

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUSCALOOSA COUNTY (125), AL										
MSA 46220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	960	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	960	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	1	960	0	0	0	0
STATE TOTAL	1	50	0	0	1	960	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
APACHE COUNTY (001), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	0	0	0	0	0	0	0	0
GILA COUNTY (007), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	370	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	370	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	15	1	108	1	836	1	15	0	0
Median Family Income 30-40%	3	197	7	1,212	11	5,586	0	0	0	0
Median Family Income 40-50%	13	579	7	1,295	17	9,247	4	1,734	0	0
Median Family Income 50-60%	17	640	8	1,301	9	4,438	1	379	0	0
Median Family Income 60-70%	17	462	11	1,796	6	3,046	3	463	0	0
Median Family Income 70-80%	43	1,501	10	1,452	13	7,172	3	674	0	0
Median Family Income 80-90%	33	1,392	5	877	18	10,057	0	0	0	0
Median Family Income 90-100%	36	1,273	12	1,726	11	6,632	2	605	0	0
Median Family Income 100-110%	22	712	6	966	7	4,424	4	1,619	0	0
Median Family Income 110-120%	33	997	7	1,269	6	2,903	3	572	0	0
Median Family Income >= 120%	225	7,265	69	11,110	55	26,487	21	5,167	0	0
Median Family Income Not Known	3	92	2	320	3	2,506	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	446	15,125	145	23,432	157	83,334	42	11,228	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	153	0	0	1	512	2	594	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	975	0	0	0	0
Median Family Income 100-110%	1	75	1	105	1	266	0	0	0	0
Median Family Income 110-120%	0	0	1	149	0	0	0	0	0	0
Median Family Income >= 120%	4	174	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	502	2	254	3	1,753	3	619	0	0
PINAL COUNTY (021), AZ										
MSA 38060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	0	0	2	692	0	0	0	0
Middle Income	1	91	1	109	0	0	1	109	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	168	1	109	2	692	1	109	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	0	0	0	0
Middle Income	5	226	1	119	1	631	1	100	0	0
Upper Income	1	20	0	0	1	492	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	317	1	119	2	1,123	2	120	0	0
YUMA COUNTY (027), AZ										
MSA 49740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	446	15,125	145	23,432	157	83,334	42	11,228	0	0
TOTAL OUTSIDE AA IN STATE	21	1,048	4	482	8	3,938	6	848	0	0
STATE TOTAL	467	16,173	149	23,914	165	87,272	48	12,076	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	0	0	0	0
MISSISSIPPI COUNTY (093), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	608	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	608	0	0	0	0
POPE COUNTY (115), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	0	0	2	55	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	180	1	109	0	0	0	0	0	0
Upper Income	2	66	1	128	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	246	2	237	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	332	2	237	2	608	3	75	0	0
STATE TOTAL	9	332	2	237	2	608	3	75	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALAMEDA COUNTY (001), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	101	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	42	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	1	101	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	1	25	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	0	0
Median Family Income 100-110%	1	20	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	30	1	115	0	0	2	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	85	1	115	0	0	4	65	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRESNO COUNTY (019), CA										
MSA 23420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	627	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	627	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	148	1	493	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	298	0	0	0	0
Median Family Income 60-70%	1	21	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	792	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	88	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	125	0	0	0	0	0	0
Median Family Income >= 120%	11	304	7	1,310	1	434	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	413	9	1,583	4	2,017	1	25	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NAPA COUNTY (055), CA										
MSA 34900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	505	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	505	0	0	0	0
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	21	3	507	1	269	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	21	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	40	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	47	0	0	1	975	0	0	0	0
Median Family Income >= 120%	1	10	1	112	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	139	4	619	2	1,244	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	139	1	436	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	44	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	44	1	139	1	436	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	3	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	25	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	31	0	0	0	0	2	31	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	84	0	0	0	0	3	56	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	118	0	0	0	0	0	0
Median Family Income 90-100%	1	9	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	149	1	128	2	556	0	0	0	0
Median Family Income >= 120%	3	123	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	281	2	246	2	556	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	51	0	0	0	0	2	51	0	0
Median Family Income 50-60%	2	18	0	0	0	0	2	18	0	0
Median Family Income 60-70%	2	15	0	0	0	0	2	15	0	0
Median Family Income 70-80%	4	28	0	0	1	976	4	28	0	0
Median Family Income 80-90%	2	17	0	0	0	0	1	10	0	0
Median Family Income 90-100%	2	22	1	200	0	0	1	20	0	0
Median Family Income 100-110%	1	20	0	0	0	0	1	20	0	0
Median Family Income 110-120%	1	15	0	0	0	0	0	0	0	0
Median Family Income >= 120%	10	252	1	250	0	0	6	360	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	438	2	450	1	976	19	522	0	0
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	133	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	640	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	107	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	602	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	107	2	1,242	0	0	0	0
SOLANO COUNTY (095), CA										
MSA 46700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	994	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	994	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	10	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	3	40	0	0	0	0	1	10	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	4	70	0	0	0	0	2	15	0	0
Median Family Income 100-110%	1	15	0	0	0	0	1	15	0	0
Median Family Income 110-120%	3	15	0	0	0	0	3	15	0	0
Median Family Income >= 120%	5	150	0	0	0	0	2	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	300	0	0	0	0	9	75	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	76	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0
YOLO COUNTY (113), CA										
MSA 40900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	91	2,134	22	3,493	15	8,597	37	768	0	0
STATE TOTAL	91	2,134	22	3,493	15	8,597	37	768	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Inside AA 0002										
Low Income	16	457	5	821	11	6,792	0	0	0	0
Moderate Income	11	584	2	265	10	4,237	2	1,024	0	0
Middle Income	8	281	5	738	6	3,467	2	530	0	0
Upper Income	4	112	3	532	4	2,901	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,434	15	2,356	31	17,397	4	1,554	0	0
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	6	334	0	0	2	1,500	1	100	0	0
Median Family Income 50-60%	11	291	5	995	5	3,595	4	660	0	0
Median Family Income 60-70%	5	242	1	175	1	300	0	0	0	0
Median Family Income 70-80%	1	52	2	250	5	2,606	0	0	0	0
Median Family Income 80-90%	7	274	1	128	0	0	0	0	0	0
Median Family Income 90-100%	12	502	13	2,103	12	7,125	2	404	0	0
Median Family Income 100-110%	7	227	5	870	2	1,273	0	0	0	0
Median Family Income 110-120%	2	87	0	0	4	1,598	0	0	0	0
Median Family Income >= 120%	41	1,266	8	1,319	3	1,499	10	664	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	92	3,275	35	5,840	34	19,496	17	1,828	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	322	6	1,093	2	1,358	1	80	0	0
Middle Income	19	980	5	678	7	3,591	4	346	0	0
Upper Income	9	460	3	526	2	1,482	2	82	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,762	14	2,297	11	6,431	7	508	0	0
BROOMFIELD COUNTY (014), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	116	3	580	6	3,099	1	825	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	137	3	580	6	3,099	1	825	0	0
CHAFFEE COUNTY (015), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEAR CREEK COUNTY (019), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0
DENVER COUNTY (031), CO										
MSA 19740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	67	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	6	225	1	156	7	2,952	2	334	0	0
