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

As of December 31, 2013

Total Revenue $825.1M
Earnings Per Share (Diluted) $3.20
Market Cap $2.9B
5-Year Earnings Per Share Growth (CAGR) (Diluted) 6.10%
Total Assets 16.9B
Dividends Per Share $.87
Assets Under Management $41.4B
Price to Earnings Ratio 19.78
Percentage Noninterest Bearing Deposits 38.0%
Percent Revenue From Fees 59.6%
Our Footprint

We serve customers across the entire country.

NASDAQ
UMBF

Capital Raised (4.5M Shares Issued) $231.4M

Headquarters
KC, MO

Years in Business 101

Locations / ATMs 112/309

UMBF Online UMBFinancial.com

Acquisitions Last Ten Years 23

Online Banking UMB.com

Associates 3,498

Follow UMB
As of December 31, 2013

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

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

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

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

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

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**Industry**

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

- **Dividend Growth**
  Third quarter through 12/31/13
  -33.3%

- **Nonperforming Loans To Total Loans**
  .47%

- **Loans-To-Deposits Ratio**
  80.7%

- **Tier 1 Capital Ratio**
  13.35%

- **Noninterest Income Growth**
  +24.4%

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- **Noninterest Income Growth**
  +24.4%
Quality Standards
For more than 100 years, we have been guided by doing what's right, not what's popular and it has served our company well in all types of economic climates.

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

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

Quality Service
Our brand promise, Count on more®, underpins our every action.

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

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

Quality Growth
Net income in 2013 reached a record $134 million, or a five-year CAGR of 6.4 percent.
Dear Fellow Shareholders,

In reporting strong performance for UMB in 2013, with double-digit growth in loans and fee income, we are most proud of something more enduring: the quality of who we are as a company. As a financial services company with diverse relationships across many walks of life, we have seen enough economic and financial cycles to know that enduring quality is what matters. So we focus on ensuring that UMB and our customers will continue to thrive over the long haul.

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

The future is bright for UMB, and it’s because we are driven by values that have sustained this company for more than a century. Quality, for UMB, means doing what is right, not what is popular. It starts with high standards and committed people, who deliver a range of diversified quality products and services, backed by the latest technologies and very personal attention.

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

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

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

Much as we all desire calm waters, economic cycles have always been the norm. In recent years, we experienced the Great Recession in 2007-08 with moderate growth since then. The stock
market took a dive in late 2007 and has roared back since early 2009. Interest rates, after a long decline, are being held artificially low through monetary policy.

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

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

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

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

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

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

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

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

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

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

Sincerely,

Mariner Kemper
Chairman & Chief Executive Officer

March 1, 2014
To answer questions on the minds of shareholders, we sat down with UMB’s executive management team: Mariner Kemper, Peter deSilva and Mike Hagedorn. Excerpts of that conversation follow:

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

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

Peter: UMB is reaping the benefits of longstanding customer relationships we have built across our businesses. In 2013, growth initiatives in lending resulted in a 14.7 percent increase in as-stated loans for UMB Bank, while maintaining top-tier credit quality, as always. Total assets grew 13.3 percent. Fee-based services, including all UMB asset management businesses, produced 7.4 percent growth in noninterest income as total assets under management grew 27.9 percent during 2013.

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

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

Mike: Strategically, these fee-based businesses are especially important because the revenue streams they contribute allow us to maintain high standards of credit quality on the
lending side without reaching for yields. We can also deploy cash flows from our fee-based businesses into lending, generating higher average yields and supporting UMB’s ability to grow.

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

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

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

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

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

- First, we have expanded into high-quality transactional loan opportunities, a relatively new area for us, while adhering to the highest standards in our underwriting.
- Second, while we are not a big commercial real estate lender and
“The essential points in our time-tested model are dedication to high-quality credit, growth of diverse revenue streams, low-cost funding through deposits, and commitment to a strong balance sheet.”

Mike Hagedorn

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

As a result, we have been able to achieve continued loan growth because of our relationships and emphasis on credit quality. When competitors had to pull back during the financial crisis to fix their loan problems, the quality of UMB’s portfolio enabled us to commit to growth. We continue to outperform in as-stated loan growth, ranking in the top 10 percent of banks in 2013 with a 14.7 percent increase. If you look at a five-year time horizon, UMB’s loans were 46.9 percent higher at the end of 2013 compared to year-end 2008. We are reaping the benefits of building solid long-term relationships and operating from financial strength.

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

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

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

Percent Revenue From Fees

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

Ten Year Total Return

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

Source: SNL Financial

+220.3%

$41.4B

59.6%
In this low interest rate environment, how should shareholders think about yields on earning assets? And are you positioning UMB for an upturn in interest rates?

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

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

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

**Peter:** We are very focused on sales growth for our non-bank services in 2014, and each segment has its own plans. The Institutional Investment Management segment depends to a degree on performance of the markets, and no one knows whether the coming year will bring more volatility or a positive market trend. Scout Investments has positioned its offering very well for institutional and individual investors, with diversified products and a disciplined, long-term focus on total returns. Our equity and fixed-income managers have earned the respect of the industry, and in 2013 assets under management grew to more than $31 billion. In 2013, we also grew our international assets under management. We see global expansion as a source of growth in both Scout Investments and UMB Fund Services, since so much investment activity, roughly two-thirds of the world’s market capitalization, is overseas.

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

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

Mariner Kemper

2013 Noninterest Income Growth
7.4%

2013 Net Interest Income Growth
4.1%

2013 Net Income Growth
9.2%

There are a lot of organizations that would love to be where we are. Many banks in our size category are trying to figure out how we’ve done it—they would like to emulate it. What they will figure out is that you can’t create this overnight. It takes a different way of thinking about the business than a
traditional bank manager’s approach, and the business comes from deep relationships. You can’t go build Scout Investments and its reputation in a short period of time. It is hard to build a fund services business, or any of the other segments. So replicating UMB’s business model is not easy. It took this company 100 years to be excellent at it.

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

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

So this was the impetus for raising capital. We decided to raise our capital level to support the growth we continue to see in UMB’s balance sheet. We’ve had a commitment all along to maintaining a very strong balance sheet. The financial crisis in 2008 proved the wisdom of safeguarding against economic and market cycles, because UMB was able to keep growing while other institutions had to pull back.

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

2013 Book Value Increase

5.0%
Would you talk about the strength of your balance sheet, and how it sets you apart?

