

UMB FINANCIAL CORP  
Form 8-K  
January 26, 2011

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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): 01/25/2011**

**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, 2011, UMB Financial Corporation (the "Company") issued a press release announcing the Company's financial results for the quarter and year ending December 31, 2010. A copy of the press release is attached hereto 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, 2011, the Company issued a press release announcing that the Board of Directors declared its regular quarterly dividend of \$0.195 per share to be paid on April 1, 2011 to shareholders of record on March 11, 2011. A copy of the press release is attached as Exhibit 99.2.

**Item 9.01. Financial Statements and Exhibits**

99.1. Press release announcing financial results for the fiscal quarter ending December 31, 2010.

99.2. Press release announcing quarterly dividend.

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**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, 2011

By: /s/ Michael D. Hagedorn

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Michael D. Hagedorn  
Vice Chairman, CFO and CAO

**EXHIBIT INDEX**

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
EX-99.1	4th qtr 2010 Financial Results
EX-99.2	Dividend Release