

KEMPER J MARINER
Form 4
November 24, 2009

FORM 4

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

OMB APPROVAL

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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 *
KEMPER J MARINER

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)
11/23/2009

Director 10% Owner
 Officer (give title below) Other (specify below)
Chairman and CEO

KANSAS CITY, MO 64106

(City) (State) (Zip)

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

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 Indirect Beneficial Ownership (Instr. 4)
Common Stock	11/23/2009		S	100 D	\$ 40.09 78,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009		S	100 D	\$ 40.05 78,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009		S	500 D	\$ 39.91 78,150	I	By Trust - TUW RC

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Common Stock	11/23/2009	S	100	D	\$ 39.93	78,050	I	Kemper For John Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.955	77,950	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 39.96	77,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.975	77,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.97	77,550	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.98	77,450	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.125	77,050	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.205	76,950	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	600	D	\$ 40.27	76,350	I	By Trust - TUW RC Kemper

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Common Stock	11/23/2009	S	400	D	\$ 40.24	75,950	I	For John Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.28	75,550	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	800	D	\$ 40.275	74,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.3	74,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 40.31	74,450	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	482	D	\$ 40.25	73,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	900	D	\$ 40.26	73,068	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.255	72,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.1	72,568	I	By Trust - TUW RC Kemper For John

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Common Stock	11/23/2009	S	100	D	\$ 40.2375	72,468	I	Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	300	D	\$ 40.21	72,168	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 40.19	71,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.16	71,868	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.135	71,768	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	300	D	\$ 40.13	71,468	I	By Trust - TUW RC Kemper For John Mariner
Common Stock						66,072.752	D	
Common Stock						1,444.505	I	By Esop
Common Stock						12,284	I	By Trust - RC Kemper For John

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

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