

UMB FINANCIAL CORP  
Form 4  
October 27, 2006

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
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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 \*  
**KEMPER R CROSBY JR**

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)  
**1010 GRAND BLVD.**  
  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
**10/27/2006**

\_\_\_\_ Director  10% Owner  
\_\_\_\_ Officer (give title below) \_\_\_\_ Other (specify below)

**KANSAS CITY, MO 64106**

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

6. Individual or Joint/Group Filing (Check Applicable Line)  
 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 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 Ownership (Instr. 4)	
				(A) or (D)	Price			
Common Stock	10/27/2006		S	2,500	D	\$ 36.02	3,568,678	D
Common Stock	10/27/2006		S	200	D	\$ 36.03	3,568,478	D
Common Stock	10/27/2006		S	200	D	\$ 36.04	3,568,278	D
Common Stock	10/27/2006		S	500	D	\$ 36.05	3,567,778	D
Common Stock	10/27/2006		S	200	D	\$ 36.06	3,567,578	D
	10/27/2006		S	100	D		3,567,478	D

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Common Stock					\$ 36.07				
Common Stock	10/27/2006		S	100	D	\$ 36.08	3,567,378	D	
Common Stock	10/27/2006		S	100	D	\$ 36.09	3,567,278	D	
Common Stock	10/27/2006		S	1,000	D	\$ 36.1	3,566,278	D	
Common Stock	10/27/2006		S	100	D	\$ 36.11	3,566,178	D	
Common Stock							295,850	I	By Kemper Realty
Common Stock	10/26/2006		G	V 3,300	D	\$ 0	401,404	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.

**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. 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 (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

Reporting Owners

KEMPER R CROSBY JR  
1010 GRAND BLVD.  
KANSAS CITY, MO 64106

X

## Signatures

John C. Pauls, Attorney  
in fact

10/27/2006

\_\_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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