Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0052

2010

For calendar year 2010, or tax year beginning , 2010, and ending , 20

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

Name of foundation THE UMB FINANCIAL CORPORATION CHARITABLE FOUNDATION 132378	**A Employer identification number** 20-5093263
Number and street (or P O box number if mail is not delivered to street address) / Room/suite C/O UMB BANK, P. O. BOX 419692 M/S 1020305	**B** Telephone number (see page 10 of the instructions) (816) 860-1933
City or town, state, and ZIP code KANSAS CITY, MO 64141-6692	**C** If exemption application is pending, check here ☐ **D** 1 Foreign organizations, check here ☐ 2 Foreign organizations meeting the 85% test, check here and attach computation ☐
H Check type of organization: [X] Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation	**E** If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 3,630,112. **J** Accounting method: [X] Cash ☐ Accrual ☐ Other (specify) ______ *(Part I, column (d) must be on cash basis.)*	**F** If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

Part I Analysis of Revenue and Expenses *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions).)*

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	3,515,000.			
	2 Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	18,153.	19,880.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	8,398.			
	b Gross sales price for all assets on line 6a 154,541.				
	7 Capital gain net income (from Part IV, line 2)		8,398.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	4.			STMT 1
	12 **Total.** Add lines 1 through 11	3,541,555.	28,278.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule) STMT 2	880.	220.	NONE	660.
	b Accounting fees (attach schedule) STMT 3	800.	NONE	NONE	800.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions) STMT 4	424.	424.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule)				
	24 **Total operating and administrative expenses.** Add lines 13 through 23	2,104.	644.	NONE	1,460.
	25 Contributions, gifts, grants paid	172,000.			172,000.
	26 **Total expenses and disbursements** Add lines 24 and 25	174,104.	644.	NONE	173,460.
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements**	3,367,451.			
	b **Net investment income** (if negative, enter -0-)		27,634.		
	c **Adjusted net income** (if negative, enter -0-)				

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Part II Balance Sheets — Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets			
1 Cash - non-interest-bearing			
2 Savings and temporary cash investments			
3 Accounts receivable ▶			
Less· allowance for doubtful accounts ▶			
4 Pledges receivable ▶			
Less allowance for doubtful accounts ▶			
5 Grants receivable			
6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)			
7 Other notes and loans receivable (attach schedule) ▶			
Less· allowance for doubtful accounts ▶ NONE			
8 Inventories for sale or use			
9 Prepaid expenses and deferred charges			
10 a Investments - U S and state government obligations (attach schedule)			
b Investments - corporate stock (attach schedule)			
c Investments - corporate bonds (attach schedule)			
11 Investments - land, buildings, and equipment basis ▶			
Less accumulated depreciation (attach schedule) ▶			
12 Investments - mortgage loans			
13 Investments - other (attach schedule)	8,466.	3,375,916.	3,630,112.
14 Land, buildings, and equipment basis ▶			
Less· accumulated depreciation (attach schedule) ▶			
15 Other assets (describe ▶)			
16 **Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	8,466.	3,375,916.	3,630,112.
Liabilities			
17 Accounts payable and accrued expenses			
18 Grants payable			
19 Deferred revenue			
20 Loans from officers, directors, trustees, and other disqualified persons			
21 Mortgages and other notes payable (attach schedule)			
22 Other liabilities (describe ▶)			
23 **Total liabilities** (add lines 17 through 22)			
Net Assets or Fund Balances			
Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
24 Unrestricted			
25 Temporarily restricted			
26 Permanently restricted			
Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ ☒			
27 Capital stock, trust principal, or current funds	8,466.	3,375,916.	
28 Paid-in or capital surplus, or land, bldg , and equipment fund			
29 Retained earnings, accumulated income, endowment, or other funds			
30 **Total net assets or fund balances** (see page 17 of the instructions)	8,466.	3,375,916.	
31 **Total liabilities and net assets/fund balances** (see page 17 of the instructions)	8,466.	3,375,916.	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	8,466.
2 Enter amount from Part I, line 27a	2	3,367,451.
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	3,375,917.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 5	5	1.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,375,916.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo , day, yr.)	(d) Date sold (mo., day, yr)
1a SEE PART IV DETAIL			
b			
c			
d			
e			

