



## News Highlights

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### **Benefits Selling – Jan. 1, 2014**

Dennis Triplett, CEO of UMB Healthcare Services, discusses what's next for health savings accounts in a special guest column for Benefits Selling.

*“As we celebrate the 10<sup>th</sup> anniversary of the enabling legislation for HSAs, the industry, employers and brokers/agents all have the opportunity to move HSAs forward, beyond basic administration with the use of insightful reporting and analytical tools. In particular, as brokers continue to strive to prove their worth to clients, reporting offers a real opportunity to serve in a consultative role that can make a positive impact on their clients’ bottom-line.”*

### **Thinking Bigger Business Magazine – Jan. 1, 2014**

Michael Rosales, senior vice president and small business banking manager at UMB Bank, discusses how banks and lenders evaluate loan requests and what clients need to know in a guest column for Thinking Bigger Business Magazine.

*“From bakers and brewmasters to dentists and doctors, all business owners have one thing in common—they all need money to start, expand or continue their operations. No matter the amount of money business owners need or the type of business they’re in, lenders ask certain questions and look at certain criteria when evaluating loan requests. By understanding how banks and lenders evaluate these requests, business owners can be armed with the information they need to secure a loan.”*

### **Bank News – Jan. 1, 2014**

Peter deSilva, president and chief operating officer of UMB Financial Corp., discussed how community banks are the lifeblood of their communities in an op-ed letter to Bank News.

*“There has been much discussion and debate recently about the role of community banking in America. Information was recently released from the FDIC that indicated the number of banks has dramatically decreased to 6,891 as of Sept. 30, 2013. Opinions have varied greatly as to whether a reduction in the number of banks is a positive or negative trend for the industry. There also have been various viewpoints on the impact it could have for community banks, given the large number represented in the decline.*

*Because of our extensive history and partnership with community banks, I would like to take this opportunity to reiterate UMB’s position on this extremely important issue. We absolutely recognize the importance of community banks and are here to support them.”*



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### **Colorado Springs Business Journal – Jan. 3, 2014**

It won't be the best of times, but it definitely won't be the worst of times. Throughout the financial industry, 2014 is shaping up to be a modest, perhaps decent year.

At UMB Bank, President Jason Doyle said many small businesses are growing locally, causing banks to hire. Two years ago, for instance, the bank had no small business development people, and now it has two people devoted to developing relationships, in addition to adding more private bankers and concierge-type services.

*"We've identified Colorado Springs as a major growth region for Colorado," Doyle said, especially over the next several years.*

### **Colorado Springs Business Journal – Jan. 3, 2014**

Forbes recently released its annual list of "America's Best and Worst Banks 2014." UMB Financial at No. 16 and Capital One Financial at No. 20 were the only banks with a local presence to land in the top 20. In 2012, UMB ranked 21st. Jason Doyle, president of UMB Bank in Colorado Springs, attributed the bank's rise up the charts to maintaining a strong balance sheet and putting capital to work to grow business with customers' and shareholders' best interests in mind.

*"Being recognized as one of the best banks in the country by Forbes again this year serves as a great source of pride for everyone at UMB and is a reflection of our commitment to our customers' best interests and adherence to sound business practices," Doyle said in an email to the Business Journal.*

### **Kansas City Business Journal – Jan. 9, 2014**

People of all walks of life turned out to remember the life of R. Crosby Kemper Jr. on Thursday at a memorial service and reception. A veritable Who's Who of Kansas City attended the event, including members from the arts, banking, insurance, education and agriculture. The variety of attendees from business and community service organizations showed the wide-ranging effect Kemper had on the community.

The memorial service was at Grace and Holy Trinity Cathedral in Kansas City. It was a solemn, traditional Christian service that included music played by members of the Kansas City Symphony. The homily was given by a relative, the Rev. Michael Shaffer of Kansas City, at the request of Kemper. Shaffer met with Kemper before he died to discuss the services, which Kemper personally planned in great detail.

Kemper told Shaffer that he had some regrets in his life, but overall, he did the best he could and was proud of everything he and his family accomplished around the world, especially in Kansas City.



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### ***Wichita Business Journal – Jan. 9, 2014***

UMB Bank was named a finalist in the Wichita Business Journal's Healthiest Employer awards...When it comes to supporting employee health, these 30 Wichita-area companies and organizations are doing something right. Below are the finalists for the Wichita Business Journal's 2014 Healthiest Employers awards program, which recognizes organizations that are committed to creating a healthy workplace.

The organization uses an online assessment tool to measure wellness programming in six categories: Culture and leadership commitment, foundational components, strategic planning, communication and marketing, programming and interventions, and reporting and analysis.

