

WOOD THOMAS J III
Form 4
November 15, 2011

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 *
WOOD THOMAS J III

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)
2701 W. 69TH ST.

(Street)

3. Date of Earliest Transaction (Month/Day/Year)
11/15/2011

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

SHAWNEE MISSION, KS 66208

(City) (State) (Zip)

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		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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)			
Common Stock	05/29/2011		G	V	71,030	A	\$ 0 71,030	I	By Sally Kemper Wood Trust (1)
Common Stock	07/26/2011		W	V	104,637	A	\$ 0 119,237	D	
Common Stock	11/15/2011		S		1,000	D	\$ 36.65 70,030	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S		100	D	\$ 36.59 69,930	I	By Sally Kemper Wood Trust

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Common Stock	11/15/2011		S	400	D	\$ 36.62	69,530	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	1,000	D	\$ 36.6	68,530	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	900	D	\$ 36.7	67,630	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	1,100	D	\$ 36.71	66,530	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	1,500	D	\$ 36.73	65,030	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	200	D	\$ 36.75	64,830	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	600	D	\$ 36.76	64,230	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	625	D	\$ 36.77	63,605	I	By Sally Kemper Wood Trust
Common Stock	11/15/2011		S	75	D	\$ 36.69	63,530	I	By Sally Kemper Wood Trust
Common Stock							83,596	I	By Limited Partnership
Common Stock							2,402	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)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative	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	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. Nature of Derivative Security Beneficially Owned
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Security

Acquired
(A) or
Disposed
of (D)
(Instr. 3,
4, and 5)

Follo
Repo
Trans
(Instr

Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
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Reporting Owners

Reporting Owner Name / Address

Relationships

Director	10% Owner	Officer	Other
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WOOD THOMAS J III
2701 W. 69TH ST.
SHAWNEE MISSION, KS 66208

X

Signatures

John C. Pauls, Attorney-in-Fact for Mr. Wood

11/15/2011

__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) The reporting person became trustee of the trust on 5/29/11 and also holds a pecuniary interest in the trust.

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.