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, 20 UMB FINANCIAL CORPORATION (Exact name of registrant as specified in its charter) 0-4887 43-0903811 Missouri (State or other jurisdiction (Commission (IRS Employer of incorporation) file number) Identification N 1010 Grand Boulevard Kansas City, Missouri 64106 (Address of principal executive offices) (Zip Code) Registrant's telephone number, including area code: (816) 860-70 Not Applicable (Former name or former address, if changed since last report)

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