans by Region



- 39% Kansas City
- 11% Colorado
- 10% Arizona
- 10% St. Louis
- 8% Greater Missouri
- 8% Texas
- 7% Kansas
- 4% Oklahoma
- 3% Nebraska

\$2.0B

Sales production in new outstanding loans

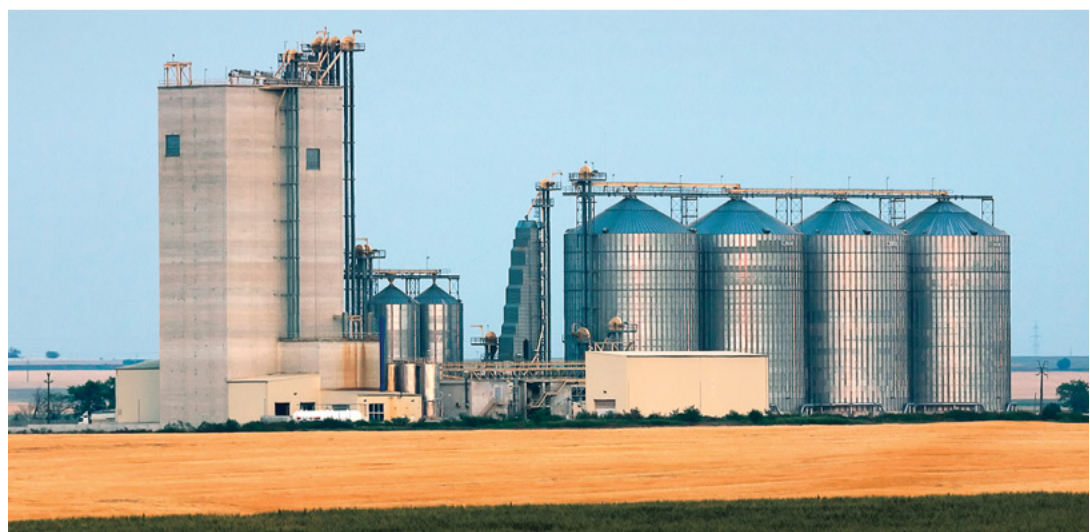
+21.2%

Growth in total commercial earning assets

\$528M

Agribusiness loans grew 91.3 percent in 2015.

UMB Agribusiness continues to expand into new markets, enhancing its solution set to meet the financial needs of a variety of ag-based businesses.



\$11.6B

Corporate trust assets under administration as of December 31, 2015

#33

U.S. Banks for farm lending

Source: ABA, as of September 31, 2015

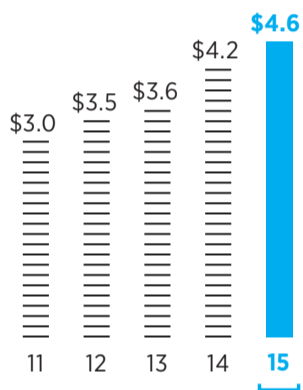
Top 25

U.S. banks for Automated Clearing House origination

Source: NACHA

Average Commercial Deposits

Billions of Dollars



Commercial deposits increased 8.9 percent in 2015.

“WE ARE INSPIRED BY THE SUCCESS WE’VE SEEN ACROSS THE COMMERCIAL DIVISION, AND LOOK FORWARD TO GROWING OUR BUSINESS WITH NEW VERTICAL MARKETS AND ASSET-BASED LENDING AND FACTORING.”

CRAIG ANDERSON
President, Commercial Banking



Marquette Transportation Finance assists trucking industry businesses in meeting working capital needs through accounts receivable solutions.

\$89.2M

In new loan commitments in 2015



Marquette Business Credit provides financing to businesses across the U.S.

\$130.5M

In new loan commitments in 2015

UMB Personal Banking

UMB offers financial solutions to customers who value an individualized relationship and advisory experience. For more than a century, we've invested in our people as a resource who can help clients achieve their unique financial and lifestyle goals.

#1

Kansas City market share leader in deposits for the **fifth year** in a row at more than 18.7 percent

Source: FDIC 2015 Market Share Report

BRINGING OUR CONSUMER AND PRIVATE WEALTH MANAGEMENT DIVISIONS UNDER ONE PERSONAL BANKING UMBRELLA IS AN OPPORTUNITY TO BETTER SERVE OUR CLIENTS. WITH THIS HOLISTIC VIEW, I BELIEVE WE CAN BETTER MEET THEIR EVER-CHANGING NEEDS NOW AND IN THE FUTURE.

DANA ABRAHAM
President, Personal Banking

+17.9%

Total consumer and small business loan growth in 2015, more than \$500 million



In 2015, UMB brought all mortgage products and services in-house, including loan underwriting, processing and closing. In alignment with UMB's commitment to excellent customer service, our new mortgage team will draw on more than 200 years of collective experience to deliver a world-class mortgage process.

\$4.2B

Total consumer and small business deposits grew 14.9% in 2015.

118

Consumer branch locations, including Meridian Bank

9.8%

Of all deposits were made at an ATM, totaling more than 6 million transactions.



With the acquisition of the Meridian Banks, UMB now has 13 additional banking centers in Arizona and Texas combined.

\$402.9M

In total deposits at the end of 2015

\$51.4M

In total outstanding loans at the end of 2015

Numbers are combined consumer year-end loan and deposit totals from both Meridian Bank and Meridian Bank Texas.



In 2015, UMB launched a project to enhance its customer experience through new branch interiors and exteriors.