Median Family Income 40-50%	20	779	7	1,289	10	5,875	3	224	0	0
Median Family Income 50-60%	16	636	6	1,055	5	2,577	1	160	0	0
Median Family Income 60-70%	83	2,832	2	299	6	4,115	0	0	0	0
Median Family Income 70-80%	6	156	2	319	4	2,238	0	0	0	0
Median Family Income 80-90%	15	603	3	486	2	650	0	0	0	0
Median Family Income 90-100%	28	1,058	3	503	1	271	4	93	0	0
Median Family Income 100-110%	9	332	9	1,304	8	3,633	0	0	0	0
Median Family Income 110-120%	23	772	13	2,321	10	5,744	0	0	0	0
Median Family Income >= 120%	112	3,457	35	5,611	46	25,038	15	1,556	0	0
Median Family Income Not Known	3	169	2	374	1	780	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	322	11,086	83	13,717	100	53,873	25	2,367	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	9	372	5	1,019	4	2,305	0	0	0	0
Median Family Income 40-50%	1	95	1	150	5	2,252	0	0	0	0
Median Family Income 50-60%	4	174	4	791	3	2,430	0	0	0	0
Median Family Income 60-70%	17	698	6	920	4	1,527	0	0	0	0
Median Family Income 70-80%	13	397	9	1,391	9	4,120	3	607	0	0
Median Family Income 80-90%	17	734	5	769	8	4,756	1	20	0	0
Median Family Income 90-100%	11	332	0	0	0	0	0	0	0	0
Median Family Income 100-110%	9	358	2	446	3	942	2	293	0	0
Median Family Income 110-120%	2	18	2	361	0	0	0	0	0	0
Median Family Income >= 120%	53	1,604	10	1,764	13	6,529	5	733	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	136	4,782	44	7,611	49	24,861	11	1,653	0	0
FREMONT COUNTY (043), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	781	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	781	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUNNISON COUNTY (051), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	25	0	0	0	0	0	0	0	0
Upper Income	3	43	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	68	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (059), CO										
MSA 19740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	7	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	0	0	2	1,711	0	0	0	0
Median Family Income 50-60%	8	514	2	287	9	4,001	3	1,245	0	0
Median Family Income 60-70%	5	172	0	0	0	0	0	0	0	0
Median Family Income 70-80%	7	313	1	140	5	2,329	1	90	0	0
Median Family Income 80-90%	2	102	3	508	2	1,450	2	675	0	0
Median Family Income 90-100%	6	94	3	544	4	1,731	2	15	0	0
Median Family Income 100-110%	3	93	0	0	2	722	0	0	0	0
Median Family Income 110-120%	7	190	1	130	2	1,137	2	12	0	0
Median Family Income >= 120%	47	1,602	5	923	17	10,148	12	2,872	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	87	3,137	15	2,532	43	23,229	22	4,909	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LA PLATA COUNTY (067), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	320	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	320	0	0	0	0
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	1	100	0	0	0	0	0	0	0	0
Moderate Income	10	564	2	386	2	691	1	361	0	0
Middle Income	6	290	1	192	2	870	2	340	0	0
Upper Income	5	261	4	794	4	2,119	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,215	7	1,372	8	3,680	3	701	0	0
LAS ANIMAS COUNTY (071), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	155	0	0	1	336	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	155	0	0	1	336	1	12	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOGAN COUNTY (075), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
MORGAN COUNTY (087), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	184	2	1,042	0	0	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	184	2	1,042	0	0	0	0
OTERO COUNTY (089), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	582	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	582	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (117), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	0	0	0	0	0	0
Upper Income	1	43	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	82	0	0	0	0	0	0	0	0
TELLER COUNTY (119), CO										
MSA 17820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	0	0	0	0
Upper Income	1	13	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	0	0	0	0
WELD COUNTY (123), CO										
MSA 24540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	0	0	0	0
Middle Income	4	217	0	0	1	969	0	0	0	0
Upper Income	9	259	2	439	3	1,887	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	485	2	439	4	2,856	0	0	0	0
TOTAL INSIDE AA IN STATE	739	25,677	204	33,870	275	148,284	89	12,606	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	105	4,292	29	5,292	38	20,373	15	2,096	0	0
STATE TOTAL	844	29,969	233	39,162	313	168,657	104	14,702	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	788	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	788	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	788	0	0	0	0
STATE TOTAL	0	0	0	0	1	788	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	20	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	7	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	0	0	1	50	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	328	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	77	2	328	0	0	1	50	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	0	0	0	0
Upper Income	4	122	1	250	2	1,064	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	167	1	250	2	1,064	1	50	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	53	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	42	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	0	0	0	0	0	0	0	0
INDIAN RIVER COUNTY (061), FL										
MSA 42680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	1,562	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,562	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	668	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	668	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	196	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	196	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
WALTON COUNTY (131), FL										
MSA 18880										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	2	31	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	52	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	25	710	4	774	7	3,764	2	100	0	0
STATE TOTAL	25	710	4	774	7	3,764	2	100	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	183	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	0	0	0	0
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	207	1	586	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	18	0	0	1	875	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	207	2	1,461	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCDUFFIE COUNTY (189), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	532	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	532	0	0	0	0
RICHMOND COUNTY (245), GA										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	133	3	593	3	1,993	0	0	0	0
STATE TOTAL	5	133	3	593	3	1,993	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINIDOKA COUNTY (067), ID										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	389	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	389	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	389	0	0	0	0
STATE TOTAL	0	0	0	0	1	389	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	0	0	1	5	0	0
CLARK COUNTY (023), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
CLAY COUNTY (025), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	2	446	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	2	446	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (027), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	80	1	124	4	1,921	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	124	4	1,921	0	0	0	0
COLES COUNTY (029), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	716	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	287	1	185	6	2,968	2	45	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	287	1	185	7	3,684	2	45	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IROQUOIS COUNTY (075), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	188	0	0	1	188	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	188	0	0	1	188	0	0
JACKSON COUNTY (077), IL										
MSA 16060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	791	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	1	791	0	0	0	0
JERSEY COUNTY (083), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	103	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	103	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	240	2	770	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	240	2	770	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	0	0	0	0
MACOUPIN COUNTY (117), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	251	0	0	0	0
Middle Income	1	100	1	115	3	1,581	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	115	4	1,832	0	0	0	0
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0001										
Low Income	0	0	0	0	1	1,000	0	0	0	0
Moderate Income	8	265	5	827	1	905	0	0	0	0
Middle Income	8	354	8	1,338	5	2,436	3	631	0	0
Upper Income	23	938	9	1,668	6	3,167	3	1,066	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,557	22	3,833	13	7,508	6	1,697	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARSHALL COUNTY (123), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	535	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	535	0	0	0	0