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a				
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col. (h) gain minus col (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 }	2	8,398.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8	3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2009	750.	9,002.	0.08331481893
2008	903.	10,615.	0.08506829958
2007	NONE	10,873.	NONE
2006			
2005			

2 **Total** of line 1, column (d)	2	0.16838311851
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.05612770617
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	2,070,582.
5 Multiply line 4 by line 3	5	116,217.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	276.
7 Add lines 5 and 6	7	116,493.
8 Enter qualifying distributions from Part XII, line 4	8	173,460.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ [ ] and enter "N/A" on line 1 . . . Date of ruling or determination letter ____________ (attach copy of ruling letter if necessary - see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ [X] and enter 1% of Part I, line 27b	1	276.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2	3	276.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	276.
6	Credits/Payments.		
a	2010 estimated tax payments and 2009 overpayment credited to 2010 — 6a		
b	Exempt foreign organizations-tax withheld at source — 6b NONE		
c	Tax paid with application for extension of time to file (Form 8868) — 6c NONE		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments Add lines 6a through 6d	7	NONE
8	Enter any **penalty** for underpayment of estimated tax Check here [ ] if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	276.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	
11	Enter the amount of line 10 to be. **Credited to 2011 estimated tax** ▶ — **Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶$ ________ (2) On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either. • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ STMT 6			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	
	Website address ▶ N/A			
14	The books are in care of ▶ UMB BANK, N.A. Telephone no ▶ (816)860-1933 Located at ▶ 1010 GRAND, KANSAS CITY, MO ZIP + 4 ▶ 64106			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐ and enter the amount of tax-exempt interest received or accrued during the year ▶ 15			
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22 1 If "Yes," enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a During the year did the foundation (either directly or indirectly)			
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) ☐ Yes ☒ No			
b If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)?	1b		
Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010?	1c		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)).			
a At the end of tax year 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? ☐ Yes ☒ No If "Yes," list the years ▶ ____, ____, ____, ____			
b Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see page 22 of the instructions)	2b	X	
c If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ____, ____, ____, ____			
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b If "Yes," did it have excess business holdings in 2010 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010)*	3b		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?	4b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

		Yes	No
5a	During the year did the foundation pay or incur any amount to:		
(1)	Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	Yes	[X] No
(2)	Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	Yes	[X] No
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	Yes	[X] No
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions)	Yes	[X] No
(5)	Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	Yes	[X] No
b	If any answer is "Yes" to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)?	**5b**	
	Organizations relying on a current notice regarding disaster assistance check here ▶ [ ]		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	Yes	No
	If "Yes," attach the statement required by Regulations section 53.4945-5(d).		
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	Yes	[X] No
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	**6b**	X
	If "Yes" to 6b, file Form 8870		
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	Yes	[X] No
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	**7b**	

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 7		-0-	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over $50,000 ▶ NONE

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		NONE
Total number of others receiving over $50,000 for professional services ▶		NONE

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see page 24 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments See page 24 of the instructions 3 NONE	
Total. Add lines 1 through 3 ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc, purposes:		
a	Average monthly fair market value of securities	1a	1,253,403.
b	Average of monthly cash balances	1b	848,711.
c	Fair market value of all other assets (see page 25 of the instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	2,102,114.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	2,102,114.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	31,532.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,070,582.
6	**Minimum investment return.** Enter 5% of line 5	6	103,529.

Part XI Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6			1	103,529.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	276.		
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	276.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	103,253.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	103,253.
6	Deduction from distributable amount (see page 25 of the instructions)			6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	103,253.

Part XII Qualifying Distributions (see page 25 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc, purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	173,460.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	173,460.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	276.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	173,184.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see page 26 of the instructions)

