

UMB FINANCIAL CORP
Form 4
November 01, 2005

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 *
SCHMIDTLEIN MARK A

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)
10/28/2005

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

Vice Chairman - Subsidiary

(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		
Common Stock	10/28/2005		M	D	\$ 67.26	2,140.37	D
Common Stock	10/28/2005		M	A	\$ 31.23	2,490.37	D
Common Stock	10/28/2005		M	A	\$ 30.34	3,127.37	D
Common Stock	10/28/2005		M	A	\$ 43.6	3,855.37	D
Common Stock	10/28/2005		M	A	\$ 38.9	4,433.37	D

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Common Stock	10/28/2005	M	630	A	\$ 34.91	5,063.37	D	
Common Stock						3,972.76	I	By ESOP

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

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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 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)	8. P... Der... Sec... (Ins...	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 31.23	10/28/2005		M	350	<u>(1)</u> 11/27/2005	Common Stock	350	
Stock Option (right to buy)	\$ 30.34	10/28/2005		M	637	<u>(1)</u> 10/18/2006	Common Stock	637	
Stock Option (right to buy)	\$ 43.6	10/28/2005		M	728	<u>(1)</u> 10/08/2007	Common Stock	728	
Stock Option (right to buy)	\$ 38.9	10/28/2005		M	578	10/19/2003 11/19/2008	Common Stock	578	
Stock Option (right to buy)	\$ 34.91	10/28/2005		M	630	11/15/2004 12/15/2009	Common Stock	630	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SCHMIDTLEIN MARK A 1010 GRAND BLVD. P. O. BOX 419226 KANSAS CITY, MO 641416226			Vice Chairman - Subsidiary	

Signatures

By: by John C. Pauls, Attorney
in Fact
11/01/2005

**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 vest 40% after 2 years; 60% after 3 years; 80% after 4 years; 100% after 4 years, 11 months

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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