

Anderson Craig L
 Form 3
 November 17, 2011

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â Anderson Craig L		(Month/Day/Year)	UMB FINANCIAL CORP [UMBF]	
(Last)	(First)	(Middle)	11/07/2011	
1670 BROADWAY			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
DENVER,Â COÂ 80202			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			President - Commercial Banking	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	883.5467	I	by 401(k)
Common Stock	12,608.7869	D	Â
Common Stock	3,932.6414	I	by ESOP

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

SEC 1473 (7-02)

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Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Stock Option (Right to Buy)	11/20/2007	12/20/2012	Common Stock	1,200	\$ 19.055	D	Â
Stock Option (Right to Buy)	11/18/2008	12/18/2013	Common Stock	1,600	\$ 24.325	D	Â
Stock Option (Right to Buy)	11/22/2009	12/22/2014	Common Stock	1,800	\$ 28.925	D	Â
Stock Option (Right to Buy)	01/01/2008 ⁽¹⁾	01/01/2015	Common Stock	2,350	\$ 27.0625	D	Â
Stock Option (Right to Buy)	01/01/2009 ⁽²⁾	01/01/2016	Common Stock	1,418	\$ 34.84	D	Â
Stock Option (Right to Buy)	01/01/2010 ⁽³⁾	01/01/2017	Common Stock	2,210	\$ 38.84	D	Â
Stock Option (Right to Buy)	01/01/2011 ⁽⁴⁾	01/01/2018	Common Stock	2,779	\$ 37.73	D	Â
Stock Option (Right to Buy)	01/01/2012 ⁽⁵⁾	01/01/2019	Common Stock	2,416	\$ 41.37	D	Â
Stock Option (Right to Buy)	01/01/2013 ⁽⁶⁾	01/01/2020	Common Stock	3,470	\$ 37.84	D	Â
Stock Option (Right to Buy)	01/01/2014 ⁽⁷⁾	01/01/2021	Common Stock	4,946	\$ 41.71	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Anderson Craig L 1670 BROADWAY DENVER, CO 80202	Â	Â	Â President - Commercial Banking	Â

Signatures

John C. Pauls, Attorney in fact for Mr. Anderson
Date 11/17/2011

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(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 will vest 50% on 1/1/2008; 75% on 1/1/2009; and 100% on 1/1/2010

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- (2) Options will vest 50% on 1/1/2009; 75% on 1/1/2010; and 100% on 1/1/2011
- (3) Options will vest 50% on 1/1/2010; 75% on 1/1/2011; and 100% on 1/1/2012.
- (4) Options will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/1013.
- (5) Options will vest 50% on 1/1/2012, 75% on 1/1/2013, and 100% on 1/1/2014
- (6) Options will vest 50% on 1/1/2013; 75% on 1/1/2014; and 100% on 1/1/2015
- (7) Options will vest 50% on 1/1/2014, 75% on 1/1/2015 and 100% on 1/1/2015

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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