

UMB FINANCIAL CORP  
Form 4  
May 16, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

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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**

(Last) (First) (Middle)

1010 GRAND BLVD., P. O. BOX  
419226

(Street)

KANSAS CITY, MO 641416226

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

**UMB FINANCIAL CORP [UMBF]**

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

05/16/2005

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

6. Individual or Joint/Group Filing(Check Applicable Line)

\_X\_ 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 Indirect Beneficial Ownership (Instr. 4)			
			Code	V	Amount or Price					
Common Stock	05/16/2005		S		200	D	\$ 54.86	1,915,453	D	
Common Stock	05/16/2005		S		100	D	\$ 54.84	1,915,353	D	
Common Stock	05/16/2005		S		400	D	\$ 54.83	1,914,953	D	
Common Stock	05/16/2005		S		100	D	\$ 54.8	1,914,853	D	
Common Stock	05/16/2005		S		200	D	\$ 54.79	1,914,653	D	

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Common Stock	05/16/2005	S	300	D	\$ 54.78	1,914,353	D	
Common Stock	05/16/2005	S	200	D	\$ 54.77	1,914,153	D	
Common Stock	05/16/2005	S	100	D	\$ 54.76	1,914,053	D	
Common Stock	05/16/2005	S	100	D	\$ 54.73	1,913,953	D	
Common Stock	05/16/2005	S	100	D	\$ 54.71	1,913,853	D	
Common Stock	05/16/2005	S	100	D	\$ 54.67	1,913,753	D	
Common Stock	05/16/2005	S	2,000	D	\$ 54.6	1,911,753	D	
Common Stock	05/16/2005	S	100	D	\$ 54.57	1,911,653	D	
Common Stock	05/16/2005	S	700	D	\$ 54.56	1,910,953	D	
Common Stock	05/16/2005	S	1,400	D	\$ 54.55	1,909,553	D	
Common Stock	05/16/2005	S	100	D	\$ 54.54	1,909,453	D	
Common Stock	05/16/2005	S	200	D	\$ 54.53	1,909,253	D	
Common Stock	05/16/2005	S	500	D	\$ 54.52	1,908,753	D	
Common Stock	05/16/2005	S	1,475	D	\$ 54.51	1,907,278	D	
Common Stock	05/16/2005	S	6,625	D	\$ 54.5	1,900,653	D	
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

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

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SEC 1474  
(9-02)

