UMB FINANCIAL CORP Form SC 13G February 14, 2008

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

SCHEDULE 13G Under the Securities and Exchange Act of 1934 (Amendment No)
UMB Financial Corp.
(Name of Issuer)
Common Stock
(Title of Class of Securities)
902788108
(CUSIP Number)
December 31, 2007
(Date of Event Which Requires Filing of this Statement)
Check the appropriate box to designate the rule pursuant to which this Schedule is filed:
[X] Rule 13d-1 (b) [] Rule 13d-1 (c) [] Rule 13d-1 (d)
* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.
The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act, but shall be subject to all other provisions of the Act (however, see the Notes.)
CUSIP NO. 902788108 13G
Name of Reporting Person / IRS Identification Number: Advisory Research, Inc. / 36-2831881
Check the Appropriate Box if a Member of a Group (a) [] (See Instructions) (b) []
3 SEC Use Only

Citizenship or Place of Organization Delaware ______ Number of 5 Sole Voting Power Shares 3524468 Shares Beneficially 6 Shared Voting Power 0 Shares Owned By _____ Each 7 Sole Dispositive Power Reporting 3524468 Shares Person 8 Shared Dispositive Power 0 Shares With Aggregate Amount Beneficially Owned by Each Reporting Person 3524468 Shares _____ 10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares [] (See Instructions) 11 Percent of Class Represented by Amount in Row (9) 8.451% 12 Type of Reporting Person Item 1 (a) Name of Issuer: UMB Financial Corp. Item 1 (b) Name of Issuer's Principal Executive Offices: 1010 Grand Avenue Kansas City, MO 64106 Item 2 (a) Person Filing: Advisory Research, Inc.
Item 2 (b) Address: 180 North Stetson St., Suite 5500 Chicago, IL 60601 Item 2 (c) Citizenship: Advisory Research, Inc. is a Delaware Corporation Item 2 (d) Title of Class of Securities: Common Stock Item 2 (e) CUSIP Number: 902788108 Item 3 If this statement is filed pursuant to Rules 13d-1(b) or 13d-2(b), check whether the person filing is a:

(a) [] Broker or Dealer registered under Section

(b) [] Bank as defined in Section 3(a)(6) of the

15 of the Act

			Act
	(0	:) []	Insurance Company as defined in Section 3(a)(19) of the Act
	(c	l) []	Investment Company registered under Section 8 of the Investment Company Act
	(∈	e) [X]	Investment Advisor in accordance with section 240.13d-1(b)(1)(ii)(E)
	(f	[]	Employee Benefit Plan or Endowment Fund in accordance with section 240.13d-1(b) (1)(ii)(F)
	(9	r) []	Parent Holding Company or Control Person in accordance with section 13d-1(b) (1)(ii)(G)
	(h	ı) []	A savings association as defined in section 3(b) of the Federal Deposit Insurance Act
	(i	.) []	A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940
Item 4	Ownersh	ip	
			Reneficially Owned: 7 Research, Inc. 3524468 Shares
	Ac	lvisor	-
	(b) Pe (c) Nu (i (i (i	ercent mber (Research, Inc. 3524468 Shares
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Item 10 Certification

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of such securities and were not acquired and are not held in connection with or as a participant in any transaction having such purposes or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date

/s/ Brien M. O'Brien

Signature

Brien M. O'Brien, Chairman & CEO

Name/Title