

Wendel Abigail M
 Form 3
 November 02, 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	
Wendel Abigail M		(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)
		10/23/2018		
1010 GRAND BLVD.			(Check all applicable)	
(Street)			<input type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
			<input checked="" type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below) (specify below)	
			President - Consumer Banking	
KANSAS CITY, MO 64106			6. Individual or Joint/Group Filing(Check Applicable Line)	
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Form filed by One Reporting Person	
			<input type="checkbox"/> 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	4,768.3482	D	Wendel Abigail M
Common Stock	185.809	I	By ESOP

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

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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)	02/12/2016	01/01/2023	Common Stock	663	\$ 45.58	D	Â
Stock Option (Right to Buy)	01/01/2017 ⁽¹⁾	01/01/2024	Common Stock	530	\$ 57.4	D	Â
Stock Option (Right to Buy)	02/11/2018 ⁽²⁾	02/11/2025	Common Stock	739	\$ 51.42	D	Â
Stock Option (Right to Buy)	02/05/2019 ⁽³⁾	02/05/2026	Common Stock	2,487	\$ 47.68	D	Â
Stock Option (Right to Buy)	02/02/2019 ⁽⁴⁾	02/02/2027	Common Stock	1,239	\$ 75.25	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Wendel Abigail M 1010 GRAND BLVD. KANSAS CITY, MO 64106	Â	Â	Â President - Consumer Banking	Â

Signatures

/s/ John C. Pauls, attorney-in-fact for Ms. Wendel 10/31/2018

____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 will vest 50% on 2/11/2018, 75% on 2/11/2019, and 75% on 2/11/2020
- (3) Options will vest 50% on 2/5/2018, 75% on 2/5/2019, and 100% on 2/5/2020.
- (4) Options vest 50% on 2/2/19; 75% on 2/2/20; and 100% on 2/2/21

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.