Smith Lawrence G Form 4 May 07, 2013

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL OMB

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Check this box

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 may continue. 30(h) of the Investment Company Act of 1940

See Instruction 1(b).

(Print or Type Responses)

| 1. Name and Ad Smith Lawre | * | orting Person * | 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 | | | 05/06/2013 | X Officer (give title Other (specify below) | | |
| | | | | Executive Vice President | | |
| (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 Reportin 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 (A) 5. Amount of 6. 7. Nature of Security (Month/Day/Year) Execution Date, if Transaction Disposed of (D) Securities Ownership Indirect (Instr. 3) (Instr. 3, 4 and 5) Beneficially Code Form: Beneficial (Month/Day/Year) (Instr. 8) Owned Direct (D) Ownership Following or Indirect (Instr. 4) Reported (A) Transaction(s) (Instr. 4) (Instr. 3 and 4) Code V Amount Price Common 05/06/2013 M 1,333 A \$ 37.73 9,244.7345 D Stock Common 05/06/2013 M 1,139 \$41.37 D A 10,383.7345 Stock Common 05/06/2013 M 2,378 \$ 37.84 12,761.7345 D A Stock Common 05/06/2013 S 200 D \$ 50.58 12,561.7345 D Stock Common 05/06/2013 S 200 D \$ 50.59 12,361.7345 D Stock

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| Common Stock | 05/06/2013 | S | 77 | D | \$ 50.6 | 12,284.7345 | D | |
|-----------------|------------|---|-------|---|---------------|-------------------|---|-----------|
| Common Stock | 05/06/2013 | S | 662 | D | \$ 50.3792 | 11,622.7345 | D | |
| Common Stock | 05/06/2013 | S | 1,828 | D | \$ 50.45 | 9,794.7345 | D | |
| Common Stock | 05/06/2013 | S | 350 | D | \$ 50.46 | 9,444.7345 | D | |
| Common Stock | 05/06/2013 | S | 200 | D | \$ 50.47 | 9,244.7345 | D | |
| Common Stock | 05/06/2013 | S | 833 | D | \$ 50.6101 | 8,411.7345 | D | |
| Common Stock | 05/06/2013 | S | 500 | D | \$ 50.615 | 7,911.7345 (1) | D | |
| Common Stock | | | | | | 843.5852 (2) | I | By 401(k) |
| Common Stock | | | | | | 176.6947 (3) | I | by ESOP |

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. Transactic Code (Instr. 8) | 5. Number out 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) | |
|---|---|--------------------------------------|---|--|--|--|--------------------|---|--|
| | | | | Code V | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares |
| Stock Option (Right to Buy) | \$ 37.73 | 05/06/2013 | | M | 1,333 | 01/01/2011(4) | 01/01/2018 | Common Stock | 1,333 |
| | \$ 41.37 | 05/06/2013 | | M | 1,139 | 01/01/2012(5) | 01/01/2019 | | 1,139 |

SEC 1474

(9-02)

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Stock Common Stock Option (Right to Buy) Stock Option Common 2,378 01/01/2013(6) 01/01/2020 \$ 37.84 05/06/2013 M 2,378 (Right to Stock Buy)

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Smith Lawrence G 1010 GRAND BLVD

Executive Vice President

KANSAS CITY, MO 64106

Signatures

John C. Pauls, Attorney-In-Fact for Mr. Smith

05/07/2013

**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 through dividend reinvestment of restricted stock shares
- (2) Participant acquired shares of UMB Financial Corporation through contributions to the UMB Financial 401(k) Plan
- (3) Reflects ESOP allocations and dispositions that have occurred since the date of the reporting person's last ownership report
- (4) Options will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/2013
- (5) Options will vest 50% on 1/1/2012, 75% on 1/1/2013, and 100% on 1/1/2014
- (6) Options will vest 50% on 1/1/2013; 75% on 1/1/2014; and 100% on 1/1/2015

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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