

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)

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

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January 20, 2004

Daniel C. Stevens  
Chief Financial Officer