

Kitts Stephen M
 Form 4
 April 27, 2012

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 *
 Kitts Stephen M

(Last) (First) (Middle)
 1010 GRAND BLVD
 (Street)

KANSAS CITY, MO 64106

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol
 UMB FINANCIAL CORP [UMBF]

3. Date of Earliest Transaction
 (Month/Day/Year)
 04/27/2012

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

EVP of Subsidiary

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)
			Code	V	Amount (A) or Price (D)		
Common Stock	04/27/2012		M		2,316 A \$ 37.73		7,206.4052 D
Common Stock	04/27/2012		S		500 D \$ 49.16		6,706.4052 D
Common Stock	04/27/2012		S		100 D \$ 49.15		6,606.4052 D
Common Stock	04/27/2012		S		405 D \$ 49.13		6,201.4052 D
Common Stock	04/27/2012		S		246 D \$ 49.12		5,955.4052 D

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Common Stock	04/27/2012	S	328	D	\$ 49.11	5,627.4052	D	
Common Stock	04/27/2012	S	709	D	\$ 49.1	4,918.4052	D	
Common Stock	04/27/2012	S	28	D	\$ 49.09	4,890.4052 (2)	D	
Common Stock						125.9572	I	By 401(k)
Common Stock						100.8652	I	By ESOP

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

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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 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)	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 37.73	04/27/2012		M	2,316	01/01/2011 ⁽¹⁾ 01/01/2018	Common Stock	2,316

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Kitts Stephen M 1010 GRAND BLVD KANSAS CITY, MO 64106			EVP of Subsidiary	

Signatures

John C. Pauls, Attorney in Fact for Mr.
Kitts

04/27/2012

__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 are vested 50% on 1/1/2011, 75% on 1/1/2012, and 100% on 1/1/2013
 - (2) Includes shares acquired through the reinvestment of dividends on restricted stock.

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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