MONROE COUNTY (133), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
PEORIA COUNTY (143), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PERRY COUNTY (145), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	1	130	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	1	130	0	0	0	0	0	0
RANDOLPH COUNTY (157), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	346	3	521	2	643	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	346	3	521	2	643	0	0	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0001										
Low Income	4	122	10	1,693	15	7,774	0	0	0	0
Moderate Income	12	434	3	561	4	2,813	3	1,137	0	0
Middle Income	20	701	5	686	6	3,257	2	178	0	0
Upper Income	10	414	6	1,044	6	3,846	3	1,737	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,671	24	3,984	31	17,690	8	3,052	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	121	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	121	0	0	0	0	0	0	0	0
SANGAMON COUNTY (167), IL										
MSA 44100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	0	0	0	0
Upper Income	2	102	0	0	1	724	1	724	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	131	0	0	1	724	1	724	0	0
WASHINGTON COUNTY (189), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	304	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	304	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	16	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	151	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	1	151	0	0	0	0	0	0
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	688	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	688	0	0	0	0
TOTAL INSIDE AA IN STATE	85	3,228	46	7,817	44	25,198	14	4,749	0	0
TOTAL OUTSIDE AA IN STATE	47	1,943	17	2,989	33	17,909	7	1,022	0	0
STATE TOTAL	132	5,171	63	10,806	77	43,107	21	5,771	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
BOONE COUNTY (011), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	636	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	636	0	0	0	0
HAMILTON COUNTY (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	15	1	156	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	15	1	156	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (083), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
MARION COUNTY (097), IN										
MSA 26900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	616	1	616	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	1	500	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	2	1,116	2	716	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	151	1	156	3	1,752	4	729	0	0
STATE TOTAL	8	151	1	156	3	1,752	4	729	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACK HAWK COUNTY (013), IA										
MSA 47940										
Outside Assessment Area										
Low Income	1	25	0	0	0	0	1	25	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	2	89	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	124	0	0	0	0	2	35	0	0
BOONE COUNTY (015), IA										
MSA 11180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
BUCHANAN COUNTY (019), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	20	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	20	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHICKASAW COUNTY (037), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
CRAWFORD COUNTY (047), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
DES MOINES COUNTY (057), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (113), IA										
MSA 16300										
Outside Assessment Area										
Low Income	1	10	0	0	0	0	1	10	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
MONONA COUNTY (133), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	125	1	197	1	750	1	10	0	0
Middle Income	3	106	7	1,335	7	4,588	2	10	0	0
Upper Income	6	120	1	250	0	0	4	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	351	9	1,782	8	5,338	7	87	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POTTAWATTAMIE COUNTY (155), IA										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	138	2	463	1	356	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	138	2	463	1	356	0	0	0	0
SHELBY COUNTY (165), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	560	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	560	0	0	0	0
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	1	30	0	0	0	0	1	30	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	38	0	0	0	0	3	38	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODBURY COUNTY (193), IA										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	1	627	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	1	627	1	10	0	0
WRIGHT COUNTY (197), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	35	840	13	2,704	11	6,881	17	250	0	0
STATE TOTAL	35	840	13	2,704	11	6,881	17	250	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (001), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	122	0	0	0	0	1	37	0	0
Middle Income	2	56	1	102	2	1,673	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	178	1	102	2	1,673	1	37	0	0
ANDERSON COUNTY (003), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	172	0	0	1	650	2	750	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	172	0	0	1	650	2	750	0	0
ATCHISON COUNTY (005), KS										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	318	3	503	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	318	3	503	0	0	1	20	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARTON COUNTY (009), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	44	3	485	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	44	3	485	0	0	0	0	0	0
BOURBON COUNTY (011), KS										
MSA NA										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	263	0	0	0	0	0	0	0	0
Middle Income	14	441	2	323	1	412	3	217	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	704	2	323	1	412	3	217	0	0
BUTLER COUNTY (015), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	121	0	0	0	0	0	0	0	0
Upper Income	0	0	1	189	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	121	1	189	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAUTAUQUA COUNTY (019), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	256	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	256	0	0	0	0
CLOUD COUNTY (029), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	0	0	0	0
COFFEY COUNTY (031), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	5	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	5	0	0	0	0	1	2	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COWLEY COUNTY (035), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	364	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	364	0	0	0	0
CRAWFORD COUNTY (037), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	1	230	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	230	0	0	1	10	0	0
DICKINSON COUNTY (041), KS										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	175	2	403	0	0	0	0	0	0
Upper Income	5	266	0	0	1	473	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	441	2	403	1	473	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DONIPHAN COUNTY (043), KS										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	1	304	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	1	304	0	0	0	0
DOUGLAS COUNTY (045), KS										
MSA 29940										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	109	0	0	4	2,331	0	0	0	0
Middle Income	5	155	0	0	1	417	0	0	0	0
Upper Income	9	386	4	620	5	3,526	3	164	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	650	4	620	10	6,274	3	164	0	0
ELLIS COUNTY (051), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	0	0	0	0	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	18	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	73	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FINNEY COUNTY (055), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	1	222	4	2,682	0	0	0	0
Upper Income	0	0	0	0	1	333	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	1	222	5	3,015	0	0	0	0
FORD COUNTY (057), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	386	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	386	0	0	0	0
FRANKLIN COUNTY (059), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	2	1,253	1	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	120	0	0	2	1,037	4	1,157	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	170	0	0	4	2,290	5	1,207	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GOVE COUNTY (063), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	52	0	0	0	0	0	0	0	0
HARPER COUNTY (077), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	201	0	0	1	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	201	0	0	1	700	0	0	0	0
HARVEY COUNTY (079), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	1	118	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	2	368	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (087), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	22	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	0	0	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	52	1	204	1	337	0	0	0	0
