

KEMPER J MARINER  
 Form 4  
 November 24, 2009

**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 J MARINER**

(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)  
 11/23/2009

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)  
 Chairman and CEO

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)
Common Stock	11/23/2009		S	100 D	\$ 40.09 78,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009		S	100 D	\$ 40.05 78,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009		S	500 D	\$ 39.91 78,150	I	By Trust - TUW RC

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Common Stock	11/23/2009	S	100	D	\$ 39.93	78,050	I	Kemper For John Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.955	77,950	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 39.96	77,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.975	77,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.97	77,550	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 39.98	77,450	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.125	77,050	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.205	76,950	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	600	D	\$ 40.27	76,350	I	By Trust - TUW RC Kemper

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Common Stock	11/23/2009	S	400	D	\$ 40.24	75,950	I	For John Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.28	75,550	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	800	D	\$ 40.275	74,750	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.3	74,650	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 40.31	74,450	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	482	D	\$ 40.25	73,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	900	D	\$ 40.26	73,068	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.255	72,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	400	D	\$ 40.1	72,568	I	By Trust - TUW RC Kemper For John

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Common Stock	11/23/2009	S	100	D	\$ 40.2375	72,468	I	Mariner By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	300	D	\$ 40.21	72,168	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	200	D	\$ 40.19	71,968	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.16	71,868	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	100	D	\$ 40.135	71,768	I	By Trust - TUW RC Kemper For John Mariner
Common Stock	11/23/2009	S	300	D	\$ 40.13	71,468	I	By Trust - TUW RC Kemper For John Mariner
Common Stock						66,072.752	D	
Common Stock						1,444.505	I	By Esop
Common Stock						12,284	I	By Trust - RC Kemper For John

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)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repo Trans (Instr
				Code V (A) (D)		Date Exercisable Expiration Date	Title Amount or Number of Shares		

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
KEMPER J MARINER 1010 GRAND BLVD. KANSAS CITY, MO 64106	X		Chairman and CEO	

## Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr. Kemper  
 11/24/2009

\_\_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).

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