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UMB Financial Corporation Facts

As of December 31, 2012

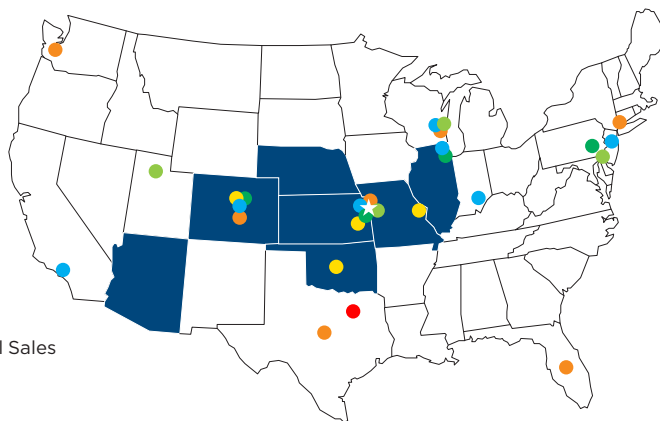
UMB Financial Corporation (NASDAQ: UMBF) is a diversified financial services holding company, founded in 1913, aligned into four strategic business segments to best serve our customers and achieve long-term growth opportunities.

For the fourth year in a row, UMB has ranked as one of America's Best Banks, based on eight financial measures of asset quality, capital adequacy and profitability, according to studies by *Forbes* and SNL Financial. More than a financial institution, UMB is a group of people passionately committed to our customers, associates and the communities we serve.

Over the last century, we have prospered in good times and remained steadfast in challenging times by holding firmly to principled and sound practices and doing what is right. We remain dedicated to making a difference in people's lives, and we look forward to another 100 years of providing customers with the highest levels of support, stability and integrity.

We serve customers across the entire country.

- ☆ Headquarters
- Banking Presence
- Fund Services
- Prairie Capital
- Scout Investments
- Healthcare Services - National Sales
- Corporate Trust
- Loan Production Office



Recognized as a market leader in the financial industry.

| | |
|--------------------------------------|-----------|
| Total Revenue | \$778.2M |
| Market Cap | \$1.8B |
| Total Assets | \$14.9B |
| Assets Under Management | \$33.1B |
| Percent Noninterest Bearing Deposits | 42.2% |
| Five Year EPS Growth (CAGR) | 11.42% |
| Dividend Per Share | \$.83 |
| Price to Earnings | 14.27 |
| Percent Revenue from Fee Businesses | 58.9% |
| Share Repurchased (2003-2012) | 13.4% |
| Fitch Rating | A+/Stable |
| S&P | A-/Stable |
| Associates | 3,597 |

| | Industry | UMBF | UMBF and Industry Comparison ¹ |
|------------------------------------|----------|--------|---|
| Dividend Growth | -16% | +115% | UMB increased its quarterly dividend 4.9 percent in 2012, the 12th time since July 2003, a total increase of 115 percent. |
| Nonperforming Loans to Total Loans | 2.28% | .49% | UMB has maintained high asset quality through all kinds of economic conditions. |
| Loans-to-Deposits Ratio | 77.9% | 48.8% | We are in the business of lending money and have plenty of liquidity to meet our customers' needs. |
| Tier 1 Capital Ratio | 14.3% | 11.1% | Unlike the industry, our Tier 1 capital ratio remains strong without government intervention or dilutive capital actions. |
| Noninterest Income Growth | +15.5% | +46.5% | Our noninterest income over the last five years again outpaced the industry, demonstrating that our diversified business model remains effective. |

¹ Industry data from SNL Financial as of December 31, 2012. UMBF data as of December 31, 2012.



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Strong relationships, high performance and 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.

- Ten-year total return of 171.0 percent from December 31, 2002 to December 31, 2012, according to SNL Financial.
- Net income for 2012 reached a record \$122.7 million, or \$3.04 per diluted share, up 15.3 percent from 2011 earnings—our third consecutive year of earnings growth.
- Received the No. 1 ranking in deposit share in Kansas City for the second year in a row by continuing our great strides in deposit share growth across UMB's geographic footprint.
- Increased average total loans 10.4 percent in 2012, while nonperforming loans remained at a low 0.49 percent of average loans.
- Nearly 59 percent of 2012 revenue came from noninterest income—three times the median level for the nation's banks. Earnings per share increased 17.2 percent, and book value increased 12.3 percent.

Executive Committee

Mariner Kemper
Chairman and
Chief Executive Officer

Peter deSilva
President and
Chief Operating Officer

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

Media Relations Contacts

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Corporate Communication
816.860.5606

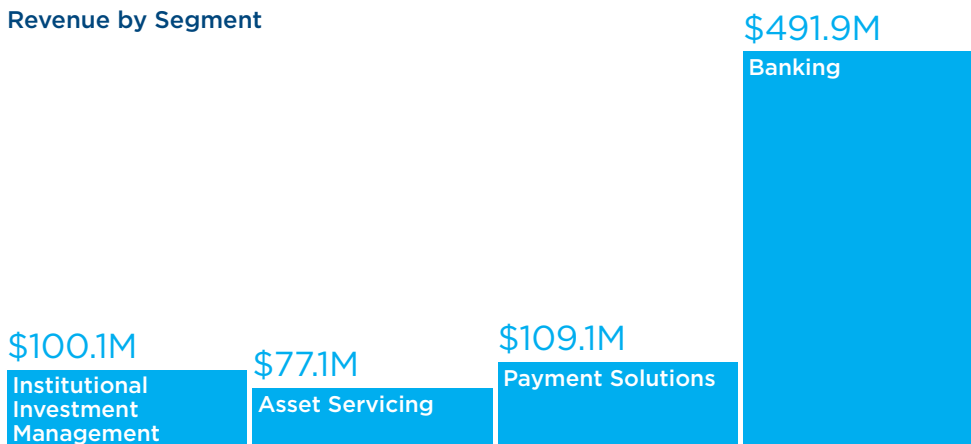
Kelli Christman
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816.860.5088

Investor Relations Contact

Kay McMillan
Investor Relations
816.860.7106

P.O. Box 419226
Kansas City, Mo. 64141-6226

Revenue by Segment



Lead Bank: UMB Bank, n.a.

Headquarters: 1010 Grand Boulevard, Kansas City, Mo. 64106

Subsidiaries:

- | | | |
|-------------------------------------|---|-------------------------------------|
| - JD Clark & Company | - UMB Capital Corporation | - UMB Redevelopment Corporation |
| - Kansas City Financial Corporation | - UMB Community Development Corporation | - UMB Trust Company of South Dakota |
| - Kansas City Realty Company | - UMB Distribution Services, LLC | - United Missouri Insurance Company |
| - Prairie Capital Management, LLC | - UMB Financial Services, Inc. | |
| - Scout Distributors, LLC | - UMB Fund Services, Inc. | |
| - Scout Investments, Inc. | - UMB Insurance, Inc. | |
| - UMB Banc Leasing Corp. | - UMB National Bank of America | |
| - UMB Bank & Trust, n.a. | - UMB Realty Company, LLC | |