We are building a company for the next 100 years.
**UMBF**

**Humor Financial Corporation**  
A diversified financial services company.  
As of 12/31/12

++115%  
**Dividend Growth**  
UMB increased its quarterly dividend 4.9 percent in 2012, the 12th time since July 2003, a total increase of 115 percent.

.49%  
**Nonperforming Loans To Total Loans**  
UMB has maintained high asset quality through all kinds of economic conditions.

48.8%  
**Loans-To-Deposits Ratio**  
We are in the business of lending money and have plenty of liquidity to meet our customers’ needs.

11.1%  
**Tier 1 Capital Ratio**  
Unlike the industry, our Tier 1 capital ratio remains strong without government intervention or dilutive capital actions.

++46.5%  
**Noninterest Income Growth**  
Our noninterest income over the last five years again outpaced the industry, demonstrating that our diversified business model remains effective.

---

**Industry**  
*Data from SNL Financial as of 12/31/12*

-16.0%  
**Dividend Growth**  
July 2003 through 12/31/12

2.28%  
**Nonperforming Loans To Total Loans**

77.9%  
**Loans-To-Deposits Ratio**

14.3%  
**Tier 1 Capital Ratio**

+15.5%  
**Noninterest Income Growth**  
During the past five years.
Our business isn’t about money, it’s about trust.

Trust can’t be bought, or sold, or traded.

It can only be earned.

Day by day, year after year, generation upon generation.

That’s why our anniversary is about much more than 100 years.

It’s about our roots.
It’s about our wings.
It’s about our future.

A future every one of us will share.

UMB, more than 100.
UMB Financial Corporation

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

Revenue by Segment

- Institutional Investment Management: $100.1M
- Asset Servicing: $77.1M
- Payment Solutions: $109.1M
- Banking: $491.9M

As of December 31, 2012

- Total Revenue: $778.2M
- Earnings Per Share (Diluted): $3.04
- Market Cap: $1.8B
- 5-Year Earnings Per Share Growth (CAGR) (Diluted): 11.42%
- Total Assets: $14.9B
- Dividends Per Share: $0.83
- Assets Under Management: $33.1B
- Price to Earnings Ratio: 14.27
- Percentage Noninterest Bearing Deposits: 42.2%
- Percent Revenue From Fee Businesses: 58.9%
Our Footprint

We serve customers across the entire country.

- Headquarters: KC, MO
- Years in Business: 100
- Banking Centers / ATMs: 121/319
- NASDAQ: UMBF
- Shares Repurchased (2003-2012): 13.4%
- Associates: 3,597
- Acquisitions Last Ten Years: 23
- TARP Dollars Taken: $0

Follow UMB Online

Website: UMB.com

Prairie Capital
Scout Investments
Healthcare Services – National Sales
Corporate Trust
Loan Production Office
“Find out what a man’s made of. A person’s character means more than his financial statement.”

William T. Kemper

“We emphasize quality and concentrate on doing what we know how to do, and doing it well.”

R. Crosby Kemper, Jr.

“100 years from now, doing the right thing will still be the right thing to do.”

Mariner Kemper
Dear Fellow Shareholders,

Doing right may not always be popular, but it will never steer you wrong. As UMB celebrates 100 years of serving our customers and communities, we take pride in adhering to our principles—and delivering great results—over time.

Too often, today’s public companies are caught up in a short-term investment thesis of institutional shareholders who have short time horizons for jumping in and out of stocks. This is partly due to managers who pay more attention to making their quarterly numbers to please the institutional shareholder, rather than doing the right thing with their businesses.

Short-termism is at work when Apple, one of the most innovative companies in the world, reports record quarterly revenue and profit—and its stock falls 12 percent in one day. Trouble is, “expectations” can race ahead of even stellar performance, and many investors react to momentary blips more than to lasting success.

Helping to fuel knee-jerk actions are the always-on television and online news sources that make media stars of any critic who takes potshots at a company or industry, regardless of facts or fundamentals. Some critics are making money; some are just polishing their personal ratings in Washington or on Wall Street.

Unfortunately, short-sighted behavior is part of our current reality—in business and in government policy.

Maybe it’s time for a return to long-termism, strategic actions and enduring values. This is what UMB stands for.

Living by your principles may not win today’s popularity contest, but doing the right thing for the long haul is the way our customers build their businesses and personal assets. Customers appreciate the way UMB stands out in our industry with a proven track record for integrity, trust and stability.

Creating shareholder value that endures

Our shareholders, too, can take comfort in the fact that UMB delivers, and we deliver over the long term. Even as many institutions stumbled during the financial crisis and its aftermath, UMB has outperformed the industry by delivering superior performance and building long-term value for shareholders.

From 2007 to 2012, the five-year period spanning the financial crisis, UMB generated total shareholder return (dividends plus stock price appreciation) of 25.2 percent, according to SNL Financial, a leading provider of financial information. The Standard & Poor’s 500 Index generated total return of 8.6 percent during that time, and the SNL Bank Index produced total return of negative 33.9 percent for the five years.

SNL Financial also recognized UMB as one of only 22 publicly-listed banks that raised dividends at least four percent a year in each of those five years.

2012 was proof that despite broad economic challenges, opportunities abound.
While UMB raised annual dividends 45.6 percent from 2007 to 2012, the median dividend change was a decline of 42.1 percent for all publicly-listed U.S. banks and thrifts.

UMB’s outperformance over the long haul is no accident. Through the recent financial crisis and its aftermath, we never lost money. We never had to suspend or reduce our dividends—in fact, we increased dividends seven times from 2007 to 2012. UMB’s financial strength enabled us to grow commercial lending and to make acquisitions that strategically expanded our asset management and servicing business.

Our long-term orientation pays off—especially in challenging times. We will continue to adhere to our values for good business—quarter in and quarter out, year in and year out, decade in and decade out—to provide you with long-term shareholder value.

**Delivering superior performance in 2012**

In 2012, our performance set new highs for earnings, assets and other key metrics. Net income for 2012 reached a record $122.7 million, or $3.04 per diluted share—growth of 15.3 percent from earnings of $106.5 million, or $2.64 per diluted share, in 2011. In fact, we produced record earnings in three of the last five years. We also raised our dividend 4.9 percent in 2012, the 12th increase since 2003.

Because of our strong relationships, UMB again expanded our lending in 2012—including a brisk increase in commercial loans—with continued excellence in credit quality. We achieved 10.4 percent growth in average total loans to $5.25 billion, compared to year-end 2011, while nonperforming loans remained at a low 0.49 percent of average loans. Comparatively, the industry only posted loan growth of 1.95 percent during the same period.

I’m growing tired of hearing pundits complain that “banks are not lending money.” It’s time for them to recognize that troubled banks are the ones not lending money. Because great banks, like UMB, are lending money to institutions, small businesses and individuals—as our double-digit growth proves. Despite economic and regulatory uncertainties, UMB continues to help our customers with their borrowing needs, and we have achieved considerable success in attracting new credit customers.

One of UMB’s great strengths is that we have also diversified our revenue streams: Nearly 59 percent of 2012 revenue came from noninterest income, three times the level at most banks. Our business model as a diversified financial services company is paying off richly. Our model helps to stabilize earnings through this low interest rate cycle and support opportunities for further growth.

Our strong emphasis on fee-based services, such as asset management, servicing and payments, generated 10.6 percent growth in noninterest income in 2012, to $458.1 million. Asset management businesses grew robustly in 2012. Total assets under management, including Scout Investments and our wealth management services, rose 18.4 percent to $33.1 billion at year-end 2012.

A strong balance sheet continues to fuel UMB earnings growth and initiatives for the future. Total assets grew 10.2 percent in 2012 to a record $14.9 billion. UMB maintained a strong Tier 1 capital ratio of 11.05 percent in 2012 and a high level of liquidity with a loan-to-deposit ratio of 48.8 percent.

While many institutions are still cleaning up problems from the financial crisis, UMB’s financial strength has enabled us to take advantage of numerous growth opportunities. Peter deSilva, UMB chief operating officer, will provide more context and detail regarding our financial results.

**Building our business for the next century**

As we enter UMB’s second century, our principles will stay the same. In free markets, the businesses that thrive are those with enduring cultures of integrity, trust and stability.

Because UMB adheres to our commitment to act responsibly on behalf of our customers and shareholders—regardless of the current fads, bubbles or business cycles—our customers know they can build long-term, mutually beneficial relationships with the people who make up UMB.

At the same time, we see the business environment of the foreseeable future as challenging. We have the financial strength to endure changes in government policy and economic swings—and remain nimble enough to take advantage of growth opportunities as they arise.

The current policy environment in Washington, we believe, is unfavorable to a sound financial system. Keeping interest rates close to zero pushes
individuals and businesses to borrow more and invest in riskier assets, in the name of stimulating the economy. Pushing lenders to put money at risk, even when they shouldn’t because of the quality of the credit, invites a future day of reckoning. Later in this report, Mike Hagedorn, vice chairman, chief financial officer and chief administrative officer, addresses particular policy issues that we see as worrisome.

The Federal Government itself, of course, is the prime offender when it comes to unsound fiscal behavior. We hope that our national leadership does not continue to kick the can down the road in addressing the spending and debt issues that represent a serious weakness for America.

Regardless of changes in the environment, however, you can be assured that UMB will continue to do the right things to deliver long-term shareholder value. For example, by taking these steps we are consciously:

- Positioning our company to operate without the need for a government bailout, as we did in refusing TARP money during the financial crisis that hit in 2008;

- Diversifying our revenue base, both to avoid relying too much on net interest income in a time of historically low rates and to provide growth without feeling pressure to lower our credit standards;

- And, structuring our balance sheet according to our principles of what’s right, rather than giving in to a political environment that begs for bad behavior (and may have negative consequences).

We are more convinced than ever that UMB can be a high-quality company and still perform well over the long haul. The results of 2012—and the past five, 10 or 100 years—prove that UMB delivers value for our customers and our shareholders.

