

RILINGER DENNIS R
 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 *
RILINGER DENNIS R

(Last) (First) (Middle)
 1010 GRAND BLVD.
 (Street)

KANSAS CITY, MO 64106

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
UMB FINANCIAL CORP [UMBF]

3. Date of Earliest Transaction (Month/Day/Year)
07/27/2012

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 EVP and General Counsel

6. Individual or Joint/Group Filing (Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

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		5,114 A \$ 37.73	26,656.6209	D
Common Stock	07/27/2012		M		2,912 A \$ 41.37	29,568.6209	D
Common Stock	07/27/2012		M		3,766 A \$ 34.84	33,334.6209	D
Common Stock	07/27/2012		M		5,423 A \$ 38.84	38,757.6209	D
Common Stock	07/27/2012		F		7,695 D \$ 49.25	31,062.6209	D

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Common Stock	07/27/2012	S	200	D	\$ 49.1901	30,862.6209	D	
Common Stock	07/27/2012	S	500	D	\$ 49.2	30,362.6209	D	
Common Stock	07/27/2012	S	412	D	\$ 49.2156	29,950.6209	D	
Common Stock	07/27/2012	S	300	D	\$ 49.23	29,650.6209	D	
Common Stock	07/27/2012	S	1,500	D	\$ 49.25	28,150.6209	D	
Common Stock	07/27/2012	S	500	D	\$ 49.26	27,650.6209	D	
Common Stock	07/27/2012	S	88	D	\$ 49.28	27,562.6209	D	
Common Stock	07/27/2012	S	526	D	\$ 49.3	27,036.6209	D	
Common Stock	07/27/2012	S	500	D	\$ 49.31	26,536.6209	D	
Common Stock	07/27/2012	S	1,000	D	\$ 49.32	25,536.6209	D	
Common Stock	07/27/2012	S	1,000	D	\$ 49.33	24,536.6209	D	
Common Stock	07/27/2012	S	400	D	\$ 49.3401	24,136.6209	D	
Common Stock	07/27/2012	S	100	D	\$ 49.3402	24,036.6209	D	
Common Stock	07/27/2012	S	1,000	D	\$ 49.37	23,036.6209	D	
Common Stock	07/30/2012	S	200	D	\$ 48.945	22,836.6209	D	
Common Stock	07/30/2012	S	400	D	\$ 48.92	22,436.6209	D	
Common Stock	07/30/2012	S	100	D	\$ 48.89	22,336.6209	D	
Common Stock	07/30/2012	S	100	D	\$ 48.8701	22,236.6209	D	
Common Stock	07/30/2012	S	694	D	\$ 48.87	21,542.6209	D	
						<u>(1)</u>		
Common Stock						2,065.5068	I	By Esop
						<u>(2)</u>		
						4,484	I	By Ira

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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)	\$ 37.73	07/27/2012		M	5,114	01/01/2011 ⁽³⁾ 01/01/2018	Common Stock	5,114
Stock Option (Right to Buy)	\$ 41.37	07/27/2012		M	2,912	01/01/2012 ⁽⁴⁾ 01/01/2019	Common Stock	2,912
Stock Option (Right to Buy)	\$ 34.84	07/27/2012		M	3,766	01/01/2009 ⁽⁵⁾ 01/01/2016	Common Stock	3,766
Stock Option (Right to Buy)	\$ 38.84	07/27/2012		M	5,423	01/01/2010 ⁽⁶⁾ 01/01/2017	Common Stock	5,423

Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
	EVP and General Counsel

RILINGER DENNIS R
1010 GRAND BLVD.
KANSAS CITY, MO 64106

Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr.
Rilinger

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 from dividend reinvestment
- (2) Reflects ESOP allocations and dispositions that have occurred since the date of the reporting person's last ownership report.
- (3) Options will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/2013
- (4) Options will vest 50% on 1/1/2012, 75% on 1/1/2013, and 100% on 1/1/2014
- (5) Options vest 50% after 3years, 75% after 4 years and 100% after 5 years
- (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.
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