		(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7					103,253.
2 Undistributed income, if any, as of the end of 2010:					
a Enter amount for 2009 only				NONE	
b Total for prior years 20____,20____,20____			NONE		
3 Excess distributions carryover, if any, to 2010					
a From 2005	NONE				
b From 2006	NONE				
c From 2007	NONE				
d From 2008	224.				
e From 2009	300.				
f **Total** of lines 3a through e		524.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ $ 173,460.					
a Applied to 2009, but not more than line 2a				NONE	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)			NONE		
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)		NONE			
d Applied to 2010 distributable amount					103,253.
e Remaining amount distributed out of corpus		70,207.			
5 Excess distributions carryover applied to 2010 *(If an amount appears in column (d), the same amount must be shown in column (a).)*		NONE			NONE
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		70,731.			
b Prior years' undistributed income Subtract line 4b from line 2b			NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed			NONE		
d Subtract line 6c from line 6b Taxable amount - see page 27 of the instructions			NONE		
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount - see page 27 of the instructions				NONE	
f Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011					NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)		NONE			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)		NONE			
9 **Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a		70,731.			
10 Analysis of line 9					
a Excess from 2006	NONE				
b Excess from 2007	NONE				
c Excess from 2008	224.				
d Excess from 2009	300.				
e Excess from 2010	70,207.				

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling . . . . ▶

b Check box to indicate whether the foundation is a private operating foundation described in section [ ] 4942(j)(3) or [ ] 4942(j)(5)

	Tax year	Prior 3 years			
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942 (j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year - see page 28 of the instructions.)

1 **Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2))

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ [ ] if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed:

SEE STATEMENT 9

b The form in which applications should be submitted and information and materials they should include:

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

SEE ATTACHED STATEMENT FOR LINE 2

Part XV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE STATEMENT 12				
Total ▶ 3a				172,000.
b *Approved for future payment*				
Total ▶ 3b				

20-5093263

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	18,153.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	8,398.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b FEDERAL TAX REFUND			1	4.	
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)				26,555.	

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 26,555.

(See worksheet in line 13 instructions on page 29 to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See page 29 of the instructions.)
	NOT APPLICABLE

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a Transfers from the reporting foundation to a noncharitable exempt organization of.			
(1) Cash	1a(1)		X
(2) Other assets	1a(2)		X
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
(3) Rental of facilities, equipment, or other assets	1b(3)		X
(4) Reimbursement arrangements	1b(4)		X
(5) Loans or loan guarantees	1b(5)		X
(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

Michael A [signature] | 5-16-11 | Treasurer

Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
WESLEY HIRSCHBERG	Wesley Hirschberg	05/16/2011		P00162244

Firm's name ▶ THOMSON REUTERS (TAX & ACCOUNTING) Firm's EIN ▶ 75-1297386

Firm's address ▶ ONE NORTH DEARBORN ST., 5TH FLOOR CHICAGO, IL 60602 Phone no 312-873-6900

Schedule B (Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF.

OMB No 1545-0047

2010

Name of the organization	Employer identification number
THE UMB FINANCIAL CORPORATION CHARITABLE	20-5093263

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, $5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than $1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc , contributions of $5,000 or more during the year . . . . ▶ $ ____________

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization	Employer identification number
THE UMB FINANCIAL CORPORATION CHARITABLE	20-5093263

Part I **Contributors** (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	UMB FINANCIAL CORP, C/O UMB BANK P. O. BOX 419692 M/S 1020305 KANSAS CITY, MO 64141-6692	$ 3,515,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS
FEDERAL TAX REFUND		4.
	TOTALS	4.

STATEMENT 1

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
		925. ADOBE SYSTEMS INC PROPERTY TYPE: SECURITIES					07/15/2010	10/27/2010
25,983.00		25,898.00					85.00	
		575. AUTODESK INC PROPERTY TYPE: SECURITIES					07/15/2010	10/27/2010
20,430.00		15,047.00					5,383.00	
		325. EOG RESOURCES INC PROPERTY TYPE: SECURITIES					07/15/2010	10/27/2010
31,128.00		33,889.00					-2,761.00	
		250. GENZYME CORP PROPERTY TYPE: SECURITIES					07/15/2010	10/27/2010
18,022.00		13,402.00					4,620.00	
		750. P G & E CORP PROPERTY TYPE: SECURITIES					07/15/2010	09/10/2010
33,951.00		32,294.00					1,657.00	
		500. US BANCORP PROPERTY TYPE: SECURITIES					07/15/2010	10/27/2010
12,161.00		12,004.00					157.00	
		500. WELLS FARGO & CO PROPERTY TYPE: SECURITIES					07/15/2010	10/27/2010
12,866.00		13,609.00					-743.00	
TOTAL GAIN(LOSS)							8,398.	

