

Smith Lawrence G
Form 4
June 13, 2012

FORM 4

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

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

OMB APPROVAL

OMB
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(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

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

06/13/2012

____ Director ____ 10% Owner
____X____ Officer (give title below) ____ Other (specify below)

Executive Vice President

(Street)

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

6. Individual or Joint/Group Filing(Check
Applicable Line)
____X____ Form filed by One Reporting Person
____ Form filed by More than One Reporting
Person

KANSAS CITY, MO 64106

(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)
Common Stock	06/13/2012		M	4,000	A \$ 27.0625	10,797.6084	D
Common Stock	06/13/2012		S	400	D \$ 47.21	10,397.6084	D
Common Stock	06/13/2012		S	300	D \$ 47.2101	10,097.6084	D
Common Stock	06/13/2012		S	100	D \$ 47.2127	9,997.6084	D
Common Stock	06/13/2012		S	100	D \$ 47.215	9,897.6084	D

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Common Stock	06/13/2012	S	100	D	\$ 47.218	9,797.6084	D		
Common Stock	06/13/2012	S	910	D	\$ 47.2201	8,887.6084	D		
Common Stock	06/13/2012	S	1,000	D	\$ 47.2301	7,887.6084	D		
Common Stock	06/13/2012	S	300	D	\$ 47.26	7,587.6084	D		
Common Stock	06/13/2012	S	600	D	\$ 47.2601	6,987.6084	D		
Common Stock	06/13/2012	S	100	D	\$ 47.2605	6,887.6084	D		
Common Stock	06/13/2012	S	90	D	\$ 47.31	6,797.6084	D		
Common Stock						101.4219	I		by ESOP
Common Stock						612.902	I		By 401(k)

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

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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 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)			
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 27.0625	06/13/2012		M		4,000		03/20/2008 ⁽¹⁾	03/20/2015	Common Stock	4,000

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 06/13/2012

____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) Options vest 50% on 3/20/08; 75% on 3/21/09; and 100% on 3/21/10

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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