

In The News

UMB Financial Corporation – Recent Media Coverage

Kansas City Star – January 1, 2009

UMB Financial Corp. delivered a 28 percent gain for its stockholders. That's phenomenal performance, given the damage taken by industry goliaths such as JPMorgan Chase & Co., down 28 percent; Bank of America Corp., down 66 percent; and Citigroup Inc., off 77 percent.

Kansas City Business Journal – January 2, 2009

Despite suffering some effects from an overall malaise in the economy, banking executives said they think Kansas City-area banks are healthy and have money to lend.

"I think the Midwest and Kansas City in general are somewhat isolated from some of the larger economic woes related to real estate values," said Mariner Kemper, chairman and CEO of UMB Financial Corp. *"I do think there are some strong banks within our footprint that have liquidity and strong asset quality who are ready to take care of the needs of our community."*

St. Louis Post-Dispatch – January 11, 2009

If your statement comes from a brokerage house — an Edward Jones or Wachovia Securities, for instance — you can feel confident that it's accurate. But if you're using an independent planner or adviser, you might want to take an extra step, says Ken Cohen, a broker at UMB Financial Services.

"If your statement comes from the adviser, it should name the investment firm that holds your securities. If you're nervous about it, give that firm a call and confirm it," says Cohen.

Wichita Eagle – January 12, 2009

UMB Healthcare Services, a division of UMB Financial Corp., said today that it has exceeded more than 1 million health spending accounts, a figure that is an annual growth rate of 36 percent.

Barrons – January 12, 2009

Of course, it isn't guaranteed that such spending will boost growth -- the Japanese, after all, have spent billions to improve their infrastructure without pulling their economy into the black. Citigroup strategists figure that the world needs to spend 10% to 15% of global GDP for the global economy to recover.

For the U.S., which has an economy of about \$15 trillion, that would mean \$1.5 trillion to \$2 trillion in infrastructure outlays. Says Bill Greiner of UMB Asset Management: *"The main driver is making a shift from consumption toward government and investment spending."*

Forbes – January 14, 2009

CEO J. Mariner Kemper was featured as one of Forbes' America's Powerful CEOs 40 and Younger.

American Banker – January 27, 2009

UMB Healthcare Services, a division of UMB Financial Corp. of Kansas City, Mo., bought the health spending accounts of Benefit Administrators, a third-party administration division of E.G. Lee & Co. Insurance Services Inc. in Lafayette, Calif.

UMB Healthcare bought 315 health savings and 308 medical savings accounts with \$3.6 million of total assets.



Springfield Business Journal – January 26, 2009

While the global financial crisis has definitely dampened InDiv's outlook, Sala said the company is excited about a new banking relationship with UMB Bank. He said InDiv decided to leave BancorpSouth because the bank froze the company's line of credit last year when Lipscomb's health began to decline.

Michael Garner, UMB's vice president of commercial lending, said the Kansas City-based bank was impressed by the quality of InDiv products, the company's commitment to customers and the strength of its management team.

“I think this will be a very long-term, mutually beneficial relationship,” Garner said. *“They're doing a lot of great things over there ... and there's a lot of strategic priorities that will set them apart from their competition.”*

Denver Business Journal – January 27, 2009

Despite a challenging economy, UMB Financial Corp. reported record earnings in 2008. Kansas City-based UMB (Nasdaq: UMBF) had earnings of \$98.1 million, or \$2.38 a share, for the year, up 32 percent from \$74.2 million, or \$1.77 a share, in 2007.

“Throughout our 96-year history, a high-quality balance sheet and strong capital ratios have been at the core of our operating performance and have resulted in UMB posting a strong fourth quarter and a record year,” Mariner Kemper, UMB's Denver-based chairman/CEO, said Tuesday in a statement. *“While this economic environment has been challenging for the industry, we've continued to grow our loan portfolio by sticking to our core lending.”*

St. Louis Business Journal – January 27, 2009

UMB Financial Corp.'s profit increased 32 percent in the fourth quarter, pushing it to a record year in 2008. Tom Chulick, UMB's St. Louis chairman and chief executive, pointed to the 24 percent loan growth and to nonperforming loans holding steady at 0.20 percent in 2008 as reasons for the bank's success.

“This is our 22nd quarter of loan growth — that's meaningful,” he said.

Arizona Republic – January 27, 2009

Scottsdale banker Bill Koenig has been named chairman and chief executive officer of UMB Bank Arizona on a day the bank's holding company reported a 32 percent quarterly profit jump.