UMB FINANCIAL CORP

Form 4

August 25, 2006

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number:

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OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, obligations Section 17(a) of the Public Utility Holding Company Act of 1935 or Section may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Last)

(Print or Type Responses)

1. Name and Address of Reporting Person * KEMPER R CROSBY JR

(First)

2. Issuer Name and Ticker or Trading Symbol

UMB FINANCIAL CORP [UMBF]

5. Relationship of Reporting Person(s) to

Issuer

1010 GRAND BLVD.

(Middle)

3. Date of Earliest Transaction

(Month/Day/Year)

08/25/2006

(Check all applicable)

Officer (give title below)

Director

_X__ 10% Owner Other (specify

(Street) 4. If Amendment, Date Original Filed(Month/Day/Year)

Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

6. Individual or Joint/Group Filing(Check

Person

KANSAS CITY, MO 64106

							1 015011		
(City)	(State)	(Zip) Tab	le I - Non-	Derivativ	e Secu	rities Ac	quired, Disposed	of, or Benefic	cially Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)	4. Securities Acquired or(A) or Disposed of (D) (Instr. 3, 4 and 5) (A) or			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	08/25/2006		Code V S	Amount 1,900	(D)	Price \$ 33.46	3,599,278 (1)	D	
Common Stock	08/25/2006		S	100	D	\$ 33.47	3,599,178 <u>(1)</u>	D	
Common Stock	08/25/2006		S	1,600	D	\$ 33.49	3,597,578 <u>(1)</u>	D	
Common Stock	08/25/2006		S	800	D	\$ 33.5	3,596,778 <u>(1)</u>	D	
Common Stock	08/25/2006		S	3,000	D	\$ 33.52	3,593,778 (1)	D	
	08/25/2006		S	200	D		3,593,578 <u>(1)</u>	D	

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Common Stock					\$ 33.54			
Common Stock	08/25/2006	S	300	D	\$ 33.57	3,593,278 (1)	D	
Common Stock	08/25/2006	S	200	D	\$ 33.58	3,593,078 (1)	D	
Common Stock	08/25/2006	S	300	D	\$ 33.59	3,592,778 (1)	D	
Common Stock	08/25/2006	S	100	D	\$ 33.62	3,592,678 (1)	D	
Common Stock	08/25/2006	S	1,400	D	\$ 33.63	3,591,278 <u>(1)</u>	D	
Common Stock	08/25/2006	S	100	D	\$ 33.64	3,591,178 <u>(1)</u>	D	
Common Stock						295,850	I	By Kemper Realty
Common Stock						404,704	I	By Pioneer Service Corporation
Common Stock						13,058	I	By Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exer	cisable and	7. Title	and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	orNumber	Expiration D	ate	Amoun	t of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	e		Securiti	ies	(Instr. 5)
	Derivative				Securities	S		(Instr. 3	3 and 4)	
	Security				Acquired					
	•				(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
					, ,					
								A	Amount	
						Date	Expiration		or	
						Exercisable Date	Title Number			
							Dute	O	of	
				Code V	(A) (D)			S	Shares	

9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

KEMPER R CROSBY JR 1010 GRAND BLVD. KANSAS CITY, MO 64106

X

Signatures

John C. Pauls, Attorney

in fact 08/25/2006

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) On May 30, 2006, the common stock of UMB Financial Corporation split 2-for-1 resulting in additional shares

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

Reporting Owners 3