**Mike:** UMB is known as a very well-capitalized, safe-and-sound financial institution. Our commitment to a strong balance sheet is a core element of UMB’s business model. It’s part of our DNA. There have been times in economic history when some banks and financial companies placed their bets on riskier businesses or growth for growth’s sake. The calamity that struck the global financial system in 2008 taught us the dangers of that approach. UMB stuck to our principles, and avoided the issues of the crisis. Even as we grow, we pay close attention to the asset quality and financial strength that ensure flexibility for the future. Our balance sheet also reflects shared values—we’ve found that customers seeking a long-term financial partner, as well as shareholders, place a high value on the safety built into UMB’s approach.

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

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

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

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

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

Mariner: Our vision to create the unparalleled customer experience is broader than just a one-time interaction at the point of sale. It encompasses the whole process. Every touchpoint that we have with a customer affects whether they feel we are providing just a good level of service, a really great level of service or an unparalleled level of service. This is why we survey our customers to measure how we are doing, to see if we're making progress. The unparalleled customer experience is always aspirational—it’s a pursuit and something that will never end.

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

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

Mariner: I particularly value our 3,498 associates. It’s important to me to get out, visit and know the teams we have
in place. This group of people, both individually and taken as a whole, represent UMB’s biggest strategic advantage. They are our differentiation from other financial service companies.

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

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

Peter: Even as UMB grows larger, we want to keep the right atmosphere. We work hard to be responsive to individual needs, encouraging market based approaches to different needs of our operating environments. At UMB, we are lucky to have some of the best associates in the industry—and we’d like to say thank you for their hard work, dedication and passion to delivering our Count on more brand promise. That’s the key to great relationships with customers and, therefore, good business for many years to come.

Thank you all for your interest, support and loyalty.

Sincerely,

Mariner Kemper  
Chairman & Chief Executive Officer

Peter J. deSilva  
President & Chief Operating Officer

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

March 1, 2014
We remain a highly liquid company, with more than enough capacity to meet loan demand, which grew 14.7 percent in 2013.

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

We remain a well capitalized financial services company. Our capital raise in 2013 allows us the flexibility to invest in growing our businesses.
UMB offers a comprehensive suite of commercial, small business and consumer banking services, as well as full-service investment and private wealth management capabilities.

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

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

$11.9B
Average Total Deposits
We experienced 13.4 percent core deposit growth.

$6.2B
Average Loans
Average loans grew 18.5 percent in 2013.

+16.8%
Total debit and credit card purchase volume grew year-over-year to $6.8 billion.

Forbes 2014
BEST BANKS
IN AMERICA

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

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

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

$5.0B
Total Commercial and Commercial Real Estate loans in 2013.

Partnering with NorthPoint Development Since 2013
UMB agreed to finance NorthPoint’s first spec building at the 1,000-acre Logistics Park Kansas City adjacent to the BNSF Railway Co. intermodal facility in Edgerton, KS. The facility will eventually reach 10 million square feet as BNSF’s Kansas City container traffic is projected to grow from approximately 300,000 containers a year to more than a million containers annually in 20 years.

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

Nathaniel Hagedorn
CEO, NorthPoint Development

Nonperforming loan ratio versus the industry average of 2.21 percent.

.47%

Data from SNL Financial as of 2/10/14

$667M
In new line of credit commitments for 2013.

+22.1%
Increase in average commercial earning assets.

Commercial & Industrial Loans
Billions of Dollars

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<thead>
<tr>
<th>Year</th>
<th>Loans</th>
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<tbody>
<tr>
<td>10</td>
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<td>11</td>
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Commercial Real Estate Loans
Billions of Dollars

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<tr>
<th>Year</th>
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Commercial Lender-Originated Loans

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<tr>
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</table>

Increase in average commercial earning assets.

Nonperforming loan ratio versus the industry average of 2.21 percent.

.47%

Data from SNL Financial as of 2/10/14
$11.3\,B
Corporation Trust Assets Under Administration

Top 50
U.S. Banks for Farm Lending.
Source: ABA

Top 25
U.S. Banks for Automated Clearing House origination.
Source: NACHA

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

$1.26\,B
Total commercial cardholder purchase volume.

+8.1%
Commercial card purchase volume experienced a strong increase over last year.

$4.6\,B
Total commercial deposits grew 13.4 percent in 2013.

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

Brice Garnett
Gallatin, MO
Consumer & Small Business Banking
Our wide variety of products and services are customizable for any consumer or small business need, and we have the scale to continue to help as you grow.

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

Mike Mastous
President, Delta Disaster Services of Denver

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

Scott Roller
UMB Customer

#1
Kansas City market share leader in deposits for the third year in a row at more than 16.5 percent.
Source: FDIC 2013 Market Share Report

#1
First in average account tenure relative to national competitors.
Source: Fiserv

#3
Ranked third in overall lowest account attrition relative to national competitors.
Source: Fiserv

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

$566.1M
Home Equity Line of Credit balances in 2013.

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

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

$3.7B
Total Consumer and Small Business Deposits at the end of 2013.

$161.8M
Small Business loans on average grew 24 percent.

$161.8M

Private Wealth Management

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

Your Story. Our Focus.™

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

Investment Management Services Should Be Customizable
Employing our suite of investment products and solutions, we can tailor a plan designed to achieve your unique objectives.

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

Managing Risk Creates Confidence
From estate planning to wealth transfer, our specialized knowledge and innovative strategies can help you protect what’s most important.

### Assets Under Management by Type

- **52.4%** Investment Advisory
- **31.2%** Trust
- **9.5%** Charitable
- **4.2%** IRAs
- **2.7%** Other

### $10.2B

**Assets Under Management**
Billions of Dollars
Excluding Scout Investments

#### Prairie Capital Management
- **$821B** (2009)
- **$850B** (2010)
- **$1.90B** (2011)
- **$2.15B** (2012)
- **$2.93B** (2013)

#### Private Wealth & Institutional Asset Management
- **$4.5B** (2009)
- **$5.1B** (2010)
- **$5.6B** (2011)
- **$6.6B** (2012)
- **$7.3B** (2013)

#### $10.2B

- **$6.8B** (2009)
- **$7.6B** (2010)
- **$8.8B** (2011)
- **$2.2B** (2012)
- **$2.9B** (2013)

### 47.7%

Private Banking Deposits
5-year compound annual growth rate.

#### Average Private Banking Deposits
Millions of Dollars

<table>
<thead>
<tr>
<th>Year</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>$390</td>
<td>$645</td>
<td>$821</td>
<td>$850</td>
<td>$1,900</td>
<td>$2,150</td>
</tr>
</tbody>
</table>

### 35.1%

Private Banking Loan
5-year compound annual growth rate.

