

UMB FINANCIAL CORP

Reported by

R C KEMPER CHARITABLE TRUST & FOUNDATION

FORM 144

(Report of proposed sale of securities)

Filed 09/30/26

Address	1010 GRAND AVE KANSAS CITY, MO, 64106
Telephone	8168607000
CIK	0000101382
Symbol	UMBF
SIC Code	6021 - National Commercial Banks
Industry	Banks
Sector	Financials
Fiscal Year	12/31

Form 144 Filer Information

Form 144

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

Form 144

NOTICE OF PROPOSED SALE OF SECURITIES
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933

144: Issuer Information

Name of Issuer	UMB FINANCIAL CORP
SEC File Number	001-38481
Address of Issuer	1010 GRAND AVE KANSAS CITY MISSOURI 64106
Phone	8168607000
Name of Person for Whose Account the Securities are To Be Sold	R C Kemper Charitable Trust & Foundation

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer	1. Affiliate
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144: Securities Information

Record	Title of the Class of Securities To Be Sold	Name and Address of the Broker	Number of Shares or Other Units To Be Sold	Aggregate Market Value	Number of Shares or Other Units Outstanding	Approximate Date of Sale	Name the Securities Exchange
#1	Common Stock	Capital Institutional Services 1700 Pacific Ave. Suite 1000 Dallas TEXAS 75201	1,250	\$162,512.50	75,950,030	10/01/2026	NASDAQ

144: Securities To Be Sold

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

Record	Title of the Class	Date you Acquired	Nature of Acquisition Transaction	Name of Person from Whom Acquired	Is this a Gift ?	Date Donor Acquired	Amount of Securities Acquired	Date of Payment	Nature of Payment *
#1	Common Stock	12/31/1971	Gift	R.C. Kemper, Sr.	☒	12/31/1965	291,643	—	NA

* If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities Sold During The Past 3 Months

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

Record	Name and Address of Seller	Title of Securities Sold	Date of Sale	Amount of Securities Sold	Gross Proceeds
#1	R C Kemper Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	07/08/2026	625	\$88,385.06
#2	R C Kemper Jr Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	07/08/2026	1,275	\$180,305.53
#3	Bebe & Crosby Kemper Foundation for the Arts 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	07/08/2026	288	\$40,727.84
#4	R C Kemper Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	07/01/2026	1,250	\$160,200.50
#5	R C Kemper Jr Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	07/01/2026	2,550	\$326,809.02
#6	Bebe & Crosby Kemper Foundation for the Arts 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	07/01/2026	576	\$73,820.39
#7	Bebe & Crosby Kemper Foundation for the Arts 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	09/01/2026	576	\$74,885.76
#8	R C Kemper Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI	Common Stock	09/01/2026	1,250	\$172,543.50

#9	R C Kemper Jr Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	09/01/2026	2,550	\$351,988.74
#10	Bebe & Crosby Kemper Foundation for the Arts 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	08/03/2026	864	\$126,961.69
#11	R C Kemper Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	08/03/2026	1,875	\$275,524.50
#12	R C Kemper Jr Charitable Trust and Foundation 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	08/03/2026	3,825	\$562,069.98
#13	R C Kemper Jr. Irrevocable Dynasty Trust FBO John Mariner Kemper 1010 Grand Boulevard Kansas City MISSOURI 64106	Common Stock	08/03/2026	4,200	\$618,547.44

144: Remarks and Signature

Remarks

Date of Notice

09/30/2026

Date of Plan Adoption or Giving of Instruction, If Relying on Rule 10b5-1

1. 09/05/2025

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature

Jason D Bartel by POA

ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)