UMB Private Wealth Management

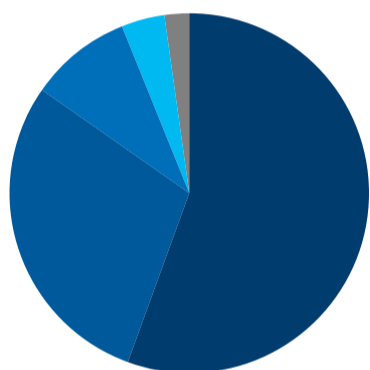
UMB focuses on understanding each client's personal story. Our comprehensive solutions are backed by the resources and experience of a multi-billion-dollar asset management firm, with the personalized service of a private bank.

Your Story. Our Focus.®

<p>Private Banking Focuses on You</p> <p>Personal credit and banking solutions customized for your financial goals and fit for your lifestyle.</p>	<p>Investment Management Built for Your Needs</p> <p>Our research-driven investment options, backed by experienced portfolio managers, deliver tailored strategies that meet your long-term goals.</p>	<p>Trust and Lifestyle Management Requires Experience</p> <p>Our advisors understand the value of protecting and growing your hard-earned assets. Discover how they can help you manage your legacy.</p>	<p>Managing Risk Creates Confidence</p> <p>Protect your legacy with a comprehensive risk management strategy that ensures you can support your loved ones for years to come.</p>
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Assets Under Management by Type

Excluding Scout Investments



- 56% Investment Advisory
- 30% Trust
- 8% Charitable
- 4% IRA
- 2% Other

“UMB STAFF ARE RESPONSIVE, FORTHRIGHT, FRIENDLY, AND CAN BE COUNTED ON TO PROVIDE MEANINGFUL GUIDANCE AND SOLUTIONS TO ALL MANNER OF BANKING ACTIVITIES.”

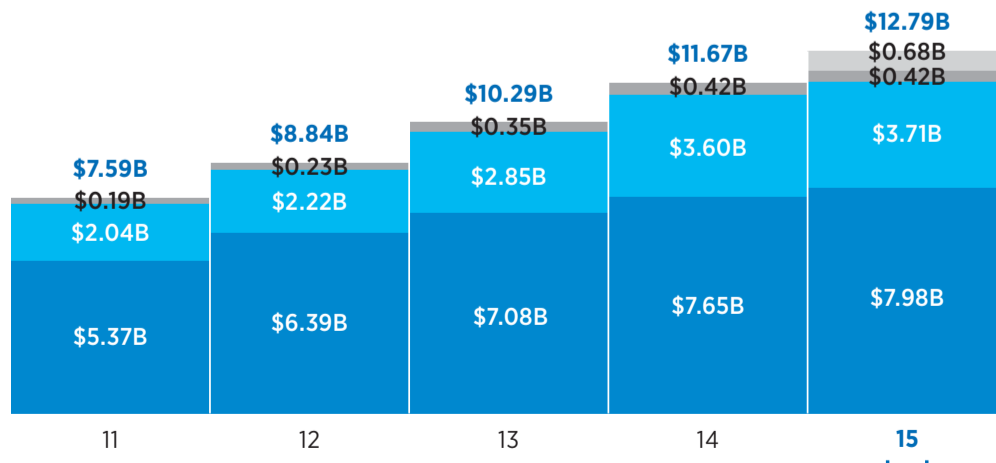
T. FRIES
Private Wealth Management Client

“THERE ARE MANY KNOWLEDGEABLE FINANCIAL PLANNERS; HOWEVER, UMB'S ADVISORS ALSO HAVE PERSONAL AND CARING PERSONALITIES.”

R. KALBFLEISCH
Private Wealth Management Client

Assets Under Management

Billions of Dollars
Excluding Scout Investments



- Marquette Asset Management (acquired June 2015)
- Brokerage Assets
- Prairie Capital Management
- Private Wealth & Institutional Asset Management

+37%

Year-over-year average loan growth in 2015

UMB Payment Solutions

UMB Healthcare Services is a top ten health savings account (HSA) provider¹ in the U.S. This is an exciting time for us since we have strong growth compared to the industry. At the end of 2015, our total number of HSAs had increased to more than 805,000 and our deposits and assets increased to a record \$1.3 billion.

We are proud to offer exceptional healthcare payment solutions to our clients and accountholders, while focusing on educating everyone on how to maximize HSA benefits. As part of that, we launched UMB HSA Saver,[®] a powerful tool that provides accountholders a simplified approach to investing in their HSA.

