

Gallagher Kevin Charles  
 Form 4  
 February 04, 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 \*  
 Gallagher Kevin Charles

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)  
 370 17TH ST, SUITE 5600  
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)  
 02/02/2011

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

DENVER, CO 80202

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 Beneficial Ownership (Instr. 4) |   |        |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|---|---|--------|
|                                 |                                      |  |                                | (A) or (D)  | Price   |  |   |   |        |
|                                 |                                      |  |                                | Code  | V   | Amount   |   |   |        |
| Common Stock                    | 02/02/2011                           |  | P                              | 2,000   | A   | \$ 41.13   | 4,201.496   | D |        |
| Common Stock                    | 02/02/2011                           |  | P                              | 1,000   | A   | \$ 41.1199   | 5,201.496   | D |        |
| Common Stock                    | 02/02/2011                           |  | P                              | 300   | A   | \$ 41.12   | 5,501.496   | D |        |
| Common Stock                    | 02/02/2011                           |  | P                              | 599   | A   | \$ 41.13   | 6,100.496   | D |        |
| Common Stock                    | 02/03/2011                           |  | P                              | 350   | A   | \$ 41  | 350   | I | By IRA |
| Common Stock                    | 02/03/2011                           |  | P                              | 1,000   | A   | \$ 40.8  | 1,350   | I | By IRA |

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Common Stock

|              |            |   |       |   |          |       |   |             |
|--------------|------------|---|-------|---|----------|-------|---|-------------|
| Common Stock | 02/03/2011 | P | 1,000 | A | \$ 40.7  | 2,350 | I | By IRA      |
| Common Stock | 02/03/2011 | P | 100   | A | \$ 40.66 | 100   | I | by Roth IRA |
| Common Stock | 02/03/2011 | P | 247   | A | \$ 41.2  | 347   | I | by Roth IRA |

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.**

SEC 1474  
(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. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Beneficially Owned (Instr. 6) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|

## Reporting Owners

| Reporting Owner Name / Address   | Relationships |           |         |       |
|--|---------------|-----------|---------|-------|
|  | Director      | 10% Owner | Officer | Other |
| Gallagher Kevin Charles<br>370 17TH ST<br>SUITE 5600<br>DENVER, CO 80202 | X             |           |         |       |

## Signatures

John C. Pauls, Attorney-in-Fact for Mr. Gallagher  
02/04/2011

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).

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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