Edgar Filing: CIAVARDINI VINCENT J - Form 4

CIAVARDINI V Form 4	VINCENT J										
December 23, 20	004										
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION									OMB APPROVAL		
	STATES		RITIES A shington	N OMB Number:	3235-0287 January 31,						
Check this bo if no longer subject to Section 16. Form 4 or Form 5	STATEM	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES									
Form 5 obligations may continue. See Instruction 1(b). 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 Resp	onses)										
1. Name and Address of Reporting Person <u></u>			2. Issuer Name and Ticker or Trading Symbol				5. Relationship of Reporting Person(s) to Issuer				
		UMB FINANCIAL CORP [UMBF]				(Check all applicable)					
(Last) (First) (Middle) UMB INVESTMENT SERVICES GROUP, P. O. BOX 419226			 Date of Earliest Transaction (Month/Day/Year) 12/22/2004 				Director 10% Owner X_ Officer (give title Other (specify below) Vice Chairman				
			4. If Amendment, Date Original Filed(Month/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting 				
KANSAS CITY							Person	More than One R	eporung		
(City)	(State)	(Zip)	Tab	ole I - Non-l	Derivative	Securities A	Acquired, Disposed	of, or Beneficia	lly Owned		
	ransaction Date nth/Day/Year)	2A. Deema Execution any (Month/Da	Date, if	3. Transactio Code (Instr. 8) Code V	4. Securiti nAcquired Disposed (Instr. 3, 4 Amount	(A) or of (D)	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)		
Reminder: Report o	on a separate line	e for each cl	ass of sec	urities bene	ficially owr	ned directly	or indirectly.				
					Perso inform requir	ns who rest nation cont ed to resp ys a curre	spond to the colle tained in this form ond unless the fo ntly valid OMB co	n are not orm	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	2.	3. Transaction Date	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount of	8. P
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onof	Expiration Date	Underlying Securities	Der
Security	or Exercise		any	Code	Derivative	(Month/Day/Year)	(Instr. 3 and 4)	Sec

Edgar Filing: CIAVARDINI VINCENT J - Form 4

(Instr. 3)	Price of Derivative Security	(Month/Day/Year)	(Instr. 8)	Secur Acqui (A) or Dispo of (D) (Instr. and 5)	red sed 3, 4,					(Ins
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option (right to buy)	\$ 57.85	12/22/2004		A	600		11/22/2009	12/22/2014	Common Stock	600	
Reporting Owners											
Da	porting Owner	Nomo / Addross		Relationships							
Reporting Owner Name / Address		Director	10% Owne	er Off	ïcer	0	ther				
CIAVARDINI VINCENT J UMB INVESTMENT SERVICES GROUP P. O. BOX 419226 KANSAS CITY, MO 641416226			UP		V	ice C	Chairman				
Signa	tures										
By: by Jo	ohn C. Pauls, A	Attorney	10/00/000								

By: by John C. Pauls, Attorney 12/23/2004 in Fact

**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.