Begonya Klumb

Chief Executive Officer, UMB Healthcare Services

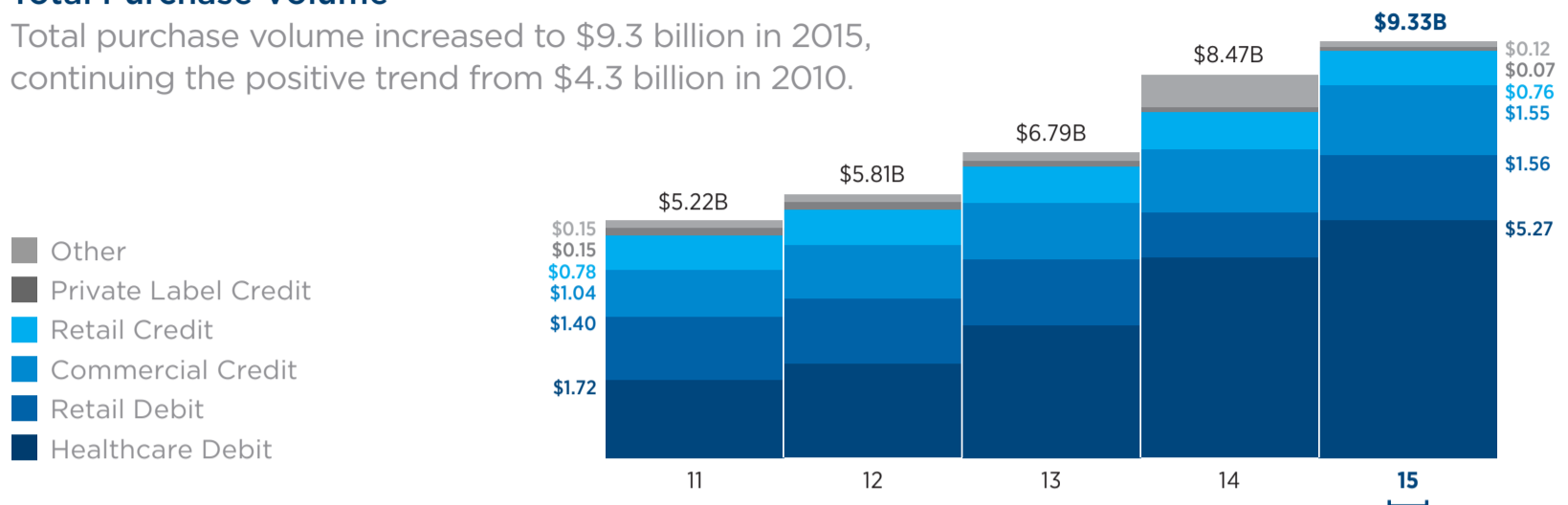
¹Source: Devenir, 2015 Midyear Devenir HSA Research Report

The Tools to Succeed

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.

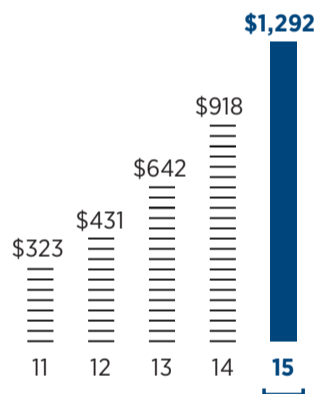
Total Purchase Volume

Total purchase volume increased to \$9.3 billion in 2015, continuing the positive trend from \$4.3 billion in 2010.



Health Savings Account Deposits & Assets

Millions of Dollars



\$5.3B

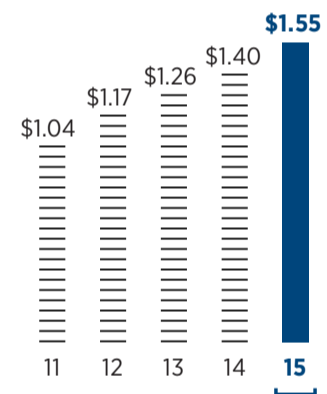
Total Healthcare related purchase volume

5.2M

Healthcare spending account cards (excludes single use cards)

Commercial Cardholder Purchase Volume

Billions of Dollars



7.5M

Commercial credit card transactions grew from 7.2 million in 2014 to 7.5 million in 2015.

“WE CONTINUE TO GROW OUR CARD PRODUCT OFFERINGS, WHICH HELPS KEEP US COMPETITIVE. IN FACT, WE ACHIEVED A NEW RECORD IN CREDIT AND DEBIT PURCHASE VOLUME IN 2015, REACHING \$9.3 BILLION, AN INCREASE OF 10.2% COMPARED TO 2014.”

JOHN GILLARD
EVP/Executive Director, Payment Solutions

In 2015, UMB Fund Services celebrated 25 years in business. The year was undoubtedly a challenging one—for the financial markets, for us, and for our clients—yet in many ways we finished stronger than we started.

Top-line sales were strong, and despite headwinds, our assets under administration increased in several product categories. We helped clients start 16 new mutual funds through our popular series trusts, celebrated early results with a new efficiency project, and fine-tuned our strategic plan to take us into the next decade.

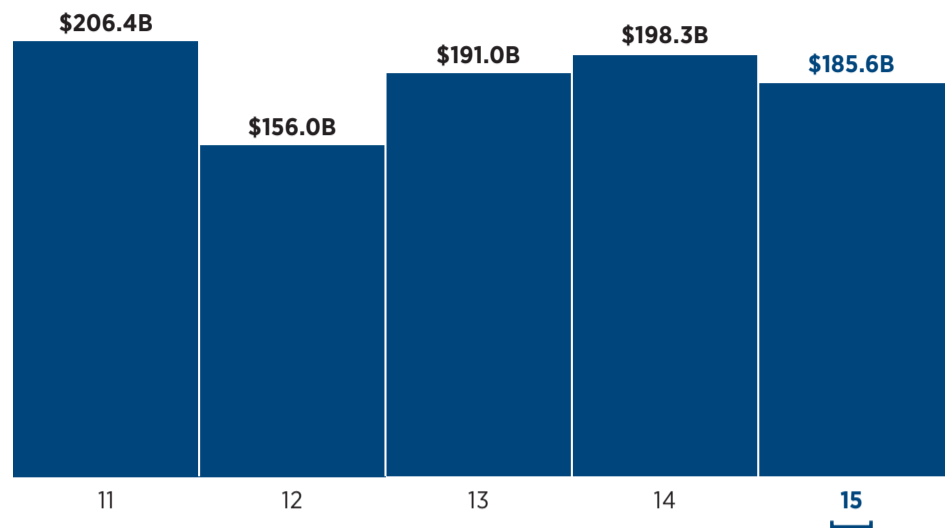
Tony Fischer
President, UMB Fund Services

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.

