

UMB FINANCIAL CORP  
Form 4  
August 25, 2006

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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

(Print or Type Responses)

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

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.**  
  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**08/25/2006**

\_\_\_\_ Director  10% Owner  
\_\_\_\_ Officer (give title below) \_\_\_\_ Other (specify below)

**KANSAS CITY, MO 64106**

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(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)
			Code	V	Amount	(D)	Price
Common Stock	08/25/2006		S		1,900	D	\$ 33.46
							3,599,278 <sup>(1)</sup>
Common Stock	08/25/2006		S		100	D	\$ 33.47
							3,599,178 <sup>(1)</sup>
Common Stock	08/25/2006		S		1,600	D	\$ 33.49
							3,597,578 <sup>(1)</sup>
Common Stock	08/25/2006		S		800	D	\$ 33.5
							3,596,778 <sup>(1)</sup>
Common Stock	08/25/2006		S		3,000	D	\$ 33.52
							3,593,778 <sup>(1)</sup>
	08/25/2006		S		200	D	
							3,593,578 <sup>(1)</sup>



## 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.