I am very proud of UMB’s ongoing performance. UMB has maintained high asset quality, strong liquidity and healthy capital levels through all kinds of conditions. Looking forward, we are well positioned to deliver the results you have come to expect.

Most importantly, the engaged and energetic associates of UMB continue to build strong relationships with customers who trust us to help build their financial futures. I can’t thank the 3,597 associates enough for all they do, every day.

Thank you for your interest, support and loyalty.

Sincerely,

Mariner Kemper
Chairman & Chief Executive Officer

March 1, 2013
Trust

1879

“Our steady purpose is to do all the various and legitimate kinds of business of a first-class bank.”

Rufus Crosby

1959

“One of the first things I heard from my father is that it doesn’t do any good to say, ‘the other banks are doing it too,’ if you’re just as broke as they are.”

R. Crosby Kemper, Jr.

2012

“It’s invigorating to consider how the original values set in preceding generations continue to guide our company.”

Peter J. deSilva
Dear Fellow Shareholders,

Our business is all about delivering high performance to our customers. Without them, we wouldn’t be in business and their loyalty means everything to us. As such, they have come to expect our brand promise, Count on more, in action at every level. Our objective is to deliver more than what our customer is expecting from every interaction, every experience. As UMB has evolved through the decades into a diversified financial services company, we have demonstrated the ability and a steadfast commitment to serving all of our customers’ financial needs.

UMB’s 2012 results, including double-digit growth in loans and momentum in fee-based services, prove that we are more than a regional bank. Our diversified business model positions UMB uniquely to enhance shareholder value by expanding customer relationships and providing the best opportunities in banking, asset management, payments and investment products and services.

We continue to execute on four core strategies:

• Growing our fee-based businesses
• Enhancing the bank’s net interest income
• Improving operating efficiencies
• Maintaining a strong capital position

Effective execution of our strategies enabled UMB to once again deliver strong financial results in 2012, outperforming our peers in a number of key metrics. UMB’s net income was a record $122.7 million, up 15.3 percent from 2011. It was our third consecutive year of earnings growth.

During 2012, average balance sheet assets grew 7.8 percent to a new high of $13.4 billion. Book value per share reached $31.71, also a record level. UMB achieved double-digit growth in loans, with average balances increasing 10.4 percent over 2011. UMB maintained a strong Tier 1 capital ratio of 11.05 percent in 2012 and a high level of liquidity with a loan-to-deposit ratio of 48.8 percent.

To achieve this performance, we overcame three major headwinds facing the financial services industry:

• Persistently low interest rates
• Expansion of regulatory burdens
• Ongoing economic sluggishness

Amid this challenging business environment, UMB continued to make progress in each of our strategic areas of focus—creating value for our customers and shareholders.

Growing fee-based businesses

With nearly 59 percent of UMB’s 2012 revenue coming from noninterest income—three times the median level for U.S. banks—we view the growth of our fee-based businesses as a strategic differentiator enabling UMB to perform strongly in a variety of economic climates. A 10.6 percent increase in noninterest income, to $458.1 million in 2012 compared with $414.3 million in 2011, contributed the majority of UMB’s total revenue growth for the year.

Our businesses in investment management, asset servicing, payments and other fee-based services provide attractive returns on their own—and the

Banks are at the heart of America’s economy and key to a stronger recovery.
Earnings have more than offset the impact of thinner net interest margins during this period of persistently low interest rates and highly accommodative monetary policies.

Institutional Investment Management

Scout Investments performed well in 2012. Scout’s total assets under management in mutual funds and separately managed accounts stood at $23.5 billion at year-end 2012, an increase of 19.6 percent from a year earlier. During 2012, the Scout Funds (mutual funds, excluding separately managed accounts) experienced net fund inflows of $868.8 million, representing a fund flow rate of 10 percent for the year.

The strong performance record of Scout equity and fixed-income products—including four mutual funds with 4-star and 5-star Morningstar ratings—helped attract and retain clients. In 2012, the Scout Mid Cap Fund earned two Lipper Fund Awards, ranking first among more than 200 Mid-Cap Core Funds for three-year and five-year periods. The Scout Core Plus Bond Fund Institutional Class also won a Lipper award, ranking first out of 493 intermediate investment-grade debt funds for the most recent three-year period. In addition, Morningstar recognized our Reams Asset Management Fixed Income team by nominating them for fixed income manager of the year. We couldn’t be more pleased with these accolades.

Scout Investments offered clients two targeted new funds in 2012, launching the Scout Low Duration Bond Fund and the Scout Emerging Markets Fund.

Asset Servicing

UMB Fund Services provides turnkey outsourced back-office services and technologies to more than 200 mutual funds and other asset managers, with total assets under administration of $156 billion at year-end 2012. The division continues to add new clients and expand relationships with existing clients. A vehicle to help small or start-up mutual funds manage their business, the Investment Managers Series Trust (IMST), has grown rapidly and surpassed the $3.3 billion mark in net assets in 2012.

In 2012 UMB Fund Services introduced an advanced technology platform, the Alternative Investment Communication Engine, to help a growing number of registered hedge funds clients to better manage their businesses and communicate with their investors.

Payment Solutions

Our bankcard portfolio held relatively steady in 2012. Bankcard fees were $44.5 million for the year, up 20.3 percent from 2011. Purchase volumes, which are a primary driver of revenue, grew a robust 12.9 percent in 2012 to just over $4.4 billion.

UMB is known for strong credit quality, and our bankcard portfolio is no exception. Card credit quality remains superior to industry averages and continued to improve in 2012, with delinquency rates dropping to 1.5 percent from 1.8 percent a year earlier.

Our card product offerings are unique to the market place. In 2012, we launched the ePlate card, which rewards consumers with experiences, as well as point rewards. The consumer decides at the point of purchase where to apply the rewards simply by pushing one of two buttons on the card. This, coupled with our CardPartner product, which provides private label cards to Hello Kitty, The Boy Scouts of America and the Kiss Fan Club, among thousands of others, positions us well in the card space nationally.

UMB Healthcare Services is expanding relationships with employers and individuals as they confront the uncertainties of implementation of the 2010 Affordable Care Act, mostly due to take effect in 2014.

UMB Healthcare Services is one of America’s leading providers of Health Savings Accounts (HSAs) and Flexible Spending Arrangements (FSAs), using consumer-driven solutions to manage rising healthcare costs. Our total number of HSAs and FSAs grew to 3.1 million in 2012, up 27.3 percent. Deposits in healthcare services custody accounts were $430.5 million at year-end, an increase of 33.2 percent.

UMB is partnering with employers to enhance the value and delivery of HSA benefits. In 2012, we launched an online business portal for brokers to help employers manage HSAs, providing sophisticated data analysis and a convenient dashboard view.

Bank

In Consumer Banking, we reported an increase of 7.7 percent in home equity lines of credit outstanding balances, which now stand at $574 million. Since 2008, home equity line commitments have increased
“Our core approach will continue to be guided by UMB’s century-long focus on customers.”

Peter J. deSilva

Engaged associates have a direct impact on our financial results.

+7.6%
Book Value Increase

+6.4%
Overall revenue increased to $778.2 million.

+10.6%
Noninterest income grew to $458.1 million.

Nonperforming Loans
Our credit quality metrics continue to outpace the industry.

2.28% Industry Average

0.49% UMBF

Net Income in Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>Net Income</th>
<th>Associate Engagement</th>
<th>Customer Satisfaction</th>
<th>Noninterest Income</th>
<th>Net Interest Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>$98.1</td>
<td>82%</td>
<td>65%</td>
<td>41%</td>
<td>82%</td>
</tr>
<tr>
<td>2009</td>
<td>$89.5</td>
<td>84%</td>
<td>56%</td>
<td>56%</td>
<td>84%</td>
</tr>
<tr>
<td>2010</td>
<td>$91.0</td>
<td>82%</td>
<td>63%</td>
<td>67%</td>
<td>84%</td>
</tr>
<tr>
<td>2011</td>
<td>$106.5</td>
<td>84%</td>
<td>67%</td>
<td>59%</td>
<td>84%</td>
</tr>
<tr>
<td>2012</td>
<td>$122.7</td>
<td>83%</td>
<td>67%</td>
<td>41%</td>
<td>59%</td>
</tr>
</tbody>
</table>
nearly 60 percent, and outstanding balances have risen by 52 percent. In small business banking, average deposits increased nearly 20 percent to $504.5 million, and average loan balances increased by 25.7 percent to $130.4 million, when compared to year-end 2011. Also, in 2012 the Small Business Administration ranked UMB as No. 1 in SBA loans in the Kansas City metropolitan area.

Our bank asset management business consists of private wealth management, private banking, corporate trust and banking services. In our private wealth management business, total assets under management were $9.6 billion at year-end, an increase of 15.5 percent from a year earlier. Our focus on individual clients includes UMB Bank’s trust and private wealth management groups and Prairie Capital Management.

UMB’s corporate trust business held steady in 2012, with year-end assets under administration at $11.1 billion. As one of the nation’s top four municipal bond and agency trustees, we continue to diversify and strengthen our client relationships, although low yields and a limited volume of new municipal offerings pose a challenge in the current market environment.

Enhancing net interest income

UMB delivered a 1.0 percent increase in net interest income to $320.1 million in 2012, sustaining the growth in our traditional banking business.

Average earning assets increased 8.4 percent to $12.4 billion in 2012. UMB deployed increasing deposits into loans and investment securities. Net interest margin decreased 19 basis points to 2.75 percent for 2012, a compression that was more than offset by balance sheet growth.

UMB continued to deliver solid loan growth in 2012, including a substantial increase in commercial loans, with continued excellent credit quality. Average net loans increased 10.4 percent to $5.3 billion, while nonperforming loans were held to a low 0.49 percent.

