UMB FINANCIAL CORP
Form 8-K
January 29, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 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): January 29, 2004

UMB FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Missouri	0-4887	43-0903811
(State or other jurisdiction of	(Commission file	(IRS Employer incor

1010 Grand Boulevard	
Kansas City, Missouri	64106
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (816) 860-7000

Not Applicable
(Former name or former address, if changed since last report)

Item 12. Results of Operations and Financial Condition. On January 29, 2004 UMB Financial Corporation issued a press release announcing its earnings
release for the fourth quarter of 2003. A copy of this press release is attached as
Exhibit 99.1. UMB FINANCIAL CORPORATION (Registrant) _____ January 29, 2004 /s/Daniel C. Stevens Chief Financial Officer