

UMB FINANCIAL CORP  
Form 4  
November 01, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
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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 \*  
SCHMIDTLEIN MARK A

(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)

10/28/2005

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

Vice Chairman - Subsidiary

6. Individual or Joint/Group Filing(Check Applicable Line)

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)
			Code	V Amount (A) or (D) Price			
Common Stock	10/28/2005		M	1,132 D \$ 67.26	2,140.37	D	
Common Stock	10/28/2005		M	350 A \$ 31.23	2,490.37	D	
Common Stock	10/28/2005		M	637 A \$ 30.34	3,127.37	D	
Common Stock	10/28/2005		M	728 A \$ 43.6	3,855.37	D	
Common Stock	10/28/2005		M	578 A \$ 38.9	4,433.37	D	

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Common Stock	10/28/2005		M	630	A	\$ 34.91	5,063.37	D	
Common Stock							3,972.76	I	By ESOP

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

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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 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. P... Der... Sec... (Ins...	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option (right to buy)	\$ 31.23	10/28/2005		M	350	<u>(1)</u>	11/27/2005	Common Stock	350
Stock Option (right to buy)	\$ 30.34	10/28/2005		M	637	<u>(1)</u>	10/18/2006	Common Stock	637
Stock Option (right to buy)	\$ 43.6	10/28/2005		M	728	<u>(1)</u>	10/08/2007	Common Stock	728
Stock Option (right to buy)	\$ 38.9	10/28/2005		M	578	10/19/2003	11/19/2008	Common Stock	578
Stock Option (right to buy)	\$ 34.91	10/28/2005		M	630	11/15/2004	12/15/2009	Common Stock	630

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SCHMIDTLEIN MARK A 1010 GRAND BLVD. P. O. BOX 419226 KANSAS CITY, MO 641416226			Vice Chairman - Subsidiary	

## Signatures

By: by John C. Pauls, Attorney  
in Fact  
11/01/2005

\*\*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).

(1) Options vest 40% after 2 years; 60% after 3 years; 80% after 4 years; 100% after 4 years, 11 months

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.  
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