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UMB FINANCIAL CORP  
Form 8-K  
October 16, 2003

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

Date of Report (Date of earliest event reported): October 16, 2003

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 Number)

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 October 16, 2003, UMB Financial Corporation issued a press release announcing its earnings release for the third quarter of 2003. A copy of this press release is attached as Exhibit 99.1. UMB FINANCIAL CORPORATION (Registrant) \_\_\_\_\_ October 16, 2003 /s/Daniel C. Stevens Chief Financial Officer