Commercial banking has been a core competency for nearly 100 years, and UMB has achieved growth despite economic uncertainties and weakness in loan growth across the industry. Our focus on long-term relationships positions UMB well to provide financing when companies are looking to expand.

UMB’s credit quality also continues to shine. Overall nonperforming loans as a percentage of total loans were 0.49 percent at year-end, and net charge offs were 0.35 percent in 2012. We are very proud of our sound underwriting practices, which further differentiate UMB from our banking peers.

UMB also strategically analyzes our mix of products. For example, noninterest-bearing deposits comprise more than 42 percent of total deposits, ranking UMB in the top 4.0 percent of the industry according to SNL Financial. This high percentage of free funds is a competitive advantage and is reflected in our low overall cost of funds. We expect this advantage to be even more important once rates begin to rise.

The Federal Reserve’s current policy of prolonged low interest rates poses challenges for margins across the banking industry. The growth in UMB’s loan and securities portfolios during this period will benefit net interest income further once the economic cycle turns favorable enough for interest rates to rise.

Delivering operating efficiencies

We are always on the lookout for ways to control expenses and use new technologies to be more productive. During 2012, UMB’s efficiency ratio (an industry measure of the expenses required to generate revenue) decreased to 74.01 percent, an improvement from 75.04 percent in 2011.

But our strategy also includes building scale in our businesses to gain operating leverage across the enterprise. Our investment management business is a prime example: The Scout Investments acquisition of Reams Asset Management in late 2010 expanded assets under management, added a strong base of institutional clients and brought in a complementary product portfolio based on Reams’ fixed-income expertise. In 2011 and 2012, we have offered the Scout equity products to clients of Reams and the world-class bond funds from Reams to Scout clients—and launched new equity and fixed-income funds based on the expertise of the combined organization.

Maintaining a strong capital position

Keeping a rock solid balance sheet for UMB, through good times and bad in the broader economy, is a core strategy for preserving and growing shareholders’ wealth. UMB has always built our business to withstand the stresses that come with economic cycles, and we will continue to do so.

UMB maintained a strong Tier 1 capital ratio of 11.05 percent in 2012 and a high level of liquidity.
with a loan-to-deposit ratio of 48.8 percent. Total assets grew 10.2 percent to a record $14.9 billion at year-end 2012. While many institutions have still been cleaning up problem loans from the financial crisis, UMB’s financial strength has enabled us to take advantage of numerous growth opportunities.

Shareholders benefit from our financial strength because the balance sheet drives UMB earnings growth and gives us flexibility for future initiatives. In recent years, strong capital levels enabled UMB to continue to grow capital organically, without resorting to the capital markets in a time of stress on the banking industry.

UMB strives to deploy capital in a mix that benefits shareholders: reinvesting in organic growth, investing in acquisitions, increasing dividends as in 2012 and repurchasing shares when appropriate.

A strong capital position also benefits customers. The lower risk of a well-capitalized position gives UMB access to low-cost funding, which then can be used in lending. UMB’s strength through the recent crisis also opened up opportunities for expanding our portfolio of products through strategic acquisitions.

**Looking to our next 100 years**

A century ago, the nature of banking called for a physical connection with people coming into our building, visiting a teller or personal banker, signing papers, and giving or receiving currency. In 2013, banking can just as easily take place virtually, with customers tapping on their smartphone apps or Web browsers. Customers can do their business with us from home or office or halfway around the world.
Stability

1933

“If we were to liquidate this bank today, we could pay our depositors one hundred cents on the dollar and collect our entire Surplus and Capital Account…”

R. Crosby Kemper, Sr.

1975

“Although the economy and banking industry were not good in 1975, we flourished.”

R. Crosby Kemper, Jr.

2008

“Our company posted record net earnings during what was arguably one of the worst economies since the Great Depression.”

Michael Hagedorn
Dear Fellow Shareholders,

2012 was a challenging, yet rewarding year for UMB Financial Corporation. We posted record net income of $122.7 million and total revenue of $778.2 million, or $3.04 per diluted share—an increase of 15.2 percent compared to 2011.

For the full year, noninterest income was $458.1 million, an increase of 10.6 percent, and represented nearly 59 percent of total revenue. With rates likely to remain low for the foreseeable future, our net interest margin will remain under pressure, and we will continue to place more emphasis on growing our fee businesses. We believe this strategy positions us well for this economic climate, when coupled with our tradition of sound risk management, a strong balance sheet and consistently high credit quality.

I’d like to make a bit of a departure from my traditional letter, and share my thoughts on two important pieces of legislation that currently plague our industry and that I believe will have broad reaching repercussions for the financial services world.

First, Basel III is proposed legislation that would redefine the Tier 1 Capital Ratio of U.S. banks to include the unrealized gains/losses on available-for-sale securities reported in accumulated other comprehensive income (AOCI).

We believe this regulatory change would have a harmful, long-term effect on the stability of U.S. banks, as well as on bank shareholders and on issuers of high quality, long-term securities such as U.S. agency and municipal bonds. The AOCI proposal epitomizes a regulatory expansion that is likely to produce unintended negative consequences.

As shareholders, you know UMB is a well-capitalized, consistently profitable, growing bank. Maintaining a strong balance sheet, through good times and bad, is a core value for us. Before, during and after the recent financial crisis, UMB’s capital position has exceeded requirements by a comfortable margin. Tier 1 Capital was 11.05 percent at December 31, 2012. You know we have built our business to withstand the stresses of economic cycles. That managed position has enabled UMB to continue to increase capital organically throughout the recent economic stresses, without seeking help from capital markets or the government.

If the proposal to add unrealized gains/losses from AOCI into banks’ regulatory capital were adopted as it stands, we believe it would:

- **Increase volatility in bank capital levels.**
  Inclusion of unrealized gains/losses would tend to overstate capital levels in low-rate environments (such as now) and understate capital when rates are higher. If interest rates moved up quickly, as experienced in 1994 and again in 2005-2006, Tier 1 bank capital would erode for many U.S. institutions, triggering distress in the market. We believe, for example, that an immediate and sustained 300 basis point rise in rates could cause many currently well-capitalized banks to become undercapitalized.

- **Damage public perceptions of bank safety.**
  Adoption of the AOCI proposal would undermine
confidence and create a perception of greater risk for banks that hold securities such as U.S. Treasury and agency bonds, mortgage-backed securities (MBS) and municipal bonds. This regulation would not address the actual quality of securities held by banks, but rather would reduce capital levels strictly as a result of fair value changes without any consideration of the institution’s ability to hold the security until stated maturity. By allowing fluctuations in interest rates to erode bank capital directly through AOCI inclusion—without any change in the actual quality of assets held by banks—it would create additional uncertainty for the capital markets and increase banks’ cost of capital.

• Cause unintended changes in the mix of bank assets.
  An immediate result would be an incentive to shift holdings toward shorter-duration securities to limit unrealized gains/losses due to interest-rate fluctuations. Shorter durations typically would reduce yields, leading to reduced earnings and consequently less capital in the banking industry at a time when capital is most needed. The change also would make high-quality, long-term securities, such as municipal and agency-backed bonds, less attractive. Banks are significant buyers of these securities, so issuers could face higher costs of capital or difficulty in raising capital. Finally, the AOCI rule would create an incentive, at the margin, to shift bank assets from low-risk, highly liquid securities into riskier loans that currently might not meet prudent underwriting standards.

UMB supports raising capital requirements for banks that embrace riskier activities and assets, such as the creation of credit derivatives, investment banking and proprietary trading. However, the reasoning that supports a greater capital cushion for institutions that engage in “Wall Street” banking activities does not apply to “Main Street” banks whose focus is traditional banking—gathering deposits and lending in their communities.

Several layers of regulation already have been added for U.S. banks since the 2008 financial crisis. Ultimately, a strong banking system and public confidence must grow out of sound banking practices: profitable operations, strong balance sheets and good credit quality. What led to the financial crisis was not a failure in AOCI accounting, but a lack of attention to sound underwriting, plus involvement in riskier capital-market activities. We believe credit quality and trading activities would be better targets for supervision.

Under the current system, U.S. investors, depositors and regulators all have transparency into the fair value of securities portfolios through reporting of AOCI in the financial statements of banks. We do not believe any of the more than 400 banks that have failed since 2008 would have been saved by including unrealized gains/losses in capital ratios. On the contrary, linking regulatory capital levels to values that fluctuate with interest rates would result in excessive volatility in the “headline” capital numbers of U.S. banks.
This summarizes the cumulative return experienced by UMBF shareholders for the years 2007 through 2012, compared to the S&P 500 Stock Index and the S&P Banks Index. In all cases, the return assumes a reinvestment of dividends.

Source: SNL Financial

My second issue is a core belief that banks are at the heart of America’s economy, and to achieve a stronger recovery, our financial system needs to be free to accomplish what quality banks do best: help depositors safeguard and grow their money, and invest in our communities with quality loans for businesses and consumers.

This traditional banking model is, in fact, the core focus of most banks. U.S. commercial banks currently provide depositors with safekeeping and liquidity for about $9 trillion and fund about $7 trillion in loans outstanding. Loans dropped modestly in the economic pullback of 2009 and 2010, but U.S. banks resumed the growth in lending in 2011 and 2012.

Banks also keep money flowing in the economy. As bankers, we take our role as intermediaries seriously, processing more than 40 billion checks a year with an estimated value of $40 trillion, plus about twice as many electronic payments (debit cards and the like).

The banking industry employs more than 2 million people. And if you think you don’t have a personal stake, check your 401(k) or pension fund: common stocks of financial institutions are part of nearly everyone’s retirement, representing 17 percent of the total stock market.

I cite these statistics simply to make the point that tearing down “the banks” benefits no one. Finger pointing solves nothing. As I’ve mentioned, we already have new layers of regulation, with vast scale and complexity. Consider that the Dodd-Frank Act occupies 2,319 pages, while landmark bank reforms of the past were simpler: the Federal Reserve Act at 31 pages and Glass-Steagall at 37. Since the mid-1800s, the country has experienced more than 30 recessions—each one followed by cries for “never again” legislation. But each time, a crisis has recurred within a few years.

