

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

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., P. O. BOX 419226

3. Date of Earliest Transaction (Month/Day/Year)
05/16/2005

____ 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)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

KANSAS CITY, MO 641416226

(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)
				(A) or (D)	Price		
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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