Smith Lawrence G Form 4 April 21, 2009

FORM 4

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

OMB APPROVAL OMB

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Check this box if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

30(h) of the Investment Company Act of 1940

1(b).

Common

Common

Stock

Stock

04/19/2009

(Print or Type Responses)

1 Name and Address of Departing De

1. Name and . Smith Law	_	2. Issuer Name and Ticker or Trading Symbol UMB FINANCIAL CORP [UMBF]					I	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last)	(First) (Middle)	3. Date of	e of Earliest Transaction					(Check an applicable)				
1010 GRA		(Month/Day/Year) 04/19/2009						Director 10% Owner X Officer (give title Other (specify below)					
		4. If Amendment, Date Original					6	6. Individual or Joint/Group Filing(Check					
				ed(Month/Day/Year)					Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State)	(Zip)	Tab	le I - No	n-D	erivative Se	curitie	s Acqui	red, Disposed of,	or Beneficial	ly Owned		
1.Title of	2. Transaction Date	2A. Deeme	ed	3.		4. Securities	Acquir	ed (A)	5. Amount of	6.	7. Nature of		
Security (Month/Day/Year) Execution			* * * * * * * * * * * * * * * * * * * *					Securities	Ownership	Indirect			
(Instr. 3)		any	/\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Code		(Instr. 3, 4 aı	nd 5)		Beneficially	Form:	Beneficial		
		(Month/Da	ny/Year)	(Instr. 8		Amount	(A) or (D)	Price	Owned Following Reported Transaction(s) (Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)		

150.9502 D

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

F

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By 401(k)

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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	2.	3. Transaction Date		4.	5.	6. Date Exer		7. Title a		8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if		onNumber	Expiration D		Amount		Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	_	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securitie	es	(Instr. 5)	Bene
	Derivative				Securities	S		(Instr. 3	and 4)		Own
	Security				Acquired						Follo
	,				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						(IIISti
					4, and 5)						
					4, and 3)						
								A	mount		
						D.	E	01	r		
						Date Exercisable	Expiration Date	Title N	umber		
								0			
				Code V	(A) (D)				hares		

Reporting Owners

Relationships Reporting Owner Name / Address

> Officer Other Director 10% Owner

Smith Lawrence G 1010 GRAND BLVD KANSAS CITY, MO 64106

Executive Vice President

Signatures

John C. Pauls, Attorney-In-Fact for Mr. Smith

04/21/2009

**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) Includes shares acquired through dividend reinvestment of restricted stock shares

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

Reporting Owners 2