HAMMONS ROYCE M

Form 4

January 12, 2005

FORM 4

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

OMB 3235-0287

Estimated average

Check this box if no longer subject to

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Number: January 31, 2005

OMB APPROVAL

Section 16. 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

burden hours per response... 0.5

See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 2. Iss HAMMONS ROYCE M Symbo				Issuer Name and Ticker or Trading bol			5. Relationship of Reporting Person(s) to Issuer			
			UMB FINANCIAL CORP [UMBF]			MBF]	(Check all applicable)			
(Last)	(First) (1	Middle) 3. I	3. Date of Earliest Transaction			(
1010 CD AND DIAM D. O. DOW			(Month/Day/Year)				Director 10% Owner X Officer (give title Other (specify			
1010 GRAND BLVD., P. O. BOX 419226			01/11/2005				below) President of Oklahoma Region			
(Street) 4.			4. If Amendment, Date Original				6. Individual or Joint/Group Filing(Check			
			Filed(Month/Day/Year)				Applicable Line) _X_Form filed by One Reporting Person			
KANSAS C					Form filed by More than One Reporting Person					
(City)	(State)	(Zip)	Table I - Non-I	Derivative S	Secur	ities Acq	uired, Disposed o	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	e 2A. Deemed Execution Da any (Month/Day/	ate, if Transaction Code	4. Securit on(A) or Di (Instr. 3,	spose	d of (D)	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	01/11/2005		M	637	A	\$ 30.34	1,075.71	D		
Common Stock							936.4 (1)	I	By ESOP	

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.

SEC 1474

(9-02)

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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 proof 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. Pr Deri Secu (Inst
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option (right to buy)	\$ 30.34	01/11/2005		M	637	(2)	10/18/2006	Common Stock	637	\$

Reporting Owners

Reporting Owner Name / Address	Relationships							
• 0	Director	10% Owner	Officer	Other				
HAMMONS ROYCE M 1010 GRAND BLVD.			President of Oklahoma					
P. O. BOX 419226 KANSAS CITY, MO 641416226			Region					

Signatures

By: by John C. Pauls, Attorney in Fact 01/12/2005

**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) Reflects ESOP dividend reinvestment and diversification election made under the Internal Revenue Code since the last report
- (2) 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. 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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