

Smith Lawrence G
 Form 4
 July 30, 2012

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 *
 Smith Lawrence G

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)
 07/27/2012

____ Director
 Officer (give title below)
 ____ 10% Owner
 ____ Other (specify below)
 Executive Vice President

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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount (A) or (D) Price		
Common Stock	07/27/2012		M		898 A \$ 27.0625	7,722.8066	D
Common Stock	07/27/2012		M		2,954 A \$ 34.84	10,676.8066	D
Common Stock	07/27/2012		M		4,298 A \$ 38.84	14,974.8066	D
Common Stock	07/27/2012		S		500 D \$ 48.5001	14,474.8066	D
Common Stock	07/27/2012		S		500 D \$ 48.51	13,974.8066	D

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Common Stock	07/27/2012	S	500	D	\$ 48.54	13,474.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.58	12,974.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.61	12,474.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.63	11,974.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.65	11,474.8066	D	
Common Stock	07/27/2012	S	179	D	\$ 48.69	11,295.8066	D	
Common Stock	07/27/2012	S	500	D	\$ 48.72	10,795.8066	D	
Common Stock	07/27/2012	S	600	D	\$ 48.73	10,195.8066	D	
Common Stock	07/27/2012	S	400	D	\$ 48.74	9,795.8066	D	
Common Stock	07/27/2012	S	800	D	\$ 48.75	8,995.8066	D	
Common Stock	07/27/2012	S	300	D	\$ 48.76	8,695.8066	D	
Common Stock	07/27/2012	S	1,070	D	\$ 48.78	7,625.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 48.97	7,525.8066	D	
Common Stock	07/27/2012	S	101	D	\$ 49.05	7,424.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.1	7,324.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.11	7,224.8066	D	
Common Stock	07/27/2012	S	200	D	\$ 49.14	7,024.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.16	6,924.8066	D	
Common Stock	07/27/2012	S	100	D	\$ 49.25	6,824.8066 <u>(1)</u>	D	
Common Stock						719.9105 <u>(2)</u>	I	By 401(k)
						138.4416 <u>(3)</u>	I	by ESOP

Common
Stock

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)
				Code	V (A) (D)	Date Exercisable Expiration Date	Title Amount or Number of Shares
Stock Option (Right to Buy)	\$ 27.0625	07/27/2012		M	898	03/20/2008 ⁽⁴⁾ 03/20/2015	Common Stock 898
Stock Option (Right to Buy)	\$ 34.84	07/27/2012		M	2,954	01/01/2009 ⁽⁵⁾ 01/01/2016	Common Stock 2,954
Stock Option (Right to Buy)	\$ 38.84	07/27/2012		M	4,298	01/01/2010 ⁽⁶⁾ 01/01/2017	Common Stock 4,298

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
Smith Lawrence G 1010 GRAND BLVD KANSAS CITY, MO 64106	Executive Vice President

Signatures

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

07/30/2012

__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
- (4) Options vest 50% on 3/20/08; 75% on 3/21/09; and 100% on 3/21/10
- (5) Options vest 50% on 1/1/2009; 75% on 1/1/2010; and 100% on 1/1/2011
- (6) Options will vest 50% on the third 1/1/2010; 75% on the 1/1/2011; and 100% on 1/1/2012.

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.