The cycle of crisis continues because what we really need is a change in thinking—the will to do business differently rather than creating another law to punish someone else’s misbehavior. Today, rather than endlessly replaying 2008 with its bailouts and blame casting, we will make more progress if we start trusting each other again and focus on doing business the right way. That is the way UMB has operated for 100 years, and will continue to operate.

I am proud to be the CFO of a financial institution that provides transparency, soundness and shareholder returns in the midst of an ongoing economic slump.

Sincerely,

Michael D. Hagedorn
Vice Chairman, Chief Financial Officer & Chief Administrative Officer

March 1, 2013
Scout Mid Cap Fund and Scout Core Plus Bond Fund* Named Best in Class

The Scout Mid Cap Fund earned two awards for best in class, ranking first over three and five years among 265 and 225 mid-cap core funds respectively. The Scout Core Plus Bond Fund - Institutional Class was selected first among 493 intermediate investment-grade debt funds for the three-year period.

The awards were based on consistent return, evaluated on risk-adjusted returns as of December 31, 2011.

Past performance is no guarantee of future results. Consider the Funds’ investment objectives, risks, charges and expenses carefully before investing. For a Prospectus or Summary Prospectus, which contain this and other information about the Funds, call 800.996.2862 or visit www.scoutfunds.com. Please read the Prospectus carefully before investing.

*Institutional Class. The Fund offers another share class and the ranking may be lower than that of the class shown.

The Lipper Fund Awards were calculated for periods over 36, 60, and 120 months. The highest Lipper Leader for Consistent Return (Effective Return) value within each eligible classification determined the fund classification winner over three, five and ten years. Lipper ratings for Consistent Return identify funds that have provided relatively superior consistency and risk-adjusted returns when compared to a group of similar funds. Past performance is no guarantee of future results.

Investments in mutual funds carry risks and investors may lose principal value. The principal risks of the Scout Mid Cap Fund and the Scout Core Plus Bond Fund include investing in mid-cap stocks, foreign investments, fixed income securities including lower rated bonds, REITs, emerging markets, and mortgage and asset backed securities. Scout Core Plus Bond Fund may use derivatives for hedging purposes or as part of an investment strategy. The use of leverage may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

The Morningstar Fund Manager of the Year award recognizes portfolio managers who have demonstrated excellent investment skill and the courage to differ from the consensus to benefit investors. To qualify for the award, managers’ funds must have not only posted impressive returns for the year, but the managers also must have a record of delivering outstanding long-term risk-adjusted performance and of aligning their interests with shareholders’. Morningstar fund analysts specializing in the fixed income field narrow the universe for the award to five nominees. The Fund Manager of the Year award winners are chosen based on Morningstar’s proprietary research and in-depth qualitative evaluation by its fund analysts.

Morningstar Awards Nominee 2012 © Morningstar, Inc. All Rights Reserved. The nomination is for the team’s (Mark Egan, Tom Fink, Todd Thompson and Steve Vincent) management of the Scout Core Plus Bond Fund.

The Scout Funds are distributed by UMB Distribution Services, LLC, 803 W. Michigan St., Milwaukee, Wis., an affiliate of UMB Financial Corporation, Scout Investments, Inc., a subsidiary of UMB Financial Corp., serves as investment adviser to the Scout Funds.

NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE
Scout Investments provides leading equity and fixed income strategies to institutional and individual investors, managed by strong investment teams and supported by national distribution.

$23.5 Billion
Assets Under Management continued to grow despite a very uncertain market environment, ending the year $3.8 billion higher at $23.5 billion.

As of December 31, 2012

Nominated for 2012 Morningstar US Fixed-Income Fund Manager of the Year

Congratulations to our fixed income team: Mark Egan, Tom Fink, Todd Thompson and Steve Vincent.

Scout fixed income funds are managed by Reams Asset Management, a division of Scout Investments.

Top 10% Total Net Fund Flows
Scout ranked 66th out of 753 fund companies in Net Fund Flows during 2012.

Source: Strategic Insight Simfund

$1.2B
Scout Investments realized total net flows in excess of $1.2 billion in 2012.

Top Contributors to Net Fund Flows
+$285M
Scout International Fund

+$431M
Scout Mid Cap Fund

+$282M
Scout Fixed Income Funds

Client Assets by Type

48% Mutual Funds
23% Public
12% Corporate
11% Non-Profit / Other
3% Endowment & Foundations
3% Taft-Hartley

Scout Equity Strategies
- International Large Cap
- International Small/Mid Cap
- Emerging Markets
- Global Equity
- Domestic Large Cap
- Domestic Mid Cap
- Domestic Small Cap

Scout Low Duration Bond Fund
Scout Emerging Markets Fund
Two new mutual funds launched in 2012.

Scout Fixed Income Strategies
- Low Duration
- Intermediate
- Core
- Core Plus
- Long Duration
- Unconstrained

Investment Vehicles
- Separately Managed Accounts
- Mutual Funds

$11.3 Billion Equity

$12.2 Billion Fixed Income
Asset Servicing

Executing on fundamentals is the key to consistent growth. We deliver on our core strengths to benefit our clients.

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

$3.36B

Investment Managers Series Trust Assets

Assets in the Investment Managers Series Trust grew 104 percent, from $1.65 billion to $3.36 billion as of December 31, 2012.

+24%

Fund Accounting/Administration Assets Serviced

Our Fund Accounting/Administration team serviced assets of $44.4 billion in 2012 compared to $35.8 billion in 2011.

96%

Client Satisfaction

We are incredibly proud to have achieved a 96 percent satisfaction rating among our mutual fund clients.
Despite the challenging economy, the past four years have been the biggest ever for UMB Fund Services’ revenue and client growth, resulting in approximately 120 jobs created since January 2010.

$156.0 Billion
Total Assets Under Administration
Includes UMBFS, JD Clark & Company, and 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

¹Services provided by UMB Distribution Services, LLC
²Services provided by UMB Bank, n.a.

+17%
JD Clark & Company, the alternative investment division of UMBFS, had a 17 percent increase in revenue in 2012.

+24%
Transfer Agency revenue increased 24 percent in 2012.

207
UMBFS worked with Morningstar to automate the highly manual reporting process for collective investment fund price and performance data.

At the end of 2012, UMB Fund Services served 207 clients. We added 16 new clients in 2012.

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

UMBFS was named a “Top Ten Workplace” for the third straight year by the Milwaukee Journal Sentinel, and was also honored to earn their Ethics Award.
We are committed to moving the world of payments forward and adding value through innovation.

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.

**Payment Solutions**

- **5-Year Compound Annual Growth Rate**
  - +23.6%
  - Our total spend volume has grown steadily to $4.4 billion.

- **Total Purchase Volume**
  - $4.4B
  - UMB experienced continued growth in purchase volume as the amount of total purchase spend on UMB cards increased again in 2012 driven by Healthcare debit activity.

- **12-Month Rolling Growth**
  - +15.2%
  - Our September 2012 growth rate (12-month rolling average) was 15.2 percent, which was 1.7 percent higher than the Visa® network and 2.4 percent higher than our peer group.

*Source: Visa® Quarterly Report*
Total Purchase Volume
Total purchase volume increased to $4.4 billion in 2012, continuing the positive trend from $1.9 billion in 2008.

Health Savings Account Assets
Millions of Dollars

$2.1B
Total card spending for all Health Savings Accounts and Flexible Spending Arrangements.

3.1M
Carded Benefit Accounts (HSAs & FSAs)

Commercial Cardholder Purchase Volume
Billions of Dollars

6 of 10
Institutional Banking and Investor Services (IBIS) processing transactions for 6 of the top 10 US Broker-Dealers.

#14
14th largest issuer of Purchasing Cards. Nilson, July 2012

Nilson, July 2012

Introduced the Dynamics ePlate™ Visa®, the first battery-powered credit card. Cardholders can choose from two buttons at the point of sale and receive real-time rewards.
We're leveraging our brand strength to grow assets.

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

$11.7B

Liquidity

Year-end deposits increased 14.6 percent to $11.7 billion. UMB has more than enough capacity to meet loan demands.

.35%

Quality Assets

Our net charge off ratio was nearly 50 basis points lower than the industry average of .84 percent.

Source: SNL Financial, as of December 31, 2012

11.1%

Strong Capital Position

Our Tier 1 Capital Ratio is strong at 11.1 percent. It is no accident that UMB’s capital position has exceeded regulatory requirements by a comfortable margin—before, during and after the financial crisis.

Funds deposited into UMB Bank are FDIC insured.
Investments are not deposits in UMB Bank, n.a. or any other financial institution and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.
Diverse Revenue Streams
Our business strategies begin by focusing on the diverse and growing needs of our customers.

Percent of Noninterest Income
- 49.1% Trust & Securities Processing
- 17.2% Deposit Service Charges
- 13.2% Bankcard Fees
- 6.6% Trading & Investment Banking
- 6.1% Other
- 4.5% Gains on Securities Sales
- 2.4% Brokerage Fees
- 0.9% Insurance Fees

$10.5B
Average Total Deposits
We experienced 9.7 percent core deposit growth.

$5.3B
Average Loans
Average loans grew 10.4 percent while the industry grew less than 2 percent.

UMB was named one of America’s Best Banks by Forbes for the fourth straight year.

Data is based on regulatory filings of public banks and thrifts through the third quarter of 2012.

+11.6%
Total debit and credit card purchase volume grew year-over-year to $6.0 billion.

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Commercial Banking

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

$4.3 Billion
Total Commercial and Commercial Real Estate loans in 2012.

“From both technical and cash flow perspectives, UMB helps us evaluate the decisions we make for our company—instilling the confidence necessary to make the right decisions and move our company in the right direction.”

