

UMB FINANCIAL CORP  
Form 4  
May 23, 2007

**FORM 4**

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

OMB APPROVAL

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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 \*  
**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.  
  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
**05/23/2007**

\_\_\_\_ Director  10% Owner  
\_\_\_\_ Officer (give title below) \_\_\_\_ Other (specify below)

KANSAS CITY, MO 64106

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

(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 Ownership (Instr. 4)
			Code	V	Amount	(D)	Price
Common Stock	05/23/2007		S		100	D	\$ 38.71
Common Stock	05/23/2007		S		200	D	\$ 38.74
Common Stock	05/23/2007		S		1,300	D	\$ 38.75
Common Stock	05/23/2007		S		100	D	\$ 38.76
Common Stock	05/23/2007		S		1,100	D	\$ 38.78
	05/23/2007		S		200	D	3,486,186

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Common Stock					\$ 38.79			
Common Stock	05/23/2007	S	300	D	\$ 38.8	3,485,886	D	
Common Stock	05/23/2007	S	500	D	\$ 38.81	3,485,386	D	
Common Stock	05/23/2007	S	300	D	\$ 38.82	3,485,086	D	
Common Stock	05/23/2007	S	400	D	\$ 38.84	3,484,686	D	
Common Stock	05/23/2007	S	100	D	\$ 38.86	3,484,586	D	
Common Stock	05/23/2007	S	1,900	D	\$ 38.87	3,482,686	D	
Common Stock	05/23/2007	S	1,845	D	\$ 38.89	3,480,841	D	
Common Stock	05/23/2007	S	1,100	D	\$ 38.91	3,479,741	D	
Common Stock	05/23/2007	S	300	D	\$ 38.92	3,479,441	D	
Common Stock	05/23/2007	S	9,155	D	\$ 38.93	3,470,286	D	
Common Stock	05/23/2007	S	200	D	\$ 38.94	3,470,086	D	
Common Stock	05/23/2007	S	900	D	\$ 38.95	3,469,186	D	
Common Stock						295,850	I	By Kemper Realty
Common Stock						403,404	I	By Pioneer Service Corporation
Common Stock						13,058	I	By Spouse

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)

