

UMB FINANCIAL CORP  
Form 8-K  
July 29, 2004

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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**

**Date Of Report (Date Of Earliest Event Reported): 07/29/2004**

**UMB FINANCIAL CORP**

(Exact Name of Registrant as Specified in its Charter)

**Commission File Number: 0-4887**

**MO**  
(State or Other Jurisdiction of  
Incorporation or Organization)

**43-0903811**  
(I.R.S. Employer  
Identification No.)

**1010 Grand Blvd**  
**Kansas City, MO 64106**  
(Address of Principal Executive Offices, Including Zip Code)

**(816) 860-7889**  
(Registrant's Telephone Number, Including Area Code)

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Items to be Included in this Report

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## Item 7. Financial statements and exhibits

Press release dated as of July 29, 2004 by UMB Financial Corporation reporting financial results for fiscal quarter ended June 30, 2004

## Item 12. Results of Operations and Financial Condition

On July 29, 2004, UMB Financial Corporation issued a press release announcing its earnings for the second quarter of 2004. A copy of this release is attached as Exhibit 99.1

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### Signature(s)

Pursuant to the Requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the Undersigned hereunto duly authorized.

UMB FINANCIAL CORP

Date: July 29, 2004.

By: /s/ Daniel C. Stevens

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Daniel C. Stevens  
Chief Financial Officer

**Exhibit Index**

| <b>Exhibit No.</b> | <b>Description</b> |
|--------------------|--------------------|
| EX-99.1            | Press Release      |