UMB FINANCIAL CORP

Form 4

January 26, 2007

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB

OMB APPROVAL

Number:

3235-0287

Expires:

January 31, 2005

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if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

Check this box

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

See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * BRADLEY DAVID R JR		Symbol	· · ·					5. Relationship of Reporting Person(s) to Issuer			
(Last) (First)	(Middle)	UMB FINANCIAL CORP [UMBF] 3. Date of Earliest Transaction				MBFJ	(Check all applicable)				
		(Month/Day/Year) 01/25/2007					X Director 10% Owner Officer (give title Other (specify below)				
			nendment, Date Original onth/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
ST. JOSEPH, MO 64501							Person	by More than One	Reporting		
(City) (State)	(Zip)	Tab	le I - Non-D	Derivative	Secur	ities A	equired, Disposed	d of, or Benefic	cially Owned		
	2. Transaction Date (Month/Day/Year) Execution Date, if any (Month/Day/Year)		Code Disposed of (D) r) (Instr. 8) (Instr. 3, 4 and 5)				5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. 7. Nature of Ownership Indirect Form: Direct Beneficial (D) or Ownership Indirect (I) (Instr. 4)			
Common 01/25/2007 Stock			Code V A	Amount 281	(D)	Price \$ 0	(Instr. 3 and 4) 579 (1)	D			
Common Stock							12,000 (1)	I	By Limited Partnership		
Common Stock							6,150 (1)	I	By Trust		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

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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	2.	3. Transaction Date		4.	5.	6. Date Exer		7. Title a		8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if		onNumber	Expiration D		Amount		Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	_	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securitie	es	(Instr. 5)	Bene
	Derivative				Securities	S		(Instr. 3	and 4)		Own
	Security				Acquired						Follo
	,				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						(IIISti
					4, and 5)						
					4, and 3)						
								A	mount		
						D.	E	01	r		
						Date	Expiration	Title N	umber		
						Exercisable Date	Date	01			
				Code V	(A) (D)				hares		

Reporting Owners

eporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			

BRADLEY DAVID R JR P.O. BOX 29 X 825 EDMOND ST. JOSEPH, MO 64501

Signatures

John C Pauls 01/26/2007 **Signature of Date Reporting Person

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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