News Alert

UMB Financial Corporation - Recent Media Coverage

Bank Marketing - December 1, 2009

UMB Bank, n.a., was the winner of an ABA Financial Marketing Award for their 2008 annual report. The bank's challenge with its annual report was how to convey the right balance between the tumult in the economy and the fact that the company posted record results. The bank purposely selected a clean, simple cover with two compelling words—uncommon and uncompromising—to convey an image of stability, simplicity and humility.

Denver Business Journal - December 2, 2009

UMB Bank has purchased the corporate trust business of American National Bank, one of the biggest providers of corporate trust services in Colorado, the companies said. "We have made a commitment to be the leading corporate trust provider in the Rocky Mountain region," said Jon Robinson, CEO of UMB Bank Colorado. "To date, our efforts in establishing our Colorado corporate trust business have been very successful despite the backdrop of difficult market conditions. The acquisition cements our leadership position in Colorado and helps establish a stronger position in the surrounding Rocky Mountain region."



Denver Business Journal - December 3, 2009

Dennis Triplett, CEO of health care services for Kansas City-based UMB Bank, which operates branches in Denver, said while HSAs haven't lived up to their initial hype, they've become a widely-accepted alternative to traditional employer-sponsored health insurance in Colorado and elsewhere. He noted there are more than 11 million HSAs nationwide, with about 255,000 in Colorado, according to a May report from America's Health Insurance Plan (AHIP). Since HSAs were introduced, the number of people with HSA plans has grown by 35 percent, Triplett said.

Denver Business Journal – December 4, 2009

A Roth IRA conversion isn't for everyone. "First, you have to be able to pay for the taxes outside of the IRA," said Marti Brust, a wealth adviser at UMB Asset Management in Denver. "You don't want to have to use other IRA assets to pay the taxes, because that significantly mitigates the benefit of the conversion."

Kansas City Business Journal - December 18, 2009

Banks remained cautious and increased capital reserves in the third quarter, despite many seeing increasing deposits, improved margins and more businesses asking to extend their credit lines as they anticipate future growth. "The problem for banks is that demand for that extra credit remains soft," said Peter deSilva, COO of UMB Financial. "We've extended credit lines by \$600 million, but people aren't drawing them down because business conditions don't warrant it," deSilva said. "Companies are cash rich right now, and they'd rather not draw down credit if they can help it. They pay with cash whenever possible."

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Springfield Business Journal - December 21, 2009

The following was listed in a year-end recap of business for the Springfield area.

Critics around the country said the federal bailout money hardly made its way to small and mid-size businesses. Mariner Kemper, who while in Springfield on a speaking engagement, told the Springfield Business Journal he thought the Federal Reserve was misguided in its response to the country's financial meltdown. "We should be lending less as an industry," he said in July. "You can't solve leverage with leverage."

Kansas City Star – December 22, 2009

In a city rich with architectural history, some office workers are surrounded daily by the opulence and craftsmanship of a bygone era. UMB is proud of the history it's maintained inside the 103-year-old former R.A. Long Building, named after the lumberman who built it. One of the most authentic interiors is the former boardroom, an ornate 12-by-25-foot mahogany chapel of commerce. Mariner Kemper, chairman and CEO of UMB Financial, feels at home presiding at meetings where his father, R. Crosby Kemper Jr., and grandfather, R. Crosby Kemper Sr., once held power. "I have pictures of my father and grandfather in that boardroom and it's neat being part of that continuous slice of history," he said. "For me, having that room keeps alive a time when craftsmen did fine work, and a time when the architecture and buildings had intricate and beautiful work."

KMBZ 980 AM: Inside the Boardroom - December 23, 2009

UMB Bank CEO Peter deSilva was interviewed regarding top performers and workforce retention.

"The concept of 'building fences around people' is really about identifying top talent and then finding ways to wed that top talent to the organization. We have some specific things we do, such as first, identifying the top performers in the organization; second, letting them know they are top performers and then building unique programs and services for them to participate in. For example, some of our top performers get a chance to work in other parts of UMB or work in other regions of the company, and they may get a chance to job shadow an executive in the organization for a period of time. We have a myriad of other approaches that we use to, one, ensure these individuals know they are top talent; two, appreciate the value that they bring to UMB; and three, make sure they don't go anywhere else," said Peter deSilva.

Phoenix Business Journal - December 25, 2009

Bill Koenig, chairman and CEO of UMB Bank Arizona, analyzes bank failure probabilities, and he paints a bleak picture. "Banks in Arizona are considerably weaker than their counterparts nationally," he said. "There's obviously going to be more community bank failures." That will present an opportunity for strong, well-capitalized banks to gobble up weaker competitors, or to acquire deposits or loans on the cheap. Consolidation also is very likely, he said.

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UMB Financial Corporation - Recent Media Coverage

Forbes – December 30, 2009

UMB Financial was highlighted for ranking No. 2 on a listing of America's best banks (chart listing showing the top and bottom five ranked banks).

To drill a little deeper into the health of the 100 largest banks and thrifts, *Forbes* turned to researchers at SNL Financial. The Charlottesville, Va., firm looked at eight measures of asset quality, capital and profitability in a listing of the best and worst of those 100 banks, as scored by SNL's metrics.

Denver Business Journal - December 31, 2009

UMB Financial Corp. – parent of UMB Bank – ranks No. 2 on a *Forbes* list of America's best banks. UMB Financial is headquartered in Kansas City, but its CEO, Mariner Kemper, lives in Denver. Its local branches are operated by UMB Bank of Colorado. Kemper said he takes great pride in his organization's high ranking. "As most banks are looking forward to forgetting 2009, we can look back fondly at our accomplishments," Kemper said. "We were careful when careful wasn't popular, and it paid off." Kemper said this is more proof that a bank can put up good returns without increasing risk in an irresponsible manner.