

UMB FINANCIAL CORP  
Form 8-K  
July 18, 2003

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934( Mark one)

Date of Report (Date of earliest event reported): April 17, 2003

UMB FINANCIAL CORPORATION  
(Exact name of registrant as specified in its charter)

<b>Missouri</b> (State or other jurisdiction of incorporation)	<b>0-4887</b> (Commission file number)	<b>43-0903811</b> (IRS Employer Identification No.)
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<b>1010 Grand Boulevard</b> <b>Kansas City, Missouri</b> (Address of principal executive offices)	<b>64106</b> (Zip Code)
Registrant's telephone number, including area code: <b>(816) 860-7000</b>	

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 April 17, 2003, UMB Financial Corporation issued a press release announcing that the Board of Directors have authorized the purchase of up to one million shares of the Company's common stock during the next 12 months. A copy of this press release is attached as Exhibit 99.1.

Item 7. Financial statements and Exhibits

(c) Exhibits

Exhibit 99.1 - Press release dated as of April 17, 2003

Item 9. Regulation FD Disclosure

On April 17, 2003, UMB Financial Corporation issued a press release announcing its earnings release for the first quarter of 2003. A copy of this press release is attached as Exhibit 99.1.

The information furnished under Item 9 is also intended to be furnished under Item 12. Results of Operations and Financial Condition, in accordance with SEC Release 33-8216.

UMB FINANCIAL CORPORATION  
(Registrant)

April 17, 2003

/s/ Daniel C. Stevens  
Chief Financial Officer