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - PRINCIPAL (ALLOCA	880.	220.		660.
TOTALS	880.	220.	NONE	660.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	800.			800.
TOTALS	800.	NONE	NONE	800.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	10.	10.
FOREIGN TAXES ON QUALIFIED FOR	397.	397.
FOREIGN TAXES ON NONQUALIFIED	17.	17.
TOTALS	424.	424.

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
ROUNDING	1.
TOTAL	1.

THE UMB FINANCIAL CORPORATION CHARITABLE 20-5093263

STATE(S) WHERE THE FOUNDATION IS REGISTERED
===
MO

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

OFFICER NAME:
MARINER J. KEMPER
ADDRESS:
1010 GRAND BLVD
KANSAS CITY, MO 64106
TITLE:
DIRECTOR AND PRESIDENT
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

OFFICER NAME:
PETER J DESILVA
ADDRESS:
1010 GRAND BLVD
KANSAS CITY, MO 64106
TITLE:
DIRECTOR AND VICE PRESIDENT
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

OFFICER NAME:
MICHAEL D. HAGEDORN
ADDRESS:
1010 GRAND BLVD
KANSAS CITY, MO 64106
TITLE:
DIRECTOR AND TREASURER
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

OFFICER NAME:
SUAN B. TESON
ADDRESS:
1010 GRAND BLVD
KANSAS CITY, MO 64106
TITLE:
SECRETARY
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

THE UMB FINANCIAL CORPORATION CHARITABLE 20-5093263

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES
===

OFFICER NAME:
JOHN C PAULS
ADDRESS:
1010 GRAND BLVD
KANSAS CITY, MO 64106
TITLE:
ASSISTANT SECRETARY
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

STATEMENT 8

RECIPIENT NAME:
SCHOLARSHIP MGMT SERVICES, SCHOLARSHIP AMERICA
ADDRESS:
ONE SCHOLARSHIP WAY, P.O. BOX 297
SAINT PETER, MN 56082
FORM, INFORMATION AND MATERIALS:
APPLICATION FOR UMB COUNT- ON -MORE SCHOLARSHIP PROGRAM
SEE ATTACHMENT
SUBMISSION DEADLINES:
POSTMARK DEADLINE MARCH 15
RESTRICTIONS OR LIMITATIONS ON AWARDS:
SEE RETURN FOOTNOTES

RECIPIENT NAME:
UMB CHARITABLE TRUSTS AND FOUNDATIONS
ADDRESS:
1010 GRAND BOULEVARD
KANSAS CITY, MO 64106
FORM, INFORMATION AND MATERIALS:
GRANT APPLICATION UMB FINANCIAL CORPORATION CHARITABLE FOUNDATION
SEE ATTACHMENT
FOR OPERATING AND CAPITAL GRANTS OF $25,000, A PROPOSAL IS REQUIRED.
SUBMISSION DEADLINES:
NONE
RESTRICTIONS OR LIMITATIONS ON AWARDS:
TO VARIOIUS QUALIFIED ORGANIZATIONS FOR CHARITABLE, EDUCATIONAL, SCIENTIFIC AND RELIGIOUS PURPOSES WITHIN THE MEANING OF IRC 501 (C)(3) WHICH ARE NOT PRIVATE FDN IN AT LEAST MINIMUM AMOUNT REQUIRED BY LAW.

FORM 990PF, PART XV, LINE 3 - CONTRIBUTIONS, GIFTS, GRANTS PAID

RECIPIENT NAME:
Greater K.C. Chamber of Commerce
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 17,000.

RECIPIENT NAME:
LISC- Greater Kansas City
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 25,000.

RECIPIENT NAME:
TLC For Children & Families
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 10,000.

RECIPIENT NAME:
St. Joseph Hospital Foundation
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 5,000.

FORM 990PF, PART XV, LINE 3 - CONTRIBUTIONS, GIFTS, GRANTS PAID

RECIPIENT NAME:
Metropolitan State College of Denve
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
Denver Health Foundation
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
St. Mary's Food Bank Alliance
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
Maggie's Place
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
American Heart Association
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
United Way of Greater Kansas City
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 65,000.

