

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

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