

KEMPER J MARINER
 Form 4
 November 24, 2009

FORM 4

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

OMB APPROVAL

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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 J MARINER

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)
 11/23/2009

Director 10% Owner
 Officer (give title below) Other (specify below)
 Chairman and CEO

KANSAS CITY, MO 64106
 (City) (State) (Zip)

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

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	11/23/2009		S	100 D	\$ 40.09 78,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009		S	100 D	\$ 40.05 78,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009		S	500 D	\$ 39.91 78,150	I	By Trust - TUW RC

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Common Stock	11/23/2009	S	100	D	\$ 39.93	78,050	I	Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.955	77,950	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 39.96	77,750	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.975	77,650	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.97	77,550	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.98	77,450	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.125	77,050	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.205	76,950	I	By Trust - Tuw RC Kemper For John Mariner
Common Stock	11/23/2009	S	600	D	\$ 40.27	76,350	I	By Trust - Tuw RC Kemper

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Common Stock	11/23/2009	S	400	D	\$ 40.24	75,950	I	For John Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.28	75,550	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	800	D	\$ 40.275	74,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.3	74,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 40.31	74,450	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	482	D	\$ 40.25	73,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	900	D	\$ 40.26	73,068	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.255	72,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.1	72,568	I	By Trust - TUW RC Kemper For John

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Common Stock	11/23/2009	S	100	D	\$ 40.2375	72,468	I	Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	300	D	\$ 40.21	72,168	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 40.19	71,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.16	71,868	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.135	71,768	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	300	D	\$ 40.13	71,468	I	By Trust - TUW RC Kemper For John Mariner
Common Stock						66,072.752	D	
Common Stock						1,444.505	I	By Esop
Common Stock						12,284	I	By Trust - RC Kemper For John

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

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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)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
						Date Exercisable	Expiration Date	Title	Amount or Number of Shares
						Code	V	(A)	(D)

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KEMPER J MARINER 1010 GRAND BLVD. KANSAS CITY, MO 64106	X		Chairman and CEO	

Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr. Kemper
 11/24/2009
 __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).

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.