Total Assets Under Administration

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



25 Years

In 2015, UMB Fund Services celebrated 25 years in business serving the needs of fund companies from its four office locations across the country.

+20.6%

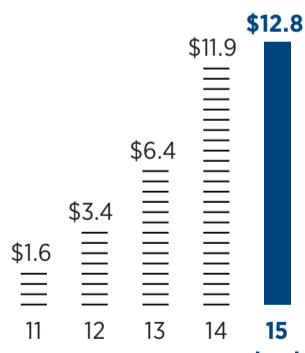
Alternative investment assets under administration grew from \$31.5 billion in 2014 to \$38.1 billion in 2015, an increase of 20.6 percent.

“WE ENTER 2016
READY TO FACE
NEW CHALLENGES
FROM A POSITION
OF STRENGTH.”

TONY FISCHER
President, UMB Fund Services

Investment Managers Series Trust Assets

Billions of Dollars



Assets under administration in the Investment Managers Series Trusts grew to \$12.8 billion in 2015. We helped clients launch 16 new mutual funds through the Trusts.

+57.1%

Private equity assets under administration increased 57.1 percent in 2015, from \$8.4 billion in 2014 to \$13.2 billion (includes both registered and unregistered funds).

Top Ten Overall

- Transfer Agent
- Fund Accountant

#1 Transfer Agent

for U.S. closed-end mutual funds, based on number of accounts

2015 Mutual Fund Service Guide

Top Workplace

for the sixth straight year

Milwaukee Journal Sentinel

At Scout Investments, we are selective about asset management.

We provide **actively managed investment strategies** with clearly articulated and consistently applied investment processes. Together with our **focused distribution and proactive client engagement strategies**, we believe our firm is in the best position for **long-term success**.

As we enter 2016, our commitment to this effort remains unwavering.

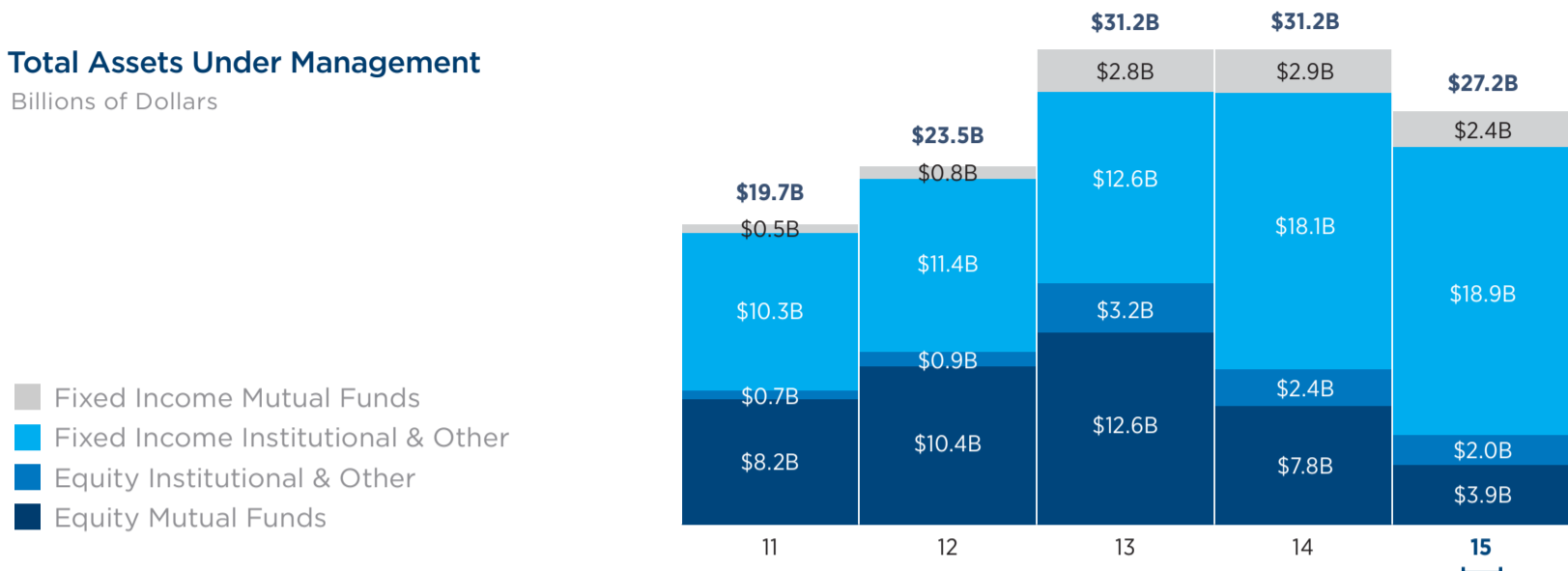
Andy Iseman
Chief Executive Officer, Scout Investments

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



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

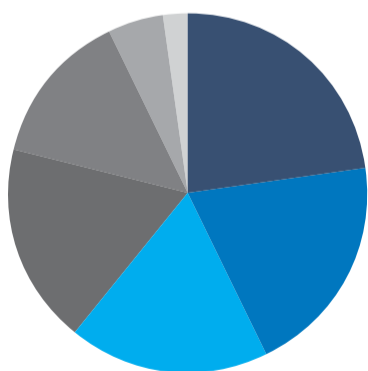
- Low Duration
- Intermediate
- Core
- Core Plus
- Long Duration
- Unconstrained

Assets Under Management
\$27.2B
As of 12/31/15

3 Years

In 2015, both the Scout Emerging Markets Fund and the Scout Low Duration Bond Fund reached their three-year anniversary.

