

UMB FINANCIAL CORP  
Form 8-K  
April 12, 2006

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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): 04/12/2006**

**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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Information to be included in the report

**Item 7.01. Regulation FD Disclosure**

On April 12, 2006, UMB Financial Corporation (the "Company") issued a press release announcing that the Company has scheduled a conference call on April 26, 2006 at 4:00 p.m. (CST) to discuss the Company's financial results for the fiscal quarter ending March 31, 2006. The Company's financial results for the fiscal quarter will be announced on April 25, 2006. The details regarding the conference call are included as Exhibit 99.1.

**Item 9.01. Financial Statements and Exhibits**

Exhibit 99.1 Press release dated April 12, 2006.

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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: April 12, 2006

By: /s/ Michael D. Hagedorn

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Michael D. Hagedorn  
Chief Financial Officer

**Exhibit Index**

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
EX-99.1	Conference Call Press Release