

RILINGER DENNIS R  
Form 4  
July 30, 2012

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2015  
Estimated average burden hours per response... 0.5

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 \*  
RILINGER DENNIS R

2. Issuer Name and Ticker or Trading Symbol  
UMB FINANCIAL CORP [UMBF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
1010 GRAND BLVD.  
  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
07/27/2012

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
EVP and General Counsel

KANSAS CITY, MO 64106

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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 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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount (D) or Price (A)		
Common Stock	07/27/2012		M		5,114 A \$ 37.73	26,656.6209	D
Common Stock	07/27/2012		M		2,912 A \$ 41.37	29,568.6209	D
Common Stock	07/27/2012		M		3,766 A \$ 34.84	33,334.6209	D
Common Stock	07/27/2012		M		5,423 A \$ 38.84	38,757.6209	D
Common Stock	07/27/2012		F		7,695 D \$ 49.25	31,062.6209	D

Edgar Filing: RILINGER DENNIS R - Form 4

Common Stock	07/27/2012	S	200	D	\$ 49.1901	30,862.6209	D	
Common Stock	07/27/2012	S	500	D	\$ 49.2	30,362.6209	D	
Common Stock	07/27/2012	S	412	D	\$ 49.2156	29,950.6209	D	
Common Stock	07/27/2012	S	300	D	\$ 49.23	29,650.6209	D	
Common Stock	07/27/2012	S	1,500	D	\$ 49.25	28,150.6209	D	
Common Stock	07/27/2012	S	500	D	\$ 49.26	27,650.6209	D	
Common Stock	07/27/2012	S	88	D	\$ 49.28	27,562.6209	D	
Common Stock	07/27/2012	S	526	D	\$ 49.3	27,036.6209	D	
Common Stock	07/27/2012	S	500	D	\$ 49.31	26,536.6209	D	
Common Stock	07/27/2012	S	1,000	D	\$ 49.32	25,536.6209	D	
Common Stock	07/27/2012	S	1,000	D	\$ 49.33	24,536.6209	D	
Common Stock	07/27/2012	S	400	D	\$ 49.3401	24,136.6209	D	
Common Stock	07/27/2012	S	100	D	\$ 49.3402	24,036.6209	D	
Common Stock	07/27/2012	S	1,000	D	\$ 49.37	23,036.6209	D	
Common Stock	07/30/2012	S	200	D	\$ 48.945	22,836.6209	D	
Common Stock	07/30/2012	S	400	D	\$ 48.92	22,436.6209	D	
Common Stock	07/30/2012	S	100	D	\$ 48.89	22,336.6209	D	
Common Stock	07/30/2012	S	100	D	\$ 48.8701	22,236.6209	D	
Common Stock	07/30/2012	S	694	D	\$ 48.87	21,542.6209	D	
						<u>(1)</u>		
Common Stock						2,065.5068	I	By Esop
						<u>(2)</u>		
						4,484	I	By Ira

Edgar Filing: RILINGER DENNIS R - Form 4

Common  
Stock

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)

**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)	
				Code	V (A) (D)	Date Exercisable Expiration Date	Title	Amount or Number of Shares
Stock Option (Right to Buy)	\$ 37.73	07/27/2012		M	5,114	01/01/2011 <sup>(3)</sup> 01/01/2018	Common Stock	5,114
Stock Option (Right to Buy)	\$ 41.37	07/27/2012		M	2,912	01/01/2012 <sup>(4)</sup> 01/01/2019	Common Stock	2,912
Stock Option (Right to Buy)	\$ 34.84	07/27/2012		M	3,766	01/01/2009 <sup>(5)</sup> 01/01/2016	Common Stock	3,766
Stock Option (Right to Buy)	\$ 38.84	07/27/2012		M	5,423	01/01/2010 <sup>(6)</sup> 01/01/2017	Common Stock	5,423

## Reporting Owners

Reporting Owner Name / Address	Relationships
	Director 10% Owner Officer Other
	EVP and General Counsel

RILINGER DENNIS R  
1010 GRAND BLVD.  
KANSAS CITY, MO 64106

## Signatures

/s/ John C. Pauls, Attorney-in-fact for Mr.  
Rilinger

07/30/2012

\_\_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) Includes shares acquired from dividend reinvestment
- (2) Reflects ESOP allocations and dispositions that have occurred since the date of the reporting person's last ownership report.
- (3) Options will vest 50% on 1/1/2011; 75% on 1/1/2012; and 100% on 1/1/2013
- (4) Options will vest 50% on 1/1/2012, 75% on 1/1/2013, and 100% on 1/1/2014
- (5) Options vest 50% after 3 years, 75% after 4 years and 100% after 5 years
- (6) Options will vest 50% on the third 1/1/2010; 75% on the 1/1/2011; and 100% on 1/1/2012.

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.