

UMB FINANCIAL CORP  
Form 4  
December 14, 2004

**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 \*  
**KEMPER R CROSBY JR**

(Last) (First) (Middle)

1010 GRAND BLVD., P. O. BOX  
419226

(Street)

KANSAS CITY, MO 641416226

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol

**UMB FINANCIAL CORP [UMBF]**

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

12/14/2004

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
\_X\_ Form filed by One Reporting Person  
\_\_\_ Form filed by More than One Reporting Person

**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 Ownership (Instr. 4)
				(A) or (D)	Price		
Common Stock	12/14/2004		S	1,946	D \$ 57.5	1,877,860	D
Common Stock	12/14/2004		S	600	D \$ 57.52	1,877,260	D
Common Stock	12/14/2004		S	300	D \$ 57.53	1,876,960	D
Common Stock	12/14/2004		S	200	D \$ 57.54	1,876,760	D
Common Stock	12/14/2004		S	1,354	D \$ 57.73	1,875,406	D

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Common Stock	12/14/2004	S	100	D	\$ 57.59	1,875,306	D	
Common Stock	12/14/2004	S	1,000	D	\$ 57.68	1,874,306	D	
Common Stock	12/14/2004	S	100	D	\$ 57.69	1,874,206	D	
Common Stock	12/14/2004	S	300	D	\$ 57.7	1,873,906	D	
Common Stock	12/14/2004	S	1,500	D	\$ 57.74	1,872,406	D	
Common Stock	12/14/2004	S	200	D	\$ 57.71	1,872,206	D	
Common Stock	12/14/2004	S	100	D	\$ 57.66	1,872,106	D	
Common Stock	12/14/2004	S	2,300	D	\$ 57.65	1,869,806 <sup>(1)</sup>	D	
Common Stock						3,973.47	I	By ESOP
Common Stock						147,925	I	By Kemper Realty, Inc.
Common Stock						202,352	I	By Pioneer Service Corporation
Common Stock						6,529	I	By Spouse
Common Stock						100,847 <sup>(2)</sup>	I	By Stagecoach Inc.

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.**

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(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	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. Nu
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