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Certified Mail
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February 3, 2009

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

Re: UMB Financial Corporation
EIN 43-0903811

Gentlemen,

Enclosed please find our Reporting and Disclosure Compliance Statement for a Deferred Compensation Plan. The purpose of this statement is to comply with the provisions of Section 110 of ERISA related to the alternative method of compliance with the reporting and disclosure requirements of Part 1 of Title 1 of ERISA for unfunded or insured pension plans maintained by an employer for a select group of management or highly compensated employees.

If you should need any additional information, please contact me.

Sincerely,

Deborah J. Umbarger
Vice President
(816) 860-7486
Deborah.umbarger@umb.com

Enc.

UMB Bank

928 Grand Boulevard
Kansas City, Missouri 64106

816.860.7000

umb.com

Member FDIC

UMB FINANCIAL CORPORATION

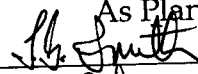
REPORTING AND DISCLOSURE COMPLIANCE STATEMENT

In compliance with Section 110 of the Employee Retirement Income Security Act of 1974 ("ERISA") and the Regulations thereunder, found in Section 2520.104-23, UMB financial is filing this Reporting and Disclosure Compliance Statement and in connection herewith, provides the following information:

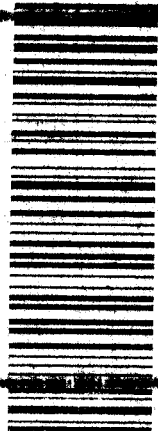
EMPLOYER: ADDRESS:	UMB Financial Corporation Mailstop: 1010102 928 Grand Boulevard Kansas City, MO 64106
EMPLOYER IDENTIFICATION NO.	43-0903811
PLAN NAMES:	Deferred Compensation Plan
NUMBER OF PLANS:	One
NUMBER OF EMPLOYEES PARTICIPATING IN EACH PLAN:	109

UMB Financial maintains the above-named unfunded Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

UMB Financial will provide the Plan documents to the Secretary of Labor upon request, as required by Section 104(a)(1) of ERISA.

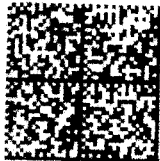
UMB Financial,
As Plan Administrator
By: 
Title: EVP Organizational Effectiveness

CERTIFIED MAIL™



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RETURN RECEIPT
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REQUESTED

Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1073
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

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