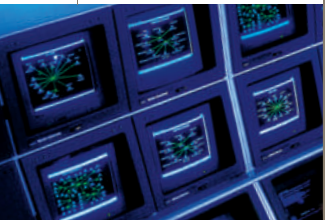
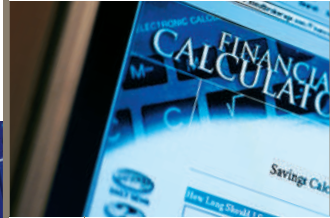


U M B *F i n a n c i a l   C o r p o r a t i o n*

*Vision for the  
Future of Banking*



*Flexibility and Strength  
to Succeed*



*High-Touch  
Personal Service*



*Investing for a Solid  
Future*



*Commitment to  
Independent  
Businesses*

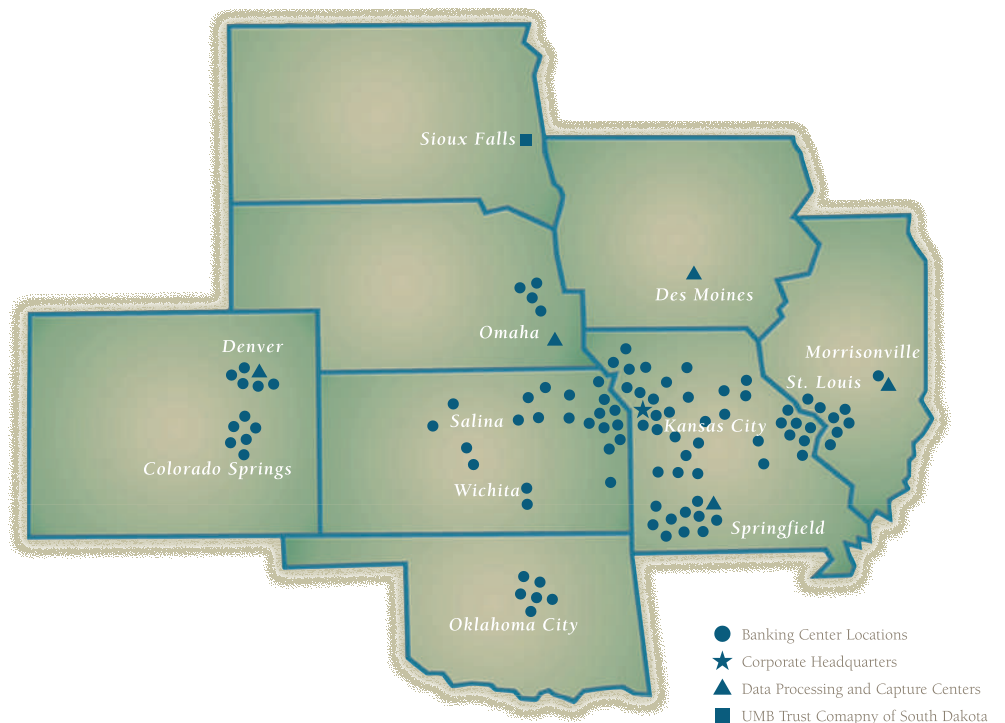


T H E   S C O U T   *w i l l*   S H O W   Y O U   T H E   W A Y

# UMB PROFILE

UMB Financial Corporation is a regional, multi-bank holding company headquartered in Kansas City, Missouri. The Company, with \$8.1 billion in assets, offers complete banking and related financial services to both individual and business customers, including employee benefit services, trust and estate planning, cash management, financial counseling, brokerage services and commercial loans.

The Company owns and operates 161 locations throughout Missouri, Illinois, Kansas, Oklahoma, Nebraska and Colorado. All banks are recognized by the UMB logo. Subsidiaries of the holding company and the lead bank, UMB Bank, n.a., include an employee benefit office in San Francisco, a trust management company in South Dakota and single-purpose companies that deal with brokerage services, leasing, consulting services, venture capital and insurance.



## TABLE of CONTENTS

<i>Financial Highlights</i>	1, 16
<i>Message from the Chairman &amp; President</i>	2
<i>Message from the Executive Committee</i>	3
<i>Financial Review</i>	17
<i>Financial Statements</i>	34
<i>Independent Auditors' Report</i>	53
<i>Financial Statistics</i>	54
<i>Boards of Directors</i>	57
<i>Corporate Information</i>	Inside Back Cover

UMB Financial Corporation  
1010 Grand Boulevard  
Post Office Box 419226  
Kansas City, Missouri 64141-6226  
816/860-7000  
<http://www.umb.com>

Transfer Agent  
UMB Bank, n.a.  
Securities Transfer Division  
Post Office Box 410064  
Kansas City, Missouri 64141-0064  
816/860-7786

Stock Quotation Symbol  
NASDAQ National Market System –  
UMBF

Notice of Annual Meeting  
Thursday, April 20, 2000  
UMB Financial Corporation  
1010 Grand Boulevard  
Kansas City, Missouri 64106

10-K Request  
We will furnish, without charge,  
a copy of our 1999 Report to the  
SEC (Form 10-K) to any  
shareholder upon written request.  
Please specify Form 10-K when  
requesting.

Contacts:  
Timothy M. Connealy  
Chief Financial Officer  
  
David D. Miller  
Executive Vice President and  
Corporate Secretary  
  
In Missouri: 800-892-2434  
Outside Missouri: 800-821-2171

Debt RATINGS

	Standard & Poor's	Moody's Investors Service	Thomson BankWatch
UMB Financial Corporation			
Medium-term Notes	A-	A3	—
UMB Bank, n.a.			
Short-term Debt/ Certificates of Deposit	A-1	—	TBW-1
Long-term Debt/ Certificates of Deposit	A	—	—

Thomson BankWatch has assigned UMB Financial Corporation its highest issuer rating of “A.”



1010 Grand Boulevard • P.O. Box 419226 • Kansas City, Missouri 64141-6226 • (816) 860-7000 • [www.umb.com](http://www.umb.com)