#### **UMB FINANCIAL CORP**

Form 4 May 02, 2005

## FORM 4

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

OMB Number: 3235-0287

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005
Estimated average

**OMB APPROVAL** 

Form 4 or Form 5 obligations may continue.

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

burden hours per response... 0.5

*See* Instruction 1(b).

(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			
(Last) (First) (Middle)  1010 GRAND BLVD., P. O. BOX 419226			3. Date of Earliest Transaction (Month/Day/Year) 04/28/2005					(Check all applicable)  Director 10% OwnerX Officer (give title Other (specify below)  Vice Chairman			
				mendment, Date Original Month/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 Person			
(City)	(State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Security (Instr. 3)	2. Transaction Dat (Month/Day/Year)	Execution any	emed on Date, if /Day/Year)	Code (Instr. 8)	4. Securion Disposed (Instr. 3,	d (A) of d of (D) 4 and (A) or	))	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	04/28/2005			A	4,618	A	\$0	14,781	D		
Common Stock	04/28/2005			A	2,309	A	\$0	17,090	D		
Common Stock								667.95	I	By ESOP	
Common Stock								6,162	I	By Trust - CTUA RC Kemper for John	

43,694

Ι

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Common Stock By Trust -RC Kemper for John Mariner

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)			3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactic Code (Instr. 8)	5. Number on f Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 53.13	04/28/2005		A	8,747	01/01/2008(1)	01/01/2015	Common Stock	8,747

## **Reporting Owners**

Reporting Owner Name / Address

Director 10% Owner Officer Other

KEMPER J MARINER 1010 GRAND BLVD. P. O. BOX 419226 KANSAS CITY, MO 641416226

Vice Chairman

Signaturos

**Signatures** 

By: by John C. Pauls, Attorney in Fact 05/02/2005

\*\*Signature of Reporting Person Date

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## **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) Options vest 50% after 3 years, 75% after 4 years and 100% after 5 years

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.