

UMB FINANCIAL CORP
Form 4
December 14, 2004

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 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., P. O. BOX 419226

3. Date of Earliest Transaction (Month/Day/Year)
12/14/2004

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

(Street)
KANSAS CITY, MO 641416226

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

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)
				(A) or (D)	Price		
			Code	V	Amount		
Common Stock	12/14/2004		S		1,946	D	\$ 57.5 1,877,860 D
Common Stock	12/14/2004		S		600	D	\$ 57.52 1,877,260 D
Common Stock	12/14/2004		S		300	D	\$ 57.53 1,876,960 D
Common Stock	12/14/2004		S		200	D	\$ 57.54 1,876,760 D
Common Stock	12/14/2004		S		1,354	D	\$ 57.73 1,875,406 D

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Common Stock	12/14/2004	S	100	D	\$ 57.59	1,875,306	D	
Common Stock	12/14/2004	S	1,000	D	\$ 57.68	1,874,306	D	
Common Stock	12/14/2004	S	100	D	\$ 57.69	1,874,206	D	
Common Stock	12/14/2004	S	300	D	\$ 57.7	1,873,906	D	
Common Stock	12/14/2004	S	1,500	D	\$ 57.74	1,872,406	D	
Common Stock	12/14/2004	S	200	D	\$ 57.71	1,872,206	D	
Common Stock	12/14/2004	S	100	D	\$ 57.66	1,872,106	D	
Common Stock	12/14/2004	S	2,300	D	\$ 57.65	1,869,806 ⁽¹⁾	D	
Common Stock						3,973.47	I	By ESOP
Common Stock						147,925	I	By Kemper Realty, Inc.
Common Stock						202,352	I	By Pioneer Service Corporation
Common Stock						6,529	I	By Spouse
Common Stock						100,847 ⁽²⁾	I	By Stagecoach Inc.

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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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	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
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