UMB FINANCIAL CORP

Form 4 May 05, 2005

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

(Check all applicable)

Issuer

January 31, 2005

Estimated average burden hours per

response... 0.5

OMB APPROVAL

if no longer subject to Section 16. Form 4 or

Check this box

Form 5 obligations may continue. See Instruction

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

2. Issuer Name and Ticker or Trading

UMB FINANCIAL CORP [UMBF]

Symbol

1(b).

(Print or Type Responses)

KEMPER R CROSBY JR

1. Name and Address of Reporting Person *

					_	-	(Ch	neck all applica	able)		
(Last)	(First)	(Middle) 3.	Date of Earliest	Transaction	n						
		(N	Month/Day/Year)				Director		10% Owner		
1010 GRA	ND BLVD., P. O	BOX 05	5/05/2005				Officer (gi		Other (specify		
419226							below)	below)			
	(0,)		TC 4 1 . T								
	(Street)		If Amendment, I	_	ıal		6. Individual or	Joint/Group I	filing(Check		
		Fi	iled(Month/Day/Ye	(Month/Day/Year)				Applicable Line)			
								X Form filed by One Reporting Person			
KANSAS CITY, MO 641416226								Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table I - Non	-Derivativ	e Seci	ırities Ac	quired, Disposed	of, or Benefi	cially Owned		
1.777.1	0 T	24 5					• •	,	·		
1.Title of	2. Transaction Date		3.	4. Secur			5. Amount of Securities	6.	7. Nature of Indirect		
(Instr. 3)	Security (Month/Day/Year) Execution I (Instr. 3) any			Date, if Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5)				Ownership Form:	Beneficial		
(msu. 3)		(Month/Day/		(msu. 3,	+ and	(3)	Beneficially Owned	Direct (D)	Ownership		
		(1/1011d1/2 dy)	(111511.0)				Following	or Indirect	(Instr. 4)		
					()		Reported	(I)	,		
					(A)		Transaction(s)	(Instr. 4)			
			Code V	Amount	or (D)	Price	(Instr. 3 and 4)				
Common			Code v	Amount	(D)	Titee					
	05/05/2005		S	9,600	D	\$ 56.9	1,931,053	D			
Stock											
Common	0 = 10 = 10 0 0 =		~	400	_	\$	1 000 650	_			
Stock	05/05/2005		S	400	D	56.91	1,930,653	D			
Stock						50.71					
Common							147,925	I	By Kemper		
Stock							147,923	1	Realty, Inc.		
									D D'		
Common									By Pioneer		
Stock							202,352	I	Service		
Stock									Corporation		
Common											
							6,529	I	By Spouse		
Stock									_		

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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)

9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr

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	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	le and	8. Price of	9
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onNumber	Expiration Da	ate	Amou	int of	Derivative	J
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security	,
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Secur	ities	(Instr. 5)]
	Derivative				Securities			(Instr.	3 and 4)		(
	Security				Acquired						J
					(A) or]
					Disposed						7
					of (D)						(
					(Instr. 3,						
					4, and 5)						
									Amount		
						Date	Expiration	Title	or Number		
						Exercisable	Date	Title	of		
				Code V	(A) (D)						
				Code v	(A) (D)				Shares		

Reporting Owners

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

KEMPER R CROSBY JR 1010 GRAND BLVD. P. O. BOX 419226 KANSAS CITY, MO 641416226

X

Signatures

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

**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).

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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