

Smith Lawrence G
Form 4
July 30, 2012

FORM 4

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

Check this box
if no longer
subject to
Section 16.
Form 4 or
Form 5
obligations
may continue.
See Instruction
1(b).

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

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

OMB APPROVAL

OMB
Number: 3235-0287
Expires: January 31,
2005
Estimated average
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(Print or Type Responses)

1. Name and Address of Reporting Person *
Smith Lawrence G

2. Issuer Name **and** Ticker or Trading
Symbol

UMB FINANCIAL CORP [UMBF]

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

(Last) (First) (Middle)

1010 GRAND BLVD

3. Date of Earliest Transaction
(Month/Day/Year)

07/27/2012

____ Director ____ 10% Owner
____X____ Officer (give title below) ____ Other (specify below)

Executive Vice President

(Street)

4. If Amendment, Date Original
Filed(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

KANSAS CITY, MO 64106

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	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	07/27/2012		M	898 A	\$ 27.0625 7,722.8066	D	
Common Stock	07/27/2012		M	2,954 A	\$ 34.84 10,676.8066	D	
Common Stock	07/27/2012		M	4,298 A	\$ 38.84 14,974.8066	D	
Common Stock	07/27/2012		S	500 D	\$ 48.5001 14,474.8066	D	
Common Stock	07/27/2012		S	500 D	\$ 48.51 13,974.8066	D	

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Common Stock	07/27/2012	S	500	D	\$ 48.54	13,474.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.58	12,974.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.61	12,474.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.63	11,974.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.65	11,474.8066	D	
Common Stock	07/27/2012	S	179	D	\$ 48.69	11,295.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.72	10,795.8066	D	
Common Stock	07/27/2012	S	600	D	\$ 48.73	10,195.8066	D	
Common Stock	07/27/2012	S	400	D	\$ 48.74	9,795.8066	D	
Common Stock	07/27/2012	S	800	D	\$ 48.75	8,995.8066	D	
Common Stock	07/27/2012	S	300	D	\$ 48.76	8,695.8066	D	
Common Stock	07/27/2012	S	1,070	D	\$ 48.78	7,625.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 48.97	7,525.8066	D	
Common Stock	07/27/2012	S	101	D	\$ 49.05	7,424.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.1	7,324.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.11	7,224.8066	D	
Common Stock	07/27/2012	S	200	D	\$ 49.14	7,024.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.16	6,924.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.25	6,824.8066 ⁽¹⁾	D	
Common Stock						719.9105 ⁽²⁾	I	By 401(k)
						138.4416 ⁽³⁾	I	by ESOP

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Common
Stock

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 Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)
				Code	V (A) (D)	Date Exercisable Expiration Date Date	Title Amount or Number of Shares
Stock Option (Right to Buy)	\$ 27.0625	07/27/2012		M	898	03/20/2008 ⁽⁴⁾ 03/20/2015	Common Stock 898
Stock Option (Right to Buy)	\$ 34.84	07/27/2012		M	2,954	01/01/2009 ⁽⁵⁾ 01/01/2016	Common Stock 2,954
Stock Option (Right to Buy)	\$ 38.84	07/27/2012		M	4,298	01/01/2010 ⁽⁶⁾ 01/01/2017	Common Stock 4,298

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
Smith Lawrence G 1010 GRAND BLVD KANSAS CITY, MO 64106	Executive Vice President

Signatures

John C. Pauls, Attorney-In-Fact for Mr.
Smith

07/30/2012

__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) Includes shares acquired through dividend reinvestment of restricted stock shares
- (2) Participant acquired shares of UMB Financial Corporation through contributions to the UMB Financial 401(k) Plan
- (3) Reflects ESOP allocations and dispositions that have occurred
- (4) Options vest 50% on 3/20/08; 75% on 3/21/09; and 100% on 3/21/10
- (5) Options vest 50% on 1/1/2009; 75% on 1/1/2010; and 100% on 1/1/2011
- (6) Options will vest 50% on the third 1/1/2010; 75% on the 1/1/2011; and 100% on 1/1/2012.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.
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