

UMB FINANCIAL CORP
Form 8-K
January 26, 2010

**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): 01/26/2010

UMB FINANCIAL CORP

(Exact name of registrant as specified in its charter)

Commission File Number: 0-4887

MO
(State or other jurisdiction of
incorporation)

43-0903811
(IRS Employer
Identification No.)

1010 Grand Blvd, Kansas City, MO 64106
(Address of principal executive offices, including zip code)

(816) 860-7000
(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition

On January 26, 2010, UMB Financial Corporation (the "Company") issued a press release announcing the financial results for the fiscal quarter and year ending December 31, 2009. A copy of the press release is attached as Exhibit 99.1.

The information contained in Item 2.02 of this Current Report and in Exhibit 99.1 of this report is being furnished and shall not be deemed to be "filed" with the SEC for the purposes of Section 18 of the Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section.

Item 8.01. Other Events

On January 26, 2010, the Company issued a press release announcing that the Board of Directors had declared a regular quarterly cash dividend of \$0.185 per share. The dividend is payable on April 1, 2010 to shareholders of record on March 11, 2010. A copy of the press release announcing the dividend is attached as Exhibit 99.2.

Item 9.01. Financial Statements and Exhibits

Exhibit 99.1 Press release dated January 26, 2010 reporting the financial results for the fiscal quarter and year ending December 31, 2009.

Exhibit 99.2 Press release dated January 26, 2010 reporting the declaration of a cash dividend.

SIGNATURES

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: January 26, 2010

By: /s/ Michael D. Hagedorn

Michael D. Hagedorn
Vice Chairman, CFO and CAO

EXHIBIT INDEX

| <u>Exhibit No.</u> | <u>Description</u> |
|---------------------------|--|
| EX-99.1 | Press release announcing 12-31-09 earnings |
| EX-99.2 | Press release announcing dividend |