Johnson Shannon Andresen Form 4 February 13, 2018

FORM 4

OMB APPROVAL

5. Relationship of Reporting Person(s) to

Issuer

206.1478

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

OMB 3235-0287 Number: January 31,

Check this box if no longer subject to Section 16. Form 4 or

Expires: STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

2005 Estimated average burden hours per response... 0.5

Form 5 obligations

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

2. Issuer Name and Ticker or Trading

Symbol

1(b).

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person *

Johnson Shannon Andresen

may continue.

See Instruction

| | | | UMB F | UMB FINANCIAL CORP [UMBF] | | | | (Check all applicable) | | | |
|--|--|--------------------|--|---|----|----------|---|--|---------------------------|---------|--|
| (Last) (First) (Middle) 1010 GRAND BLVD. | | | (Month/D | 3. Date of Earliest Transaction (Month/Day/Year) 02/12/2018 | | | | | Director 10% Owner Selow) | | |
| (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) KANSAS CITY, MO 64106 | | | | | | | 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting | | | | |
| reison | | | | | | | | | | | |
| (City) | (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | | | | |
| 1.Title of Security (Instr. 3) | 2. Transaction (Month/Day/Y | ear) Execut any | tition Date, if Transaction(A) or Disposed of (D) Code (Instr. 3, 4 and 5) th/Day/Year) (Instr. 8) (A) or | | | d of (D) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | | | |
| Common Stock | 02/12/2018 | | | F | 70 | D | \$ 74.13 | 9,699.7213 | D | | |
| Common Stock | 02/12/2018 | | | F | 98 | D | \$ 74.13 | 9,601.7213 | D | | |
| Common Stock | 02/12/2018 | | | F | 47 | D | \$ 73.98 | 9,554.7213 | D | | |
| Common | | | | | | | | 206 1478 | T | By FSOP | |

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

By ESOP

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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)

| Title o Derivativ | | 3. Transaction Date (Month/Day/Year) | | 4. Transacti | 5. orNumber | 6. Date Exerc Expiration Da | | 7. Title an Amount o | | |
|------------------------|-------------|--------------------------------------|----------------------|--------------------|---|--------------------------------|--------------------|---|-----------------------|--|
| Security (Instr. 3) | or Exercise | | any (Month/Day/Year) | Code (Instr. 8) | of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | (Month/Day/ | | Underlyin Securities (Instr. 3 au | Security (Instr. 5) | Secur Bene Own Follo Repo Trans (Instr |
| | | | | Code V | (A) (D) | Date Exercisable | Expiration Date | or Title Numof | mount mber ares | |

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

Johnson Shannon Andresen 1010 GRAND BLVD. KANSAS CITY, MO 64106

EVP/Chief HR Officer

Signatures

/s/ Megan L. Mercer, Attorney-in-Fact for Ms. Johnson

02/13/2018

**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).

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.

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