#### Average Private Banking Loans
Millions of Dollars

<table>
<thead>
<tr>
<th>Year</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>$97</td>
<td>$127</td>
<td>$151</td>
<td>$212</td>
<td>$293</td>
<td>$350</td>
</tr>
</tbody>
</table>

### 19.0%

Year-over-year increase in average production per Financial Advisor.
Scout Investments realized total net flows in funds and separate accounts in excess of $5.3 billion in 2013.

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

The Scout International Equity Strategy reached more than $11 billion in strategy assets, which include the fund and separate accounts, as of December 31, 2013.
Scout Investments, a global asset manager, provides equity and fixed income strategies to institutional and individual investors. Our investment teams, supported by distribution, provide candid market insights and seek to outperform over market cycles.

To learn more visit ScoutInv.com.

**Total Assets Under Management**

<table>
<thead>
<tr>
<th>Billions of Dollars</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reams Fixed Income Strategies</td>
<td>$6.9B</td>
<td>$9.7B</td>
<td>$8.8B</td>
<td>$11.3B</td>
<td>$15.8B</td>
</tr>
<tr>
<td>Scout Equity Strategies</td>
<td>$10.2B</td>
<td>$10.9B</td>
<td>$12.2B</td>
<td>$15.4B</td>
<td>$31.2B</td>
</tr>
</tbody>
</table>

**Scout Equity Strategies**
- International Equity
- International Equity ADR
- Emerging Markets
- Global Equity
- Equity Opportunity
- Mid Cap Equity
- Small Cap Equity

**Reams Fixed Income Strategies**
- Low Duration
- Intermediate
- Core
- Core Plus
- Long Duration
- Unconstrained

**Top Contributors to Net Strategy Flows**
- **$3.7B**
  Scout Unconstrained Bond Strategy
- **$1.5B**
  Scout Mid Cap Equity Strategy

**Top 10%**
Scout ranked 48th out of 787 fund companies in Net Fund Flows during 2013.
*Source: Strategic Insight Simfund*

**Equity Opportunity Strategy**
Launched the Equity Opportunity Strategy in November 2013. The strategy focuses on companies that use leverage in their capital structure.

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

**Client Assets by Type**

- 49% Mutual Funds
- 17% Public
- 10% Non-Profit / Other
- 9% Corporate
- 9% Sub-Advisory
- 4% Endowment & Foundations
- 2% Taft-Hartley
Our total purchase volume has shown strong growth from $3.2 billion in 2008 to $6.8 billion in 2013.

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

UMB Payment Solutions grew to 1.1 billion in total average annual deposits in 2013.
UMB is pioneering solutions to improve the way our customers do business. We ensure Commercial, Small Business, Institutional, Healthcare and Correspondent Bank customers have the tools to succeed.

**Total Purchase Volume**

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

---

**Health Savings Account**

**Deposits & Assets**

Millions of Dollars

<table>
<thead>
<tr>
<th>Year</th>
<th>Healthcare</th>
<th>Retail Debit</th>
<th>Commercial Credit</th>
<th>Retail Credit</th>
<th>Private Label Credit</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>09</td>
<td>$191</td>
<td>$1.04</td>
<td>$2.23</td>
<td>$3.20</td>
<td>$0.65</td>
<td>$0.82</td>
</tr>
<tr>
<td>10</td>
<td>$280</td>
<td>$1.04</td>
<td>$2.23</td>
<td>$3.20</td>
<td>$0.65</td>
<td>$0.82</td>
</tr>
<tr>
<td>11</td>
<td>$323</td>
<td>$1.04</td>
<td>$2.23</td>
<td>$3.20</td>
<td>$0.65</td>
<td>$0.82</td>
</tr>
<tr>
<td>12</td>
<td>$431</td>
<td>$1.04</td>
<td>$2.23</td>
<td>$3.20</td>
<td>$0.65</td>
<td>$0.82</td>
</tr>
<tr>
<td>13</td>
<td>$642</td>
<td>$1.04</td>
<td>$2.23</td>
<td>$3.20</td>
<td>$0.65</td>
<td>$0.82</td>
</tr>
</tbody>
</table>

---

**Number of HSA and FSA Accounts**

In Millions

<table>
<thead>
<tr>
<th>Year</th>
<th>09</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
</tr>
</thead>
<tbody>
<tr>
<td>09</td>
<td>1.34</td>
<td>1.81</td>
<td>2.47</td>
<td>3.14</td>
<td>4.17</td>
</tr>
<tr>
<td>10</td>
<td>1.34</td>
<td>1.81</td>
<td>2.47</td>
<td>3.14</td>
<td>4.17</td>
</tr>
<tr>
<td>11</td>
<td>1.34</td>
<td>1.81</td>
<td>2.47</td>
<td>3.14</td>
<td>4.17</td>
</tr>
<tr>
<td>12</td>
<td>1.34</td>
<td>1.81</td>
<td>2.47</td>
<td>3.14</td>
<td>4.17</td>
</tr>
<tr>
<td>13</td>
<td>1.34</td>
<td>1.81</td>
<td>2.47</td>
<td>3.14</td>
<td>4.17</td>
</tr>
</tbody>
</table>

---

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

**Mercy Ibarra**
**Senior Account Executive**
**MJ Insurance, Inc.**

---

**$3.0B**

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

**4.2M**

Healthcare spending account cards (includes single use cards).

---

**#27**

27th largest issuer of Commercial Cards.

*Source: Nilson 2013*

---

**$22B**

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

**6.5M**

Commercial Credit Card Transactions
Investment Managers Series Trust Assets

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

Fund Accounting/Administration Assets Serviced

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

Assets Under Administration

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

+23%

$6.39B

+48%
UMB Fund Services (UMBFS) offers a broad suite of administrative services for mutual funds and alternative investments such as hedge funds, as well as turnkey solutions such as series trust and collective trust services.

$191.0B

Total Assets Under Administration
Includes fund clients receiving custody services from UMB Bank, n.a.

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

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

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

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

+20%
Transfer Agency revenue increased 20 percent in 2013.

Investment Managers Series Trust Assets
Billions of Dollars

200+
UMBFS is currently serving more than 200 client firms.

