UMB FINANCIAL CORP

Form 4

November 25, 2013

FORM 4

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

OMB Number: 3235-0287

if no longer subject to Section 16.

Check this box

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005
Estimated average

0.5

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...

See Instruction 1(b).

Common

Stock

11/22/2013

(Print or Type Responses)

1. Name and Address of Reporting Person * KING DAVID D			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)	3. Date of Earliest Transaction	(Check all applicable)			
			(Month/Day/Year)	Director 10% Owner			
1010 GRAND BLVD.			11/22/2013	X Officer (give title Other (specify below)			
				EVP of Subsidiary			
(Street)			4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check			
			Filed(Month/Day/Year)	Applicable Line)			
KANSAS CITY, MO 64106				_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 2. Transaction Date 2A. Deemed 3. 4. Securities Acquired 5. Amount of 6. 7. Nature of Security (Month/Day/Year) Execution Date, if Transaction(A) or Disposed of (D) Securities Ownership Indirect (Instr. 3) (Instr. 3, 4 and 5) Form: Direct Code Beneficially Beneficial (Month/Day/Year) (Instr. 8) Owned (D) or Ownership Following Indirect (I) (Instr. 4) Reported (Instr. 4) (A) Transaction(s) (Instr. 3 and 4) Code V Amount (D) Price Common 13,355.525 6,127 11/22/2013 M A \$ 37.73 D (1) Stock Common 11/22/2013 S 2,600 D D 10,755.525 Stock Common S 11/22/2013 400 D \$ 63.85 10,355.525 D Stock Common 11/22/2013 S 100 D \$ 63.86 10,255.525 D Stock

1,100

D

\$ 63.87 9,155.525

D

S

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Common Stock	11/22/2013	S	39	D	\$ 63.72	9,116.525	D	
Common Stock	11/22/2013	S	219	D	\$ 63.73	8,897.525	D	
Common Stock	11/22/2013	S	116	D	\$ 63.74	8,781.525	D	
Common Stock	11/22/2013	S	400	D	\$ 63.75	8,381.525	D	
Common Stock	11/22/2013	S	161	D	\$ 63.77	8,220.525	D	
Common Stock	11/22/2013	S	340	D	\$ 63.78	7,880.525	D	
Common Stock	11/22/2013	S	126	D	\$ 63.79	7,754.525	D	
Common Stock	11/22/2013	S	26	D	\$ 63.83	7,728.525	D	
Common Stock	11/22/2013	S	500	D	\$ 63.84	7,228.525	D	
Common Stock						805.2596	I	By Esop

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.

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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. Transactic Code (Instr. 8)	5. Number conf Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable 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	\$ 37.73	11/22/2013		M	6,127	01/01/2011(2)	01/01/2018	Common Stock	6,127

Buy)

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

KING DAVID D 1010 GRAND BLVD. KANSAS CITY, MO 64106

EVP of Subsidiary

Signatures

John C Pauls, Attorney in Fact 11/25/2013

**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) Includes shares acquired from dividend reinvestment
- (2) Options will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/2013

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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