

UMB FINANCIAL CORP

Form 4

August 25, 2006

FORM 4
UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Check this box
if no longer
subject to
Section 16.
Form 4 or
Form 5
obligations
may continue.
See Instruction
1(b).

**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

OMB APPROVAL

OMB
Number: 3235-0287
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2005
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(Print or Type Responses)

1. Name and Address of Reporting Person *
KEMPER R CROSBY JR

(Last) (First) (Middle)

1010 GRAND BLVD.

(Street)

KANSAS CITY, MO 64106

(City) (State) (Zip)

2. Issuer Name **and** Ticker or Trading
Symbol

UMB FINANCIAL CORP [UMBF]

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

08/25/2006

4. If Amendment, Date Original
Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to
Issuer

(Check all applicable)

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

6. Individual or Joint/Group Filing(Check
Applicable Line)

__X__ 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	(A) or (D)	Price		
Common Stock	08/25/2006		S		1,900	D	\$ 33.46	3,599,278 ⁽¹⁾	D
Common Stock	08/25/2006		S		100	D	\$ 33.47	3,599,178 ⁽¹⁾	D
Common Stock	08/25/2006		S		1,600	D	\$ 33.49	3,597,578 ⁽¹⁾	D
Common Stock	08/25/2006		S		800	D	\$ 33.5	3,596,778 ⁽¹⁾	D
Common Stock	08/25/2006		S		3,000	D	\$ 33.52	3,593,778 ⁽¹⁾	D
	08/25/2006		S		200	D		3,593,578 ⁽¹⁾	D

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Common Stock					\$ 33.54				
Common Stock	08/25/2006	S	300	D	\$ 33.57	3,593,278 ⁽¹⁾	D		
Common Stock	08/25/2006	S	200	D	\$ 33.58	3,593,078 ⁽¹⁾	D		
Common Stock	08/25/2006	S	300	D	\$ 33.59	3,592,778 ⁽¹⁾	D		
Common Stock	08/25/2006	S	100	D	\$ 33.62	3,592,678 ⁽¹⁾	D		
Common Stock	08/25/2006	S	1,400	D	\$ 33.63	3,591,278 ⁽¹⁾	D		
Common Stock	08/25/2006	S	100	D	\$ 33.64	3,591,178 ⁽¹⁾	D		
Common Stock						295,850	I		By Kemper Realty
Common Stock						404,704	I		By Pioneer Service Corporation
Common Stock						13,058	I		By Spouse

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

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(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)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of 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)	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reportable Transaction (Instr. 6)
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
KEMPER R CROSBY JR 1010 GRAND BLVD. KANSAS CITY, MO 64106	X

Signatures

John C. Pauls, Attorney in fact	08/25/2006
<u> </u> 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) On May 30, 2006, the common stock of UMB Financial Corporation split 2-for-1 resulting in additional shares

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.
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