Median Family Income 40-50%	2	54	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	98	1	208	1	822	0	0	0	0
Median Family Income 60-70%	19	703	3	522	4	2,691	2	735	0	0
Median Family Income 70-80%	15	532	10	1,472	7	3,061	3	900	0	0
Median Family Income 80-90%	10	182	0	0	3	2,227	2	1,023	0	0
Median Family Income 90-100%	31	1,215	14	2,104	15	8,479	1	975	0	0
Median Family Income 100-110%	58	1,975	16	2,425	19	10,020	13	1,401	0	0
Median Family Income 110-120%	18	366	8	1,588	4	2,206	3	55	0	0
Median Family Income >= 120%	317	10,062	58	9,519	62	35,772	34	4,491	0	0
Median Family Income Not Known	13	613	9	1,595	18	10,437	1	41	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	486	15,852	120	19,637	134	76,052	59	9,621	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KEARNY COUNTY (093), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	11	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	11	0	0	0	0	0	0	0	0
LABETTE COUNTY (099), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	0	0	0	0
LANE COUNTY (101), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	151	0	0	1	326	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	151	0	0	1	326	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	1	11	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	0	0	0	0
Middle Income	6	307	2	285	3	1,543	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	369	2	285	3	1,543	0	0	0	0
LINCOLN COUNTY (105), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	77	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	0	0	0	0
LINN COUNTY (107), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	77	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MEADE COUNTY (119), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	109	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	109	0	0	0	0	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	57	2	235	2	1,266	0	0	0	0
Upper Income	9	336	1	200	4	1,218	1	257	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	393	3	435	6	2,484	1	257	0	0
MORTON COUNTY (129), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	368	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	368	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RENO COUNTY (155), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	2	11	0	0	1	971	2	11	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	31	0	0	1	971	2	11	0	0
REPUBLIC COUNTY (157), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	1	687	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	1	687	0	0	0	0
RILEY COUNTY (161), KS										
MSA 31740										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	23	2	480	0	0	0	0	0	0
Middle Income	7	232	0	0	0	0	0	0	0	0
Upper Income	3	44	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	299	2	480	0	0	1	15	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUSSELL COUNTY (167), KS										
MSA NA										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	649	3	407	0	0	2	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	649	3	407	0	0	2	110	0	0
SALINE COUNTY (169), KS										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	296	3	471	2	965	2	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	11	386	1	220	1	750	2	278	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	682	4	691	3	1,715	4	294	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,406	0	0	0	0
Median Family Income 50-60%	6	210	10	1,837	6	4,083	0	0	0	0
Median Family Income 60-70%	4	287	3	399	3	1,273	6	954	0	0
Median Family Income 70-80%	3	191	1	247	2	897	0	0	0	0
Median Family Income 80-90%	2	94	0	0	1	460	0	0	0	0
Median Family Income 90-100%	0	0	3	527	4	1,867	1	580	0	0
Median Family Income 100-110%	8	361	1	197	6	3,916	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	541	0	0	0	0
Median Family Income >= 120%	19	671	7	1,031	11	7,012	4	768	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,814	25	4,238	36	21,455	11	2,302	0	0
SEWARD COUNTY (175), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	377	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	377	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0016										
Low Income	16	563	4	702	6	3,578	0	0	0	0
Moderate Income	18	544	7	1,122	8	3,817	0	0	0	0
Middle Income	11	454	5	868	3	1,795	0	0	0	0
Upper Income	2	32	0	0	0	0	0	0	0	0
Income Not Known	3	137	5	647	8	5,216	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	50	1,730	21	3,339	25	14,406	0	0	0	0
TOTAL INSIDE AA IN STATE	724	23,702	192	31,608	224	129,170	88	14,091	0	0
TOTAL OUTSIDE AA IN STATE	103	3,135	19	2,975	38	21,611	18	3,962	0	0
STATE TOTAL	827	26,837	211	34,583	262	150,781	106	18,053	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	0	0	1	30	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
WEBSTER COUNTY (233), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	1	116	0	0	1	30	0	0
STATE TOTAL	1	30	1	116	0	0	1	30	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	129	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	129	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	129	0	0	0	0	0	0
STATE TOTAL	0	0	1	129	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	36	0	0	0	0	2	36	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	36	0	0	0	0	2	36	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	64	0	0	0	0	2	36	0	0
STATE TOTAL	4	64	0	0	0	0	2	36	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	104	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	42	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	1	104	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	45	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	784	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	1	784	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	36	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	143	1	104	1	784	0	0	0	0
STATE TOTAL	4	143	1	104	1	784	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GENESEE COUNTY (049), MI										
MSA 22420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	93	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	0	0	0	0	0	0	0	0
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	23	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	18	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	41	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	45	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	179	1	250	0	0	0	0	0	0
STATE TOTAL	4	179	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	15	1	163	0	0	0	0	0	0
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	1	163	0	0	1	50	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAMSEY COUNTY (123), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	160	5	2,769	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	206	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	2	366	5	2,769	0	0	0	0
SCOTT COUNTY (139), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WRIGHT COUNTY (171), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	195	3	529	7	4,269	1	50	0	0
STATE TOTAL	4	195	3	529	7	4,269	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	111	0	0	1	938	0	0	0	0
STATE TOTAL	2	111	0	0	1	938	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAIR COUNTY (001), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	401	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	401	0	0	0	0
ANDREW COUNTY (003), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	84	0	0	2	1,848	0	0	0	0
Upper Income	0	0	3	665	1	415	2	615	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	84	3	665	3	2,263	2	615	0	0
BARRY COUNTY (009), MO										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	90	2	362	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	2	362	1	500	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BATES COUNTY (013), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	0	0	0	0
BENTON COUNTY (015), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	57	0	0	0	0	0	0	0	0
Middle Income	8	274	4	576	2	801	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	331	4	576	2	801	1	5	0	0
BOLLINGER COUNTY (017), MO										
MSA 16020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	745	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	745	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALLAWAY COUNTY (027), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	380	0	0	0	0
Middle Income	2	46	0	0	2	1,081	1	548	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	3	1,461	1	548	0	0
CAMDEN COUNTY (029), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	0	0	0	0
CAPE GIRARDEAU COUNTY (031), MO										
MSA 16020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	1	0	0	0	0	1	1	0	0
Middle Income	0	0	0	0	2	786	2	786	0	0
Upper Income	1	50	2	350	1	900	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	2	350	3	1,686	4	837	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	127	1	116	0	0	0	0	0	0
Middle Income	39	976	8	1,297	8	4,512	7	1,373	0	0
Upper Income	5	163	1	110	1	375	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	1,266	10	1,523	9	4,887	7	1,373	0	0
CEDAR COUNTY (039), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	566	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	566	0	0	0	0