### ***St. Louis Business Journal – Jan. 13, 2014***

Peter Blumeyer, 34, has been named president of UMB Bank in St. Louis. He succeeds David Naunheim, who has been promoted to the newly created position of regional chief credit officer. Tom Chulick remains St. Louis chairman.

Blumeyer, who joined the bank less than nine years ago as a management trainee, had most recently been senior vice president and team leader of the commercial lending division, responsible for growing loans and deposits as well as adding clients.

The bank is part of UMB Financial, with total assets of \$16 billion.

### ***Colorado Springs Business Journal – Jan. 16, 2014***

Dennis Triplett, CEO of UMB Healthcare Services, discusses what's next for health savings accounts in a special guest column for the Colorado Springs Business Journal.

*"Health savings accounts partnered with high-deductible health plans continue to grow as a popular option for employers and employees seeking economical and convenient coverage option. However, the time has come to move beyond simple administration of these accounts to provide a more meaningful strategy for employers."*

### ***ColoradoBiz Magazine – Jan. 22, 2014***

UMB Chief Investment Officer KC Mathews has dubbed this year the "The Sequel" in terms of what he expects from the economy and the markets in 2014. That is, an extension of the slow to moderate growth seen in 2013 – with a chance of improving on that.

*"We're thinking about 2.4 percent real GDP growth in 2014, a little bit better than the 1.8 percent growth in 2013," Mathews said in mid-December. Keeping with the cinematic theme, he added, "The sequel's going to be better*



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*than the original – a better ending where you have more growth and activity in the economy. The only thing I don't know is if you can beat the (2013) returns in the stock market.”*

### ***The Kansas City Star – Jan. 29, 2014***

UMB Financial Corp. on Tuesday reported a 64.6 percent surge in fourth-quarter earnings, fueled partly by unrealized gains at an investment management company.

The Kansas City-based banking company said it earned \$34.7 million, or 77 cents a share, in the last three months of 2013. A year earlier it had earned \$21.1 million, or 52 cents a share. UMB said the increase included "\$13 million of unrealized gains on Prairie Capital Management equity method investments." UMB bought the assets of Prairie Capital Management, a company that manages investments, in 2010. The transaction increased by \$2.2 billion the amount of investments UMB's businesses manage for clients.

### ***St. Louis Business Journal – Jan. 29, 2014***

Tom Chulick, St. Louis chairman of UMB Financial Corp., said loan growth here was a big contributor to the company's quarterly and annual profit increases.

UMB Tuesday reported net income of \$34.7 million for the quarter ended Dec. 31, a 64.6 percent increase year over year, and \$134 million for the full year, a 9.2 percent increase.

*UMB in St. Louis had year-over-year loan growth of 40 percent, sparked by “a lot of new customers,” including businesses that made equipment purchases that they had been deferring, Chulick said in an interview with the Business Journal. He said, “St. Louis continues to produce some of the largest commercial loan volumes in the company,” which is based in Kansas City.*

*Net loans at year-end totaled \$6.4 billion, a 14.8 percent increase year over year. “This marks our fifteenth consecutive quarter of year-over-year loan growth, the past eight of which were double-digit percentage increases,” Mariner Kemper, chairman and CEO, said in a statement.*

### ***The Colorado Springs Gazette – Jan. 29, 2014***

Think if the U.S. economy were a movie. Last year, the original came out, and it was so-so. This year? Expect a much better sequel, says UMB Bank's top investment strategist.

KC Mathews, executive vice president and chief investment officer for the Kansas City, Mo., bank, told 100 customers and other guests that U.S. economic growth should approach 3 percent this year, up sharply from the sluggish 1.9 percent growth he expects will be posted for 2013.



UMB Financial Corporation

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*"Generally the sequel is not as good as the original, but I expect that the economy will be better than last year," Mathews said during a presentation Wednesday at the Garden of the Gods Club. "We will have the same cast of characters with the Federal Reserve, the consumer, Washington politicians and small businesses playing leading roles, an extension of the original plot of moderate economic growth with a lot of stimulus, but a surprise ending of a better result than last year."*

### **Denver Business Journal – Jan. 29, 2014**

The parent of Colorado's UMB Bank saw its fourth-quarter profit soar 64.6 percent over its year-earlier results. Net income for the final period of 2013 came in at \$34.7 million, or 77 cents a diluted share, up from \$21.1 million, or 52 cents a share, in Q4 2012, Kansas City-based UMB Financial Corp. (Nasdaq: UMBF) reported late Tuesday.

*Jon Robinson, CEO and chief lending officer of UMB Bank in Colorado, said, "Denver continues to be one of the top three commercial loan markets for UMB with \$733.3 million in loans. We also have seen this positive momentum statewide as Colorado experienced 21.4 percent year-over-year growth for 2013. Based on what we're hearing from our Colorado clients, we continue to be bullish on loan demand for the coming year."*