

WOOD THOMAS J III  
Form 4  
February 29, 2012

**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 \*  
WOOD THOMAS J III

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)  
2701 W. 69TH ST.  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
02/28/2012

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

SHAWNEE MISSION, KS 66208  
(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)
				Code	V Amount (D) Price			
Common Stock	02/28/2012		S	600	D \$ 41.57	99,155	D	
Common Stock	02/28/2012		S	700	D \$ 41.58	98,455	D	
Common Stock	02/28/2012		S	800	D \$ 41.55	97,655	D	
Common Stock	02/28/2012		S	400	D \$ 41.59	97,255	D	
Common Stock	02/28/2012		S	800	D \$ 41.6	96,455	D	
	02/28/2012		S	1,226	D \$ 41.63	95,229	D	

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Common Stock									
Common Stock	02/28/2012	S	540	D	\$ 41.65	94,689	D		
Common Stock	02/28/2012	S	602	D	\$ 41.66	94,087	D		
Common Stock	02/28/2012	S	410	D	\$ 41.64	93,677	D		
Common Stock	02/28/2012	S	100	D	\$ 41.6642	93,577	D		
Common Stock	02/28/2012	S	400	D	\$ 41.68	93,177	D		
Common Stock	02/28/2012	S	300	D	\$ 41.69	92,877	D		
Common Stock	02/28/2012	S	100	D	\$ 41.71	92,777	D		
Common Stock	02/28/2012	S	1,724	D	\$ 41.62	91,053	D		
Common Stock	02/28/2012	S	400	D	\$ 41.61	90,653	D		
Common Stock	02/28/2012	S	100	D	\$ 41.585	90,553	D		
Common Stock	02/28/2012	S	400	D	\$ 41.56	90,153	D		
Common Stock	02/28/2012	S	100	D	\$ 41.54	90,053	D		
Common Stock	02/28/2012	S	200	D	\$ 41.67	89,853	D		
Common Stock	02/28/2012	S	98	D	\$ 41.7	89,755	D		
Common Stock						33,530	I		By Sally Kemper Wood Trust
Common Stock						83,596	I		By Limited Partnership
Common Stock						2,402	I		By Spouse

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

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