UMB FINANCIAL CORP
Form 3
December 03, 2015

FORM 3

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

OMB APPROVAL

OMB Number:	3235-0104
Expires:	January 31, 2005
Estimated average burden hours per response...	0.5

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 *
Â Payne Jennifer M
(Last) (First) (Middle)

1010 GRAND BLVD.
(Street)

KANSAS CITY,Â MOÂ 64106
(City) (State) (Zip)

2. Date of Event Requiring Statement (Month/Day/Year)
11/23/2015

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

4. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director
__X__ Officer (give title below)
_____ 10% Owner
_____ Other (specify below)
Sr. Vice President

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

6. Individual or Joint/Group Filing(Check Applicable Line)
_X_ Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

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	382.3786	I	By 401k
Common Stock	3,969.9482	D	Â
Common Stock	169.3808	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

	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)	11/14/2008	12/14/2015	Common Stock	400	$ 32.995	D	Â
Stock Option (Right to Buy)	11/13/2006	12/13/2016	Common Stock	500	$ 36.36	D	Â
Stock Option (Right to Buy)	11/20/2010	12/20/2017	Common Stock	700	$ 38.54	D	Â
Stock Option (Right to Buy)	10/17/2008	11/17/2018	Common Stock	700	$ 40.93	D	Â
Stock Option (Right to Buy)	01/01/2012	01/01/2019	Common Stock	362	$ 41.37	D	Â
Stock Option (Right to Buy)	01/01/2013	01/01/2020	Common Stock	402	$ 37.84	D	Â
Stock Option (Right to Buy)	01/01/2014 (1)	01/01/2021	Common Stock	364	$ 41.71	D	Â
Stock Option (Right to Buy)	01/01/2015 (2)	01/01/2022	Common Stock	427	$ 39.97	D	Â
Stock Option (Right to Buy)	01/01/2016 (3)	01/01/2023	Common Stock	380	$ 45.58	D	Â
Stock Option (Right to Buy)	01/01/2017 (4)	01/01/2024	Common Stock	305	$ 57.4	D	Â
Stock Option (Right to Buy)	02/11/2018 (5)	02/11/2025	Common Stock	536	$ 51.42	D	Â

Reporting Owners

Reporting Owner Name / Address	**Relationships**			
	Director	10% Owner	Officer	Other
Payne Jennifer M 1010 GRAND BLVD. KANSAS CITY,Â MOÂ 64106	Â	Â	Â Sr. Vice President	Â

Signatures

/s/ John C. Paults, Attorney-in-Fact for Ms. Payne	12/03/2015
**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 vest 50% on 1/1/14, 75% on 1/1/15, and 100% on 1/1/16
- **(2)** Options will vest 50% on 1/1/2015, 75% on 1/1/2016 and 100% on 1/1/2017.
- **(3)** The option vests 50% on 1/1/16; 75% on 1/1/17 and 100% on 1/1/18
- **(4)** Options vest 50% on 1/1/2017, 75% on 1/1/2018, and 100% on 1/1/2019
- **(5)** Options will vest 50% on 2/11/2018, 75% on 2/11/2019, and 75% on 2/11/2020

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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