

PAGE DOUGLAS F
Form 4
January 26, 2010

FORM 4

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

OMB APPROVAL

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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

(Print or Type Responses)

1. Name and Address of Reporting Person *
PAGE DOUGLAS F

(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)
01/25/2010

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
EVP of Subsidiary

6. Individual or Joint/Group Filing(Check Applicable Line)
 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)
Common Stock	01/25/2010		F	V Amount 388.9313 D	\$ 45,363.6053 41.09 (1)	D	
Common Stock					17,179.4903	I	By Esop

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)

Table with 9 columns: 1. Title of Derivative Security, 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 Owned Beneficially (Instr. 5), 10. Reporting Owner's Relationship to the Issuer (Instr. 4), 11. Issuer's Name (Instr. 4), 12. Issuer's Address (Instr. 4), 13. Issuer's Telephone Number (Instr. 4), 14. Issuer's Website (Instr. 4), 15. Issuer's CUSIP Number (Instr. 4), 16. Issuer's ISIN Number (Instr. 4), 17. Issuer's SEDOL Number (Instr. 4), 18. Issuer's Ticker Symbol (Instr. 4), 19. Issuer's Exchange (Instr. 4), 20. Issuer's Industry (Instr. 4), 21. Issuer's Business Description (Instr. 4), 22. Issuer's Principal Business Activity (Instr. 4), 23. Issuer's Principal Business Industry (Instr. 4), 24. Issuer's Principal Business Description (Instr. 4), 25. Issuer's Principal Business Activity (Instr. 4), 26. Issuer's Principal Business Industry (Instr. 4), 27. Issuer's Principal Business Description (Instr. 4), 28. Issuer's Principal Business Activity (Instr. 4), 29. Issuer's Principal Business Industry (Instr. 4), 30. Issuer's Principal Business Description (Instr. 4).

Reporting Owners

Table with 2 main columns: Reporting Owner Name / Address, Relationships. Relationships sub-columns: Director, 10% Owner, Officer, Other. Example: PAGE DOUGLAS F, 1010 GRAND BLVD, KANSAS CITY, MO 64106, EVP of Subsidiary.

Signatures

/s/ John C. Pauls, Attorney in fact for Mr. Page, 01/26/2010. **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 through dividend reinvestment of restricted stock 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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