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UMB FINA	NCIAL CORP										
Form 4											
November 0	2, 2005										
FORM	FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION							COMMISSION	OMB AF OMB Number:	PROVAL 3235-0287	
Check th if no long subject to Section 1 Form 4 of Form 5 obligation may com See Instr 1(b).	ger o 16. or Filed p sns tinue.	Washington, D.C. 20549 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							January 31Expires:2005Estimated averageburden hours perresponse0.5		
(Print or Type]	Responses)										
WEFALD JON DR Syn			Symbol	2. Issuer Name and Ticker or Trading Symbol UMB FINANCIAL CORP [UMBF]				5. Relationship of Reporting Person(s) to Issuer			
(Last) (First) (Middle) KANSAS STATE UNIVERSITY, ANDERSON HALL #110			3. Date of Earliest Transaction (Month/Day/Year) 11/02/2005				, ibi j	(Check all applicable) <u>X</u> Director <u>10%</u> Owner Officer (give title <u>Other</u> (specify below)			
	(Street)	(Street) 4. If Amendment, Date Or Filed(Month/Day/Year)			-	1		Applicable Line)	oint/Group Filing(Check One Reporting Person		
MANHAT	ΓAN, KS 6650	6							fore than One Re		
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed of	, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction E (Month/Day/Ye	ar) Executio any	emed on Date, if Day/Year)	3. Transactic Code (Instr. 8)	(Instr. 3,	(A) or	d of (D) 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)		
Common Stock	11/02/2005			Code V P	Amount 14.94	(D) A	Price \$ 66.94	3,695.27	D		

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.

 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)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		Date	7. Title Amount Underly Securiti (Instr. 3	t of ving es	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Own Follo Repo Trans (Instr
			Code V	. ,	Date Exercisable	Expiration Date	o Title N o	Jumber		

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Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
WEFALD JON DR KANSAS STATE UNIVERSITY ANDERSON HALL #110 MANHATTAN, KS 66506	Х						
Signatures							
By: by John C. Pauls, Attorney in Fact		11/02/2005					
**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).

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.