

UMB FINANCIAL CORP
Form 4
May 16, 2005

FORM 4

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

OMB APPROVAL

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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 *
KEMPER R CROSBY JR

(Last) (First) (Middle)

1010 GRAND BLVD., P. O. BOX
419226

(Street)

KANSAS CITY, MO 641416226

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

UMB FINANCIAL CORP [UMBF]

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

05/16/2005

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

___ Director ___X___ 10% Owner
___ Officer (give title below) ___ Other (specify below)

6. Individual or Joint/Group Filing(Check Applicable Line)

X 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)
				(A) or (D)	Price		
			Code	V	Amount		
Common Stock	05/16/2005		S		200	D	\$ 54.86 1,915,453 D
Common Stock	05/16/2005		S		100	D	\$ 54.84 1,915,353 D
Common Stock	05/16/2005		S		400	D	\$ 54.83 1,914,953 D
Common Stock	05/16/2005		S		100	D	\$ 54.8 1,914,853 D
Common Stock	05/16/2005		S		200	D	\$ 54.79 1,914,653 D

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Common Stock	05/16/2005	S	300	D	\$ 54.78	1,914,353	D	
Common Stock	05/16/2005	S	200	D	\$ 54.77	1,914,153	D	
Common Stock	05/16/2005	S	100	D	\$ 54.76	1,914,053	D	
Common Stock	05/16/2005	S	100	D	\$ 54.73	1,913,953	D	
Common Stock	05/16/2005	S	100	D	\$ 54.71	1,913,853	D	
Common Stock	05/16/2005	S	100	D	\$ 54.67	1,913,753	D	
Common Stock	05/16/2005	S	2,000	D	\$ 54.6	1,911,753	D	
Common Stock	05/16/2005	S	100	D	\$ 54.57	1,911,653	D	
Common Stock	05/16/2005	S	700	D	\$ 54.56	1,910,953	D	
Common Stock	05/16/2005	S	1,400	D	\$ 54.55	1,909,553	D	
Common Stock	05/16/2005	S	100	D	\$ 54.54	1,909,453	D	
Common Stock	05/16/2005	S	200	D	\$ 54.53	1,909,253	D	
Common Stock	05/16/2005	S	500	D	\$ 54.52	1,908,753	D	
Common Stock	05/16/2005	S	1,475	D	\$ 54.51	1,907,278	D	
Common Stock	05/16/2005	S	6,625	D	\$ 54.5	1,900,653	D	
Common Stock						147,925	I	By Kemper Realty, Inc.
Common Stock						202,352	I	By Pioneer Service Corporation
Common Stock						6,529	I	By Spouse

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

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