Client Assets by Type



- \$6.3B Mutual Funds
- \$5.4B Sub-Advisory
- \$4.8B Public
- \$4.8B Non-Profit / Other
- \$4.0B Corporate
- \$1.4B Endowment & Foundations
- \$0.5B Taft-Hartley

“ALTHOUGH 2015 WAS A CHALLENGING MARKET ENVIRONMENT, LOOKING AHEAD, WE BELIEVE REMAINING STEADFAST IN OUR EFFORTS WILL RESULT IN LONG-TERM GROWTH.”

ANDY ISEMAN
 Chief Executive Officer, Scout Investments



In the past year, UMB experienced record-setting events that demonstrate our ability to grow even in challenging economic climates.

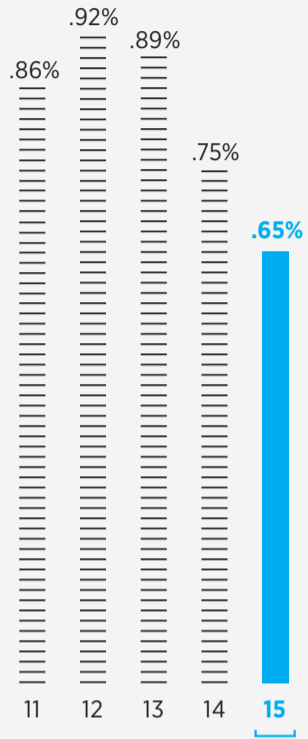
- For the first time, we exceeded \$15 billion in total deposits with 10.8 percent annual growth.
- Net interest income for 2015 grew 17.7 percent to reach a record high of \$412.1 million.
- Loan growth reached 26.3 percent in 2015, one of our highest yet, and fourth quarter represented our 23rd consecutive quarter of increasing loan balances.
- In the past five years, our shareholder equity increased 78.5 percent (12.3 percent CAGR).

Paired with the strides we have taken to increase efficiency, including identifying cost savings of \$32.9 million,¹ these achievements help position us for steady growth in 2016 and beyond.

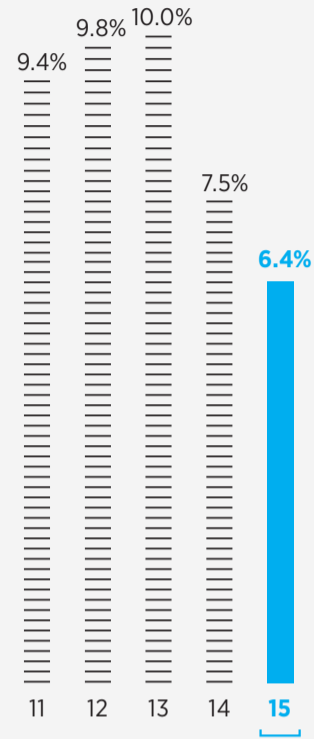
¹To be fully realized on an annual basis in 2017.

