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KING DAV	ID D									
Form 4 February 14.	. 2013									
FORM	Г Л								OMB AF	PROVAL
	UNITED	STATES		RITIES A shington,			NGE (COMMISSION	OMB Number:	3235-0287
Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Check this box if no longer 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						Expires: January 31 2005 Estimated average burden hours per response 0.5				
(Print or Type l	Responses)									
			2. Issuer Name and Ticker or Trading Symbol UMB FINANCIAL CORP [UMBF]					5. Relationship of Reporting Person(s) to Issuer		
(Last)	(First) (Middle)	3. Date of Earliest Transaction				(Check	k all applicable)	
			(Month/Day/Year) 02/12/2013					Director 10% Owner X Officer (give title Other (specify below) below) EVP of Subsidiary		
Filed(Mc				endment, Date Original nth/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 		
KANSAS C	CITY, MO 64106							Person		r8
(City)	(State)	(Zip)	Tabl	le I - Non-E	Derivative	Secur	rities Acq	uired, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution any	n Date, if	3. Transactio Code (Instr. 8)	4. Securit on(A) or Di (Instr. 3,	spose	d of (D)	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				Code V	Amount	(D)	Price	(msu. 5 and 4)		
Common Stock	02/12/2013			А	1,891	А	\$0	13,620.7257	D	
Common Stock	02/13/2013			F	97	D	\$ 45.76	13,523.7257	D	
Common Stock								765.7735	Ι	By Esop

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

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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)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. Number on f Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisat Expiration Date (Month/Day/Year		7. Title and A Underlying S (Instr. 3 and	Securities
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 45.58	02/12/2013		А	4,560	01/01/2016(1)	01/01/2023	Common Stock	4,560

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
KING DAVID D 1010 GRAND BLVD. KANSAS CITY, MO 64106			EVP of Subsidiary				
Signaturas							

Signatures

John C Pauls, Attorney	02/14/2013		
in Fact	02/14/2015		
**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) The option vests 50% on 1/1/16; 75% on 1/1/17 and 100% on 1/1/18

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.