

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.

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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)	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 37.73	05/01/2012		M	3,997	01/01/2011 ⁽¹⁾ 01/01/2018	Common Stock	3,997
Stock Option (Right to Buy)	\$ 41.37	05/01/2012		M	2,277	01/01/2012 ⁽²⁾ 01/01/2019	Common Stock	2,277

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
05/02/2012

__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) Options will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/2013

(2) Options will vest 50% on 1/1/2012, 75% on 1/1/2013, and 100% on 1/1/2014

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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