SELECTED FINANCIAL HIGHLIGHTS

Return On Average Assets



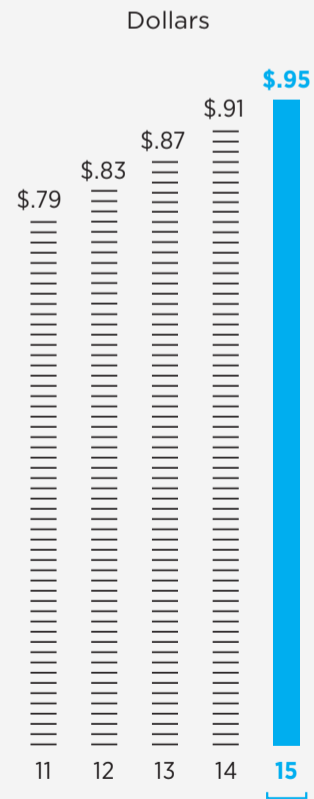
Return On Average Equity



Diluted Earnings Per Share



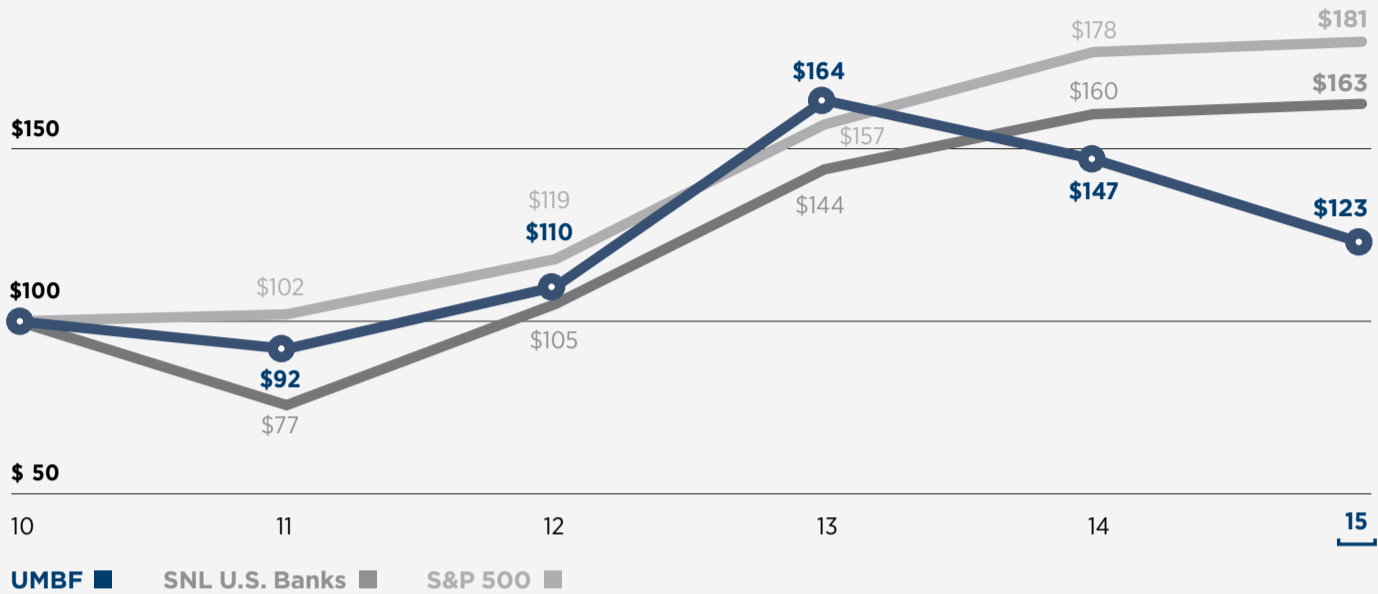
Dividends Declared Per Share



SELECTED FINANCIAL HIGHLIGHTS

Five-Year Total Return

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



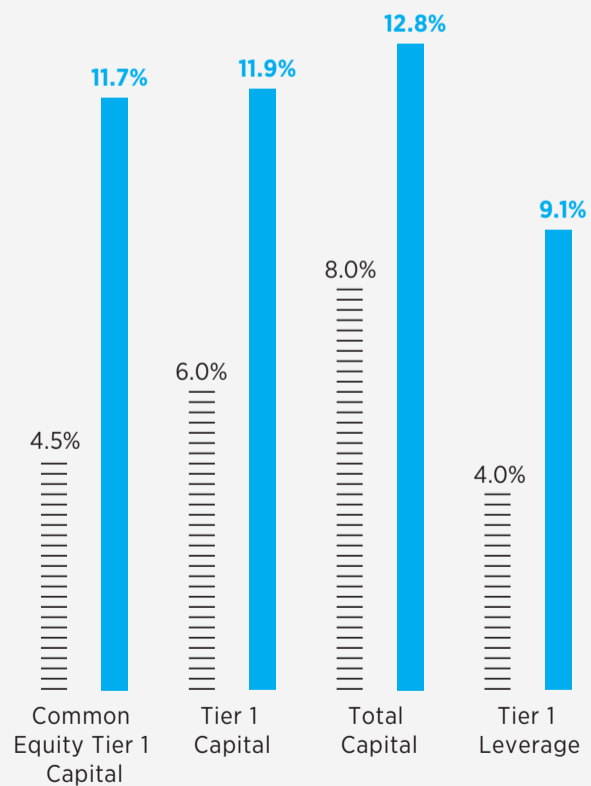
This summarizes the cumulative return experienced by UMBF shareholders for the years 2011 through 2015, compared to the S&P 500 Stock Index and the SNL U.S. Banks Index. In all cases, the return assumes a reinvestment of dividends. *Source: SNL Financial*

UMBF Total Assets Under Management

Billions of Dollars



Risk-Based Capital Ratios



Regulatory Minimum UMB

FIVE-YEAR FINANCIAL SUMMARY

Dollars In Thousands Except Per Share Data

Earnings	2015	2014	2013	2012	2011
Interest income	\$ 430,681	\$ 363,871	\$ 348,341	\$ 339,685	\$ 343,653
Interest expense	18,614	13,816	15,072	19,629	26,680
Net interest income	412,067	350,055	333,269	320,056	316,973
Provision for loan losses	15,500	17,000	17,500	17,500	22,200
Noninterest income	466,454	498,688	491,833	458,122	414,332
Noninterest expense	703,736	666,926	624,178	590,454	562,746
Net income	116,073	120,655	133,965	122,717	106,472
Average Balances					
Assets	17,786,442	15,898,983	15,030,762	13,389,192	12,417,274
Loans, net of unearned interest	8,425,107	6,975,338	6,221,318	5,251,278	4,756,165
Securities	7,330,246	7,053,837	7,034,542	6,528,523	5,774,217
Interest-bearing due from banks	664,752	843,134	663,818	547,817	837,807
Deposits	14,078,290	12,691,273	11,930,318	10,521,658	9,593,638
Long-term debt	57,321	6,059	4,748	5,879	11,284
Shareholders' equity	1,805,856	1,599,765	1,337,107	1,258,284	1,138,625
Year-End Balances					
Assets	19,094,245	17,500,960	16,911,852	14,927,196	13,541,398
Loans, net of unearned interest	9,431,350	7,466,418	6,521,869	5,690,626	4,970,558
Securities	7,568,870	7,285,667	7,051,127	7,134,316	6,277,482
Interest-bearing due from banks	522,877	1,539,386	2,093,467	720,500	1,164,007
Deposits	15,092,752	13,616,859	13,640,766	11,653,365	10,169,911
Long-term debt	86,070	8,810	5,055	5,879	6,529
Shareholders' equity	1,893,694	1,643,758	1,506,065	1,279,345	1,191,132
Nonperforming loans	61,206	27,382	30,706	28,103	25,581
Allowance for loan losses	81,143	76,140	74,751	71,426	72,017
Per Share Data					
Earnings - basic	\$ 2.46	\$ 2.69	\$ 3.25	\$ 3.07	\$ 2.66
Earnings - diluted	2.44	2.65	3.20	3.04	2.64
Cash dividends	0.95	0.91	0.87	0.83	0.79
Dividend payout ratio	38.62 %	33.83 %	26.77 %	27.04 %	29.70 %
Book value	\$ 38.34	\$ 36.10	\$ 33.30	\$ 31.71	\$ 29.46
Market price					
High	58.84	68.27	65.44	52.61	45.20
Low	45.14	51.87	43.27	37.68	30.49
Close	46.55	56.89	64.28	43.82	37.25
Ratios					
Return on average assets	0.65 %	0.75 %	0.89 %	0.92 %	0.86 %
Return on average equity	6.43	7.54	10.02	9.75	9.35
As a % of loans:					
Allowance for loan losses	0.86	1.02	1.15	1.26	1.45
Nonperforming loans	0.65	0.37	0.47	0.49	0.52
Risk-based capital ratio:					
Common Equity Tier 1	11.74	-	-	-	-
Tier 1	11.86	13.29	13.61	11.05	11.20
Total	12.80	14.04	14.43	11.92	12.20
Average equity to average assets	10.15	8.72	8.90	9.40	9.17

