

UMB FINANCIAL CORP  
Form 8-K  
April 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): April 29, 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)

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Item 5. Other Events and Regulation FD Disclosure On April 29, 2004, UMB Financial Corporation issued a press release reporting that the Board of Directors has authorized the purchase of up to one million shares of the Company's common stock during the next 12 months. A copy of the press release is attached as exhibit 99.1. On April 29, 2004, UMB Financial Corporation issued a press release reporting that the Board of Directors had appointed Peter J. deSilva, President and Chief Operating Officer of the Company, to fill a vacancy on the Board created when Mary Lynn Oliver resigned for personal reasons. A copy of the 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 29, 2004 by UMB Financial Corporation reporting financial results for fiscal quarter ended March 31, 2004; authorization of stock purchase plan; and appointment of Peter J. deSilva to the Board of Directors. Item 12. Results of Operations and Financial Condition On April 29, 2004, UMB Financial Corporation issued a press release announcing its earnings release for the first quarter of 2004. A copy of this press release is attached as Exhibit 99.1. UMB FINANCIAL CORPORATION

(Registrant) \_\_\_\_\_ April 29, 2004 Daniel C. Stevens Chief Financial Officer