

UMB FINANCIAL CORP

Form SC 13G

February 22, 2007

CUSIP NO. 902788108 13G

1 Name of Reporting Person / IRS Identification Number:
Advisory Research, Inc. / 36-2831881

2 Check the Appropriate Box if a Member of a Group (a) []
(See Instructions) (b) [X]

3 SEC Use Only

4 Citizenship or Place of Organization
Delaware

Number of Shares	5	Sole Voting Power 3152375
Beneficially Owned By	6	Shared Voting Power 0 Shares
Each Reporting Person	7	Sole Dispositive Power 3152375
With	8	Shared Dispositive Power 0 Shares

9 Aggregate Amount Beneficially Owned by Each Reporting Person
3152375

10 Check if the Aggregate Amount in Row (9) Excludes Certain
Shares [] (See Instructions)

11 Percent of Class Represented by Amount in Row (9)
7.385%

12 Type of Reporting Person
IA

Item 1 (a) Name of Issuer: UMB Financial Corp
Item 1 (b) Name of Issuer's Principal Executive Offices:
1010 Grand Ave.
Kansas City, MO 64101

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- Item 2 (a) Person Filing - Advisory Research, Inc.
- Item 2 (b) Address - 180 North Stetson St., Suite 5500
Chicago, IL 60601
- Item 2 (c) Citizenship - Advisory Research, Inc. is a
Delaware Corporation
- Item 2 (d) Title of Class of Securities - Common
- Item 2 (e) CUSIP Number - 902788108
- Item 3 If this statement is filed pursuant to Rules
13d-1(b) or 13d-2(b), check whether the person
filing is a:
- (a) Broker or Dealer registered under Section
15 of the Act
- (b) Bank as defined in Section 3(a)(6) of the
Act
- (c) Insurance Company as defined in Section
3(a)(19) of the Act
- (d) Investment Company registered under
Section 8 of the Investment Company Act
- (e) Investment Advisor in accordance with
section 240.13d-1(b)(1)(ii)(E)
- (f) Employee Benefit Plan or Endowment Fund
in accordance with section 240.13d-1(b)
(1)(ii)(F)
- (g) Parent Holding Company or Control Person
in accordance with section 13d-1(b)
(1)(ii)(G)
- (h) A savings association as defined in
section 3(b) of the Federal Deposit
Insurance Act
- (i) A church plan that is excluded from
the definition of an investment company
under section 3(c)(14) of the Investment
Company Act of 1940
- Item 4 Ownership
- (a) Amount Beneficially Owned:
Advisory Research, Inc. 3152375 Shares
- (b) Percent of Class 7.385%
- (c) Number of shares as to which reporting person has:
- | | | | |
|-------|--------------------------|---------|--------|
| (i) | Sole Voting Power | 3152375 | Shares |
| (ii) | Shared Voting Power | 0 | Shares |
| (iii) | Sole Dispositive Power | 3152375 | Shares |
| (iv) | Shared Dispositive Power | 0 | Shares |

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- Item 5 Ownership of Five Percent or Less of a Class:
If this statement is being filed to report the fact
that as of the date hereof the reporting person has
ceased to be the beneficial owner of more than five
percent of the class of securities, check the
following []
- Item 6 Ownership of More than Five Percent on Behalf of
Another Person: Not Applicable
- Item 7 Identification and Classification of the Subsidiary
Which Acquired the Security being Reported on by the
Parent Holding Company: Not Applicable
- Item 8 Identification and Classification if Members of
the Group: Not Applicable
- Item 9 Notice of Dissolution of Group: Not Applicable
- Item 10 Certification

By signing below I certify that, to the best of my
knowledge and belief, the securities referred to
above were acquired and are held in the ordinary
course of business and were not acquired and are
not held for the purpose of or with the effect of
changing or influencing the control of the issuer
of such securities and were not acquired and are
not held in connection with or as a participant
in any transaction having such purposes or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and
belief, I certify that the information set forth in this
statement is true, complete and correct.

02/14/2007

Date

/s/ Brien M. O'Brien

Signature

Brien M. O'Brien, President

Name/Title