WOOD THOMAS J III

Form 4

November 15, 2011

FORM 4

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

OMB Number: 3235-0287

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005 Estimated average

0.5

OMB APPROVAL

Form 4 or 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

response...

burden hours per

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * WOOD THOMAS J III			2. Issuer Name and Ticker or Trading Symbol UMB FINANCIAL CORP [UMBF]	5. Relationship of Reporting Person(s) to Issuer			
(Last)	(First)	(Middle)	3. Date of Earliest Transaction	(Check all applicable)			
2701 W. 69TH ST.			(Month/Day/Year) 11/15/2011	X Director 10% Owner Officer (give title below) Other (specify below)			
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person			
SHAWNEE MISSION, KS 66208				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)	Code		4. Securities Acquired (A) onor Disposed of (D) (Instr. 3, 4 and 5) (A) or Amount (D) Price		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)	
Common Stock	05/29/2011		G		71,030	A	\$ 0	71,030	I	By Sally Kemper Wood Trust
Common Stock	07/26/2011		W	V	104,637	A	\$0	119,237	D	
Common Stock	11/15/2011		S		1,000	D	\$ 36.65	70,030	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S		100	D	\$ 36.59	69,930	I	By Sally Kemper Wood Trust

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Common Stock	11/15/2011	S	400	D	\$ 36.62	69,530	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	1,000	D	\$ 36.6	68,530	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	900	D	\$ 36.7	67,630	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	1,100	D	\$ 36.71	66,530	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	1,500	D	\$ 36.73	65,030	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	200	D	\$ 36.75	64,830	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	600	D	\$ 36.76	64,230	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	625	D	\$ 36.77	63,605	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011	S	75	D	\$ 36.69	63,530	I	By Sally Kemper Wood Trust
Common Stock						83,596	I	By Limited Partnership
Common Stock						2,402	I	By Spouse

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

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exercisable and	7. Title and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	orNumber	Expiration Date	Amount of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/Year)	Underlying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivativ	re e	Securities	(Instr. 5)	Bene
	Derivative				Securities	s	(Instr. 3 and 4)		Own

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Security
Acquired
(A) or
Disposed
of (D)

of (D) (Instr. 3, 4, and 5)

Code V (A) (D) Date Expiration Title Amount

Exercisable Date

or Number of Shares Follo

Repo

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Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

WOOD THOMAS J III 2701 W. 69TH ST. X SHAWNEE MISSION, KS 66208

Signatures

John C. Pauls, Attorney-in-Fact for Mr.
Wood

11/15/2011

**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) The reporting person became trustee of the trust on 5/29/11 and also holds a pecuniary interest in the trust.

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 3