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Terry Thoma Form 4	as S										
FORM	 EORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 							OMB APPROVAL OMB 3235-0287 Number:			
Check this box if no longer subject to Section 16.							Expires:January 312005Estimated averageburden hours perresponse0.5				
(Print or Type l	Responses)										
Terry Thomas S Symbol			Symbol	uer Name and Ticker or Trading I FINANCIAL CORP [UMBF]				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Month				of Earliest Transaction /Day/Year) 2019				Director 10% Owner X Officer (give title Other (specify below) below) Chief Lending Officer			
			endment, Date Original nth/Day/Year)				 6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting 				
(City)	(State)	(Zip)	Tabl	a I. Mara F		C		Person	an Dan effetal		
1.Title of Security (Instr. 3)	2. Transaction Da (Month/Day/Yea	ate 2A. Deen r) Executio any		3. Transactic Code (Instr. 8)	4. Securit on(A) or Di (Instr. 3,	ties A spose 4 and (A) or	cquired d of (D) 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	
Common Stock	02/05/2019			Code V F	Amount 54	(D) D	Price \$ 66.01	27,567.5175	D		
Common Stock								4,375.986	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. Transactio Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		ate	7. Tit Amou Under Secur (Instr	int of rlying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
Terry Thomas S 1010 GRAND BLVD. KANSAS CITY, MO 64106			Chief Lending Officer					
Signatures								
/s/ John C. Pauls, Attorney-in-Fact for Mr. Terry			02/06/2019					
**Signature of Reporting Pers	on		Date					
Explanation of Responses:								

lion of nesponses.

* 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.