CHARITON COUNTY (041), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	23	3	567	2	1,302	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	23	3	567	2	1,302	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHRISTIAN COUNTY (043), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	162	2	243	2	1,418	3	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	162	2	243	2	1,418	3	29	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	28	904	5	928	11	6,332	2	1,087	0	0
Middle Income	35	1,018	4	736	4	2,460	4	790	0	0
Upper Income	30	688	7	1,081	3	1,277	3	245	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	2,610	16	2,745	18	10,069	9	2,122	0	0
CLINTON COUNTY (049), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	1	200	2	823	2	234	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	1	200	2	823	2	234	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLE COUNTY (051), MO										
MSA 27620										
Inside AA 0018										
Low Income	0	0	0	0	2	1,027	0	0	0	0
Moderate Income	3	114	0	0	0	0	0	0	0	0
Middle Income	4	140	0	0	0	0	0	0	0	0
Upper Income	2	125	3	627	5	3,676	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	379	3	627	7	4,703	0	0	0	0
COOPER COUNTY (053), MO										
MSA 17860										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	22	0	0	0	0	0	0	0	0
Middle Income	17	504	0	0	0	0	3	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	526	0	0	0	0	3	115	0	0
CRAWFORD COUNTY (055), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,282	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,282	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (063), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	116	0	0	1	272	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	116	0	0	1	272	0	0	0	0
DOUGLAS COUNTY (067), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	164	0	0	2	1,532	0	0	0	0
Middle Income	4	118	2	273	3	2,093	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	282	2	273	5	3,625	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (077), MO										
MSA 44180										
Inside AA 0006										
Low Income	0	0	0	0	1	292	0	0	0	0
Moderate Income	13	579	6	1,130	6	4,038	5	1,383	0	0
Middle Income	16	397	3	444	5	2,459	4	962	0	0
Upper Income	11	433	1	124	4	2,056	2	650	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,409	10	1,698	16	8,845	11	2,995	0	0
HARRISON COUNTY (081), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	0	0	0	0
HENRY COUNTY (083), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	78	0	0	2	1,932	1	25	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	99	0	0	2	1,932	1	25	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOWARD COUNTY (089), MO										
MSA 17860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
HOWELL COUNTY (091), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	1	398	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	1	398	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	1	115	0	0	0	0	0	0
Median Family Income 20-30%	1	61	0	0	3	1,202	1	61	0	0
Median Family Income 30-40%	27	1,009	12	1,977	15	10,055	3	1,082	0	0
Median Family Income 40-50%	25	854	13	2,028	10	4,425	2	84	0	0
Median Family Income 50-60%	40	1,239	6	1,056	13	7,718	4	1,262	0	0
Median Family Income 60-70%	74	2,822	12	1,844	21	11,112	7	1,230	0	0
Median Family Income 70-80%	28	952	11	1,546	5	2,791	4	72	0	0
Median Family Income 80-90%	72	2,350	19	3,087	13	7,747	3	209	0	0
Median Family Income 90-100%	29	918	7	1,172	7	3,792	2	1,500	0	0
Median Family Income 100-110%	112	3,467	25	3,781	24	12,037	10	1,742	0	0
Median Family Income 110-120%	36	1,067	5	863	11	4,447	13	2,541	0	0
Median Family Income >= 120%	180	5,507	38	6,154	33	18,580	23	1,817	0	0
Median Family Income Not Known	9	151	1	121	1	345	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	633	20,397	150	23,744	156	84,251	72	11,600	0	0
JASPER COUNTY (097), MO										
MSA 27900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	2	356	0	0	0	0	0	0
Middle Income	7	285	2	361	4	2,552	1	463	0	0
Upper Income	2	103	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	473	4	717	4	2,552	1	463	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (099), MO										
MSA 41180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	75	2	369	3	2,165	1	10	0	0
Middle Income	14	445	3	448	4	1,758	4	757	0	0
Upper Income	3	81	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	601	5	817	7	3,923	5	767	0	0
JOHNSON COUNTY (101), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	165	1	110	0	0	1	50	0	0
Upper Income	3	93	1	162	2	813	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	258	2	272	2	813	1	50	0	0
LACLEDE COUNTY (105), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	65	1	222	1	294	3	536	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	65	1	222	1	294	3	536	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAFAYETTE COUNTY (107), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	140	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	140	0	0	0	0	0	0	0	0
LAWRENCE COUNTY (109), MO										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	198	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	198	1	125	0	0	0	0	0	0
LEWIS COUNTY (111), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	149	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	149	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (121), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	0	0	0	0
MADISON COUNTY (123), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	0	0	0	0
MARION COUNTY (127), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	494	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	494	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONITEAU COUNTY (135), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
MONROE COUNTY (137), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	89	0	0	2	1,418	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	89	0	0	2	1,418	1	20	0	0
NEWTON COUNTY (145), MO										
MSA 27900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	152	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	152	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NODAWAY COUNTY (147), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	51	1	202	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	1	202	0	0	0	0	0	0
PERRY COUNTY (157), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
PETTIS COUNTY (159), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	255	1	123	3	1,616	0	0	0	0
Upper Income	2	42	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	297	1	123	3	1,616	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHELPS COUNTY (161), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	1	201	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	308	0	0	0	0	0	0
PIKE COUNTY (163), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	167	0	0	3	1,538	0	0	0	0
Middle Income	36	1,260	5	962	10	5,494	4	251	0	0
Upper Income	22	475	3	542	3	2,090	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,902	8	1,504	16	9,122	5	276	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POLK COUNTY (167), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
PULASKI COUNTY (169), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	202	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	202	0	0	0	0	0	0
RANDOLPH COUNTY (175), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. FRANCOIS COUNTY (187), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	1	165	1	659	2	824	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	1	165	1	659	2	824	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	700	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	243	6	935	4	1,748	0	0	0	0
Median Family Income 50-60%	1	8	1	150	1	505	0	0	0	0
Median Family Income 60-70%	15	563	5	804	8	4,166	2	234	0	0
Median Family Income 70-80%	9	396	3	599	10	6,049	2	306	0	0
Median Family Income 80-90%	13	269	3	465	11	6,838	0	0	0	0
Median Family Income 90-100%	8	350	3	526	2	650	1	350	0	0
Median Family Income 100-110%	28	988	14	2,432	19	10,197	1	11	0	0
Median Family Income 110-120%	10	563	9	1,547	8	3,367	1	638	0	0
Median Family Income >= 120%	145	5,192	43	7,563	49	23,874	21	1,836	0	0
Median Family Income Not Known	1	20	3	662	4	1,637	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	234	8,592	90	15,683	117	59,731	28	3,375	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (195), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	0	0	0	0
SHELBY COUNTY (205), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	459	3	1,127	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	459	3	1,127	0	0	0	0
STODDARD COUNTY (207), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	111	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STONE COUNTY (209), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	23	0	0	0	0	2	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	23	0	0	0	0	2	2	0	0
TANEY COUNTY (213), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	90	1	197	3	1,790	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	1	197	3	1,790	0	0	0	0