Reuel Foote
President of Stafford County Flour Mills Company

Stafford County Flour Mills (SCFM) leadership has met with UMB since 1981 to develop a cash management strategy based on cash flow projections, wheat futures and anticipated future growth. In addition to a line of credit to manage finances, UMB helps SCFM map a plan to ensure they can cover margin calls, manage day-to-day operations and prepare for expansions.

$711M
In new line of credit commitments.

.49%
Nonperforming loan ratio versus the industry average of 2.28 percent.

Data from SNL Financial as of 12/31/12

+$11.7%
Increase in average commercial earning assets.
6.2 Million
Total Commercial credit card transactions.

+9.4%
Commercial card balances grew to $104 million.

$11.1B
Corporate Trust Assets Under Administration

14th Largest
Issuer of purchasing cards in the United States.
*Source: 2012 Nilson Report*

Top 30
U.S. banks for Automated Clearing House originations.
*Source: NACHA*

$1.17B
Total commercial cardholder purchase volume.

+12.8%
Commercial card purchase volume experienced a strong increase over last year.

$4.1 Billion
Total commercial deposits grew 16.0 percent in 2012.

“It was very clear to us that UMB understood our business, and they recommended a sound financial strategy to directly address specific needs at a pivotal time for our company.”

Bill Phillips
CEO of Vornado

As a consumer products company doing business in multiple countries, Vornado has fairly complex transactions and accounting. In 2007, UMB partnered with their leadership to create new solutions to meet these needs and make Vornado’s transactions more efficient. UMB also provided Vornado with a line of credit to allow the company to invest in research and new products.
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.

“UMB Bank helped us realize our dreams of owning our own optometric practice. With their help, we are now building the practice of our dreams.”

*Dr. Kim Folwarski and Dr. Christy Hayes*  
*Co-Founders of Wildwood Vision Specialists*

Drs. Kim Folwarski and Christy Hayes have a mission to provide comprehensive ocular health care to the entire community with a focus on building personal relationships with each of their patients. UMB partnered with the practice to provide deposit, loan and credit card services to help them manage their growing business.

$130M  
Small business loans on average grew 26 percent to a new record high.

$574M  
Home Equity Line of Credit balances grew 8 percent.

#2  
Ranked second for Retail Banking Customer Satisfaction in the Midwest.  
*Source: J.D. Power & Associates*

84  
UMB retail banking American Customer Satisfaction Index score compared to 77 for the banking industry.

#1  
Kansas City market share leader in deposits for the second year in a row.

#2  
Since 2008, home equity line commitments have increased nearly 60 percent and outstanding balances have risen by 52 percent.

UMB Mobile Banking continued to grow in 2012 with the introduction of our Android mobile banking web launcher in addition to our iPhone app.
Private Wealth Management

Private Wealth Management offers a fully integrated team of dedicated professionals with expertise in financial and estate planning, investment management, private banking, fiduciary administration and risk management.

$9.6B
Private Wealth Management Assets Under Management
Excluding Scout Investments
Billions of Dollars

52.9% Investment Advisory
30.7% Trust
9.5% Charitable
4.1% IRAs
2.8% Other

“We have renewed confidence in our partnership with UMB. We used to view UMB as our father’s bank, but now it is ‘our’ bank.”

Ed King
CEO and Founder of King Estate

Founded in 1991, King Estate is committed to producing Oregon wines of exceptional quality using organic and sustainable farming methods, meticulous fruit selection, impeccable winemaking practices and judicious blending. UMB has successfully partnered with the King family since 1985 and currently manages the trust business assets for three generations of the family.

47.9%
Private Banking Loan 5-year compound annual growth rate.

33.3%
Private Banking Revenue 5-year compound annual growth rate.

Average Private Banking Deposits
Millions of Dollars

Average Private Banking Loans
Millions of Dollars

Private Banking Revenue
Millions of Dollars

08 09 10 11 12
$121 $254 $390 $645 $821

$65 $97 $128 $151 $212

$3.8 $3.6 $9.6 $11.8 $12.3
### Selected Financial Highlights

#### Return On Average Equity

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Rates</td>
<td>9.75%</td>
<td>9.35%</td>
<td>8.92%</td>
<td>8.89%</td>
<td>8.53%</td>
</tr>
</tbody>
</table>

#### Diluted Earnings Per Share

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollars</td>
<td>$3.04</td>
<td>$2.64</td>
<td>$2.38</td>
<td>$2.00</td>
<td>$1.50</td>
</tr>
</tbody>
</table>

#### Dividends Declared Per Share

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollars</td>
<td>$0.83</td>
<td>$0.79</td>
<td>$0.75</td>
<td>$0.71</td>
<td>$0.66</td>
</tr>
</tbody>
</table>
## FIVE-YEAR FINANCIAL SUMMARY

### Dollars in Thousands Except Per Share Data

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Earnings</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest income</td>
<td>$339,685</td>
<td>$343,653</td>
<td>$346,507</td>
<td>$356,217</td>
<td>$387,973</td>
</tr>
<tr>
<td>Interest expense</td>
<td>19,629</td>
<td>26,680</td>
<td>35,894</td>
<td>53,232</td>
<td>112,922</td>
</tr>
<tr>
<td>Net interest income</td>
<td>320,056</td>
<td>317,973</td>
<td>310,613</td>
<td>302,985</td>
<td>275,051</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>17,500</td>
<td>22,200</td>
<td>31,510</td>
<td>32,100</td>
<td>17,850</td>
</tr>
<tr>
<td>Noninterest income</td>
<td>590,454</td>
<td>562,746</td>
<td>512,622</td>
<td>460,585</td>
<td>430,153</td>
</tr>
<tr>
<td>Net income</td>
<td>122,717</td>
<td>106,472</td>
<td>91,002</td>
<td>89,484</td>
<td>98,075</td>
</tr>
</tbody>
</table>

| **Average Balances**           |         |         |         |         |         |
| Assets                         | 13,389,192 | 12,417,274 | 11,108,233 | 10,110,655 | 8,897,886 |
| Loans, net of unearned interest| 5,251,278 | 4,756,165 | 4,490,587 | 4,383,551 | 4,193,871 |
| Securities                     | 6,528,523 | 5,774,217 | 5,073,839 | 4,382,179 | 3,421,213 |
| Interest-bearing due from banks| 547,817  | 837,807  | 593,518  | 492,915  | 66,814  |
| Deposits                       | 10,521,658 | 9,593,638 | 8,451,966 | 7,584,025 | 6,532,270 |
| Long-term debt                 | 5,879    | 11,284   | 19,141   | 32,067   | 36,404  |
| Shareholders’ equity           | 1,258,284 | 1,138,625 | 1,066,872 | 1,006,591 | 933,055  |

| **Year-End Balances**          |         |         |         |         |         |
| Assets                         | 14,927,196 | 13,541,398 | 12,404,932 | 11,663,355 | 10,976,596 |
| Loans, net of unearned interest| 5,690,626 | 4,970,558 | 4,598,097 | 4,332,228 | 4,410,034 |
| Securities                     | 7,134,316 | 6,277,482 | 5,741,041 | 5,003,720 | 4,924,077 |
| Interest-bearing due from banks| 720,500  | 1,164,007 | 848,598  | 1,057,195 | 575,309  |
| Deposits                       | 11,653,365 | 10,169,911 | 9,028,741 | 8,534,488 | 7,725,326 |
| Long-term debt                 | 5,879    | 6,529    | 8,884    | 25,458   | 35,925   |
| Shareholders’ equity           | 1,279,345 | 1,191,132 | 1,060,860 | 1,015,551 | 974,811  |
| Nonperforming loans            | 28,103   | 25,581   | 25,142   | 23,263   | 8,816    |
| Allowance for loan losses       | 71,426   | 72,017   | 73,952   | 64,139   | 52,297   |

| **Per Share Data**             |         |         |         |         |         |
| Earnings - basic               | $3.07   | $2.66   | $2.27   | $2.22   | $2.41   |
| Earnings - diluted             | 3.04    | 2.64    | 2.26    | 2.20    | 2.38    |
| Cash dividends                 | 0.83    | 0.79    | 0.75    | 0.71    | 0.66    |
| Dividend payout ratio          | 27.04 % | 29.70 % | 33.04 % | 31.98 % | 27.18 % |
| Book value                     | $31.71  | $29.46  | $26.24  | $25.11  | $23.81  |
| Market price                   |         |         |         |         |         |
| High                           | 52.61   | 45.20   | 44.51   | 49.75   | 69.60   |
| Low                            | 37.68   | 30.49   | 31.88   | 33.65   | 35.76   |
| Close                          | 43.82   | 37.25   | 41.44   | 39.35   | 49.14   |

| **Ratios**                     |         |         |         |         |         |
| Return on average assets       | 0.92 %  | 0.86 %  | 0.82 %  | 0.89 %  | 1.10 %  |
| Return on average equity       | 9.75    | 9.35    | 8.53    | 8.89    | 10.51   |
| As a % of loans:               |         |         |         |         |         |
| Allowance for loan losses      | 1.26    | 1.45    | 1.61    | 1.49    | 1.19    |
| Nonperforming loans            | 0.49    | 0.52    | 0.55    | 0.54    | 0.20    |
| Risk-based capital ratio:      |         |         |         |         |         |
| Tier 1                         | 11.05   | 11.20   | 11.30   | 13.11   | 13.23   |
| Total                          | 11.92   | 12.20   | 12.45   | 14.18   | 14.09   |
| Average equity to average assets| 9.40   | 9.17    | 9.60    | 9.96    | 10.49   |

Please refer to 10-K filing for additional information.
### Consolidated Balance Sheets

