

UMB FINANCIAL CORP
Form 4
March 13, 2006

FORM 4

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

OMB APPROVAL

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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 *
KEMPER R CROSBY JR

(Last) (First) (Middle)

1010 GRAND BLVD., P. O. BOX 419226

(Street)

KANSAS CITY, MO 641416226

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

UMB FINANCIAL CORP [UMBF]

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

03/13/2006

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 or Price		
Common Stock	03/13/2006		S		377 D \$ 68.6	D	
Common Stock	03/13/2006		S		122 D \$ 68.59	D	
Common Stock	03/13/2006		S		200 D \$ 68.57	D	
Common Stock	03/13/2006		S		1,100 D \$ 68.56	D	
Common Stock	03/13/2006		S		50 D \$ 68.55	D	

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Common Stock	03/13/2006	S	100	D	\$ 68.5	1,803,640	D	
Common Stock	03/13/2006	S	100	D	\$ 68.49	1,803,540	D	
Common Stock	03/13/2006	S	200	D	\$ 68.47	1,803,340	D	
Common Stock	03/13/2006	S	100	D	\$ 68.46	1,803,240	D	
Common Stock	03/13/2006	S	100	D	\$ 68.45	1,803,140	D	
Common Stock	03/13/2006	S	100	D	\$ 68.28	1,803,040	D	
Common Stock	03/13/2006	S	100	D	\$ 68.25	1,802,940	D	
Common Stock	03/13/2006	S	77	D	\$ 68.24	1,802,863	D	
Common Stock	03/13/2006	S	200	D	\$ 68.23	1,802,663	D	
Common Stock	03/13/2006	S	1,574	D	\$ 68.22	1,801,089	D	
Common Stock	03/13/2006	S	100	D	\$ 68.21	1,800,989	D	
Common Stock	03/13/2006	S	100	D	\$ 68.2	1,800,889	D	
Common Stock	03/13/2006	S	100	D	\$ 68.19	1,800,789	D	
Common Stock	03/13/2006	S	100	D	\$ 68.18	1,800,689	D	
Common Stock	03/13/2006	S	100	D	\$ 68.17	1,800,589	D	
Common Stock						147,925	I	By Kemper Realty, Inc.
Common Stock						202,352	I	By Pioneer Service Corporation
Common Stock						6,529	I	By Spouse

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

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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 Reporting Transaction (Instr. 6)	
							Date Exercisable	Expiration Date	Title	Amount or Number of Shares
				Code	V (A) (D)					

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

03/13/2006

**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.

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