TEXAS COUNTY (215), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VERNON COUNTY (217), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	1	2	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	0	0	0	0	0	0
WARREN COUNTY (219), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,513	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,513	0	0	0	0
WRIGHT COUNTY (229), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	39	1	151	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	39	1	151	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS CITY (510), MO										
MSA 41180										
Inside AA 0001										
Low Income	27	850	8	1,380	13	6,890	3	548	0	0
Moderate Income	16	597	4	795	11	5,613	0	0	0	0
Middle Income	8	390	2	317	5	2,630	0	0	0	0
Upper Income	7	244	3	554	2	747	1	18	0	0
Income Not Known	1	7	1	226	1	451	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,088	18	3,272	32	16,331	4	566	0	0
TOTAL INSIDE AA IN STATE	1,388	45,551	353	58,156	427	228,450	165	26,087	0	0
TOTAL OUTSIDE AA IN STATE	77	2,765	32	5,254	50	28,257	23	4,097	0	0
STATE TOTAL	1,465	48,316	385	63,410	477	256,707	188	30,184	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLATHEAD COUNTY (029), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	45	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	1	38	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	45	0	0	0	0	1	38	0	0
STATE TOTAL	2	45	0	0	0	0	1	38	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOX BUTTE COUNTY (013), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
CASS COUNTY (025), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	181	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	181	0	0	0	0	0	0
CEDAR COUNTY (027), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	10	0	0	0	0	2	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	10	0	0	0	0	2	10	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE										
MSA 36540										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	533	0	0	0	0
Median Family Income 60-70%	2	115	0	0	2	852	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	719	0	0	0	0
Median Family Income 80-90%	0	0	1	210	1	356	0	0	0	0
Median Family Income 90-100%	3	117	0	0	0	0	1	75	0	0
Median Family Income 100-110%	4	125	1	193	9	5,215	1	46	0	0
Median Family Income 110-120%	4	24	0	0	0	0	1	5	0	0
Median Family Income >= 120%	13	229	1	250	1	394	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	610	3	653	15	8,069	3	126	0	0
HALL COUNTY (079), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	839	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	839	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (081), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	0	0	0	0
HOLT COUNTY (089), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,192	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,192	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHELPS COUNTY (137), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	47	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	47	0	0	0	0	0	0	0	0
SARPY COUNTY (153), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	5	3,559	0	0	0	0
Upper Income	3	197	2	293	2	1,250	2	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	197	2	293	7	4,809	2	500	0	0
SAUNDERS COUNTY (155), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	26	610	3	653	15	8,069	3	126	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	11	428	3	474	12	6,840	5	515	0	0
STATE TOTAL	37	1,038	6	1,127	27	14,909	8	641	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARK COUNTY (003), NV										
MSA 29820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	218	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	32	0	0	0	0	2	32	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	31	0	0	2	1,442	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	63	1	218	2	1,442	3	57	0	0
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	243	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	243	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	306	1	218	2	1,442	3	57	0	0
STATE TOTAL	10	306	1	218	2	1,442	3	57	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASSAIC COUNTY (031), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	296	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	296	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	83	1	103	2	1,053	0	0	0	0
STATE TOTAL	4	83	1	103	2	1,053	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERNALILLO COUNTY (001), NM										
MSA 10740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	11	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	0	0	0	0	0	0	0	0
COLFAX COUNTY (007), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	307	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	307	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	117	0	0	2	708	0	0	0	0
STATE TOTAL	4	117	0	0	2	708	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	1	30	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	36	0	0	0	0	0	0	0	0
CHAUTAUQUA COUNTY (013), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	30	0	0	0	0	2	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	30	0	0	0	0	2	20	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	231	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	231	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	61	3	428	2	831	0	0	0	0
Median Family Income Not Known	1	12	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	73	3	428	2	831	0	0	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	2	25	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	48	0	0	0	0	2	13	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	205	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	205	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	18	291	5	864	2	831	4	33	0	0
STATE TOTAL	18	291	5	864	2	831	4	33	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUFORT COUNTY (013), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
CRAVEN COUNTY (049), NC										
MSA 35100										
Outside Assessment Area										
Low Income	0	0	1	203	0	0	1	203	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	203	0	0	1	203	0	0
FORSYTH COUNTY (067), NC										
MSA 49180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	955	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	955	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	420	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	359	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	779	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	192	2	307	8	4,884	1	203	0	0
STATE TOTAL	7	192	2	307	8	4,884	1	203	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: NORTH DAKOTA (38)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMS COUNTY (105), ND										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	236	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	236	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	236	0	0	0	0	0	0
STATE TOTAL	0	0	1	236	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	801	0	0	0	0
Median Family Income 60-70%	0	0	1	150	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	898	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	2	1,699	0	0	0	0
SCIOTO COUNTY (145), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	997	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	997	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	49	1	150	4	3,222	0	0	0	0
STATE TOTAL	1	49	1	150	4	3,222	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADDO COUNTY (015), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	188	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	188	0	0	0	0	0	0
CANADIAN COUNTY (017), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	179	3	625	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	189	3	625	0	0	0	0	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	26	0	0	0	0	1	1	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	1	51	0	0	2	696	3	747	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	77	1	150	2	696	4	748	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CRAIG COUNTY (035), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	0	0	0	0	0	0
CREEK COUNTY (037), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	103	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	103	0	0	0	0	0	0	0	0
LINCOLN COUNTY (081), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	4	2,280	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	4	2,280	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAYNE COUNTY (119), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
ROGERS COUNTY (131), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	1	45	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Inside AA 0013										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	76	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	12	1	219	1	500	2	12	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	31	4	589	6	4,313	0	0	0	0
Median Family Income 80-90%	2	69	0	0	0	0	1	25	0	0
Median Family Income 90-100%	2	121	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	69	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	2	299	1	272	1	195	0	0