#### Dollars in Thousands Except Per Share Data

<table>
<thead>
<tr>
<th>Assets</th>
<th>December 31, 2012</th>
<th>December 31, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$5,686,749</td>
<td>$4,960,343</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(71,426)</td>
<td>(72,017)</td>
</tr>
<tr>
<td>Net loans</td>
<td>5,615,323</td>
<td>4,888,326</td>
</tr>
<tr>
<td>Loans held for sale</td>
<td>3,877</td>
<td>10,215</td>
</tr>
<tr>
<td>Investment securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Available for sale</td>
<td>6,937,463</td>
<td>6,107,882</td>
</tr>
<tr>
<td>Held to maturity (market value of $129,495 and $102,287 respectively)</td>
<td>114,756</td>
<td>89,246</td>
</tr>
<tr>
<td>Trading securities</td>
<td>55,764</td>
<td>58,142</td>
</tr>
<tr>
<td>Federal Reserve Bank stock and other</td>
<td>26,333</td>
<td>22,212</td>
</tr>
<tr>
<td>Total investment securities</td>
<td>7,134,316</td>
<td>6,277,482</td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell</td>
<td>89,868</td>
<td>66,078</td>
</tr>
<tr>
<td>Interest-bearing due from banks</td>
<td>720,500</td>
<td>1,164,007</td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>667,774</td>
<td>446,580</td>
</tr>
<tr>
<td>Bank premises and equipment, net</td>
<td>244,600</td>
<td>227,936</td>
</tr>
<tr>
<td>Accrued income</td>
<td>69,749</td>
<td>75,997</td>
</tr>
<tr>
<td>Goodwill</td>
<td>209,758</td>
<td>211,114</td>
</tr>
<tr>
<td>Other intangibles</td>
<td>68,803</td>
<td>84,331</td>
</tr>
<tr>
<td>Other assets</td>
<td>102,628</td>
<td>89,332</td>
</tr>
<tr>
<td>Total assets</td>
<td>$14,927,196</td>
<td>$13,541,398</td>
</tr>
</tbody>
</table>

#### Liabilities

<table>
<thead>
<tr>
<th>Deposits:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Noninterest-bearing demand</td>
<td>$4,920,581</td>
<td>$3,941,372</td>
</tr>
<tr>
<td>Interest-bearing demand and savings</td>
<td>5,450,450</td>
<td>4,680,125</td>
</tr>
<tr>
<td>Time deposits under $100,000</td>
<td>540,269</td>
<td>615,475</td>
</tr>
<tr>
<td>Time deposits of $100,000 or more</td>
<td>742,065</td>
<td>932,939</td>
</tr>
<tr>
<td>Total deposits</td>
<td>11,653,365</td>
<td>10,169,911</td>
</tr>
<tr>
<td>Federal funds purchased and repurchase agreements</td>
<td>1,787,270</td>
<td>1,950,827</td>
</tr>
<tr>
<td>Short-term debt</td>
<td>-</td>
<td>12,000</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>5,879</td>
<td>6,529</td>
</tr>
<tr>
<td>Accrued expenses and taxes</td>
<td>182,468</td>
<td>186,380</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>18,869</td>
<td>24,619</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>13,647,851</td>
<td>12,350,266</td>
</tr>
</tbody>
</table>

#### Shareholders’ Equity

- Common stock, $1.00 par value; 80,000,000 shares authorized, 55,056,730 shares issued and 40,340,878 and 40,426,342 shares outstanding, respectively. | 55,057 | 55,057 |
- Capital surplus | 732,069 | 723,299 |
- Retained earnings | 787,015 | 697,923 |
- Accumulated other comprehensive income | 85,588 | 81,099 |
- Treasury stock, 14,715,852 and 14,630,388 shares, at cost, respectively | (380,384) | (366,246) |
| Total shareholders’ equity | 1,279,345 | 1,191,132 |
| Total liabilities and shareholders’ equity | $14,927,196 | $13,541,398 |

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,**

<table>
<thead>
<tr>
<th>Interest Income</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$217,391</td>
<td>$219,076</td>
<td>$221,797</td>
</tr>
<tr>
<td>Securities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Available for sale - taxable interest</td>
<td>$81,013</td>
<td>$85,120</td>
<td>$90,409</td>
</tr>
<tr>
<td>Available for sale - tax-exempt interest</td>
<td>$35,960</td>
<td>$33,079</td>
<td>$27,998</td>
</tr>
<tr>
<td>Held to maturity - tax-exempt interest</td>
<td>$2,264</td>
<td>$1,687</td>
<td>$1,499</td>
</tr>
<tr>
<td>Total securities income</td>
<td>$119,237</td>
<td>$119,886</td>
<td>$119,906</td>
</tr>
<tr>
<td>Federal funds and repurchase agreements</td>
<td>$121</td>
<td>$102</td>
<td>$159</td>
</tr>
<tr>
<td>Interest-bearing due from banks</td>
<td>$1,789</td>
<td>$3,284</td>
<td>$3,914</td>
</tr>
<tr>
<td>Trading securities</td>
<td>$1,147</td>
<td>$1,305</td>
<td>$731</td>
</tr>
<tr>
<td>Total interest income</td>
<td>$339,685</td>
<td>$343,653</td>
<td>$346,507</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Interest Expense</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits</td>
<td>$17,416</td>
<td>$24,628</td>
<td>$33,447</td>
</tr>
<tr>
<td>Federal funds and repurchase agreements</td>
<td>$1,884</td>
<td>$1,712</td>
<td>$2,017</td>
</tr>
<tr>
<td>Other</td>
<td>$329</td>
<td>$340</td>
<td>$430</td>
</tr>
<tr>
<td>Total interest expense</td>
<td>$19,629</td>
<td>$26,680</td>
<td>$35,894</td>
</tr>
</tbody>
</table>

Net interest income | $320,056  | $316,973  | $310,613  |

Provision for loan losses | $17,500   | $22,200   | $31,510   |

Net interest income after provision for loan losses | $302,556  | $294,773  | $279,103  |

<table>
<thead>
<tr>
<th>Noninterest Income</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust and securities processing</td>
<td>$225,094</td>
<td>$208,392</td>
<td>$160,356</td>
</tr>
<tr>
<td>Trading and investment banking</td>
<td>$30,359</td>
<td>$27,720</td>
<td>$29,211</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>$78,694</td>
<td>$74,659</td>
<td>$77,617</td>
</tr>
<tr>
<td>Insurance fees and commissions</td>
<td>$4,095</td>
<td>$4,375</td>
<td>$5,565</td>
</tr>
<tr>
<td>Brokerage fees</td>
<td>$11,105</td>
<td>$9,950</td>
<td>$6,345</td>
</tr>
<tr>
<td>Bankcard fees</td>
<td>$60,567</td>
<td>$59,767</td>
<td>$54,804</td>
</tr>
<tr>
<td>Gains on sales of securities available for sale</td>
<td>$20,232</td>
<td>$16,125</td>
<td>$8,315</td>
</tr>
<tr>
<td>Other</td>
<td>$27,976</td>
<td>$13,344</td>
<td>$18,157</td>
</tr>
<tr>
<td>Total noninterest income</td>
<td>$458,122</td>
<td>$414,332</td>
<td>$360,370</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Noninterest Expense</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and employee benefits</td>
<td>$319,852</td>
<td>$294,756</td>
<td>$267,213</td>
</tr>
<tr>
<td>Occupancy, net</td>
<td>$37,927</td>
<td>$38,406</td>
<td>$36,251</td>
</tr>
<tr>
<td>Equipment</td>
<td>$43,465</td>
<td>$42,728</td>
<td>$44,934</td>
</tr>
<tr>
<td>Supplies and services</td>
<td>$21,045</td>
<td>$22,166</td>
<td>$18,841</td>
</tr>
<tr>
<td>Marketing and business development</td>
<td>$24,604</td>
<td>$20,150</td>
<td>$18,348</td>
</tr>
<tr>
<td>Processing fees</td>
<td>$51,191</td>
<td>$49,985</td>
<td>$45,502</td>
</tr>
<tr>
<td>Legal and consulting</td>
<td>$17,980</td>
<td>$15,601</td>
<td>$14,046</td>
</tr>
<tr>
<td>Bankcard</td>
<td>$18,154</td>
<td>$15,600</td>
<td>$16,714</td>
</tr>
<tr>
<td>Amortization of other intangible assets</td>
<td>$14,775</td>
<td>$16,100</td>
<td>$11,142</td>
</tr>
<tr>
<td>Regulatory fees</td>
<td>$9,447</td>
<td>$10,395</td>
<td>$13,448</td>
</tr>
<tr>
<td>Class action litigation settlement</td>
<td>-</td>
<td>$7,800</td>
<td>-</td>
</tr>
<tr>
<td>Other</td>
<td>$32,014</td>
<td>$29,059</td>
<td>$26,183</td>
</tr>
<tr>
<td>Total noninterest expense</td>
<td>$590,454</td>
<td>$562,746</td>
<td>$512,622</td>
</tr>
</tbody>
</table>

Income before income taxes | $170,224  | $146,359  | $126,851  |

Income tax expense | $47,507   | $39,887   | $35,849   |

Net Income | $122,717  | $106,472  | $91,002   |

<table>
<thead>
<tr>
<th>Per Share Data</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income - Basic</td>
<td>$3.07</td>
<td>$2.66</td>
<td>$2.27</td>
</tr>
<tr>
<td>Net income - Diluted</td>
<td>$3.04</td>
<td>$2.64</td>
<td>$2.26</td>
</tr>
<tr>
<td>Dividends</td>
<td>0.83</td>
<td>0.79</td>
<td>0.75</td>
</tr>
<tr>
<td>Weighted average shares outstanding</td>
<td>40,034,428</td>
<td>40,034,435</td>
<td>40,071,751</td>
</tr>
</tbody>
</table>

Please refer to 10-K filing for additional information.
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Publisher and Editor
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Allonhill

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Allonhill

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Metro

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Craig School of Business
Missouri Western State University

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Megan B. McGuire
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Retired

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Past Owner Schnetzler IGA Grocery

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Retired Lawyer

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Greater Missouri Region

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Bryan M. Pope, DDS
Dental Director
DentaQuest

Larry V. Schepers
Retired
UMB Bank, n.a.

