

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**

(State or other jurisdiction of

**0-4887**

(Commission file

**43-0903811**

(IRS Employer

incor

**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 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