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	2015	2014
Loans	\$ 9,430,761	\$ 7,465,794
Allowance for loan losses	(81,143)	(76,140)
Net loans	9,349,618	7,389,654
Loans held for sale	589	624
Investment securities:		
Available for sale	6,806,949	6,911,936
Held to maturity (market value of \$691,379 and \$304,112 respectively)	667,106	278,054
Trading securities	29,617	27,203
Federal Reserve Bank stock and other	65,198	68,474
Total investment securities	7,568,870	7,285,667
Federal funds sold and securities purchased under agreements to resell	173,627	118,105
Interest-bearing due from banks	522,877	1,539,386
Cash and due from banks	458,217	444,299
Bank premises and equipment, net	281,471	257,835
Accrued income	90,127	79,297
Goodwill	228,346	209,758
Other intangibles	46,782	43,991
Other assets	373,721	132,344
Total assets	\$ 19,094,245	\$ 17,500,960
Liabilities		
Deposits:		
Noninterest-bearing demand	\$ 6,306,895	\$ 5,643,989
Interest-bearing demand and savings	7,529,972	6,709,281
Time deposits under \$250,000	771,973	636,507
Time deposits of \$250,000 or more	483,912	627,082
Total deposits	15,092,752	13,616,859
Federal funds purchased and repurchase agreements	1,818,062	2,025,132
Short-term debt	5,009	-
Long-term debt	86,070	8,810
Accrued expenses and taxes	161,245	180,074
Other liabilities	37,413	26,327
Total liabilities	17,200,551	15,857,202
Shareholders' Equity		
Common stock, \$1.00 par value; 80,000,000 shares authorized, 55,056,730 shares issued and 49,396,366 and 45,532,188 shares outstanding, respectively	55,057	55,057
Capital surplus	1,019,889	894,602
Retained earnings	1,033,990	963,911
Accumulated other comprehensive income	(3,718)	11,006
Treasury stock, 5,660,364 and 9,524,542 shares, at cost, respectively	(211,524)	(280,818)
Total shareholders' equity	1,893,694	1,643,758
Total liabilities and shareholders' equity	\$ 19,094,245	\$ 17,500,960

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	2015	2014	2013
Loans	\$ 308,325	\$ 245,278	\$ 229,665
Securities:			
Taxable interest	75,327	76,204	75,202
Tax-exempt interest	43,598	39,209	40,399
Total securities income	118,925	115,413	115,601
Federal funds and resell agreements	697	259	193
Interest-bearing due from banks	2,356	2,525	1,918
Trading securities	378	396	964
Total interest income	430,681	363,871	348,341
Interest Expense			
Deposits	14,269	12,242	13,183
Federal funds and repurchase agreements	1,785	1,616	1,739
Other	2,560	(42)	150
Total interest expense	18,614	13,816	15,072
Net interest income	412,067	350,055	333,269
Provision for loan losses	15,500	17,000	17,500
Net interest income after provision for loan losses	396,567	333,055	315,769
Noninterest Income			
Trust and securities processing	262,056	288,054	265,948
Trading and investment banking	20,218	19,398	20,641
Service charges on deposit accounts	86,460	85,299	84,133
Insurance fees and commissions	2,530	3,011	3,727
Brokerage fees	11,753	10,761	11,470
Bankcard fees	69,211	67,250	62,031
Gains on sales of securities available for sale	10,402	4,127	8,542
Equity earnings on alternative investments	(12,188)	3,975	19,048
Other	16,012	16,813	16,293
Total noninterest income	466,454	498,688	491,833
Noninterest Expense			
Salaries and employee benefits	406,472	358,569	339,691
Occupancy, net	43,861	40,197	39,291
Equipment	63,533	53,609	49,207
Supplies and services	18,579	20,411	20,387
Marketing and business development	23,730	24,148	22,703
Processing fees	51,328	56,049	57,791
Legal and consulting	26,390	20,407	18,703
Bankcard	20,288	19,594	18,381
Amortization of other intangible assets	12,090	12,193	13,218
Regulatory fees	12,125	10,445	9,129
Contingency reserve	-	20,272	-
Other	25,340	31,032	35,677
Total noninterest expense	703,736	666,926	624,178
Income before income taxes	159,285	164,817	183,424
Income tax expense	43,212	44,162	49,459
Net Income	\$ 116,073	\$ 120,655	\$ 133,965
Per Share Data			
Net income - basic	\$ 2.46	\$ 2.69	\$ 3.25
Net income - diluted	2.44	2.65	3.20
Dividends	.95	.91	0.87
Weighted average shares outstanding	47,126,252	44,844,578	41,275,839

Please refer to 10-K filing for additional information.