Median Family Income >= 120%	10	331	2	314	3	2,215	2	250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	809	9	1,421	11	7,300	6	482	0	0
TOTAL INSIDE AA IN STATE	83	2,626	23	3,777	33	18,032	14	1,655	0	0
TOTAL OUTSIDE AA IN STATE	20	569	6	1,140	7	3,448	5	758	0	0
STATE TOTAL	103	3,195	29	4,917	40	21,480	19	2,413	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DESCHUTES COUNTY (017), OR										
MSA 13460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	281	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	281	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	581	0	0	0	0
STATE TOTAL	0	0	0	0	2	581	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	144	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	0	0	0	0	0	0
CLEARFIELD COUNTY (033), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	201	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	0	0	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	1	6	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	287	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	1	287	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	65	1	212	1	300	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	1	212	1	300	0	0	0	0
GREENE COUNTY (059), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	495	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	495	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTINGDON COUNTY (061), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,202	1	702	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,202	1	702	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	96	3	557	5	2,284	1	702	0	0
STATE TOTAL	3	96	3	557	5	2,284	1	702	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLETON COUNTY (029), SC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
DORCHESTER COUNTY (035), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	182	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	0	0	0	0
PICKENS COUNTY (077), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	789	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	789	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SPARTANBURG COUNTY (083), SC										
MSA 43900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	219	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	219	0	0	0	0	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	333	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	333	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	2	401	2	1,122	0	0	0	0
STATE TOTAL	1	12	2	401	2	1,122	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	4	612	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	4	612	0	0	0	0	0	0
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	628	1	628	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	628	1	628	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	5	812	1	628	1	628	0	0
STATE TOTAL	1	100	5	812	1	628	1	628	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	2	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	0	0	0	0
HAMBLEN COUNTY (063), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	501	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	501	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	1	45	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	74	0	0	0	0	0	0	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	2	95	0	0	0	0	1	50	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	95	0	0	0	0	1	50	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	1	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	1	88	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	41	0	0	0	0	1	41	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	1	41	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	101	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	300	1	101	2	901	3	179	0	0
STATE TOTAL	7	300	1	101	2	901	3	179	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	530	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	874	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	560	0	0	0	0
Median Family Income 90-100%	0	0	1	115	0	0	0	0	0	0
Median Family Income 100-110%	1	84	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	47	0	0	2	1,365	1	700	0	0
Median Family Income >= 120%	23	1,043	10	1,698	16	8,497	7	2,551	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,174	11	1,813	21	11,826	8	3,251	0	0
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	79	0	0	1	509	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	1	509	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	19	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	168	1	244	2	1,227	2	307	0	0
Median Family Income 50-60%	3	77	0	0	0	0	1	20	0	0
Median Family Income 60-70%	6	236	2	446	7	3,841	2	712	0	0
Median Family Income 70-80%	3	134	1	149	5	2,009	1	400	0	0
Median Family Income 80-90%	4	91	0	0	4	2,046	3	557	0	0
Median Family Income 90-100%	4	102	1	153	2	1,537	0	0	0	0
Median Family Income 100-110%	5	76	2	358	2	1,152	1	20	0	0
Median Family Income 110-120%	1	83	2	380	0	0	1	83	0	0
Median Family Income >= 120%	35	1,243	1	151	5	3,024	6	1,974	0	0
Median Family Income Not Known	3	260	0	0	3	1,747	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	69	2,489	10	1,881	30	16,583	17	4,073	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	399	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	37	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	21	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	173	5	2,803	0	0	0	0
Median Family Income 90-100%	1	18	1	204	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	1	954	1	954	0	0
Median Family Income 110-120%	2	39	0	0	2	1,072	1	21	0	0
Median Family Income >= 120%	14	345	3	450	3	1,591	2	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	460	6	1,027	12	6,819	4	1,000	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	493	0	0	0	0
Upper Income	0	0	0	0	1	911	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,404	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	990	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	275	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	762	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	604	0	0	0	0
Median Family Income >= 120%	4	183	2	311	2	1,167	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	183	2	311	7	3,798	1	200	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	70	0	0	1	396	3	466	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	0	0	1	396	3	466	0	0
HOOD COUNTY (221), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	1	1,000	2	1,200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	1,000	2	1,200	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (251), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	1	165	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	3	0	0	1	564	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	1	165	1	564	0	0	0	0
KAUFMAN COUNTY (257), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	89	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	89	0	0	0	0	0	0	0	0
LA SALLE COUNTY (283), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	716	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	716	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	2	1,041	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	2	1,041	0	0	0	0
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	795	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	795	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (361), TX										
MSA 13140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	785	1	785	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	785	1	785	0	0
PALO PINTO COUNTY (363), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	390	1	390	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	390	1	390	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	72	0	0	1	1,000	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	72	0	0	1	1,000	1	5	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKWALL COUNTY (397), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	182	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	182	0	0	0	0	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	844	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	844	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	25	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	170	1	134	2	1,454	1	600	0	0
Median Family Income 50-60%	2	52	1	175	1	625	0	0	0	0
Median Family Income 60-70%	7	356	5	781	4	1,836	1	154	0	0
Median Family Income 70-80%	3	41	0	0	2	674	0	0	0	0
Median Family Income 80-90%	3	152	1	195	2	1,187	1	25	0	0
Median Family Income 90-100%	2	35	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	1	103	0	0	0	0	0	0
Median Family Income 110-120%	4	96	2	344	1	336	0	0	0	0
Median Family Income >= 120%	27	834	9	1,802	11	5,428	5	1,825	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	1,791	20	3,534	23	11,540	8	2,604	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	112	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	188	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	1	841	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	50	0	0	1	433	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	77	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	63	2	361	1	301	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	478	3	473	3	1,575	0	0	0	0
