

KEMPER J MARINER  
Form 4  
November 24, 2009

**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 \*  
KEMPER J MARINER

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.  
(Street)

3. Date of Earliest Transaction  
(Month/Day/Year)  
11/23/2009

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

KANSAS CITY, MO 64106

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

(City) (State) (Zip)

**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 Ownership (Instr. 4) |        |   |                                           |
|---------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------|--------|---|-------------------------------------------|
|                                 |                                      |                                                    | Code                           | V                                                                 | Amount                                                                                        | (D)                                                      | Price                                      |        |   |                                           |
| Common Stock                    | 11/23/2009                           |                                                    | S                              |                                                                   | 100                                                                                           | D                                                        | \$ 40.09                                   | 78,750 | I | By Trust - TUW RC Kemper For John Mariner |
| Common Stock                    | 11/23/2009                           |                                                    | S                              |                                                                   | 100                                                                                           | D                                                        | \$ 40.05                                   | 78,650 | I | By Trust - TUW RC Kemper For John Mariner |
| Common Stock                    | 11/23/2009                           |                                                    | S                              |                                                                   | 500                                                                                           | D                                                        | \$ 39.91                                   | 78,150 | I | By Trust - TUW RC                         |

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|              |            |   |     |   |           |        |   |                                                       |
|--------------|------------|---|-----|---|-----------|--------|---|-------------------------------------------------------|
| Common Stock | 11/23/2009 | S | 100 | D | \$ 39.93  | 78,050 | I | Kemper<br>For John<br>Mariner                         |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 39.955 | 77,950 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 200 | D | \$ 39.96  | 77,750 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 39.975 | 77,650 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 39.97  | 77,550 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 39.98  | 77,450 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 400 | D | \$ 40.125 | 77,050 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 40.205 | 76,950 | I | By Trust -<br>Tuw RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 600 | D | \$ 40.27  | 76,350 | I | By Trust -<br>Tuw RC<br>Kemper                        |

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|              |            |   |     |   |           |        |   |                                                               |
|--------------|------------|---|-----|---|-----------|--------|---|---------------------------------------------------------------|
| Common Stock | 11/23/2009 | S | 400 | D | \$ 40.24  | 75,950 | I | For John Mariner<br>By Trust - TUW RC Kemper For John Mariner |
| Common Stock | 11/23/2009 | S | 400 | D | \$ 40.28  | 75,550 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 800 | D | \$ 40.275 | 74,750 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 40.3   | 74,650 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 200 | D | \$ 40.31  | 74,450 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 482 | D | \$ 40.25  | 73,968 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 900 | D | \$ 40.26  | 73,068 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 40.255 | 72,968 | I | By Trust - TUW RC Kemper For John Mariner                     |
| Common Stock | 11/23/2009 | S | 400 | D | \$ 40.1   | 72,568 | I | By Trust - TUW RC Kemper For John                             |

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|              |            |   |     |   |            |            |   |                                                                  |
|--------------|------------|---|-----|---|------------|------------|---|------------------------------------------------------------------|
| Common Stock | 11/23/2009 | S | 100 | D | \$ 40.2375 | 72,468     | I | Mariner<br>By Trust -<br>TUW RC<br>Kemper<br>For John<br>Mariner |
| Common Stock | 11/23/2009 | S | 300 | D | \$ 40.21   | 72,168     | I | By Trust -<br>TUW RC<br>Kemper<br>For John<br>Mariner            |
| Common Stock | 11/23/2009 | S | 200 | D | \$ 40.19   | 71,968     | I | By Trust -<br>TUW RC<br>Kemper<br>For John<br>Mariner            |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 40.16   | 71,868     | I | By Trust -<br>TUW RC<br>Kemper<br>For John<br>Mariner            |
| Common Stock | 11/23/2009 | S | 100 | D | \$ 40.135  | 71,768     | I | By Trust -<br>TUW RC<br>Kemper<br>For John<br>Mariner            |
| Common Stock | 11/23/2009 | S | 300 | D | \$ 40.13   | 71,468     | I | By Trust -<br>TUW RC<br>Kemper<br>For John<br>Mariner            |
| Common Stock |            |   |     |   |            | 66,072.752 | D |                                                                  |
| Common Stock |            |   |     |   |            | 1,444.505  | I | By Esop                                                          |
| Common Stock |            |   |     |   |            | 12,284     | I | By Trust -<br>RC<br>Kemper<br>For John                           |

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

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(9-02)

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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) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Owned Following Transaction (Instr. 5) |
|--------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------------|
|                                            |                                                        |                                      |                                                    | Code                           | V (A) (D)                                                                               | Date Exercisable                                         | Expiration Date                                               | Title                                      | Amount or Number of Shares                                                |

## Reporting Owners

| Reporting Owner Name / Address                                | Relationships |           |                  |       |
|---------------------------------------------------------------|---------------|-----------|------------------|-------|
|                                                               | Director      | 10% Owner | Officer          | Other |
| KEMPER J MARINER<br>1010 GRAND BLVD.<br>KANSAS CITY, MO 64106 | X             |           | Chairman and CEO |       |

## Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr. Kemper  
 11/24/2009  
 \_\_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).

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.