RECIPIENT NAME:
DENVER PUBLIC SCHOOLS FOUNDATION
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
EXEMPT
AMOUNT OF GRANT PAID .... 25,000.

TOTAL GRANTS PAID: 172,000.

FEDERAL FOOTNOTES

APPLICANTS MUST BE DEPENDENT, UNMARRIED CHILDREN, AGE 24 AND UNDER, OF ASSOCIATES OF UMBF CORPORATION (INCLUDING ALL OF ITS AFFILIATES AND SUBSIDIARIES), WHO ARE AT LEAST PART TIME 20+ HOURS AND HEALTH BENEFIT ELIGIBLE. THE UMBF ASSOCIATE MUST HAVE A MINIMUM OF ONE (1) YEAR OF EMPLOYMENT WITH UMBF AND BE IN GOOD STANDING AS OF THE APPLICATION DEADLINE DATE. NO DEPENDENT CHILD OF ANY OF THE FOLLOWING IS ELIGIBLE FOR A SCHOLARSHIP: 1. ANY OFFICER OR DIRECTOR OF THE FOUNDATION. 2. ANY EXECUTIVE COMMITTEE MEMBER OF UMBF. 3. ANY MANAGEMENT COMMITTEE MEMBER OF UMBF.
ALL ELIGIBILITY CRITERIA MUST BE MET AS OF THE APPLICATION DEADLINE DATE.APPLICANTS MUST BE HIGH SCHOOL SENIORS OR GRADUATES WHO PLAN TO ENROLL OR STUDENTS WHO ARE ALREADY ENROLLED IN A FULL-TIME UNDERGRADUATE COURSE OF STUDY AT AN ACCREDITED TWO- OR FOUR - YEAR COLLEGE OR UNIVERSITY OR AN ACCREDITED VOCATIONAL-TECHNICAL PROGRAM. FULL TIME STUDY IS DEFINED AS FULL-TIME ENROLLMENT FOR THE ENTIRE UPCOMING ACADEMIC YEAR.

UMB
UMB Bank, n.a
P O. Box 419692
Kansas City, MO 64141-7014

Statement for 12/31/2009 - 12/31/2010
Account Number 132378
Account Title **UMBFC Charitable Foundation**

Statement of Investment Position

Units Original Face	Asset Description	Cost Basis Total	Cost Basis Unit	Market Value Total	Market Value Price	% of Account	Estimated Annual Income	Market Yield
Common Stock								
350	3M Corp MMM 88579Y101	31,646 06	90 42	30,205.00	86 30	0 83%	735 00	2 43
450	Abbott Laboratories ABT 002824100	21,526 79	47 84	21,559.50	47 91	0 59%	792 00	3 67
800	AFLAC Inc AFL 001055102	37,830 48	47 29	45,144 00	56 43	1 24%	960 00	2 13
525	Allergan Inc AGN 018490102	34,143 90	65 04	36,051.75	68 67	0 99%	105 00	0 29
300	Apache Corp APA 037411105	25,431.30	84.77	35,769 00	119 23	0 99%	180 00	0 50
125	Apple Inc AAPL 037833100	31,112 08	248 90	40,320 00	322 56	1 11%		
525	Boeing Co BA 097023105	33,491 85	63 79	34,261 50	65 26	0 94%	882 00	2 57
550	Caterpillar Inc Del CAT 149123101	36,211 34	65 84	51,513 00	93 66	1 42%	968 00	1 88

UMB •09600• 0458278050 15711 15711 EO1UMBQ1 CUSTUMBSTMT0000000028737UMBSTMT132378 SUMSSTRANS

UMB Bank, n.a.
P O Box 419692
Kansas City, MO 64141-7014

Statement for 12/31/2009 - 12/31/2010
Account Number 132378
Account Title **UMBFC Charitable Foundation**

Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis Total	Cost Basis Unit	Market Value Total	Market Value Price	% of Account	Estimated Annual Income	Market Yield
300	Cerner Corp CERN 156782104	26,069 76	86 90	28,422 00	94 74	0 78%		
575	Chevron Corp CVX 166764100	43,994 89	76 51	52,468 75	91 25	1 45%	1,656 00	3 16
1425	Cisco Systems Inc CSCO 17275R102	33,727 19	23 67	28,827 75	20 23	0 79%		
450	Clorox Co Del CLX 189054109	29,271 29	65 05	28,476 00	63 28	0 78%	990 00	3 48
675	Coach Inc COH 189754104	24,556 50	36 38	37,334 25	55 31	1 03%	405 00	1 08
550	Costco Wholesale Corp COST 22160K105	30,821 01	56 04	39,715 50	72 21	1 09%	451 00	1 14
925	CVS Caremark Corporation CVS 126650100	28,210 65	30 50	32,162 25	34 77	0 89%	323 75	1 01
1100	Danaher Corp Del DHR 235851102	41,743 68	37 95	51,887 00	47 17	1 43%	88 00	0 17
275	Deere & Company DE 244199105	16,529.51	60 11	22,838 75	83 05	0 63%	385 00	1 69
2525	Discover Financial Services DFS 254709108	37,090 99	14 69	46,788 25	18 53	1 29%	202 00	0 43
1050	Disney Walt Co DIS 254687106	35,718 90	34 02	39,385 50	37 51	1 08%	420 00	1 07
2625	Ericsson LM Telephone Co ADR Sponsored ADR repstg 10 Ser B shs ERIC 294821608	30,894 68	11 77	30,266 25	11 53	0 83%	509 25	1 68

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UMB
UMB Bank, n.a.
P O. Box 419692
Kansas City, MO 64141-7014

Statement for	12/31/2009 - 12/31/2010
Account Number	132378
Account Title	UMBFC Charitable Foundation

Statement of Investment Position (continued)

Units		Cost Basis		Market Value		% of	Estimated	Market
Original Face	Asset Description	Total	Unit	Total	Price	Account	Annual Income	Yield
175	Franklin Res Inc BEN 354613101	16,073 71	91 85	19,461 75	111 21	0 54%	175 00	0 90
325	Genzyme Corp GENZ 372917104	17,422 80	53 61	23,140 00	71 20	0 64%		
50	Google Inc Class A GOOG 38259P508	24,445 50	488 91	29,698 50	593 97	0 82%		
1025	Home Depot Inc HD 437076102	28,687 80	27 99	35,936 50	35 06	0 99%	968 63	2 70
700	Illinois Tool Works Inc ITW 452308109	30,434 88	43 48	37,380 00	53 40	1 03%	952 00	2 55
1850	Intel Corp INTC 458140100	39,290 86	21 24	38,905 50	21 03	1 07%	1,165 50	3 00
225	International Business Machines IBM 459200101	29,217 29	129 85	33,021 00	146 76	0 91%	585 00	1 77
1050	Johnson Controls Inc JCI 478366107	30,773 82	29 31	40,110 00	38 20	1 10%	672 00	1 68
1350	Microsoft Corp MSFT 594918104	34,341 57	25 44	37,678 50	27 91	1 04%	864 00	2 29
650	National Oilwell Varco Inc NOV 637071101	22,904 12	35 24	43,712 50	67 25	1 20%	286 00	0 65
600	Northern Trust Corp NTRS 665859104	30,203 04	50 34	33,246 00	55 41	0 92%	672 00	2 02
350	Occidental Petroleum Corp OXY 674599105	28,311 47	80 89	34,335 00	98 10	0 95%	532 00	1 55