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

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

Return On Average Assets

Return On Average Equity

Diluted Earnings Per Share

Dividends Declared Per Share

Dollars

Dollars
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</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>$ 348,341</td>
<td>$ 339,685</td>
<td>$ 343,653</td>
<td>$ 346,507</td>
<td>$ 356,217</td>
</tr>
<tr>
<td>Interest expense</td>
<td>15,072</td>
<td>19,629</td>
<td>26,680</td>
<td>35,894</td>
<td>53,232</td>
</tr>
<tr>
<td>Net interest income</td>
<td>333,269</td>
<td>320,056</td>
<td>316,973</td>
<td>310,613</td>
<td>302,985</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>17,500</td>
<td>17,500</td>
<td>22,200</td>
<td>31,510</td>
<td>32,100</td>
</tr>
<tr>
<td>Noninterest income</td>
<td>491,833</td>
<td>458,122</td>
<td>414,332</td>
<td>360,370</td>
<td>310,176</td>
</tr>
<tr>
<td>Net income</td>
<td>133,965</td>
<td>122,717</td>
<td>106,472</td>
<td>91,002</td>
<td>89,484</td>
</tr>
</tbody>
</table>

| **Average Balances**      |           |           |           |           |           |
| Loans, net of unearned interest | 6,221,318 | 5,251,278 | 4,756,165 | 4,490,587 | 4,383,551 |
| Securities                | 7,034,542 | 6,528,523 | 5,774,217 | 5,073,839 | 4,382,179 |
| Interest-bearing due from banks | 663,818 | 547,817   | 837,807   | 593,518   | 492,915   |
| Deposits                  | 11,930,318| 10,521,658| 9,593,638 | 8,451,966 | 7,584,025 |
| Long-term debt            | 4,748     | 5,879     | 11,284    | 19,141    | 32,067    |
| Shareholders’ equity      | 1,337,107 | 1,258,284 | 1,138,625 | 1,066,872 | 1,006,591 |

| **Year-End Balances**     |           |           |           |           |           |
| Assets                    | 16,911,852| 14,927,196| 13,541,398| 12,404,932| 11,663,355|
| Loans, net of unearned interest | 6,521,869 | 5,690,626 | 4,970,558 | 4,598,097 | 4,332,228 |
| Securities                | 7,051,127 | 7,134,316 | 6,277,482 | 5,742,104 | 5,003,720 |
| Interest-bearing due from banks | 2,093,467 | 720,500   | 1,164,007 | 848,598   | 1,057,195 |
| Deposits                  | 13,640,766| 11,653,365| 10,169,911| 9,028,741 | 8,534,488 |
| Long-term debt            | 5,055     | 5,879     | 6,529     | 8,884     | 25,458    |
| Shareholders’ equity      | 1,506,065 | 1,279,345 | 1,191,352 | 1,060,860 | 1,015,551 |
| Nonperforming loans       | 30,706    | 28,103    | 25,581    | 25,142    | 23,263    |
| Allowance for loan losses | 74,751    | 71,426    | 72,017    | 73,952    | 64,139    |

| **Per Share Data**        |           |           |           |           |           |
| Earnings - basic          | $ 3.25    | $ 3.07    | $ 2.66    | $ 2.27    | $ 2.22    |
| Earnings - diluted        | 3.20      | 3.04      | 2.64      | 2.26      | 2.20      |
| Cash dividends            | 0.87      | 0.83      | 0.79      | 0.75      | 0.71      |
| Dividend payout ratio     | 26.77 %   | 27.04 %   | 29.70 %   | 33.04 %   | 31.98 %   |
| Book value                | $ 33.30   | $ 31.71   | $ 29.46   | $ 26.24   | $ 25.11   |
| Market price              |           |           |           |           |           |
| High                      | 65.44     | 52.61     | 45.20     | 44.51     | 49.75     |
| Low                       | 43.27     | 37.68     | 30.49     | 31.88     | 33.65     |
| Close                     | 64.28     | 43.82     | 37.25     | 41.44     | 39.35     |

| **Ratios**                |           |           |           |           |           |
| Return on average assets  | 0.89 %    | 0.92 %    | 0.86 %    | 0.82 %    | 0.89 %    |
| Return on average equity  | 10.02     | 9.75      | 9.35      | 8.53      | 8.89      |
| As a % of loans:          |           |           |           |           |           |
| Allowance for loan losses | 1.15      | 1.26      | 1.45      | 1.61      | 1.49      |
| Nonperforming loans       | 0.47      | 0.49      | 0.52      | 0.55      | 0.54      |
| Risk-based capital ratio: |           |           |           |           |           |
| Tier 1                    | 13.61     | 11.05     | 11.20     | 11.30     | 13.11     |
| Total                     | 14.43     | 11.92     | 12.20     | 12.45     | 14.18     |
| Average equity to average assets | 8.90 | 9.40 | 9.17 | 9.60 | 9.96 |

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

**Dollars in Thousands Except Per Share Data**

<table>
<thead>
<tr>
<th>Assets</th>
<th>December 31, 2013</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$6,520,512</td>
<td>$5,686,749</td>
</tr>
<tr>
<td>Allowance for loan losses</td>
<td>(74,751)</td>
<td>(71,426)</td>
</tr>
<tr>
<td>Net loans</td>
<td>6,445,761</td>
<td>5,615,323</td>
</tr>
<tr>
<td>Loans held for sale</td>
<td>1,357</td>
<td>3,877</td>
</tr>
<tr>
<td>Investment securities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Available for sale</td>
<td>6,762,411</td>
<td>6,937,463</td>
</tr>
<tr>
<td>Held to maturity (market value of $231,510 and $129,495 respectively)</td>
<td>209,770</td>
<td>114,756</td>
</tr>
<tr>
<td>Trading securities</td>
<td>28,464</td>
<td>55,764</td>
</tr>
<tr>
<td>Federal Reserve Bank stock and other</td>
<td>50,482</td>
<td>26,333</td>
</tr>
<tr>
<td>Total investment securities</td>
<td>7,051,127</td>
<td>7,134,316</td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell</td>
<td>87,018</td>
<td>89,868</td>
</tr>
<tr>
<td>Interest-bearing due from banks</td>
<td>2,093,467</td>
<td>720,500</td>
</tr>
<tr>
<td>Cash and due from banks</td>
<td>521,001</td>
<td>667,774</td>
</tr>
<tr>
<td>Bank premises and equipment, net</td>
<td>249,689</td>
<td>244,600</td>
</tr>
<tr>
<td>Accrued income</td>
<td>78,216</td>
<td>69,749</td>
</tr>
<tr>
<td>Goodwill</td>
<td>209,758</td>
<td>209,758</td>
</tr>
<tr>
<td>Other intangibles</td>
<td>55,585</td>
<td>68,803</td>
</tr>
<tr>
<td>Other assets</td>
<td>118,873</td>
<td>102,628</td>
</tr>
<tr>
<td>Total assets</td>
<td>$16,911,852</td>
<td>$14,927,196</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing demand</td>
<td>$5,189,998</td>
<td>$4,920,581</td>
</tr>
<tr>
<td>Interest-bearing demand and savings</td>
<td>7,001,126</td>
<td>5,450,450</td>
</tr>
<tr>
<td>Time deposits under $100,000</td>
<td>491,792</td>
<td>540,269</td>
</tr>
<tr>
<td>Time deposits of $100,000 or more</td>
<td>957,850</td>
<td>742,065</td>
</tr>
<tr>
<td>Total deposits</td>
<td>13,640,766</td>
<td>11,653,365</td>
</tr>
<tr>
<td>Federal funds purchased and repurchase agreements</td>
<td>1,583,218</td>
<td>1,787,270</td>
</tr>
<tr>
<td>Short-term debt</td>
<td>107</td>
<td>-</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>5,055</td>
<td>5,879</td>
</tr>
<tr>
<td>Accrued expenses and taxes</td>
<td>153,450</td>
<td>182,468</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>23,191</td>
<td>18,869</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>15,405,787</td>
<td>13,647,851</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Shareholders’ Equity</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Common stock, $1.00 par value; 80,000,000 shares authorized, 55,056,730 shares issued and 45,221,237 and 40,340,878 shares outstanding, respectively.</td>
<td>55,057</td>
<td>55,057</td>
</tr>
<tr>
<td>Capital surplus</td>
<td>882,407</td>
<td>732,069</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>884,630</td>
<td>787,015</td>
</tr>
<tr>
<td>Accumulated other comprehensive income</td>
<td>(32,640)</td>
<td>85,588</td>
</tr>
<tr>
<td>Treasury stock, 9,835,493 and 14,715,852 shares, at cost, respectively</td>
<td>(283,389)</td>
<td>(380,384)</td>
</tr>
<tr>
<td>Total shareholders’ equity</td>
<td>1,506,065</td>
<td>1,279,345</td>
</tr>
</tbody>
</table>

