

Smith Lawrence G  
 Form 4  
 May 02, 2012

**FORM 4**

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

OMB APPROVAL

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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 \*  
 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  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 05/01/2012

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

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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	05/01/2012		M		3,997	A	\$ 37.73
Common Stock	05/01/2012		M		2,277	A	\$ 41.37
Common Stock	05/01/2012		S		100	D	\$ 48.57
Common Stock	05/01/2012		S		121	D	\$ 48.58
Common Stock	05/01/2012		S		135	D	\$ 48.59

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Common Stock	05/01/2012	S	1,513	D	\$ 48.6	11,202.6084	D	
Common Stock	05/01/2012	S	725	D	\$ 48.61	10,477.6084	D	
Common Stock	05/01/2012	S	200	D	\$ 48.62	10,277.6084	D	
Common Stock	05/01/2012	S	21	D	\$ 48.66	10,256.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.665	10,156.6084	D	
Common Stock	05/01/2012	S	800	D	\$ 48.67	9,356.6084	D	
Common Stock	05/01/2012	S	300	D	\$ 48.68	9,056.6084	D	
Common Stock	05/01/2012	S	121	D	\$ 48.75	8,935.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.69	8,835.6084	D	
Common Stock	05/01/2012	S	421	D	\$ 48.76	8,414.6084	D	
Common Stock	05/01/2012	S	421	D	\$ 48.8	7,993.6084	D	
Common Stock	05/01/2012	S	400	D	\$ 48.81	7,593.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.82	7,493.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.83	7,393.6084	D	
Common Stock	05/01/2012	S	71	D	\$ 48.86	7,322.6084	D	
Common Stock	05/01/2012	S	425	D	\$ 48.87	6,897.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.88	6,797.6084	D	
Common Stock						612.902	I	By 401(k)
Common Stock						101.4219	I	by ESOP

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**

SEC 1474  
(9-02)



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