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)

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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