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>2013</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>229,665</td>
<td>217,391</td>
<td>219,076</td>
</tr>
<tr>
<td>Securities:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Available for sale - taxable interest</td>
<td>75,202</td>
<td>81,013</td>
<td>85,120</td>
</tr>
<tr>
<td>Available for sale - tax-exempt interest</td>
<td>37,113</td>
<td>35,960</td>
<td>33,079</td>
</tr>
<tr>
<td>Held to maturity - tax-exempt interest</td>
<td>3,286</td>
<td>2,264</td>
<td>1,687</td>
</tr>
<tr>
<td>Total securities income</td>
<td>115,601</td>
<td>119,237</td>
<td>119,886</td>
</tr>
<tr>
<td>Federal funds and resell agreements</td>
<td>193</td>
<td>121</td>
<td>102</td>
</tr>
<tr>
<td>Interest-bearing due from banks</td>
<td>1,918</td>
<td>1,789</td>
<td>3,284</td>
</tr>
<tr>
<td>Trading securities</td>
<td>964</td>
<td>1,147</td>
<td>1,305</td>
</tr>
<tr>
<td>Total interest income</td>
<td>348,341</td>
<td>339,685</td>
<td>343,653</td>
</tr>
</tbody>
</table>

| Interest Expense                     |            |            |            |
| Deposits                             | 13,183     | 17,416     | 24,628     |
| Federal funds and repurchase agreements| 1,739     | 1,884      | 1,712      |
| Other                                | 150        | 329        | 340        |
| Total interest expense               | 15,072     | 19,629     | 26,680     |

| Net interest income                  | 333,269    | 320,056    | 316,973    |

| Provision for loan losses            | 17,500     | 17,500     | 22,200     |

| Net interest income after provision for loan losses | 315,769 | 302,556 | 294,773 |

| Noninterest Income                   |            |            |            |
| Trust and securities processing      | 265,948    | 225,094    | 208,392    |
| Trading and investment banking       | 20,641     | 30,359     | 27,720     |
| Service charges on deposit accounts  | 84,133     | 78,694     | 74,659     |
| Insurance fees and commissions       | 3,727      | 4,095      | 4,375      |
| Brokerage fees                       | 11,470     | 11,105     | 9,950      |
| Bankcard fees                        | 62,031     | 60,567     | 59,767     |
| Gains on sales of securities available for sale | 8,542 | 20,232 | 16,125 |
| Equity earnings on alternative investments | 19,048 | 422       | 3          |
| Other                                | 16,293     | 27,554     | 13,341     |

| Total noninterest income             | 491,833    | 458,122    | 414,332    |

| Noninterest Expense                  |            |            |            |
| Salaries and employee benefits       | 339,691    | 319,852    | 294,756    |
| Occupancy, net                       | 39,291     | 37,927     | 38,406     |
| Equipment                            | 49,207     | 43,465     | 42,728     |
| Supplies and services                | 20,387     | 21,045     | 22,166     |
| Marketing and business development   | 22,703     | 24,604     | 20,150     |
| Processing fees                      | 57,791     | 51,191     | 49,985     |
| Legal and consulting                 | 18,703     | 17,980     | 15,601     |
| Bankcard                             | 18,381     | 18,154     | 15,600     |
| Amortization of other intangible assets | 13,218 | 14,775     | 16,100     |
| Regulatory fees                      | 9,129      | 9,447      | 10,395     |
| Class action litigation settlement   | -          | -          | 7,800      |
| Other                                | 35,677     | 32,014     | 29,059     |

| Total noninterest expense            | 624,178    | 590,454    | 562,746    |

| Income before income taxes           | 183,424    | 170,224    | 146,359    |
| Income tax expense                   | 49,459     | 47,507     | 39,887     |

| Net Income                           | $ 133,965  | $ 122,717  | $ 106,472  |

**Per Share Data**

| Net income - basic                   | $ 3.25     | $ 3.07     | $ 2.66     |
| Net income - diluted                 | 3.20       | 3.04       | 2.64       |
| Dividends                            | 0.87       | 0.83       | 0.79       |
| Weighted average shares outstanding  | 41,275,839 | 40,034,428 | 40,034,435 |

*Please refer to 10-K filing for additional information.*
EXECUTIVE LEADERSHIP

As of December 31, 2013

Dana Abraham  
President,  
Private Wealth Management

Craig Anderson  
President,  
Commercial Banking

Jim Cornelius  
President,  
Institutional Banking & Investor Services

Peter deSilva  
President & Chief Operating Officer

Todd Duncan  
President,  
Institutional Asset Management

Mike Hagedorn  
Vice Chairman, Chief Financial Officer, & Chief Administrative Officer

Darren Herrmann  
Senior Vice President,  
Treasurer

Daryl Hunt  
Executive Vice President,  
Operations & Technology Group

Andy Iseman  
Chief Executive Officer,  
Scout Investments

Brian Kaufman  
Managing Director,  
Prairie Capital Management

Mariner Kemper  
Chairman & Chief Executive Officer

David Kling  
Executive Vice President,  
Chief Risk Officer

Heather Miller  
Executive Vice President,  
Sales, Marketing & Communication

Christine Pierson  
Executive Vice President,  
Consumer Services

Dennis Rilinger  
Executive Vice President,  
General Counsel

Jim Sangster  
Vice Chairman,  
UMB Bank, n.a.