Rod Smith
Sports Director
KRCG TV 13

Jason E. Thompson
President/General Manager
Harold G. Butzer, Inc.

Melissa A. Beckwith
Investments

The Honorable Michael D. Garrett
Municipal Judge
City of Monett

Steven R. Kay
Vice President
Kay Concrete Materials Company

William H. Medlin
Retired

Howard F. Randall
President
General Investments, Inc.

Michael A. Scabarozi
Vice President
International Dehydrated Foods, Inc.

North East

Charles Bindemann
Retired

Guy E. Callison
Owner
Swine Assurance Productions, Inc.

J. Cecil Fisher
Owner
Fisher Farms

Robert L. Hawkins, Jr.
Retired Lawyer

Marty L. James
President North Central Missouri Region

UMB Bank, n.a.

Lou Lemen
Executive Director
Mark Twain Area United Way

Marlin D. McCormick
General Manager
Farmers Elevator and Exchange Company

Bob D. Swartz, DDS

Gil Trout
Chairman and CEO
Greater Missouri Region

UMB Bank, n.a.

North Central

R.E. (Mike) Baker
President
Pepsi Cola Bottling of Brookfield

J. Frank Halsey
President
Mid-Continental Restoration

J. Cecil Fisher
Owner
Fisher Farms

Robert L. Hawkins, Jr.
Retired Lawyer

Marty L. James
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North Central

R.E. (Mike) Baker
President
Pepsi Cola Bottling of Brookfield
ADVISORY BOARDS

James Brinkley
Co-Owner
Brinkley Angus Ranch

S. Miles Dickson, DVM
Wayne A. Foster, DVM
Wayne Foster Farms, Inc.

Marty L. James
President North Central
Missouri Region
UMB Bank, n.a.

R. Crosby Kemper
Chairman Emeritus
UMB Financial Corporation

John M. Perry, DVM
Hampton Feedlot, Inc.

Phillip J. Smith
Community Bank President
UMB Bank, n.a.

Gil Trout
Chairman and CEO
Greater Missouri Region
UMB Bank, n.a.

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President and CEO
Hammons Products Company

Rex W. Kay
President
Kay Concrete Materials Company

Alvin Rohrs
President and CEO
Enactus

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Chairman
Summer Fresh Supermarkets, Inc.

E. Jack Webster, Jr.
Chairman of the Board
Petrol Properties, Inc.

Ernest B. Staasheim
Community Bank President
UMB Bank, n.a.

The Honorable Joe Dandurand
Missouri Deputy Attorney General

Tony Mayfield
President
Central Missouri Region
UMB Bank, n.a

Douglas E. Mitchell
President
L.I.S., Inc.

Gil Trout
Chairman and CEO
Greater Missouri Region
UMB Bank, n.a.

Gregory B. Vinardi
Business Advisor & Investor

Deleta Williams
Retired
State Representative

William G. Bunch
Owner
Bunch Family Farms, LLC

Mid Missouri Autosports.com, Inc.

John Cook
Vice President
Cook Tractor, Inc.

Darace Eaton
President
Eaton Enterprises, Inc.

Scotty E. Henderson
Owner and Manager
Henderson Ranch and Cattle Company

Thomas A. Hill
Retired
UMB Bank, n.a.

Shawn H. Hilty
Owner/Operator
Hilty Farms

Stanfred L. Hilty
Owner/Operator
Hilty Farms

Kenneth F. Kammeyer
Retired

Jerry D. Lumpe
Retired

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President
Central Missouri Region
UMB Bank, n.a.

James A. Miller
Director
Reser Funeral Home
Davis-Miller Funeral Home

Paul Ross
Retired

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Community Bank President
UMB Bank, n.a.

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Greater Missouri Region
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Retired

TRISTAR Sporting Arms, Ltd.

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Chairman and CEO
Kansas Region
UMB National Bank of America

Atchison, Kansas

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Executive Vice President
Blith-Mize Company

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Owner
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William G. Watson
Chairman and CEO
Kansas Region
UMB National Bank of America

H. Alan Bell
Retired

Donald E. Ince
Retired

Robert K. Larsen
Retired
Farming/Investments

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Pharmacist/President
Barry’s Drug Center
& Dunne’s Pharmacy

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Marshall Banking Center
UMB National Bank of America

Russell, Kansas

D. Leonard Brown
Farmer and Rancher

Wesley M. Clark
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Russell Banking Center
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Manhattan, Kansas

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Kansas Region
UMB National Bank of America

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Kansas Region
UMB National Bank of America

Kansas Region

Stewart R. Etherington
President
Ethereington and Company Realtors

Wendell D. Gugler
Retired

Alfred P. Jones
Retired

Dale Koop
President
Crop Service Center, Inc.

W. Patrick Robson
President
Robson Oil Company

Springfield, Missouri

Ann Marie Baker
President
Southwest Missouri Region
UMB Bank, n.a.

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Vice Chairman
American Dehydrated Foods, Inc./
International Dehydrated Foods, Inc.

Harold D. Garrison
Consultant
Advantage Market Company

Peter J. Genovese
Vice Chairman
UMB Financial Corporation

John T. Gentry
President and Chairman
Positronic Industries

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Springfield Underground, Inc.

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Davis-Miller Funeral Home

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Cook Tractor, Inc.

Darace Eaton
President
Eaton Enterprises, Inc.
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<th>Advisory Board</th>
<th>City/Region</th>
<th>Representative</th>
<th>Company/Role</th>
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<td><strong>ADVISORY BOARDS</strong></td>
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<tr>
<td>Gregg K. Fischer</td>
<td>Wichita, Kansas</td>
<td>Community Bank President</td>
<td>Hudson Banking Center</td>
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<td>UMB National Bank of America</td>
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<tr>
<td>Morris F. Krug</td>
<td>Wichita, Kansas</td>
<td>President</td>
<td>Krug Farms, Inc.</td>
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<tr>
<td>Earl D. Merkel, MD</td>
<td>Wichita, Kansas</td>
<td>Russell Regional Hospital President</td>
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<tr>
<td>Larry Schaffer</td>
<td>Wichita, Kansas</td>
<td>Chase Technology President</td>
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<td>Kenneth L. Stielow</td>
<td>Wichita, Kansas</td>
<td>Bar S Ranch Company President</td>
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<tr>
<td>William G. Watson</td>
<td>Wichita, Kansas</td>
<td>Chairman and CEO</td>
<td>Kansas Region</td>
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<tr>
<td>Howard M. Wehrman</td>
<td>Wichita, Kansas</td>
<td>MHW Enterprises, Inc. President</td>
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<td>Anthony H. Witt, Jr.</td>
<td>Wichita, Kansas</td>
<td>Witt Farm Company President</td>
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<td>Ronald D. Andersen</td>
<td>Wichita, Kansas</td>
<td>ANCO, Inc. President</td>
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<td>Wayne F. Basso</td>
<td>Wichita, Kansas</td>
<td>Community Bank President</td>
<td>Towpeka Banking Center</td>
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<tr>
<td>S. Lucky DeFries</td>
<td>Topeka, Kansas</td>
<td>Stockholder</td>
<td>Coffman, DeFries and Northen, PA.</td>
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<tr>
<td>John R. Dietrick</td>
<td>Topeka, Kansas</td>
<td>CEO and General Counsel</td>
<td>Creative Business Solutions</td>
</tr>
<tr>
<td>Stuart G. Douthett</td>
<td>Topeka, Kansas</td>
<td>President</td>
<td>Douthett &amp; Company, CPA, PA.</td>
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<tr>
<td>Jerry Glasgow</td>
<td>Topeka, Kansas</td>
<td>Performance Tire and Wheel President</td>
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<tr>
<td>DeWitt M. Harkness</td>
<td>Topeka, Kansas</td>
<td>Wolfe’s Camera Shops, Inc. President</td>
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<tr>
<td>William G. Watson</td>
<td>Topeka, Kansas</td>
<td>Chairman and CEO</td>
<td>Kansas Region</td>
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<td>William J. Hampel</td>
<td>Wichita, Kansas</td>
<td>President</td>
<td>Hampel Oil Distributors, Inc.</td>
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<td>Christopher A. Howell</td>
<td>Wichita, Kansas</td>
<td>Community Bank President</td>
<td>Wichita Banking Center</td>
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<tr>
<td>William L. Oliver, Jr.</td>
<td>Wichita, Kansas</td>
<td>Attorney</td>
<td>Martin, Pringle, Oliver, Wallace and Bauer LLP</td>
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<tr>
<td>William L. Phillips</td>
<td>Wichita, Kansas</td>
<td>Chief Executive Officer</td>
<td>Vornado Air, LLC</td>
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<td>Howard Redburn</td>
<td>Wichita, Kansas</td>
<td>Central Power Systems &amp; Services President</td>
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<tr>
<td>William R. Summers</td>
<td>Wichita, Kansas</td>
<td>Senior Vice President</td>
<td>Wichita Banking Center</td>
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<td>Dan J. Waller</td>
<td>Wichita, Kansas</td>
<td>Vice President</td>
<td>Conco Construction</td>
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<td>William G. Watson</td>
<td>Wichita, Kansas</td>
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<td>W. Thomas Chulick</td>
<td>St. Louis Region</td>
<td>President</td>
<td>Midwest Regions</td>
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<tr>
<td>Craig L. Anderson</td>
<td>St. Louis Region</td>
<td>President</td>
<td>Commercial Banking</td>
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<td>UMB Financial Corporation</td>
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<tr>
<td>Gentner F. Drummond</td>
<td>St. Louis Region</td>
<td>Attorney at Law</td>
<td>Drummond Law</td>
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<tr>
<td>Robert J. Fishers, Jr.</td>
<td>St. Louis Region</td>
<td>President</td>
<td>Oklahoma National Stock Yards Company</td>
</tr>
<tr>
<td>Gerald N. Furseth</td>
<td>St. Louis Region</td>
<td>Owner</td>
<td>Gerald N. Furseth - Oil and Gas Producer</td>
</tr>
<tr>
<td>Royce M. Hammons</td>
<td>St. Louis Region</td>
<td>Chairman and CEO</td>
<td>Oklahoma Region</td>
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<tr>
<td>Jack S. Henley</td>
<td>St. Louis Region</td>
<td>Managing Member</td>
<td>Henley and Johnson, PLLC</td>
</tr>
<tr>
<td>James C. Koeale</td>
<td>St. Louis Region</td>
<td>Retired President and COO</td>
<td>ONEOK, Inc.</td>
</tr>
<tr>
<td>Ralph L. Mason</td>
<td>St. Louis Region</td>
<td>Senior Partner</td>
<td>Mason-Harrison-Ratifi</td>
</tr>
<tr>
<td>Tom J. McDaniel</td>
<td>St. Louis Region</td>
<td>President</td>
<td>American Fidelity Foundation</td>
</tr>
<tr>
<td>Frank A. Sewell</td>
<td>St. Louis Region</td>
<td>President</td>
<td>Oklahoma City</td>
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<td>William F. Shedeed</td>
<td>St. Louis Region</td>
<td>Attorney at Law</td>
<td></td>
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<td>Roger N. Simons</td>
<td>St. Louis Region</td>
<td>Chairman</td>
<td>Simons Investment Company</td>
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<td>Jim Ryan</td>
<td>St. Louis Region</td>
<td>Chairman</td>
<td>Kelly Ryan Equipment Company, Inc.</td>
</tr>
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<td>Jim Schinco</td>
<td>St. Louis Region</td>
<td>President and CEO</td>
<td>Affinitas Corporation</td>
</tr>
<tr>
<td>Pam Stanek</td>
<td>St. Louis Region</td>
<td>President</td>
<td>The Interior Design Firm</td>
</tr>
<tr>
<td>Steve Walenz</td>
<td>St. Louis Region</td>
<td>President</td>
<td>Sierra Juliet, Inc.</td>
</tr>
<tr>
<td>Theodosia Armstrong</td>
<td>St. Louis Region</td>
<td>Financial/Board Consultant</td>
<td></td>
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<tr>
<td>Warner Baxter</td>
<td>St. Louis Region</td>
<td>President and CEO</td>
<td>Ameren Missouri</td>
</tr>
<tr>
<td>Vincent J. Bommarito</td>
<td>St. Louis Region</td>
<td>Chief Executive Officer</td>
<td>Tony’s Restaurants, Inc.</td>
</tr>
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<td>Louis G. Chioldini</td>
<td>St. Louis Region</td>
<td>President</td>
<td>Chioldini Associates</td>
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<td>Graybar Electric Company, Inc.</td>
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<td>The Korte Company</td>
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<td>Morris Transportation &amp; MBC, LLC</td>
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<td>St. Louis Region</td>
<td>President and Chief Lending Officer</td>
<td>St. Louis Region</td>
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<td>Regional Business Council</td>
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St. Louis, Missouri - County

