

Brian J Walker
 Form 4
 February 20, 2018

FORM 4

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

OMB APPROVAL

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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 *
 Brian J Walker

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

KANSAS CITY, MO 64106

(City) (State) (Zip)

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

3. Date of Earliest Transaction
 (Month/Day/Year)
 02/16/2018

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
 Chief Accounting Officer

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

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 (A) or (D) Price		
Common Stock	02/16/2018		M		1,672 A \$ 47.68	8,403.4698	D
Common Stock	02/16/2018		M		959 A \$ 45.58	9,362.4698	D
Common Stock	02/16/2018		S		375 D \$ 76.1515	8,987.4698	D
Common Stock	02/16/2018		S		85 D \$ 76.2	8,902.4698	D
Common Stock	02/16/2018		S		202 D \$ 76.22	8,700.4698	D

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Common Stock	02/16/2018	S	147	D	\$ 76.24	8,553.4698	D	
Common Stock	02/16/2018	S	2	D	\$ 76.26	8,551.4698	D	
Common Stock	02/16/2018	S	12	D	\$ 76.27	8,539.4698	D	
Common Stock	02/16/2018	S	564	D	\$ 76.284	7,975.4698	D	
Common Stock	02/16/2018	S	5	D	\$ 76.31	7,970.4698	D	
Common Stock	02/16/2018	S	100	D	\$ 76.32	7,870.4698	D	
Common Stock	02/16/2018	S	102	D	\$ 76.33	7,768.4698	D	
Common Stock	02/16/2018	S	1	D	\$ 76.34	7,767.4698	D	
Common Stock	02/16/2018	S	2	D	\$ 76.36	7,765.4698	D	
Common Stock	02/16/2018	S	60	D	\$ 76.37	7,705.4698	D	
Common Stock	02/16/2018	S	204	D	\$ 76.41	7,501.4698	D	
Common Stock	02/16/2018	S	100	D	\$ 76.45	7,401.4698	D	
Common Stock	02/16/2018	S	434	D	\$ 76.46	6,967.4698	D	
Common Stock	02/16/2018	S	100	D	\$ 76.52	6,867.4698	D	
Common Stock	02/16/2018	S	959	D	\$ 76.4601	5,908.4698	D	
Common Stock	02/16/2018	M	900	A	\$ 40.93	6,808.4698	D	
Common Stock	02/16/2018	F	490	D	\$ 75.27	6,318.4698	D	
Common Stock						245.7561	I	by ESOP

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

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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)	\$ 47.68	02/16/2018		M	1,672	02/05/2018 ⁽¹⁾ 02/05/2026	Common Stock 1,672
Stock Option (Right to Buy)	\$ 45.58	02/16/2018		M	959	01/01/2016 01/01/2023	Common Stock 959
Stock Option (Right to Buy)	\$ 40.93	02/16/2018		M	900	11/17/2011 11/17/2018	Common Stock 900

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Brian J Walker 1010 GRAND BLVD KANSAS CITY, MO 64106			Chief Accounting Officer	

Signatures

/s/ John C. Pauls, Attorney in Fact for Mr. Walker
Date: 02/20/2018

**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) Options will vest 50% on 2/5/2018, 75% on 2/5/2019, and 100% on 2/5/2020.

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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