

UMB FINANCIAL CORP

Form SC 13G

February 22, 2007

CUSIP NO. 902788108 13G

- 1 Name of Reporting Person / IRS Identification Number:  
Advisory Research, Inc. / 36-2831881
- 
- 2 Check the Appropriate Box if a Member of a Group (a) [ ]  
(See Instructions) (b) [X]
- 
- 3 SEC Use Only
- 
- 4 Citizenship or Place of Organization  
Delaware
- 
- |              |   |                          |
|--------------|---|--------------------------|
| Number of    | 5 | Sole Voting Power        |
| Shares       |   | 3152375                  |
| Beneficially |   |                          |
| Owned By     | 6 | Shared Voting Power      |
| Each         |   | 0 Shares                 |
| Reporting    | 7 | Sole Dispositive Power   |
| Person       |   | 3152375                  |
| With         | 8 | Shared Dispositive Power |
|              |   | 0 Shares                 |
- 
- 9 Aggregate Amount Beneficially Owned by Each Reporting Person  
3152375
- 
- 10 Check if the Aggregate Amount in Row (9) Excludes Certain  
Shares [ ] (See Instructions)
- 
- 11 Percent of Class Represented by Amount in Row (9)  
7.385%
- 
- 12 Type of Reporting Person  
IA
- 

Item 1 (a) Name of Issuer: UMB Financial Corp  
Item 1 (b) Name of Issuer's Principal Executive Offices:  
1010 Grand Ave.  
Kansas City, MO 64101

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- Item 2 (a) Person Filing - Advisory Research, Inc.
- Item 2 (b) Address - 180 North Stetson St., Suite 5500  
Chicago, IL 60601
- Item 2 (c) Citizenship - Advisory Research, Inc. is a  
Delaware Corporation
- Item 2 (d) Title of Class of Securities - Common
- Item 2 (e) CUSIP Number - 902788108
- Item 3 If this statement is filed pursuant to Rules  
13d-1(b) or 13d-2(b), check whether the person  
filing is a:
- (a)  Broker or Dealer registered under Section  
15 of the Act
- (b)  Bank as defined in Section 3(a)(6) of the  
Act
- (c)  Insurance Company as defined in Section  
3(a)(19) of the Act
- (d)  Investment Company registered under  
Section 8 of the Investment Company Act
- (e)  Investment Advisor in accordance with  
section 240.13d-1(b)(1)(ii)(E)
- (f)  Employee Benefit Plan or Endowment Fund  
in accordance with section 240.13d-1(b)  
(1)(ii)(F)
- (g)  Parent Holding Company or Control Person  
in accordance with section 13d-1(b)  
(1)(ii)(G)
- (h)  A savings association as defined in  
section 3(b) of the Federal Deposit  
Insurance Act
- (i)  A church plan that is excluded from  
the definition of an investment company  
under section 3(c)(14) of the Investment  
Company Act of 1940
- Item 4 Ownership
- (a) Amount Beneficially Owned:  
Advisory Research, Inc. 3152375 Shares
- (b) Percent of Class 7.385%
- (c) Number of shares as to which reporting person has:
- |                               |         |        |
|-------------------------------|---------|--------|
| (i) Sole Voting Power         | 3152375 | Shares |
| (ii) Shared Voting Power      | 0       | Shares |
| (iii) Sole Dispositive Power  | 3152375 | Shares |
| (iv) Shared Dispositive Power | 0       | Shares |

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- Item 5      Ownership of Five Percent or Less of a Class:  
If this statement is being filed to report the fact  
that as of the date hereof the reporting person has  
ceased to be the beneficial owner of more than five  
percent of the class of securities, check the  
following [ ]
- Item 6      Ownership of More than Five Percent on Behalf of  
Another Person:    Not Applicable
- Item 7      Identification and Classification of the Subsidiary  
Which Acquired the Security being Reported on by the  
Parent Holding Company:    Not Applicable
- Item 8      Identification and Classification if Members of  
the Group:    Not Applicable
- Item 9      Notice of Dissolution of Group:    Not Applicable
- Item 10     Certification

By signing below I certify that, to the best of my  
knowledge and belief, the securities referred to  
above were acquired and are held in the ordinary  
course of business and were not acquired and are  
not held for the purpose of or with the effect of  
changing or influencing the control of the issuer  
of such securities and were not acquired and are  
not held in connection with or as a participant  
in any transaction having such purposes or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and  
belief, I certify that the information set forth in this  
statement is true, complete and correct.

02/14/2007

-----  
Date

/s/ Brien M. O'Brien

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Signature

Brien M. O'Brien, President

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Name/Title