Larry Smith  
Executive Vice President,  
Organizational Effectiveness & Chief Human Resources Officer

Scott Stengel  
Senior Vice President,  
Deputy General Counsel

Chris Swett  
Executive Vice President,  
Chief Credit Officer

Tom Terry  
Chief Lending Officer

Dennis Triplett  
Chief Executive Officer,  
UMB Healthcare Services

Brian Walker  
Chief Accounting Officer

Clyde Wendel  
Vice Chairman,  
UMB Bank, n.a.

John Zader  
Chief Executive Officer,  
UMB Fund Services
As of December 31, 2013

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Bartlett and Company

Warner L. Baxter
President and CEO
Ameren Missouri

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

Nancy K. Buese 5
Senior Vice President and CFO
MarkWest Energy Partners, LP

Peter J. deSilva 2
President
UMB Bank, n.a.
President and COO
UMB Financial Corporation

Terrence P. Dunn 3
CEO & President
J.E. Dunn Construction Group, Inc.

K.C. Gallagher 5
President and CEO
Gallagher Industries, Inc.
Chief Executive Officer
Little Pub Holdings, LLC

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Vice Chairman
UMB Financial Corporation

Gregory M. Graves 4
Chairman, CEO and President
Burns and McDonnell
Engineering Company, Inc.

Jerry L. Garland
President and CEO
Associated Wholesale Grocers, Inc.

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Vice Chairman
UMB Financial Corporation

Jeffrey B. Hanes
Investor

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Chairman & CEO
UMB Bank, n.a.
Chairman & CEO
UMB Financial Corporation

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Chairman Emeritus
UMB Financial Corporation

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Principal
KARobbins, LLC

Thomas D. Sanders 4
Consultant to Senior Management
MMC Corporation

L. Joshua Sosland 3
President
Sosland Companies, Inc.

Paul Uhmann III 3
President
The Uhmann Company

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General Partner
Wood Family Partnerships

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President
Commercial Banking
UMB Financial Corporation

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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

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President
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President and COO
UMB Financial Corporation

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Chairman Emeritus
UMB Financial Corporation

Richard F. Jones
President and CEO
Fidelity Security Life Insurance Co.

Alexander C. Kemper
Chairman & CEO
C2FO
Chairman
The Collectors Fund

Mariner Kemper
Chairman & CEO
UMB Bank, n.a.
Chairman & CEO
UMB Financial Corporation

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**Kansas City Region**

Kansas

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Senior Vice President
Consumer Services
UMB Bank, n.a.

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Retired President
Johnson County Community College

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President
Commercial Claims, Inc.

Justin D. Hill
President
The Lawrence Paper Company

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UMB Financial Corporation

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President and CEO
Electrical Corporation of America

Steve J. McDonald
President
Geiger Ready Mix

Leo J. Nunniken
Community Bank President
Johnson/Wyandotte Counties
UMB Bank, n.a.

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Richard S. O’Neill, Jr.
President
O’Neill Automotive, Inc.

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Shafer, Kline & Warren, Inc.
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UMB Bank, n.a.

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Vice Chairman
UMB Bank, n.a.

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President
Overland Park Jeep, Inc.

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President
Camp David, Inc.

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Owner
Porter Funeral Homes & Crematory

Jonathan Lambert
President
Pacific Mutual Door Company

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Chief Executive Officer
Tivol Plaza, Inc

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President/Owner
ECCO Select

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Central Power Systems & Services

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Randy Reed Automotive, Inc.

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UMB Bank, n.a.

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Community Bank President
UMB Bank, n.a.

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Vice Chairman
UMB Bank, n.a.

Phillip (Flip) Short
President
Signature DNA

R. Bradley Speaks
President
Speaks Legacy Chapel

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President
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President and CEO
CDM Investment Group

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The G.W. Van Keppel Company

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President and CEO
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Manager
Bleakley Development Company, LLC

Trey Bowen
Vice President
Superior Bowen Asphalt, LLC

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Senior Vice President
Senior Loan Officer
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President
Clune and Company, LC

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Retired

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UMB Bank, n.a.

E. Frank Ellis
Chairman and CEO
Swope Community Enterprises

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Community Bank President
UMB Bank, n.a.

Jonathan L. Freiden
Co-Chief Executive Officer
US Toy Company

James S. Gutschow
Chief Financial Officer
John A. Marshall Company

Edwin J. Holland
President
Food Service Division
Treat America Food Services

Michael Hoehn
President and COO
Automatic Systems, Inc.

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Chairman Emeritus
UMB Financial Corporation

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President and CEO
DATACORE Marketing, LLC

South

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Chairman
Adams Automotive Group

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President and CEO
Peterson Manufacturing Company

Todd E. Bleakley
Manager
Bleakley Development Company, LLC

Trey Bowen
Vice President
Superior Bowen Asphalt, LLC

James M. Brosnahan
Senior Vice President
Senior Loan Officer
UMB Bank, n.a.

Kevin F. Clune
President
Clune and Company, LC

Terry Crabtree
Retired

Peter J. deSilva
President
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Chairman and CEO
Swope Community Enterprises

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Community Bank President
UMB Bank, n.a.

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Co-Chief Executive Officer
US Toy Company

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Chief Financial Officer
John A. Marshall Company

Edwin J. Holland
President
Food Service Division
Treat America Food Services

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President and COO
Automatic Systems, Inc.

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UMB Bank, n.a.

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Chairman Emeritus
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President
RMF Steel

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Vice Chairman
UMB Bank, n.a.

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Crown Automotive Organization

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News-Press and Gazette Company

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Scopelitis, Garvin, Light, Hanson & Feary, PC

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President and CEO
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Robert S. Meyers
Retired

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President
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Retired Interim Dean
Craig School of Business
Missouri Western State University

Mary Carol Roeber
Retired Interim Dean
Craig School of Business
Missouri Western State University
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El Pomar Foundation

Ned C. Voth
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Jordan’s Building Center

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Boonville, Missouri

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Kenneth Huth
Partner
Huth Farms, LLC

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

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Retired Accountant and Farmer
Gill Jewett Tax Service

Charles P. Malone
Retired Certified Public Accountant

Megan B. McGuire
Attorney
City of Boonville

Lewis W. Miller
Retired

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Columbia, Missouri

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RE Max Boone Realty

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Government Relations
University of Missouri

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Columbia Orthopaedic Group

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Chief Executive Officer
Socket Telecom

Trent Stober, P.E.
Vice President
HDR Engineering Inc.

