KING DAVID D Form 4/A June 09, 2005

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB APPROVAL

OMB 3235-0287 Number:

January 31, Expires: 2005

Estimated average burden hours per response... 0.5

5 Relationship of Reporting Person(s) to

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

obligations

1(b).

may continue.

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 See Instruction

(Print or Type Responses)

1 Name and Address of Reporting Person *

KING DAVID D			2. Issuer Name and Ticker or Trading Symbol UMB FINANCIAL CORP [UMBF]				C	Issuer (Check all applicable)			
(Last)	(First) (M	Middle)	3. Date of (Month/D	Earliest Transaction				Director 10% Owner			
1010 GRAND BLVD., P. O. BOX 419226		04/28/2005					_X_ Officer (give title Other (specify below) EVP of Subsidiary				
WANGAG G	Fi 0:			4. If Amendment, Date Original Filed(Month/Day/Year) 05/02/2005				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting			
	TY, MO 641416							Person			
(City)	(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned							lly Owned			
1.Title of Security (Instr. 3)	ecurity (Month/Day/Year) Execution (Instr. 3) any		emed on Date, if Day/Year)	3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5)))	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)			
Common Stock	04/28/2005			A	678	A	\$0	1,255	D		
Common Stock	04/28/2005			A	792	A	\$0	2,047	D		
Common Stock								541.32	I	By ESOP	

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

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number.

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. Transactic 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)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 54.13	04/28/2005		A	3,000	01/01/2008	01/01/2015	Common Stock	3,000

Reporting Owners

Reporting Owner Name / Address	Relationships
Reporting Owner Name / Address	1101W10113111 p 3

Director 10% Owner Officer Other

KING DAVID D 1010 GRAND BLVD. P. O. BOX 419226

EVP of Subsidiary

KANSAS CITY, MO 641416226

Signatures

By: David D. Kling by John C. Pauls, Atty in Fact

06/09/2005

**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.

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