KEMPER J MARINER

Form 4 April 21, 2009

FORM 4

OMB APPROVAL OMB

5. Relationship of Reporting Person(s) to

(Check all applicable)

Issuer

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

3235-0287 Number: January 31, Expires:

2005

Check this box if no longer subject to Section 16. Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Estimated average burden hours per response... 0.5

Form 5 obligations may continue. See Instruction

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

2. Issuer Name and Ticker or Trading

3. Date of Earliest Transaction

UMB FINANCIAL CORP [UMBF]

Symbol

1(b).

(Last)

(Print or Type Responses)

KEMPER J MARINER

1. Name and Address of Reporting Person *

(First)

(Middle)

1010 GRAND BLVD.	(Month/Day/Year) 04/19/2009		X Director X Officer (give to below)		Owner or (specify
(Street)		nendment, Date Original onth/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person		
KANSAS CITY, MO 64106	Form filed by More than One Reporting Person				
(City) (State)	(Zip) Tal	ble I - Non-Derivative Securities Acq	uired, Disposed of,	or Beneficiall	ly Owned
1.Title of Security (Month/Day/Year) (Instr. 3)	e 2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired (A) Transaction Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or Code V Amount (D) Price	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 04/19/2009 Stock		F 599.9753 D \$ 47.1	64,478.4192 1 (1)	D	
Common Stock			1,431.9825	I	By Esop
Common Stock			12,284	I	By Trust - RC Kemper For John
Common Stock			80,350	I	By Trust - TUW

RC

Kemper For John Mariner

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.

SEC 1474 (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. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	ite	7. Titl Amou Under Securi (Instr.	nt of lying	8. Price of Derivative Security (Instr. 5)
				Code V	(A) (D)	Expiration Date	Title	Amount or Number of Shares	

Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
KEMPER J MARINER 1010 GRAND BLVD. KANSAS CITY, MO 64106	X		Chairman and CEO			

Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr. 04/21/2009 Kemper

**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. 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.

Reporting Owners 2

9. Nu Deriv

Bene Own Follo Repo Trans (Insti

Secu