KEMPER J MARINER

Form 4

October 10, 2006

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

(Check all applicable)

Issuer

January 31, 2005

0.5

Estimated average burden hours per

OMB APPROVAL

response...

if no longer subject to Section 16. Form 4 or Form 5

Check this box

obligations may continue. See Instruction

1. Name and Address of Reporting Person *

(First)

(Middle)

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

2. Issuer Name and Ticker or Trading

3. Date of Earliest Transaction

UMB FINANCIAL CORP [UMBF]

Symbol

1(b).

(Last)

(Print or Type Responses)

KEMPER J MARINER

| 1010 GRAND BLVD. | | | (Month/Day/Year) 10/04/2006 | | | X Director X Officer (give below) | Owner er (specify | | | |
|---|--------------------------------------|---|---|---------------------------------------|--|---|--|--|---|--|
| (Street) 4. If Amer | | | endment, Date Original | | | | 6. Individual or Joint/Group Filing(Check | | | |
| KANSAS C | nth/Day/Year) | | | | Applicable Line) _X_ 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 | | | | | | | | ly 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. Securi on(A) or D (Instr. 3, | ispose 4 and (A) or | ed of (D) 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) | |
| Common Stock | 10/04/2006 | | M | 636 | A | \$ 15.17 | 44,441.2748 | D | | |
| Common Stock | | | | | | | 1,383.0615 | I | By ESOP | |
| Common Stock | | | | | | | 12,324 | I | By Trust - RC Kemper for John | |
| Common Stock | | | | | | | 84,888 | I | By Trust - TUW RC Kemper | |

for John Mariner

(9-02)

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

Persons who respond to the collection of SEC 1474 information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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

| I | Title of Derivative Security Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 4. Transactic Code (Instr. 8) | 5. Number opf 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. Pri Deriv Secur (Instr |
|---|--|---|--------------------------------------|--|--|--|--------------------|---|--|------------------------------------|
| | | | | Code V | (A) (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | |
| (| Stock Options (Right to ouy) | \$ 15.17 | 10/04/2006 | M | 636 | <u>(1)</u> | 10/18/2006 | Common Stock | 636 | \$ 1: |

Reporting Owners

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

Signatures

John C. Pauls, Attorney

10/09/2006 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).

(1)

Reporting Owners 2

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Options vest 40% 2 years after the date of grant; 60% 3 years after the date of grant; 80% 4 years after the date of grant; and 100% 4 years 11 months after the date of grant.

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.