



News Highlights

ColoradoBiz Magazine (video) – July 1, 2013

UMB's chairman and CEO Mariner Kemper talks with ColoradoBiz Magazine about UMB's future growth strategies.

"We have a fantastic strategy in place to build our commercial bank in the footprint that we're in, to build a world-class institutional money management business that's known nationally and that has scale, and to continue to build our fund services businesses and healthcare business."

Jefferson City Magazine – July 5, 2013

Trey Cunningham, community bank president for UMB Bank, was featured in the "Ones to Watch" special profile.

Trey Cunningham is considered one of UMB's top young leaders. In 2011, he won the overall company Rookie of the Year award and the Top Community Producer award in 2012. He has also acted as a regional sales leader in the central Missouri area in both Jefferson City and Columbia.

"Since arriving in Jefferson City, Trey has consistently reached out to find ways to serve and to give back to the community," says Tony Mayfield, president of UMB. "His leadership has positively impacted the success in the Jefferson City market for UMB. As a friend and a business person, he is someone you would want to know in Jefferson City."

D CEO Magazine – July 9, 2013

In Kansas City, Missouri, the name Kemper is a pretty big deal. The family patriarch, W.T. Kemper, jump-started what's known now as UMB Financial Corp. back during World War I. Then there's Kansas City's Kemper Arena and the Kemper Foundation, plus the Kemper Museum of Contemporary Art. This morning a representative of the fourth generation of Kempers – Mariner Kemper, UMB Financial's CEO and Chairman – turned up in Dallas at the Crescent Hotel, explaining how UMB Bank plans to open a brick-and-mortar loan-production office in bank-rich Dallas.

The bank will focus on lending to "middle-market" companies here, Kemper said, as well as on private banking services. Over time, he added, it could also require some local community banks, like it did when it went into Colorado.

Dallas Morning News – July 9, 2013

Kansas City, Mo.-based UMB Bank has joined the competitive banking market in Dallas, becoming the latest financial institution to establish a presence here. UMB Bank has extended loans to Dallas region businesses



News Highlights

for many years, but the institution has decided to open its first brick-and-mortar operation in the city.

During an interview, Mariner Kemper, chairman and CEO of the bank's parent UMB Financial Corp., explained why the Dallas market was appealing. For starters, the region is "one of the healthier markets in the U.S.," Kemper said. Dallas is also one of the top five U.S. commercial banking markets, and UMB Bank wants to be part of that mix, he said.

American Banker – July 9, 2013

UMB Financial in Kansas City, Mo., is planning to open its first branch in Texas, according to a report. The \$15.5 billion-asset company will soon announce plans to open a branch in Dallas, Chief Executive Mariner Kemper told the Dallas Business Journal Tuesday. The company has a Dallas loan office that opened in January but hopes a branch will give it greater visibility in the city.

"We're looking to put a stake in the ground here that makes a statement about how serious we are about the market," Kemper told the Business Journal.

ColoradoBiz Magazine (video) – July 10, 2013

Jon Robinson, chief executive officer and chief lending officer of UMB Bank Colorado, talks with ColoradoBiz Magazine about UMB's commercial lending in the Colorado market.

"We have been able to grow faster than our competitors so we have been able to take some market share over the last few years. One thing that bodes well for us is that we have been very active in the market during the Great Recession. During 2008-2010 we didn't have loan issues we needed to resolve internally so we were able to still be in the marketplace and let companies know that we were here and open for business. Now, companies are able to start borrowing money again and we are here to lend."

Kansas City Business Journal – July 10, 2013

It's been nine years since UMB Bank ventured outside of its current footprint to create a presence in a new state. The commercial bank, which is the largest by Kansas City market share of deposits, seemed pretty content for the past few years with its existing footprint...So UMB's announcement on Tuesday that its establishing a permanent location in Dallas is a bit out of the normal.

"It's a natural fit for us," said Mariner Kemper, chairman of UMB Financial Corp. "It's a state nearby that is close to our footprint. It's also the fourth largest commercial market in the country and we are a focused commercial



News Highlights

bank. So we want to make sure we're where the business opportunities are for us as an institution. Dallas is the biggest metropolitan area that we're in now, so it represents an enormous opportunity for us."

SNL Financial – July 11, 2013

Business owners in other parts of the country look at Texas' strong economy, attractive demographics and the fact that it's often rated as one of the very top states for business, and they want in on the action. And whenever companies congregate, banks are usually close behind...The latest in that line is Kansas City, Mo.-based UMB Financial Corp., which recently said that it is planning to open its first permanent location in Texas.

UMB Financial Chairman and CEO J. Mariner Kemper told SNL that the company has been building business in Dallas from its Kansas City headquarters for 30 years and has a book of business already. He said UMB Financial wants to be where commercial business is, and Dallas is the fourth-largest commercial market in the United States. The city has a diverse middle-market distribution service and manufacturing base, he said. Although the market is not necessarily contiguous to UMB Financial's headquarters, Kemper said it is "generally" in the footprint, so it will be easy to oversee as the company learns the nuances of the marketplace.

Dallas Business Journal – July 12, 2013

UMB Bank plans to open its first location in Texas right here in Dallas later this year. But the commercial bankers aren't new kids on the block. In its hometown of Kansas City, the roots go back 100 years when William Kemper bought the bank's predecessor in 1913. The bank passed on through four generations. Today, William Kemper's great grandson, Mariner, is the sixth Kemper to hold the CEO title.

