UMB FINANCIAL CORP Form 8-K January 17, 2007

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): 01/11/2007

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 sir	nultaneously satisfy the filing obligation of the registrant under
any of the following provisions:	

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[]	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 5.02. Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers

On January 11, 2007, the employment of Vincent J. Ciavardini, Vice Chairman of UMB Financial Corporation (the "Company") and President and CEO of UMB Fund Services, Inc., terminated. The economic terms of any severance agreement between the Company and Mr. Ciavardini have not been established as of the filing of this current report.

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: January 17, 2007 By: /s/ Michael D. Hagedorn

Michael D. Hagedorn Chief Financial Officer