

News Highlights

UMB Financial Corporation – Recent Media Coverage

Bank Investment Consultant – October 1, 2010

UMB Financial Corp. has added a leg to its distribution structure for health savings accounts. The company's UMB Healthcare Services division had, until recently, mostly worked with health plans, software providers and third-party administrators to distribute its health savings account and other consumer-directed health-care products. Now the banking company opened a window to insurance brokerages and agencies nationwide. It has positioned sales executives in New York, Florida, Texas, Washington state and the Midwest and intends to broaden that geographic footprint early next year, according to Dennis Triplett, the health-care services division's chief executive officer.

Ingram's – October 1, 2010

"There are incredible amounts of yield traps out there right now because investors are forced to look at some of these things to increase cash flow," said K.C. Matthews, UMB's chief investment officer. He recommended high dividend-paying stocks, and he believes that the energy sector is a good place to look for the same.

Kansas City Star – October 1, 2010

UMB Financial Corp. said that it would bring Grammy Award winner Kenny Loggins to Kansas City next summer to perform at a charity event. The "UMB Big Bash," a concert scheduled for June 16 at the downtown Midland by AMC will be a benefit for two area nonprofits, Reach Out and Read, and the Kansas City Center for Urban Agriculture.

Pugent Sound Business Journal – October 4, 2010

UMB Healthcare Services has added Jim Woodward as vice president of Healthcare Services for the Northwest region of the U.S., based in Seattle.

St. Joseph News-Press – October 4, 2010

UMB will close its "castle" bank at 2501 Frederick Avenue and sell the building to the city for \$10 so it can become a fire station. "Our plans demonstrate a dedicated and long-standing commitment to St. Joseph and the surrounding community," said David Cripe, UMB community bank president. "As a cornerstone of this community for many years, we believe this was a necessary contribution to preserve the historical integrity and support the public safety of St. Joseph."

Cooper County Voice – October 6, 2010

A key ceremony was held, signifying the donation of the UMB Bank building at Main and Spring streets to the City of Boonville.



St. Louis Business Journal – October 7, 2010

UMB Bank has named Georgia Costello, Nick Gojmeric and Larry McCulley to its Illinois advisory board.

Kansas City Business Journal – October 8, 2010

Record-low interest rates combined with relatively stable home values in the Kansas City area have led to another mortgage refinancing boom for area banks that should boost third-quarter income. Bradley Smith, executive vice president of consumer services at UMB Bank, said that whenever interest rates drop by more than half a percent, the numbers start to make sense for clients to refinance, and it leads to a wave of business. He said UMB hired several new mortgage originators to handle the increase in volume.

St. Louis Suburban Journals – October 13, 2010

UMB Financial Corp. hosted a grand opening for its branch at 401 N. Bluff Road, in Collinsville Crossing in Collinsville. It is a green banking center, built to environmentally friendly LEED certified standards.

Colorado Biz – October 14, 2010

Gary Hoover, vice president and wealth advisor for UMB's Investment & Wealth Management division in Denver authored a bylined article on the client and financial advisor relationship.

Powerful but invisible forces impact both individual and advisors' financial choices. It is the financial advisor's duty, however, to spot the warning signs and to work in a manner that eliminates or certainly greatly reduces their effect. Optimal results, and the peace of mind that comes from confidence that decisions made regarding wealth are the wisest possible, depend greatly on the advisor's objectivity and commitment to the client's best interests.

Wichita Business Journal – October 15, 2010

Bill Greiner, president and chief investment officer of Scout Investment Advisors was a speaker at the Best in Business retreat in Monterey, Calif., hosted by UMB, Scout's parent company.

"The United States must take action to reduce the national deficit or the country could face dire consequences," said Bill Greiner. The theme of Greiner's report was "Black Swan Rising," referring to a book about unpredictable events, good and bad. They define, he says, who we are and what we do. "I think the deficit is an issue going forward that may be a black swan in the future that's really going to harm everybody that's around this table," Greiner said.

Denver Business Journal – October 18, 2010

"Volatility will continue through fall, but the market is on track to print high single-digit returns with a strong rally by the end of 2010. Corporate earnings continue to be a primary driver of stock prices. While growth for the nation has been muted, companies continue to produce earnings in line with this moderate growth. I expect this low-growth environment to continue through the fourth quarter and corporate earnings will remain positive," said John Trujillo, vice president and senior portfolio manager, UMB Investment & Wealth Management.

Midlands Business Journal – October 22, 2010

Almost two years ago to the day, as Dan Gomez sat in the new Village Pointe office which marked UMB Bank's Omaha debut, the market president asserted his office would attain at least \$125 million in assets by the end of 2011. The office's actual performance since that time has outpaced expectations. "Quite frankly and happily, we are ahead of projections," Gomez said. "We will have \$100 million assets at the end of this

year, and with another 15 percent growth over the next 18 months, we are set to make \$130 million and are on target to beat and exceed the projections.”

St. Louis Business Journal – October 22, 2010

“For nearly a century, UMB Bank has built a solid reputation as a strong community partner by supporting organizations and programs that strengthen families, restore neighborhoods, develop future leaders, promote the arts, improve health and wellness and encourage green practices. Throughout the years, we have worked with many gracious and dedicated people to support more than 300 local programs and organizations in the St. Louis metropolitan area,” said Tom Chulick, chairman and CEO, UMB Bank St. Louis.

Kansas City Business Journal – October 25, 2010

UMB Bank holds the top spot for Small Business Administration lending in the Kansas City district for the second year in a row. The lead bank for Kansas City-based UMB Financial Corp. administered 61 SBA loans worth nearly \$11 million, according to the 2010 SBA annual report. That’s up 45 percent in loan numbers and 21 percent in total dollars compared with a year before. “While the economic downturn has put some pressure on small businesses, UMB’s position as the top SBA lender in Kansas City for two consecutive years demonstrates we thoroughly understand this business segment, value these relationships and have the financial strength to lend money to support small businesses,” said Kathy Hunter, senior vice president of UMB Small Business Banking.

Springfield Business Journal – October 27, 2010

UMB Financial Corp., which operates through UMB Bank branches in Springfield, reported \$22.8 million in third-quarter net income, a 5.1 percent decrease from the same quarter last year. “Our strong results for the third quarter demonstrate continued successful execution on our business model, which is built on quality, revenue diversity, and stability,” said CEO Mariner Kemper.

Denver Business Journal – October 29, 2010

UMB Financial Corp. Chairman and CEO Mariner Kemper was named one of Denver’s top business newsmakers in the *Denver Business Journal’s* Power Book.

Mariner Kemper oversaw several noteworthy acquisitions for UMB in the past 12 months, including the company’s acquisition of JD Clark & Co. and the corporate trust business of American National Bank in Denver. Meanwhile, UMB’s Scout Investment Advisors purchased the investment adviser TrendStar. Kemper continued to boost the company’s efficiency, recently deciding to realign UMB into three business units targeted to customer needs. UMB has continued to post solid results and extend credit, even as other banks struggled with the effects of the recession.