

News Highlights

UMB Financial Corporation – Recent Media Coverage

OKC Biz – October 1, 2011

Frank Sewell, executive vice president, Commercial Lending, was announced as a winner of Oklahoma City's 40 Under 40 Award.

"I have passion for serving my customers, and I take pride in supporting the Oklahoma business community through my role in commercial lending," said Sewell. "Being named as the top producer of new commercial relationships for the Oklahoma and Kansas regions for the last two years is truly an honor."

St. Louis Post-Dispatch – October 2, 2011

As interest rates on certificates of deposit continue their downward slog, annuities, money market accounts and even interest-bearing checking accounts are all emerging as attractive alternatives.

Increasingly, people are seeking advice from financial advisers about what to do when their CDs mature, said David Brody, executive vice president of investment and wealth management in UMB Bank's Clayton office.

"It's important to talk about other alternatives and what may fit into what their goals are," he said.

Kansas City Business Journal – October 7, 2011

UMB Financial Corp. sculpted a niche for itself as one of the few estate planners in the nation with a specialty in fine art. UMB's Fine Art Management Services is a division of UMB's Investment and Wealth Management Department, which typically provides services to high-net-worth individuals. . . . "UMB really is recognized nationally for their leadership in providing fine art services to their clients," said Burton Dunbar, founder of Kansas City-based Art Historians' Research and Appraisals. "Important here is that UMB recognizes that the value of fine art is an essential component of their client's wealth management and estate planning."

Kansas City Business Journal – October 14, 2011

UMB Bank regained the title of deposit leader in the Kansas City market after a decade out of the top spot. UMB had 13.43 percent of deposits in the Kansas City market as of June 30, according to the Federal Deposit Insurance Corp. It leaped over Commerce Bank, the leader for the past two years, even though Commerce's 12.45 percent share is up from the previous year.

"We come to work every day thinking about how to deliver the finest products, services and experiences to our clients," President and CEO of UMB Bank Peter deSilva said. "If that ends up with us being the largest bank in Kansas City, then terrific. But it's much more important for us to deliver the highest-quality products and services to our clients every day."



American Banker – October 18, 2011

Overall, big banks are getting bigger, but that has not deterred some smaller banks from growing deposit market share, even in cities where big banks dominate.

Banks like UMB are well-positioned to take market share from big banks, said J. Mariner Kemper, the company's chairman and CEO, in an interview Friday.

"We can play with big banks at the product level, and we're also small enough that we can act like a community bank," Kemper said. "We really have no product gaps, so we're able to keep up with the big banks on their retail products, corporate products and cash-management product set."

Denver Business Journal – October 21, 2011

Alison Clark-Hardesty, UMB Bank regional CFO, was selected as a Denver Power Book Award finalist.

The numbers at UMB Bank Colorado in the last decade are indicative of her financial acumen. Since 2001, the bank has gone from \$388 million in total assets to \$1.4 billion at the end of 2010. The bank's earnings tripled in that same time period.

Kansas City Business Journal – October 21, 2011

UMB was recognized as a finalist in the Best Places to Work award. The *Kansas City Business Journal* highlighted UMB's culture, employee loyalty, perks and "above and beyond" efforts.

"UMB works hard to deliver what it calls 'the unparalleled customer experience,' or TUCE. The TUCE mission is discussed in all-employee meetings and training sessions, on the company's intranet and in manager meetings. UMB also encourages employees to submit "more" moments, providing examples from throughout the company that highlight best practices and encourage loyalty."

Wichita Eagle – October 25, 2011

The holding company of UMB Bank saw profits increase 14 percent in the third quarter. UMB Financial Corp. said earnings in the quarter ended Sept. 30 were \$26 million, or 65 cents per share, compared with \$22.8 million, or 57 cents per share in the same quarter a year ago.

"This is our sixth consecutive quarter of loan growth when the industry as a whole is experiencing flat to declining loan balances," UMB Financial CEO Mariner Kemper said in a news release.

Prairie Village Post – October 27, 2011

City, business and government officials gathered Saturday to mark the official opening of the new UMB location at 6900 Mission Road.

It is the second UMB building in the Kansas City area for which the company will seek LEED certification. The design includes day lighting and lighting controls, a highly-efficient heating and cooling system, reflective roofing and a rain garden.

Midlands Business Journal – October 28, 2011

With Consumer Directed Health Care, health care expenses are paid for using a personally controlled account such as a Health Savings Account or Flexible Spending Account, rather than a fixed health insurance benefit, said Dennis Triplett, CEO of UMB Healthcare Services.

“One key difference with consumer directed health care coverage compared to traditional plans is that the CDHC emphasizes individual decision-making,” Triplett said. “Participants have an incentive to avoid paying for unnecessary services because they keep the money they don’t spend. In the end, this demonstrably improves health care costs, efficiency and wellness.”

Kansas City Business Journal – October 28, 2011

Shawnee-based EiKO sells about 5,000 types of lamps, commonly known as light bulbs. Based on market share of its big customers, EiKO said it is the second-largest provider of lamps for the automotive aftermarket, behind only lighting giant Osram Sylvania. EiKO switched its banking relationship to UMB Bank about two years ago, and Withers said the bank helped the company obtain the financing necessary to fuel its growth spurt.

“We started talking to them in August 2009, which was a pretty awful time in the economy,” said Zach Fee, community bank president for UMB Bank. “Here was a company that was not just surviving but thriving in this environment. They are relatively just a little guy competing against behemoths, but they are taking market share.”

St. Louis Business Journal – October 28, 2011

Tom Chulick, chairman and CEO of UMB Bank St. Louis, highlighted UMB’s expanding sustainability efforts in the Heroes of the Planet Award special section.

Experiencing this shared passion for sustainability and its spread throughout St. Louis is remarkable. The Heroes of the Planet Award is a way for us to say thank you to those businesses dedicated to being responsible stewards of the earth, ultimately paving the way to a better tomorrow. We applaud past and present Heroes of the Planet honorees for their demonstrated commitment to creating sustainable workplaces and a cleaner environment for St. Louis. Thank you for your dedication to bettering our community. Your efforts truly make a difference.