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UMB FINANCIAL CORP Form 8-K January 21, 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 20, 2004

UMB FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Missouri
(State or other jurisdiction of incorporation)

0-4887 (Commission file number)

43-0903811 (IRS Employer Identification No.)

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

64106 (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 5: Other Events and Regulation FD Disclosure.

On January 20, 2004 UMB Financial Corporation issued a press release announcing that Peter J. deSilva had joined the company as President and Chief Operating Officer. A copy of this press release is attached as Exhibit 99.1.

UMB FINANCIAL CORPORATION

(Registrant)

/s/ Daniel C. Stevens

January 20, 2004

Daniel C. Stevens Chief Financial Officer