UMB FINANCIAL CORP

Form 4

August 02, 2006

FORM 4

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

OMB Number: 3235-0287

5. Relationship of Reporting Person(s) to

Issuer

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005

OMB APPROVAL

Form 4 or Form 5 obligations 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

2. Issuer Name and Ticker or Trading

UMB FINANCIAL CORP [UMBF]

Symbol

burden hours per response... 0.5

Estimated average

See Instruction

1(b).

(Print or Type Responses)

GENOVESE PETER J

1. Name and Address of Reporting Person *

				OWID I INANCIAL CORI [OWIDI]						(Check all applicable)			
(Last) (First) (Middle) 2 S. BROADWAY			3. Date of Earliest Transaction (Month/Day/Year) 08/01/2006						Director 10% OwnerX_ Officer (give title Other (specify below) Vice Chairman				
		4. If Amendment, Date Original						6. Individual or Joint/Group Filing(Check					
ST. LOUIS	Filed(Month/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												
1.Title of Security (Instr. 3)	2. Transaction Da (Month/Day/Year	ned n Date, if Day/Year)	3. Transa Code (Instr.	(A) or				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	08/01/2006			M		3,820	A	\$ 15.17	41,396.62	D			
Common Stock	08/01/2006			F		1,705	D	\$ 33.96	39,691.62	D			
Common Stock									25,327.81	I	by ESOP		
Common Stock									1,230	I	by immediate family		

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

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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. Transactic Code (Instr. 8)	5. Number ion 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. I Der Sec (Ins
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Options (Right to buy)	\$ 15.17	08/01/2006		M		3,820	<u>(1)</u>	10/18/2006	Common Stock	3,820	\$

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

GENOVESE PETER J 2 S. BROADWAY ST. LOUIS, MO 63102

Vice Chairman

Signatures

John C. Pauls, Attorney in Fact

Fact 08/02/2006

**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).
- 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.

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