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UMB

UMB Bank, n a
P O Box 419692
Kansas City, MO 64141-7014

Statement for 12/31/2009 - 12/31/2010
Account Number 132378
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Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis Total	Cost Basis Unit	Market Value Total	Market Value Price	% of Account	Estimated Annual Income	Market Yield
1400	Oracle Corp ORCL 68389X105	33,107 62	23 65	43,820 00	31 30	1 21%	280 00	0 64
700	Peabody Energy Corp BTU 704549104	29,804 67	42 58	44,786 00	63 98	1 23%	238 00	0 53
475	Pepsico Inc PEP 713448108	30,075 72	63 32	31,031 75	65 33	0 85%	912 00	2 94
350	Praxair Inc PX 74005P104	28,694 61	81 98	33,414 50	95 47	0 92%	630 00	1 89
475	Procter & Gamble Co PG 742718109	29,728 97	62 59	30,556 75	64 33	0 84%	915 33	3 00
600	Qualcomm Inc QCOM 747525103	21,976 92	36 63	29,694 00	49 49	0 82%	456 00	1 54
500	Schlumberger Ltd SLB 806857108	28,749.65	57 50	41,750 00	83 50	1 15%	420 00	1 01
1400	Spectra Energy Corp SE 847560109	29,778 00	21 27	34,986 00	24 99	0 96%	1,400 00	4 00
1250	Staples Inc SPLS 855030102	25,097 88	20 08	28,462 50	22 77	0 78%	450 00	1 58
675	State Street Corp STT 857477103	25,108 72	37 20	31,279 50	46 34	0 86%	27 00	0 09
600	Teva Pharmaceutical Inds Ltd ADR Repstg 1 Ord Sh TEVA 881624209	31,205 28	52 01	31,278 00	52 13	0 86%	400 20	1 28
400	United Technologies Corp UTX 913017109	29,799 20	74 50	31,488 00	78 72	0 87%	680 00	2 16

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Statement of Investment Position (continued)

Units		Cost Basis		Market Value		% of	Estimated	Market
Original Face	Asset Description	Total	Unit	Total	Price	Account	Annual Income	Yield
900	UnitedHealth Group Inc UNH 91324P102	27,493 20	30 55	32,499 00	36 11	0 90%	450 00	1 38
875	US Bancorp Del USB 902973304	21,007 09	24 01	23,598 75	26 97	0 65%	175 00	0 74
1000	Verizon Communications Inc VZ 92343V104	32,570 00	32 57	35,780 00	35 78	0 99%	1,950 00	5 45
550	Wal Mart Stores Inc WMT 931142103	27,553 90	50 10	29,661 50	53 93	0 82%	665 50	2 24
600	Wells Fargo & Co WFC 949746101	16,330 86	27 22	18,594 00	30 99	0 51%	120 00	0 65
400	Zimmer Holdings Inc ZMH 98956P102	22,970.92	57 43	21,472 00	53 68	0 59%		
	Total Common Stock	**1,453,182.92**		**1,714,173.50**		**47.22%**	**27,093.16**	**1.58**
Equity Funds								
5776.103	Dodge & Cox Funds International Stock Fund DODFX 256206103	202,819 72	35 11	206,264 64	35 71	5 68%	2,859 17	1 39
300	Ishares Tr S&P Midcap 400 Index Fund IJH 464287507	24,827 49	82 76	27,207 00	90 69	0 75%	287 10	1 06
1934 817	Munder Mid Cap Core Growth Fund Class Y MGOYX 626124242	50,016 64	25 85	55,045 54	28 45	1 52%	17 41	0 03
450	Vanguard Emerging Markets ETF Exchange-Traded Fund Incorporated in USA VWO 922042858	20,950 83	46 56	21,665 70	48 15	0 60%	366 75	1 69
	Total Equity Funds	**298,614.68**		**310,182.88**		**8.54%**	**3,530.43**	**1.14**

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Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis Total	Cost Basis Unit	Market Value Total	Market Value Price	% of Account	Estimated Annual Income	Market Yield
Corporate Bonds								
50000	Abbott Laboratories DTD 5/27/2010 2 700% 5/27/2015 Sr Unsecured Notes AA 002824AX8	53,131 00	1 06	50,977 50	101 96	1 40%	1,350 00	2 65
50000	AT&T Inc DTD 7/30/2010 2 500% 8/15/2015 A- 00206RAV4	49,847 00	1 00	49,824 50	99 65	1 37%	1,250 00	2 51
50000	Bank New York Co Inc MTN DTD 6/18/2010 2 950% 6/18/2015 Sr Unsecured Notes AA- 06406HBQ1	51,973 85	1 04	50,641 50	101 28	1 40%	1,475 00	2 91
50000	Baxter International Inc DTD 2/26/2009 4 000% 3/1/2014 Sr Unsecured Notes A+ 071813AZ2	54,513 50	1 09	53,220 00	106 44	1 47%	2,000 00	3 76
50000	Bear Stearns Co Inc DTD 10/31/2005 5 300% 10/30/2015 A+ 073902KF4	54,495 00	1 09	54,259 00	108 52	1 49%	2,650 00	4 88
50000	Berkshire Hathaway Inc DTD 2/11/2010 3 200% 2/11/2015 Sr Unsecured Notes AA+ 084670AV0	52,003 20	1 04	51,594 00	103 19	1 42%	1,600 00	3 10
50000	Boeing Co DTD 7/28/2009 3 500% 2/15/2015 Sr Unsecured Notes A 097023AY1	54,015 50	1 08	52,438 50	104 88	1 44%	1,750 00	3 34
50000	Caterpillar Financial Services Corp DTD 12/7/2007 4 850% 12/7/2012 A 14912L3N9	54,245 50	1 08	53,637 50	107 28	1 48%	2,425 00	4 52

