

Morris Jay Benjamin
 Form 3
 May 03, 2018

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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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 *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â Morris Jay Benjamin		(Month/Day/Year)	UMB FINANCIAL CORP [UMBF]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
		04/24/2018		
1010 GRAND BLVD.			(Check all applicable)	6. Individual or Joint/Group Filing(Check Applicable Line)
(Street)			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input type="checkbox"/> Form filed by More than One Reporting Person
			(give title below) (specify below)	
			Executive Vice President	
KANSAS CITY,Â MOÂ 64106				
(City)	(State)	(Zip)		

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	10,492	D	Â
Common Stock	520.7863	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 (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Stock Option (Right to Buy)	01/01/2012	01/01/2019	Common Stock	147	\$ 41.37	D	Â
Stock Option (Right to Buy)	01/01/2013	01/01/2020	Common Stock	153	\$ 37.84	D	Â
Stock Option (Right to Buy)	01/01/2014	01/01/2021	Common Stock	269	\$ 41.71	D	Â
Stock Option (Right to Buy)	01/01/2015	01/01/2022	Common Stock	315	\$ 39.97	D	Â
Stock Option (Right to Buy)	01/01/2016	01/01/2023	Common Stock	442	\$ 45.58	D	Â
Stock Option (Right to Buy)	01/01/2017 ⁽¹⁾	01/01/2024	Common Stock	666	\$ 57.4	D	Â
Stock Option (Right to Buy)	02/11/2018 ⁽²⁾	02/11/2025	Common Stock	404	\$ 51.42	D	Â
Stock Option (Right to Buy)	02/05/2018 ⁽³⁾	02/05/2026	Common Stock	606	\$ 47.68	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Morris Jay Benjamin 1010 GRAND BLVD. KANSAS CITY, MO 64106	Â	Â	Â Executive Vice President	Â

Signatures

/s/ Megan L. Mercer, attorney-in-fact for Mr. Morris

05/03/2018

**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 1/1/2017, 75% on 1/1/2018, and 100% on 1/1/2019.

(2) Options vest 50% on 2/11/2018, 75% on 2/11/2019, and 75% on 2/11/2020.

(3) Options 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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