EXECUTIVE LEADERSHIP

As of December 31, 2015

Tony Fischer

President,
UMB Fund Services

Mike Hagedorn

Chief Executive Officer,
UMB Bank

Andy Iseman

Chief Executive Officer,
Scout Investments

Shannon Johnson

Executive Vice President,
Chief Human Resources Officer

Mariner Kemper

Chairman, President and
Chief Executive Officer,
UMB Financial Corporation

David Kling

Executive Vice President,
Chief Risk Officer

Kevin Macke

Executive Vice President,
Operations

Heather Miller

Executive Vice President,
Sales, Marketing Communication

Jenny Payne

Senior Vice President
and Director,
Corporate Risk Services

Scott Stengel

Executive Vice President,
General Counsel

Chris Swett

Executive Vice President,
Chief Credit Officer

Tom Terry

Chief Lending Officer

Brian Walker

Executive Vice President,
Chief Accounting Officer

BOARD OF DIRECTORS

UMB Financial Corporation

Thomas E. Beal¹

President
Beal Properties, Inc.

Robin C. Beery^{2,4}

Investment Industry Executive
Consultant

Nancy K. Buese^{2,5}

Executive Vice President and CFO
MPLX LP

Terrence P. Dunn³

Director
J.E. Dunn Construction Group, Inc.

K.C. Gallagher^{2,5}

Chairman
Gallagher Industries, LLC
Chief Executive Officer
Little Pub Holdings, LLC

Gregory M. Graves^{3,4}

Chairman, CEO and President
Burns and McDonnell
Engineering Company, Inc.

Michael D. Hagedorn¹

President and CEO
UMB Bank, n.a.
Vice Chairman and
Interim Chief Financial Officer
UMB Financial Corporation

Alexander C. Kemper

Chairman and CEO
C2FO

Mariner Kemper

Chairman
UMB Bank, n.a.
Chairman, President and CEO
UMB Financial Corporation

Kris A. Robbins^{2,5}

Principal
KARobbins, LLC

L. Joshua Sosland^{3,4}

President
Sosland Publishing Co.

Paul Uhlmann III^{3,4}

President and CEO
The Uhlmann Company

Thomas J. Wood III¹

Investor

UMB Bank, n.a.

Craig L. Anderson

President
Commercial Banking
UMB Bank, n.a.

Don R. Armacost, Jr.

President and CEO
Peterson Manufacturing Company

David F. Ball

President and CEO
Ball's Price Chopper
& Hen House Markets

Steven J. Bresky

President and CEO
Seaboard Corporation

Peter J. Genovese¹

UMB Consultant

Michael D. Hagedorn¹

President and CEO
UMB Bank, n.a.
Vice Chairman and
Interim Chief Financial Officer
UMB Financial Corporation

Marilyn B. Hebenstreit

Vice Chairman
Bartlett and Company
Chairman
Linda Hall Library

Richard F. Jones

President and CEO
Fidelity Security Life Insurance Co.

Alexander C. Kemper

Chairman and CEO
C2FO

Mariner Kemper

Chairman
UMB Bank, n.a.
Chairman, President and CEO
UMB Financial Corporation

Gordon E. Lansford III

President and CEO
JE Dunn Construction

Greg S. Maday

Chief Executive Officer
SpecChem, LLC

Patrick J. McCown

Chief Executive Officer
McCown Gordon Construction

Jonathan D. Mize

President and COO
Blish-Mize Company

Timothy R. Murphy

President and CEO
Murphy-Hoffman Company

H. Tyler Nottberg

Chief Executive Officer
US Engineering

Douglas F. Page¹

Executive Vice President
UMB Bank, n.a.

Stephen R. Plaster

Chairman & CEO
Evergreen Investments, LLC

James D. Rine¹

President
Kansas City Region
UMB Bank, n.a.

Dave G. Ruf¹

Ruf Enterprises

James A. Sangster

Vice Chairman
UMB Bank, n.a.

Christian R. Swett¹

Executive Vice President &
Chief Credit Officer
UMB Financial Corporation

H. Stephen Talge¹

President
Dazey Corporation

Thomas S. Terry¹

Executive Vice President &
Chief Lending Officer
UMB Bank, n.a.

Clyde F. Wendel

Consultant
Pintail Prairie Consultants

To view a full list of UMB's
advisory boards, visit
UMB.com/AdvisoryBoards

¹Advisory Director ²Risk Committee ³Governance Committee ⁴Compensation Committee ⁵Audit Committee

CORPORATE INFORMATION

Notice of Annual Meeting

Tuesday, April 26, 2016
UMB Financial Corporation
1010 Grand Boulevard
Kansas City, MO 64106

10-K Request

We will furnish, without charge, a copy of our 2015 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

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Post Office Box 419226
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Stock Quotation Symbol

UMBF
NASDAQ OMX

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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, 2015, 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 02/17/16

Credit Ratings	S&P	Fitch
Long-term Issuer	A- / Outlook Stable	A+ / Negative
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

937

UMB associates volunteered their time in 2015.

\$220k

Estimated economic value of UMB associates' volunteer hours in 2015

Source: Independent Sector

9,540

Hours of qualified volunteer time off in 2015

\$550k

Money donated in the Kansas City region alone in 2015

UMBFinancial.com

