

Item 2.02. Results of Operations and Financial Condition

On October 25, 2011, UMB Financial Corporation (the "Company") issued a press release announcing financial results for the quarter ending September 30, 2011. 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 purpose of Section 18 of the Exchange Act of 1934, as amended, or subject to the liabilities of that section.

Item 8.01. Other Events

On October 25, 2011, the Company issued a press release announcing that the Board of Directors increased the Company's regular quarterly dividend to \$0.205 per share (a \$0.01 increase). The board then declared a dividend to be paid on January 3, 2012 to shareholders of record on December 9, 2011. A copy of the press release is attached as Exhibit 99.2.

Item 9.01. Financial Statements and Exhibits

Exhibit 99.1 Press release announcing financial results for fiscal quarter ending September 30, 2011.

Exhibit 99.2 Press release announcing increase in quarterly 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: October 25, 2011

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	earnings press release
EX-99.2	Dividend press release