Payne Jennifer M Form 4 November 19, 2018

FORM 4

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

OMB APPROVAL OMB

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Check this box

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

1(b).

(Print or Type Responses)

may continue.

See Instruction

1. Name and Address of Reporting Person * Payne Jennifer M			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)	3. Date of Earliest Transaction	()		
1010 GRANE	BLVD.		(Month/Day/Year) 11/16/2018	Director 10% OwnerX Officer (give title Other (specify below) Sr. Vice President		
(Street)			4. If Amendment, Date Original	6. Individual or Joint/Group Filing(Check		
KANSAS CITY, MO 64106			Filed(Month/Day/Year)	Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reportin Person		

(City)	(State)	(Zip) Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed o	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8)			d of (D)	5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial	
			Code V	Amount	or	Price	Transaction(s) (Instr. 3 and 4)			
Common Stock	11/16/2018		M	700	A	\$ 40.93	9,337.813	D		
Common Stock	11/16/2018		M	362	A	\$ 41.37	9,699.813	D		
Common Stock	11/16/2018		S	539	D	\$ 64.99	9,160.813	D		
Common Stock							536.9417 (1)	I	By 401k	
Common Stock							215.9094 (2)	I	By ESOP	

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

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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. Transactic Code (Instr. 8)	onof Derivative		6. Date Exerci- Expiration Dat (Month/Day/Y	re e	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. P Der Sect (Ins
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Option (Right to Buy)	\$ 40.93	11/16/2018		M		700	10/17/2008	11/17/2018	Common Stock	700	
Stock Option (Right to Buy)	\$ 41.37	11/16/2018		M		362	01/01/2012	01/01/2019	Common Stock	362	

Reporting Owners

Reporting Owner Name / Address	Keiauonsnips						
	Director	10% Owner	Officer	Other			

Payne Jennifer M

1010 GRAND BLVD. Sr. Vice President

KANSAS CITY, MO 64106

Signatures

/s/ John C. Pauls, Attorney-in-Fact for Ms.

Payne 11/19/2018

> **Signature of Reporting Person Date

Explanation of Responses:

If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Reporting Owners 2

Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

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- (1) Reflects shares acquired by the reporting person through the UMB Financial Corporation 401(k) Plan
- (2) Reflects ESOP allocations and dispositions that have occurred since the date of the reporting person's last ownership report.

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.