

UMB FINANCIAL CORP  
Form 4  
July 29, 2013

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
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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)  
07/26/2013

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 (D) Price		
Common Stock	07/26/2013		S		400 D \$ 59.43	23,011.2497 (1)	D
Common Stock	07/26/2013		S		500 D \$ 59.45	22,511.2497	D
Common Stock	07/26/2013		S		600 D \$ 59.46	21,911.2497	D
Common Stock	07/26/2013		S		500 D \$ 59.47	21,411.2497	D
Common Stock	07/26/2013		S		500 D \$ 59.53	20,911.2497	D

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Common Stock	07/26/2013		S	500	D	\$ 59.54	20,411.2497	D	
Common Stock	07/26/2013		S	500	D	\$ 59.55	19,911.2497	D	
Common Stock	07/26/2013		S	1,971	D	\$ 59.7	17,940.2497	D	
Common Stock	07/26/2013		S	216	D	\$ 59.78	17,724.2497	D	
Common Stock	07/26/2013		S	284	D	\$ 59.79	17,440.2497	D	
Common Stock	07/26/2013		S	400	D	\$ 59.63	1,084	I	By Ira
Common Stock	07/26/2013		S	100	D	\$ 59.634	984	I	By Ira
Common Stock	07/26/2013		S	100	D	\$ 59.6345	884	I	By Ira
Common Stock	07/26/2013		S	5	D	\$ 59.64	879	I	By Ira
Common Stock	07/26/2013		S	279	D	\$ 59.642	600	I	By Ira
Common Stock	07/26/2013		S	100	D	\$ 59.6425	500	I	By Ira
Common Stock	07/26/2013		S	200	D	\$ 59.65	300	I	By Ira
Common Stock	07/26/2013		S	200	D	\$ 59.6525	100	I	By Ira
Common Stock	07/26/2013		S	100	D	\$ 59.67	0	I	By Ira
Common Stock							1,068.22 <sup>(2)</sup> <u>(3)</u>	I	By Esop

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

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

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(9-02)

**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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene
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Derivative Security	Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	(Instr. 3 and 4)	Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
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## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
RILINGER DENNIS R 1010 GRAND BLVD. KANSAS CITY, MO 64106			EVP and General Counsel	

## Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr. Rilinger	07/29/2013
<u>        </u> **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) Since the date of the reporting person's last ownership report, the reporting person has disposed of 1068.22 shares held in the ESOP pursuant to a diversification election made under the Internal Revenue Code.

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.