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

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**Form 8-K**

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

**Date of Report (Date of earliest event reported): 3/12/2025**

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

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Commission File Number: 001-38481

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

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

**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)

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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 240.13c-4(c))

**Securities Registered Pursuant to Section 12(b) of the Act:**

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, \$1.00 Par Value	UMBF	The NASDAQ Global Select Market

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Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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**Item 7.01 Regulation FD Disclosure**

On March 12, 2025, UMB Financial Corporation (“the Company”) issued a press release announcing that the Board of Directors of the Company had approved a dividend of \$175 per share of the Company’s Series A 7.00% Preferred Stock (the “Preferred Stock”), which results in a dividend of \$0.4375 per depository share. The dividend is payable on April 15, 2025 to stockholders of record of the Preferred Stock as of the close of business on March 31, 2025.

A copy of the press release is being furnished as Exhibit 99.1 to this Current Report on Form 8-K.

**Item 9.01 Financial Statements and Exhibits**

99.1	<a href="#">Press Release dated March 12, 2025.</a>
104	The cover page from this Current Report on Form 8-K, formatted in Inline XBRL.







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UMB Financial Corporation  
1010 Grand Boulevard  
Kansas City, MO 64106  
816.860.7000  
umb.com

## News Release

**//FOR IMMEDIATE RELEASE//**

Media Contact: Stephanie Hague: 816.729.1027  
Investor Relations Contact: Kay Gregory: 816.860.7106

### **UMB Financial Corporation Announces Dividend on Series A Preferred Stock; Nasdaq UMBFP**

**KANSAS CITY, Mo. (March 12, 2025)** – UMB Financial Corporation (Nasdaq: UMBF), a financial services company, announced today that its Board of Directors approved a dividend of \$175 per share of the Company’s Series A 7.00% Fixed-Rate Reset Non-Cumulative Perpetual Preferred Stock (the “UMB Preferred Stock”), which results in a dividend of \$0.4375 per depositary share. The dividend is payable April 15, 2025, to holders of record of the UMB Preferred Stock as of the close of business on March 31, 2025.

UMB Financial acquired Heartland Financial (HTLF) on January 31, 2025. Shares of the former HTLF Series E Preferred Stock (the “HTLF Preferred Stock”), were converted to shares of UMB Preferred Stock at an exchange rate of one-for-one in connection with the acquisition, providing stockholders of the HTLF Preferred Stock with shares of UMB Preferred Stock with the same terms.

**About UMB:**

UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Missouri. UMB offers commercial banking, which includes comprehensive deposit, lending, investment and retirement plan services; personal banking, which includes comprehensive deposit, lending, wealth management and financial planning services; and institutional banking, which includes asset servicing, corporate trust solutions, investment banking and healthcare services. UMB operates branches throughout Missouri, Arizona, California, Colorado, Iowa, Kansas, Illinois, Minnesota, Nebraska, New Mexico, Oklahoma, Texas, and Wisconsin. As the company’s reach continues to grow, it also serves business clients nationwide and institutional clients in several countries. For more information, visit [UMB.com](http://UMB.com), [UMB Blog](#), [UMB Facebook](#) and [UMB LinkedIn](#).

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