UMB FINANCIAL CORP

Form 4

November 06, 2006

FORM 4

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

OMB Number: 3235-0287

Estimated average

burden hours per

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005

0.5

OMB APPROVAL

Form 4 or Form 5 obligations may continue. See Instruction

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

response...

1(b).

(Print or Type Responses)

| 1. Name and Ad KEMPER AI | ^ | _ | 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) | 3. Date of Earliest Transaction | (Check an applicable) | | | |
| | | | (Month/Day/Year) | X Director 10% Owner | | | |
| 909 WALNUT, STE 200 | | | 11/02/2006 | Officer (give title below) Other (specify below) | | | |
| | (Street) | | 4. If Amendment, Date Original | 6. Individual or Joint/Group Filing(Check | | | |
| | | | Filed(Month/Day/Year) | Applicable Line) _X_ Form filed by One Reporting Person | | | |
| KANSAS CITY, MO 64106 | | | | 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) | A. Deemed 3. 4. Securities Acquired (A) xecution Date, if Transactiom Disposed of (D) Code (Instr. 3, 4 and 5) | | | (D) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) | |
| | | | Code V | Amount | or (D) | Price | (Instr. 3 and 4) | (IIIsu. 4) | | |
| Common Stock | 11/02/2006 | | S | 500 | D | \$ 35.3836 | 26,958 (1) | D | | |
| Common Stock | 11/03/2006 | | S | 1,000 | D | \$ 35.5 | 25,958 (1) | D | | |
| Common Stock | 11/03/2006 | | S | 1,147 | D | \$ 35.65 | 24,811 (1) | D | | |
| Common Stock | 11/03/2006 | | S | 100 | D | \$ 35.6518 | 24,711 (1) | D | | |
| Common Stock | 11/03/2006 | | S | 600 | D | \$ 35.66 | 24,111 (1) | D | | |
| | 11/03/2006 | | S | 100 | D | | 24,011 (1) | D | | |

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| Common Stock | | | | | \$ 35.6744 | | | |
|-----------------|------------|---|-------|---|---------------|------------|---|----------|
| Common Stock | 11/03/2006 | S | 1,500 | D | \$ 35.75 | 22,511 (1) | D | |
| Common Stock | 11/06/2006 | S | 1,500 | D | \$ 36 | 21,011 (1) | D | |
| Common Stock | 11/06/2006 | S | 100 | D | \$ 36.25 | 20,911 (1) | D | |
| Common Stock | | | | | | 12,324 (1) | I | By Trust |

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.

SEC 1474

(9-02)

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) | 4. Transacti Code (Instr. 8) | 5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | : | ate | 7. Tit. Amou Under Secur (Instr | int of rlying | 8. Price of Derivative Security (Instr. 5) | 9. Nu Deriv Secun Bene Owno Follo Repo Trans (Instr |
|---|---|--------------------------------------|---------------------------------------|---|---------------------|--------------------|---|--|---|---|
| | | | Code V | , , | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | |

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | | | | |
|--|---------------|-----------|---------|-------|--|--|--|
| 1 6 | Director | 10% Owner | Officer | Other | | | |
| KEMPER ALEXANDER C 909 WALNUT, STE 200 KANSAS CITY, MO 64106 | X | | | | | | |
| 0' | | | | | | | |

Signatures

John C. Pauls, Attorney

in Fact 11/06/2006

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**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) On May 30, 2006, the common stock of UMB Financial Corporation split 2-for-1 resulting in additional shares

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.

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