## Edgar Filing: UMB FINANCIAL CORP - Form 4

UMB FINAN	ICIAL CORP										
Form 4											
January 27, 20	006										
FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION									PPROVAL		
<b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b> Washington, D.C. 20549								OMB Number:	3235-0287		
Check this if no longe								Expires:	January 31,		
subject to	STATEM	ENT OF CH			CIA	LOW	NERSHIP OF	Estimated a	2005 average		
Section 16			SECUR	ITIES				burden hou			
Form 4 or Form 5		~ ·		~ .	-			response	0.5		
obligation	- -						ge Act of 1934,				
may contin	Nection 1719		•	•	- ·		f 1935 or Sectio	n			
See Instruc	ction	30(n) of the	Investment	Compan	y Act	OF 19	40				
1(b).											
(Print or Type Ro	esponses)										
× 51	1 /										
1. Name and Ad	ldress of Reporting P	Person $\frac{*}{2}$ 2. Is	suer Name and	Ticker or '	Гradin	g	5. Relationship of	f Reporting Per	son(s) to		
GRAVES GREG M Symbol UMB FIN						0	Issuer				
				AL CORI	P [UN	/IBF]					
(Last) (First) (Middle) 3. Date of I			e of Earliest Tra	ansaction			(Check all applicable)				
9400 WARD PARKWAY 01/26/20				ansaetion			_X_ Director10% Owner Officer (give titleOther (specify				
			-								
							below) below)				
				endment, Date Original				6. Individual or Joint/Group Filing(Check			
Filed(Month				)			Applicable Line) _X_ Form filed by One Reporting Person				
VANGASCI	TV MO 641142	210						Aore than One Re			
KANSAS CI	TY, MO 641143	519					Person				
(City)	(State) (	Zip) T	able I - Non-D	erivative S	Securi	ties Ac	quired, Disposed of	f, or Beneficia	lly Owned		
1.Title of	2. Transaction Date	2A. Deemed	3.	4. Securi	ties		5. Amount of	6. Ownership	7. Nature of		
Security	(Month/Day/Year)	Execution Date	, if Transaction	onAcquired			Securities	Form: Direct	Indirect		
(Instr. 3)		any	Code	1 ( )			•	D) or	Beneficial		
		(Month/Day/Ye	ear) (Instr. 8)	(Instr. 3,	4 and	5)	Owned Following	Indirect (I) (Instr. 4)	Ownership (Instr. 4)		
							Reported	(msu. r)	(Instr. 1)		
					(A) or		Transaction(s)				
			Code V	Amount		Price	(Instr. 3 and 4)				
Common	01/26/2006		А	149	A	\$0	149	D			
Stock	01/20/2000		A	149	A	φU	147	D			

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 required to respond unless the form displays a currently valid OMB control number.

 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)	3. Transaction Date (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. orNumber of Derivat Securiti Acquire (A) or Dispose of (D) (Instr. 3 4, and 5	r Expiration l (Month/Day tive ed ed 3,		Amou Under Secur	te and unt of rrlying rities : 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owna Follo Repo Trans (Instr
		Code V	ŕ	·	Expiration Date	Title	Amount or Number of Shares		

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## **Reporting Owners**

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
GRAVES GREG M 9400 WARD PARKWAY KANSAS CITY, MO 641143319	Х						
Signatures							
By: John C. Pauls, Attorney in Fact	01	/27/2006					
**Signature of Reporting Person		Date					
Evalenction of Deer							

## **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.