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UMB Bank, n.a.

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

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State Farm Insurance Company

Mark R. Gier
Chief Financial Officer
ICS Logistics LLC

William E. Michel
Retired Veterinarian

E. Elliott Potter
General Partner
Potter Family Limited Partnership

Peter Richardson
Dr. Peter Richardson & Associates

David G. Sanders
Retired Grain Dealer

Janet K. Stafford
Community Bank President
UMB Bank, n.a.

Gil Trout
Chairman & CEO
Kansas/Greater Missouri Region
UMB Bank, n.a.

Carthage, Missouri

Kurt Wallace
President/Owner
Wallace Architects
**Pt. Scott, Kansas**

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  Community Bank President
  UMB Bank, n.a.

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  President
  Mid-Continental Restoration

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  President
  North Central Missouri Region
  UMB Bank, n.a.

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  Co-Owner
  Fort Scott Broadcasting
  CP Communications

- **David R. Shepherd**
  President
  Shepherd Team Auto Plaza

- **Gary A. Palmer**
  Owner
  Captured Images
  Director of Development
  Fort Scott Community College

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  Chairman & CEO
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  UMB Bank, n.a.

**Jefferson City, Missouri**

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  Owner/Manager
  Carrie’s Hallmark Shop

- **William A. Crede**
  Partner & CEO
  America Building Products

- **James M. Cunningham III**
  Community Bank President
  UMB Bank, n.a.

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  President
  Delong’s, Inc.

- **Sherry L. Doctorian**
  Partner
  Armstrong Teasdale LLP

- **Robert L. Hawkins, Jr.**
  Retired Lawyer

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

- **Bryan M. Pope, DDS**
  Retired Dentist

**Joplin, Missouri**

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

- **Rick Brown**
  Dealer
  Roper Honda

- **Robert W. Heiliger, Jr.**
  President
  CES, Inc.

- **Eric A. Reisinger**
  Community Bank President
  UMB Bank, n.a.

- **Hal D. Roper**
  President
  Roper GMC - Buick, Inc.

- **Randy Roper**
  Vice President
  Roper GMC - Buick, Inc.

- **Gil Trout**
  Chairman & CEO
  Kansas/Greater Missouri Region
  UMB Bank, n.a.

**Northeast**

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  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.

- **Marty L. James**
  Chairman & CEO
  Kansas/Greater Missouri Region
  UMB Bank, n.a.

**Monett, Missouri**

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

- **Lisa Balmas**
  Community Bank President
  UMB Bank, n.a.

- **Melissa A. Beckwith**
  Investments

- **The Honorable Michael D. Garrett**
  Municipal Judge
  City of Monett

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

- **Rod Smith**
  Sports Director
  KRCG TV 13

- **Jason E. Thompson**
  President/Governmental Manager
  Harold G. Butzer, Inc.

- **Gil Trout**
  Chairman & CEO
  Kansas/Greater Missouri Region
  UMB Bank, n.a.

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  President
  North Central Missouri Region
  UMB Bank, n.a.

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  Hampton Feedlot, Inc.

- **Phillip J. Smith**
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  UMB Bank, n.a.

- **Bob D. Swartz, DDS**
  Summer Fresh Supermarkets, Inc.

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  International Dehydrated Foods, Inc.

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  Hammons Products Company

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- **Alvin Rohrs**
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  Missouri Deputy Attorney General

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  UMB Bank, n.a.

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  UMB Bank, n.a.

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    Retired

  - Christopher A. Howell
    President
    Western Kansas Region
    UMB Bank, n.a.

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    Retired

  - Dale Koop
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    Crop Service Center, Inc.

  - W. Patrick Robson
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    Robson Oil Company

  - Daryl D. Roney
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    Abilene Banking Center
    UMB Bank, n.a.

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    Kansas/Greater Missouri Region
    UMB Bank, n.a.

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    Eastern Kansas Region
    UMB Bank, n.a.

  - H. Alan Bell
    Retired

  - Donald E. Ince
    Retired

  - Robert K. Larsen
    Retired
    Farming/Investments

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  - D. Leonard Brown
    Farmer and Rancher

  - Wesley M. Clark
    Community Bank President
    Russell Banking Center
    UMB Bank, n.a.

  - Christopher A. Howell
    President
    Western Kansas Region
    UMB Bank, n.a.

- **Topeka, Kansas**

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    President
    ANCO, Inc.

  - Wayne F. Basso
    President
    Eastern Kansas Region
    UMB Bank, n.a.

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  MidMissouriAutosports.com, Inc.

- John Cook
  President
  Cook Auction Company, 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

- **Kansas Region**

  **Atchison, Kansas**

  - Wayne Basso
    President
    Eastern Kansas Region
    UMB Bank, n.a.

  - Jonathan D. Mize
    Executive Vice President
    Blish-Mize Company

  - Eric A. Niemann
    Owner
    Niemann Farms, LLC

  - Gil Trout
    Chairman & CEO
    Kansas/Greater Missouri Region
    UMB Bank, n.a.

  - H. Alan Bell
    Retired

  - Donald E. Ince
    Retired

  - Robert K. Larsen
    Retired
    Farming/Investments

  - Barry J. Sarvis
    Pharmacist/President
    Barry’s Drug Center & Dunne’s Pharmacy

- **Russell, Kansas**

  - David L. Urban
    Community Bank President
    Manhattan Banking Center
    UMB Bank, n.a.

  - Gil Trout
    Chairman & CEO
    Kansas/Greater Missouri Region
    UMB Bank, n.a.

  - Larry Schaffer
    President
    Chase Technology

  - Kenneth L. Stielow
    President
    Bar S Ranch, Inc.

- **Salina, Kansas**

  - Ross Doyen
    Farmer and Cattleman

  - Robert W. Exline, Jr.
    President
    Exline, Inc.

  - C.N. Hoffman III
    Farmer/Rancher

  - William C. Hoffman
    Investor

  - Christopher A. Howell
    President
    Western Kansas Region
    UMB Bank, n.a.

  - Douglas W. Rempp
    President/Owner
    McDonalds of Salina

  - Richard A. Renfro
    Retired UMB President

  - Ronald D. Andersen
    President
    ANCO, Inc.

  - Wayne F. Basso
    President
    Eastern Kansas Region
    UMB Bank, n.a.
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Stockholder
Coffman, DeFries and Northern, P.A.

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CEO and General Counsel
Creative Business Solutions

Stuart G. Douthett
President
Douthett & Company, CPA, PA

Jerry Glasgow
President
Performance Tire and Wheel

DeWitt M. Harkness
President
Wolfe’s Camera Shops, Inc.

