UMB FINANCIAL CORP Form 8-K November 04, 2008

# 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): 11/03/2008

## **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 simultan	neously 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 8.01. Other Events

On November 3, 2008, UMB Financial Corporation (the "Company") issued a press release announcing that the Company had decided not to participate in the United States Treasury Department's Capital Purchase Program. A copy of the press release is attached as Exhibit 99.1.

#### Item 9.01. Financial Statements and Exhibits

Exhibit 99.1. Press release announcing the Company's decision not to participate in Capital Purchase Program.

### 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: November 03, 2008 By: /s/ Michael D. Hagedorn

Michael D. Hagedorn Chief Financial Officer

# **Exhibit Index**

Exhibit No.	Description
EX-99.1	Press release announcing CPP decision