

Smith Lawrence G
 Form 4
 May 07, 2013

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)
 05/06/2013

____ 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	05/06/2013		M		1,333 A \$ 37.73	9,244.7345	D
Common Stock	05/06/2013		M		1,139 A \$ 41.37	10,383.7345	D
Common Stock	05/06/2013		M		2,378 A \$ 37.84	12,761.7345	D
Common Stock	05/06/2013		S		200 D \$ 50.58	12,561.7345	D
Common Stock	05/06/2013		S		200 D \$ 50.59	12,361.7345	D

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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 <u>(1)</u>	D	
Common Stock						843.5852 <u>(2)</u>	I	By 401(k)
Common Stock						176.6947 <u>(3)</u>	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. 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)	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

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

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 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.