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Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis Total	Cost Basis Unit	Market Value Total	Market Value Price	% of Account	Estimated Annual Income	Market Yield
50000	Coca Cola Co DTD 3/6/2009 3 625% 3/15/2014 Senior Notes A+ 191216AL4	54,104 50	1 08	52,919 50	105 84	1 46%	1,812 50	3 43
50000	Colgate Palmolive Co Mtns Be DTD 8/5/2009 3.150% 8/5/2015 AA- 19416QDN7	53,966 00	1 08	52,063 00	104 13	1 43%	1,575 00	3 03
50000	Conocophillips DTD 5/21/2009 4 600% 1/15/2015 A 20825CAT1	55,051 86	1 10	54,497 00	108 99	1 50%	2,300 00	4 22
50000	Georgia Power Company DTD 9/23/2010 1 300% 9/15/2013 Sr Unsecured Notes A 373334JT9	49,943 50	1 00	50,072 50	100 15	1 38%	650 00	1 30
50000	Hewlett Packard Co DTD 9/13/2010 2 125% 9/13/2015 Sr Unsecured Notes A 428236BC6	50,355 50	1 01	49,371 50	98 74	1 36%	1,062 50	2 15
50000	John Deere Capital Corp MTN DTD 12/17/2007 4 950% 12/17/2012 A 24422EQM4	54,346 00	1 09	53,931 00	107 86	1 49%	2,475 00	4 59
50000	McDonalds Corp MTN DTD 5/22/2003 4 125% Ser H 6/1/2013 Senior Unsecured Notes A 58013MDU5	53,986 60	1 08	53,387 00	106 77	1 47%	2,062 50	3 86
50000	Merck & Co Inc DTD 6/25/2009 4 000% 6/30/2015 Sr Unsecured Notes AA 589331AP2	55,487 00	1 11	53,645 00	107 29	1 48%	2,000 00	3 73

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Statement of Investment Position (continued)

Units Original Face	Asset Description	Cost Basis Total	Cost Basis Unit	Market Value Total	Market Value Price	% of Account	Estimated Annual Income	Market Yield
50000	Oracle Corp DTD 7/8/2009 3 750% 7/8/2014 Sr Unsecured Notes A 68389XAF2	54,207 00	1 08	53,144 00	106 29	1 46%	1,875 00	3 53
50000	Pepsico Inc DTD 1/14/2010 3 100% 1/15/2015 A- 713448BM9	53,687 50	1 07	52,156 00	104 31	1 44%	1,550 00	2 97
50000	Shell International Fin DTD 9/22/2009 3 250% 9/22/2015 AA 822582AH5	51,754 00	1 04	51,362 50	102 73	1 41%	1,625 00	3 16
50000	U S Bancorp Mtns DTD 7/27/2010 2 450% 7/27/2015 A+ 91159HGX2	50,173 50	1 00	49,679 00	99 36	1 37%	1,225 00	2 47
50000	Wells Fargo & Co MTN DTD 3/30/2010 3 625% 4/15/2015 AA- 94974BEU0	51,743 00	1 03	51,847 00	103 69	1 43%	1,812 50	3 50
	Total Corporate Bonds	**1,113,030.51**		**1,094,667.50**		**30.16%**	**36,525.00**	**3.34**
Money Market Funds								
511088 22	Fidelity Money Market Fund #59 FMPXX 316175207	511,088 22	1 00	511,088 22	1 00	14 08%	1,094 93	0 21
	Total Money Market Funds	**511,088.22**		**511,088.22**		**14.08%**	**1,094.93**	**0.21**