

UMB FINANCIAL CORP  
Form 8-K  
October 27, 2016

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

**Form 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d)**  
**of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): 10/27/2016**

**UMB FINANCIAL CORPORATION**  
**(Exact name of registrant as specified in its charter)**

**Commission File Number: 000-04887**

**MO**  
**(State or other jurisdiction**  
**of incorporation)**

**43-0903811**  
**(IRS Employer**  
**Identification No.)**

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**1010 Grand Blvd., Kansas City, MO 64106**

**(Address of principal executive offices, including zip code)**

**(816) 860-7000**

**(Registrant's telephone number, including area code)**

**(Former name or former address, if changed since last report)**

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13c-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure**

On October 27, 2016, UMB Financial Corporation (the Company ) posted a summary of the stress-test results of both the Company, and UMB Bank, n.a., for the stress-test cycle commencing January 1, 2016, as required by the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, on umbfinancial.com under the heading Investor Relations. A copy of the summary is also attached to this Current Report on Form 8-K as Exhibit 99.1.

The information provided under Item 7.01 of this Current Report on Form 8-K, including Exhibit 99.1 hereto, is being furnished and is not deemed to be filed with the Securities and Exchange Commission for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the Exchange Act ) or otherwise subject to the liabilities of that section and are not incorporated by reference into any filing of the Company under the Securities Act of 1933, as amended, or the Exchange Act, whether made before or after the date hereof, except as shall be expressly set forth by specific reference to this Current Report on Form 8-K in such a filing.

**Item 9.01 Financial Statements and Exhibits**

Exhibit 99.1 Summary of Dodd-Frank Stress-Test Results

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**UMB FINANCIAL CORPORATION**

By:           /s/ Ram Shankar  
                  Ram Shankar

Chief Financial Officer

Date: October 27, 2016