Gil Trout
Chairman & CEO
Kansas/Greater Missouri Region
UMB Bank, n.a

Wichita, Kansas

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Hampel Oil Distributors, Inc.

Christopher A. Howell
President
Western Kansas Region
UMB Bank, n.a.

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Attorney
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William L. Phillips
Chief Executive Officer
Vornado Air, LLC

Howard Redburn
Central Power Systems & Services

William R. Summers
Senior Vice President
Wichita Banking Center
UMB Bank, n.a.

Gill Trout
Chairman & CEO
Kansas/Greater Missouri Region
UMB Bank, n.a

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Vice President
Conco Construction

Nebraska Region

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Midwest Regions
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St. Louis Region
UMB Bank, n.a.

Chad A. Denton
President
CFO Services

Mark S. Eldridge
President and CEO
The Growth Coach

Joel T. Falk
President
Nebraska Region
UMB Bank, n.a.

Richard Kuselka
President/Owner
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Mitch Lane
Chief Executive Officer
Echo Group, Inc.

Thomas C. Macy
Chief Executive Officer
Nebraska Orthopaedic Hospital

Mark Morris
President
Mechanical Sales, Inc.

Joel Larmore
Chairman and CEO
Rehab Visions, Inc.

Pam Stanek
President
The Interior Design Firm

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Craig L. Anderson
President
Commercial Banking
UMB Financial Corporation

Gentner F. Drummond
Attorney at Law
Drummond Law

Robert J. Fisher, Jr.
President
Oklahoma National Stock Yards Company

Gerald N. Furseth
Owner
Gerald N. Furseth - Oil and Gas Producer

Royce M. Hammons
Chairman & CEO
Oklahoma Region
UMB Bank, n.a.

David R. Hardy
Executive Vice President
UMB Bank, n.a.

Jack S. Henley
Managing Member
Henley and Johnson, PLLC

James C. Kneale
Retired President and COO
ONEOK, Inc.

Ralph L. Mason
Senior Partner
Mason-Harrison-Ratliff

Tom J. McDaniel
President
American Fidelity Foundation

Frank A. Sewell
President
Oklahoma City
UMB Bank, n.a.

William F. Shdeed
Attorney at Law

Roger N. Simons
Chairman
Simons Investment Company

Richard G. Engelsmann
Chairman
Beltservice Corporation

Thomas F. Feldmann
President and CEO
Lionmark Construction Companies

Peter J. Genovese
Vice Chairman
UMB Financial Corporation

Todd J. Korte
President and CEO
The Korte Company

J. Michael Medart
President and CEO
Medart, Inc.

Patrick Morris
President
Morris Transportation & MBC, LLC

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

Scott Negwer
President
Negwer Materials, Inc.

Kathleen T. Osborn
Executive Director
Regional Business Council

St. Louis, Missouri – County

Megan P. Bittle
Chief Operating Officer
RSI Kitchen and Bath

Vincent P. Bommarito
Executive Chef
Tony’s Restaurants, Inc.

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

Vincent J. Bommarito
Chief Executive Officer
Tony’s Restaurants, Inc.

Louis G. Chiodini
President
Chiodini Associates

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

Peter J. Genovese
Vice Chairman
UMB Financial Corporation

John M. Gunther
President
Gunther Salt Company

John J. Inkle, Jr.
Partner
Armstrong Teasdale LLP

Bart J. Margiotta
President
Priority Properties

St. Louis, Missouri – City

Theodore M. Armstrong
Financial/Board Consultant

Warner Baxter
President and CEO
Ameren Missouri

Vincent J. Bommarito
Chief Executive Officer
Tony’s Restaurants, Inc.

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Partner
Armstrong Teasdale LLP

Bart J. Margiotta
President
Priority Properties
In Memoriam

R. Crosby Kemper, Jr.
1927-2014

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

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

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

Additional history, photographs and tributes are online at www.RCrosbyKemperJr.com.
Notice of Annual Meeting  
Tuesday, April 22, 2014  
UMB Financial Corporation  
1010 Grand Boulevard  
Kansas City, MO 64106

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

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

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

Investor Relations  
Abby Wendel  
Senior Vice President, Investor Relations

Financial Information  
Brian Walker  
Chief Financial Officer & Chief Accounting Officer

To contact us, please call  
816.860.7000 or 800.821.2171

For other inquiries  
Marketing Communication  
Marketing@UMB.com

Cautionary Notice About Forward-Looking Statements  
This document contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements can be identified by the fact that they do not relate strictly to historical or current facts. All forward-looking statements are subject to assumptions, risks, and uncertainties, which may change over time and many of which are beyond our control. You should not rely on any forward-looking statement as a prediction or guarantee about the future. Our actual future objectives, strategies, plans, prospects, performance, condition, or results may differ materially from those set forth in any forward-looking statement. Some of the factors that may cause actual results or other future events, circumstances, or aspirations to differ from those in forward-looking statements are described in our Annual Report on Form 10-K for the year ended December 31, 2013, our subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K, or other applicable documents that are filed or furnished with the Securities and Exchange Commission (SEC). Any forward-looking statement made by us or on our behalf speaks only as of the date that it was made. We do not undertake to update any forward-looking statement to reflect the impact of events, circumstances, or results that arise after the date that the statement was made. You, however, should consult further disclosures (including disclosures of a forward-looking nature) that we may make in any subsequent Quarterly Report on Form 10-Q, Current Report on Form 8-K, or other applicable document that is filed or furnished with the SEC.

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

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

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

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

<table>
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<th>Credit Ratings</th>
<th>S&amp;P</th>
<th>Fitch</th>
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<tr>
<td>Long-term Issuer</td>
<td>A- / Outlook Stable</td>
<td>A+ / Outlook Stable</td>
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<tr>
<td>Short-term/Commercial Paper</td>
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<td>F1</td>
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<tr>
<td>Bank Individual</td>
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<td>Bank Support</td>
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Credit Ratings (Subsidiaries)

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<th>S&amp;P</th>
<th>Fitch</th>
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<tr>
<td>UMB Bank, National Association</td>
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<td>AA-</td>
</tr>
<tr>
<td>Certificate of Deposit</td>
<td>-</td>
<td>a+</td>
</tr>
<tr>
<td>Bank Individual</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td>Bank Support</td>
<td>-</td>
<td>5</td>
</tr>
</tbody>
</table>

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

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

35.2K

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

$770K

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

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

9.7K

Hours of qualified volunteer time off 2013.

$1.2M

More than $1.2 million donated by UMB in 2013.