Megan P. Bittle  
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RSI Kitchen and Bath

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Executive Chef  
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President  
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Chairman and CEO  
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President  
Gunther Salt Company

John J. Inkley, Jr.  
Partner  
Armstrong Teasdale LLP

Bart J. Margiotta  
President  
Priority Properties

June McAllister Fowler  
Vice President  
Corporate and Public Communications  
BJC HealthCare

Tim M. Murch  
President  
MMMM

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

Maurice D. Newberry  
Vice Chairman  
Nesher, LLC

Stephen E. Ricci  
President and CEO  
Ricci Associates, Inc.  
dba RAI Insurance Group

St. Charles, Missouri

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

Charles C. Blossom  
Chief Executive Officer  
BCI, Inc.

W. Thomas Chulick  
President  
Midwest Regions  
Chairman and CEO  
St. Louis Region  
UMB Bank, n.a.

Julia M. Eckstein  
Managing Director  
Healthcare and Government Services  
Guidon Performance Solutions

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Vice Chairman  
UMB Financial Corporation

David H. Naunheim  
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St. Louis Region  
UMB Bank, n.a.

Harlan Pals  
Chairman/Principal  
Pals Group

Scott T. Rupp  
Vice President  
Business Development  
UMB Bank, n.a.

Kim Scheidegger York  
President - Commercial Leasing  
Corporste Group, Inc.

Robert Topping  
Owner  
RT Management Services

Illinois

P. Douglas Becherer  
President  
Drs. Becherer & Associates, Ltd.

Pamela A. Burnham  
President  
Von Alst Operating, LLC
UMB Financial Corporation (NASDAQ: UMBF) Credit Ratings as of 12/31/12

<table>
<thead>
<tr>
<th>Credit Ratings</th>
<th>S&amp;P</th>
<th>Fitch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-term Issuer</td>
<td>A- / Outlook Stable</td>
<td>A+ / Outlook Stable</td>
</tr>
<tr>
<td>Short-term / Commercial Paper</td>
<td>A-2</td>
<td>F1+</td>
</tr>
<tr>
<td>Bank Individual</td>
<td>-</td>
<td>a+</td>
</tr>
<tr>
<td>Bank Support</td>
<td>-</td>
<td>5</td>
</tr>
</tbody>
</table>

Credit Ratings (Subsidiaries) S&P

<table>
<thead>
<tr>
<th>Certificate of Deposit</th>
<th>-</th>
<th>AA-</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Individual</td>
<td>-</td>
<td>a+</td>
</tr>
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Safe Harbor Statement

This document contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, Section 21E of the Securities Exchange Act of 1934, and within the meaning of the Private Securities Litigation Reform Act of 1995. Such forward-looking statements rely on a number of assumptions concerning future events and are subject to risks and uncertainties, which could cause actual results to differ materially from those contemplated by the forward-looking statements in this Annual Report, any exhibits to this Annual Report and other public statements the company may make. While management of UMB believes their assumptions are reasonable, UMB cautions that changes in general economic conditions, legislative or regulatory changes, changes in interest rates, changes in the securities markets, changes in operations, changes in accounting rules, our ability to integrate acquisitions, changes in competition, technology changes, the ability of customers to repay loans, changes in loan demand, changes in employee costs and other risks and uncertainties detailed in UMB’s filings with the Securities and Exchange Commission, may cause actual results to differ materially from those discussed in this release. UMB has no duty to update such statements, and undertakes no obligation to update or supplement forward-looking statements that become untrue because of new information, future events or otherwise.

"UMB", "COUNT ON MORE", "SCOUT", "SCOUT INVESTMENTS", "JD CLARK & COMPANY", the UMB design logo, the UMB Count on More design logo, the Scout design logo, and the Wheat Stalk design logo - Reg. U.S. Pat. & Tm. Off. These names and design logos are registered trademarks of UMB Financial Corporation.
UMB is far more than a bank. As a diversified financial services company, we are passionately committed to our customers, associates and communities.

Over the last century, we’ve prospered in good times and remained steadfast in challenging economic times because we make business decisions based on relationships.

We thank those who have come before us and look forward to another 100 years of providing the stability, integrity and trust you’ve come to expect.

UMB, more than 100.
Our Heritage of Integrity, Stability and Growth

Our story begins with William Kemper who safeguarded the money of his general store’s customers and gave them loans until their crops came in. A bank and a way of doing business were born. A century later, customer service is still at the heart of what we do. We help people, businesses and organizations realize their dreams.

Learn more at UMB.com/100

**UMB Associate Growth**
We wouldn’t be in business without our associates. They deliver the unparalleled customer experience every day.

“Ten things to remember:
The value of time
The success of perseverance
The pleasure of working
The dignity of simplicity
The worth of character
The influence of example
The obligation of duty
The wisdom of economy
The virtue of patience
The improvement of talent”
William Kemper
1913

“If we were to liquidate this bank today, we could pay our depositors one hundred cents on the dollar and collect our entire Surplus and Capital Account…”
R. Crosby Kemper, Sr.
1933

**UMB Deposit Growth** (Dollars not adjusted for inflation)
In good times and bad, UMB has been a safe haven for our customers’ deposits. We strive to do what is right and not chase fads, and as a result, our customers trust us to protect and grow their assets.
2004 Mariner Kemper becomes CEO

3,597 As of 12/31/12

$2.40 Billion

2,600

“The results of 2012—and the past five, ten or 100 years—prove that UMB delivers value for our customers and our shareholders.”
Mariner Kemper 2012

“The economy and banking industry were not good in 1975, we flourished.”
R. Crosby Kemper, Jr. 1975

Although the economy and banking industry were not good in 1975, we flourished.
R. Crosby Kemper, Jr. 1975

Total Return
$271 UMBF
$198 S&P 500
$92 S&P Banks
$100

2002 2012

The Total Return chart (right) summarizes the cumulative return experienced by UMBF shareholders for the years 2002 through 2012, compared to the S&P 500 Stock Index and the S&P Banks Index. In all cases, the return assumes a reinvestment of dividends.
Source: SNL Financial

Total Deposits $11.65 Billion
As of 12/31/12

Global Recession 2008-2009

Dot-com Bubble 1997-2000

9/11 2001

1999 UMB opens state-of-the-art technology center to better serve customers

2008 UMB turns down TARP assistance

1987 3-for-2 stock split

$2.40 Billion

1983

$300 Million

Savings & Loan Crisis 1980s

1973

Oil Crisis 1973-1974

$11.65 Billion

As of 12/31/12

700 Begin to expand our footprint beyond Kansas City

1970

1982 Launched Scout Funds, our no-load mutual fund family with four funds

1982

2003

2013

1963

1973

1983

1993

2003

2013

1999

2008

2013
More than time, our reputation.

More than numbers, our word.

More than ever, integrity.

The roots of our company for the last 100 years.

UMB.COM/100