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UMB FINANCIAL CORP Form 4 January 26, 2010 Image: Comparison of the public Unit of the Securities Exchange Act of 1934, biligations and contract of the Public Unit of the Public Unit of the Securities Exchange Act of 1934, biligations in (b). Image: Comparison of the Public Unit of the Securities Exchange Act of 1934, biligations of the Public Unit of the Public Unit of the Securities Exchange Act of 1934, biligations in (b). Image: Comparison of the Public Unit of the Securities Exchange Act of 1934, biligations in (b). Image: Comparison of the Public Unit of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, biligations in (c). Image: Comparison of the Securities Exchange Act of 1934, bililililililililililililililililililil													
(Print or Type	e Responses)												
GENOVESE PETER J Symbo									 Relationship of Reporting Person(s) to Issuer (Check all applicable) 				
(Last)	(First)	(Middle)	3. Date	of Earli	iest 7	Fransaction			(Cneck	ан аррисаби	;)		
				(Month/Day/Year) 01/25/2010					Director 10% Owner X Officer (give title Other (specify below) below) Vice Chairman				
				d(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State)	(Zip)	Та	hle I - N	Non.	.Derivative S	ecurit		ired, Disposed of,	or Beneficial	ly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	nsaction Date 2A. Deemed				4. Securities onor Disposed (Instr. 3, 4 ar	Acqui of (D)	ired (A)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. 7. Nature of Ownership Indirect Form: Beneficial Direct (D) Ownership or Indirect (Instr. 4) (I) (Instr. 4)			
Common				Code		Amount	(D)	Price					
Stock	03/10/2009			G	V	100	D	\$0	30,618.0419	D			
Common Stock	12/17/2009			G	v	650	D	\$0	29,968.0419	D			
Common Stock	01/25/2010			F		674.1107	D	\$ 41.09	29,293.9312 (1)	D			
Common Stock									17,491.4882	Ι	By Esop		
Common Stock									1,230	Ι	By Immediate Family		

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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 Exerc	cisable and	7. Title a	ind	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration D	ate	Amount	of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underlyi	ng	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securitie	s	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3 a	and 4)		Owne
	Security				Acquired						Follo
					(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
								Δι	mount		
								or			
						Date E	Expiration		umber		
						Exercisable	Date	of			
				Code V	(A) (D)				nares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
GENOVESE PETER J 2 S. BROADWAY ST. LOUIS, MO 63102			Vice Chairman					
Signatures								
/s/ John C. Pauls, Attorney in F Genovese	Fact for M	ír.	01/26/2010					

<u>**</u>Signature of Reporting Person 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) Includes shares acquired through dividend reinvestment of restricted stock 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.

Date