"Most banks are built as retail banks that build commercial banking operations, and their leadership came out of the retail side of the house. We are [commercial] through and through. The whole organization is built on commercial bankers. All career people. We take a lot of pride in that. We are able to put the same people in front of the clients year in and year out. We don't have all the turn over."

ColoradoBiz Magazine (video) – July 15, 2013

Marti Brust, senior vice president and wealth advisor at UMB Bank, talks with ColoradoBiz Magazine about UMB's private wealth management trends and services.

"We are working with a lot with clients on intergenerational transfer of wealth. It means how do we gets assets of the senior generation into the junior



News Highlights

generations. It's not just about the movement of the money, but also the emotion that goes with that and ultimately the responsibility that the junior generation has around the inheritance of that wealth."

The Kansas City Star – July 16, 2013

Dennis Triplett, CEO of UMB Healthcare Services, discusses the importance of selecting the right health savings provider in a featured guest column.

"Consumer-directed health care plans partnered with health savings accounts continue to gain popularity as a cost-effective option for both employers and workers. However, picking the right health savings provider is not so cut and dry. Employers looking at consumer-directed health care plans with health savings accounts tend to pick providers based on one of two administrative details, but they really need to dig into what kind of benefit experience employees will get. The quality of that interaction can make all the difference, and yield happy, engaged employees.

ColoradoBiz Magazine (video) – July 17, 2013

Marti Brust, senior vice president and wealth advisor at UMB Bank, continues her conversation with ColoradoBiz Magazine about intergenerational wealth transfers.

"It's easy to put a trust in place – it's a legal document – and parents can put in as many parameters as they want around the distribution of that wealth. But if you're a child and you don't understand why your parents have done that, all you see is obstacles and hurdles toward the distribution of the wealth to you. If we can facilitate communication between parent and child so children can understand that parents have done that because they want children to be able to grow into the responsibility of that wealth – to understand how economies, how markets and how the legal community all impact what their family has created – then they can blossom and grow into the managers of that wealth.

Dallas Business Journal – July 18, 2013

When UMB Bank, a subsidiary of Kansas City, Mo.-based UMB Financial Corp. decided to enter the highly-competitive Texas market – it was go big or go home.

"Dallas is dominated by three of the largest banks in the country, as well as regional and community banks; we're not lacking for competition," Zachary Fee, president of UMB's newly-formed Texas division, exclusively told the Dallas Business Journal. "Banks are here for the same reasons businesses



News Highlights

are here, it's a good place to live and prosper...We have some high hopes for the market. This is a good growth market for us."

Dallas Morning News – July 18, 2013

A Kansas City bank that's expanding to the Dallas market has leased a location in a new downtown building. UMB Bank said Thursday that it will rent 5,887 square feet of space in Hall Financial's new Arts District office tower.

"The Dallas market has tremendous growth potential and diverse opportunities that are a good match for our strategy," UMB Texas president Zach Fee said in a prepared statement. "Securing space in the art district will allow us to be in the middle of the vibrant city and continue our 100-year-old tradition of serving our communities."

Kansas City Business Journal – July 24, 2013

UMB Financial Corp. reported second quarter earnings of \$29.9 million, up 2.6 percent from a year ago, driven mainly by increased non-interest income and loan growth. Kansas City-based UMB Financial Corp. is the holding company for UMB Bank. The bank saw loan balances increase 19.5 percent from a year ago, the company's 13th consecutive quarter of loan growth.

"For comparison, the more than 1,500 depositories that announced results as of July 22 reported median loan growth of just 1.4 percent," UMB Financial Chairman and CEO Mariner Kemper said in a release.

Dallas Business Journal – July 26, 2013

As workers gave shape to the only new office project under construction in Dallas' central business district, developer Craig Hall landed a key tenant that could share the future of Hall Arts. Hall signed a deal with UMB Bank, a subsidiary of Kansas City, Mo.-based UMB Financial Corp., for its solitary regional office as the family-owned, 100-year-old bank enters the highly-competitive Texas market.

"They are fabulous for the types of tenants we're looking to bring into the building, such as professional service companies, private equity firms, wealth management firms and financial service firms. UMB is celebrating its 100th anniversary this year as an institution and fits perfectly with the tenancy we're trying to attract to the remainder of the building."

Denver Business Journal (Healthiest Employer finalist) – July 26, 2013

Last August, 13 UMB Bank employees laced up their boots and hiked the 14,278-foot summit of Grays Peak. Another group will hike Quandary Peak this August. These hikes benefit Multiple Summits 4 Multiple Sclerosis



UMB Financial Corporation

Recent Media Coverage – July 2013

News Highlights

(MS4MS), an annual fundraising event to support the Rocky Mountain MS Center. UMB employees get a chance to support a great cause while getting their exercise.

“We do one of the easier 14ers to encourage participation from employees at all levels of fitness,” said Chris Ross, senior vice president in treasury management at UMB’s Denver location. “UMB offers a lot of perks and benefits such as discounts on insurance. I think what it does, and what the company has built up, is getting the cycle of healthy living started so people can have that motivation to continue.”