

WOOD THOMAS J III  
Form 4  
November 16, 2011

**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 \*  
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)  
11/16/2011

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 (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Price	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)
Common Stock	11/16/2011		S	800	D	\$ 36.85	62,730	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011		S	500	D	\$ 36.84	62,230	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011		S	1,000	D	\$ 36.89	61,230	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011		S	750	D	\$ 36.92	60,480	I	By Sally Kemper Wood Trust

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Common Stock	11/16/2011	S	300	D	\$ 36.91	60,180	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	100	D	\$ 36.75	60,080	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	900	D	\$ 36.7	59,180	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	100	D	\$ 36.74	59,080	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	800	D	\$ 36.4	58,280	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	400	D	\$ 36.42	57,880	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	200	D	\$ 36.41	57,680	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	400	D	\$ 35.85	57,280	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	100	D	\$ 35.86	57,180	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	200	D	\$ 35.99	56,980	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	100	D	\$ 35.97	56,880	I	By Sally Kemper Wood Trust
Common Stock	11/16/2011	S	850	D	\$ 35.95	56,030	I	By Sally Kemper Wood Trust
Common Stock						119,237	D	
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.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Table with 10 columns: 1. Title of Derivative Security, 2. Conversion or Exercise Price of Derivative Security, 3. Transaction Date, 3A. Deemed Execution Date, 4. Transaction Code, 5. Number of Derivative Securities, 6. Date Exercisable and Expiration Date, 7. Title and Amount of Underlying Securities, 8. Price of Derivative Security, 9. Number of Derivative Securities.

Reporting Owners

Table with 2 columns: Reporting Owner Name / Address, Relationships (Director, 10% Owner, Officer, Other). Entry for WOOD THOMAS J III with 'X' in 10% Owner column.

Signatures

John C. Pauls, Attorney-in-Fact for Mr. Wood, 11/16/2011

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).
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.