

Smith Lawrence G  
Form 4  
May 02, 2012

**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 \*  
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  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
05/01/2012

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

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	(A) or (D)	Price
Common Stock	05/01/2012		M		3,997	A	\$ 37.73
Common Stock	05/01/2012		M		2,277	A	\$ 41.37
Common Stock	05/01/2012		S		100	D	\$ 48.57
Common Stock	05/01/2012		S		121	D	\$ 48.58
Common Stock	05/01/2012		S		135	D	\$ 48.59

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Common Stock	05/01/2012	S	1,513	D	\$ 48.6	11,202.6084	D	
Common Stock	05/01/2012	S	725	D	\$ 48.61	10,477.6084	D	
Common Stock	05/01/2012	S	200	D	\$ 48.62	10,277.6084	D	
Common Stock	05/01/2012	S	21	D	\$ 48.66	10,256.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.665	10,156.6084	D	
Common Stock	05/01/2012	S	800	D	\$ 48.67	9,356.6084	D	
Common Stock	05/01/2012	S	300	D	\$ 48.68	9,056.6084	D	
Common Stock	05/01/2012	S	121	D	\$ 48.75	8,935.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.69	8,835.6084	D	
Common Stock	05/01/2012	S	421	D	\$ 48.76	8,414.6084	D	
Common Stock	05/01/2012	S	421	D	\$ 48.8	7,993.6084	D	
Common Stock	05/01/2012	S	400	D	\$ 48.81	7,593.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.82	7,493.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.83	7,393.6084	D	
Common Stock	05/01/2012	S	71	D	\$ 48.86	7,322.6084	D	
Common Stock	05/01/2012	S	425	D	\$ 48.87	6,897.6084	D	
Common Stock	05/01/2012	S	100	D	\$ 48.88	6,797.6084	D	
Common Stock						612.902	I	By 401(k)
Common Stock						101.4219	I	by ESOP

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

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(9-02)

required to respond unless the form displays a currently valid OMB control number.

**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)
Stock Option (Right to Buy)	\$ 37.73	05/01/2012		M	3,997	01/01/2011 <sup>(1)</sup> 01/01/2018	Common Stock 3,997
Stock Option (Right to Buy)	\$ 41.37	05/01/2012		M	2,277	01/01/2012 <sup>(2)</sup> 01/01/2019	Common Stock 2,277

## 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 05/02/2012

\_\_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 will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/2013

(2) Options will vest 50% on 1/1/2012, 75% on 1/1/2013, and 100% on 1/1/2014

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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