

Edgar Filing: UMB FINANCIAL CORP - Form 8-K

Items to be Included in this Report

Item 1.01. Entry into a Material Definitive Agreement

On January 10, 2004, UMB Financial Corporation (the "Company") entered into an employment offer letter with Bradley J. Smith. Mr. Smith will be assuming a position as Executive Vice President Consumer Services on or before January 31, 2005. Under the terms in the letter, Mr. Smith will receive a base salary of \$200,000 and will be eligible to participate in any executive incentive programs. Mr. Smith will also be eligible for all Company sponsored benefit plans. Mr. Smith will be reimbursed by the Company for relocation expenses.

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 14, 2005.

By: /s/ Peter J. deSilva

Peter J. deSilva
President and Chief Operating Officer