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,050	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,050	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLACY COUNTY (489), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	123	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	123	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	166	5,914	47	8,255	86	46,768	37	10,928	0	0
TOTAL OUTSIDE AA IN STATE	30	1,310	9	1,454	27	16,290	9	3,046	0	0
STATE TOTAL	196	7,224	56	9,709	113	63,058	46	13,974	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOOELE COUNTY (045), UT										
MSA 41620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	425	1	425	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	1	425	0	0
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	4	0	0	1	850	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	3	406	1	1,000	0	0	0	0
Median Family Income 100-110%	2	105	1	157	0	0	2	182	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	55	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	194	4	563	2	1,850	2	182	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (053), UT										
MSA 41100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	1	240	1	500	1	240	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	1	240	1	500	1	240	0	0
WEBER COUNTY (057), UT										
MSA 36260										
Outside Assessment Area										
Low Income	5	262	0	0	1	498	3	597	0	0
Moderate Income	0	0	1	120	1	355	1	355	0	0
Middle Income	2	131	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	354	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	393	1	120	3	1,207	4	952	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	36	1,358	7	1,161	16	8,834	18	4,886	0	0
STATE TOTAL	36	1,358	7	1,161	16	8,834	18	4,886	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	69	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	0	0	0	0	0	0	0	0
CLARKE COUNTY (043), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	50	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	50	0	0	0	0	1	5	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	3	21	0	0	0	0	2	6	0	0
Upper Income	2	12	0	0	0	0	2	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	63	0	0	0	0	4	18	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHENANDOAH COUNTY (171), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	1	1	0	0	0	0	1	1	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	4	0	0	0	0	1	1	0	0
WARREN COUNTY (187), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	18	1	125	0	0	2	18	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	1	125	0	0	2	18	0	0
NORFOLK CITY (710), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINCHESTER CITY (840), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	2	80	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	105	0	0	0	0	2	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	20	371	1	125	1	1,000	13	1,107	0	0
STATE TOTAL	20	371	1	125	1	1,000	13	1,107	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KING COUNTY (033), WA										
MSA 42644										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	94	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	13	0	0	0	0	1	13	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	107	0	0	1	1,000	1	13	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	107	0	0	1	1,000	1	13	0	0
STATE TOTAL	2	107	0	0	1	1,000	1	13	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
WAUKESHA COUNTY (133), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	366	1	366	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	366	1	366	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	212	1	187	3	1,678	1	366	0	0
STATE TOTAL	10	212	1	187	3	1,678	1	366	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: PUERTO RICO (72)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DORADO MUNICIPIO (051), PR										
MSA 41980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
SAN JUAN MUNICIPIO (127), PR										
MSA 41980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	739	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	739	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	1	739	0	0	0	0
STATE TOTAL	1	25	0	0	1	739	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3,657	122,433	1,013	167,568	1,261	687,305	452	81,470	0	0
TOTAL OUTSIDE AA	742	24,382	202	34,367	320	181,296	202	26,594	0	0
TOTAL INSIDE & OUTSIDE	4,399	146,815	1,215	201,935	1,581	868,601	654	108,064	0	0

Loans by County
Small Farm Loans - Originations
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1
State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	1	100	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	500	2	600	0	0
TOTAL INSIDE AA IN STATE	1	100	0	0	1	500	2	600	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	1	500	2	600	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
MERCED COUNTY (047), CA										
MSA 32900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	1	20	0	0

Loans by County
Small Farm Loans - Originations
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SACRAMENTO COUNTY (067), CA										
MSA 40900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	15	0	0	0	0	2	15	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	12	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	27	0	0	0	0	3	25	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	3	0	0	0	0	1	3	0	0
Median Family Income >= 120%	1	20	0	0	0	0	1	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	23	0	0	0	0	2	23	0	0

Loans by County
Small Farm Loans - Originations
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1
State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	25	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	210	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	235	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	14	355	0	0	0	0	8	103	0	0
STATE TOTAL	14	355	0	0	0	0	8	103	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	175	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	0	0	1	40	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	1	40	1	175	0	0	1	40	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	40	1	175	0	0	1	40	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (017), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	493	1	493	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	493	1	493	0	0
CLAY COUNTY (025), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
GALLATIN COUNTY (059), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	328	1	328	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	328	1	328	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	400	1	350	2	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	1	350	2	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	64	2	400	3	1,171	4	1,421	0	0
STATE TOTAL	1	64	2	400	3	1,171	4	1,421	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POSEY COUNTY (129), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (001), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	252	2	1,000	2	252	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	252	2	1,000	2	252	0	0
ANDERSON COUNTY (003), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	426	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	426	0	0	0	0
ATCHISON COUNTY (005), KS										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	153	3	447	1	450	5	803	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	153	3	447	1	450	5	803	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARBER COUNTY (007), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	295	1	295	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	295	1	295	0	0
BARTON COUNTY (009), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	132	2	285	2	850	2	285	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	132	2	285	2	850	2	285	0	0
BOURBON COUNTY (011), KS										
MSA NA										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	10	429	4	711	2	814	12	1,455	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	467	4	711	2	814	13	1,493	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (021), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	155	1	497	2	652	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	155	1	497	2	652	0	0
CLAY COUNTY (027), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	230	0	0	1	470	2	570	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	230	0	0	1	470	2	570	0	0
CLOUD COUNTY (029), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	400	0	0	2	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	400	0	0	2	400	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DECATUR COUNTY (039), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
DICKINSON COUNTY (041), KS										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	2	750	2	350	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	2	750	3	400	0	0
ELLIS COUNTY (051), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	3	650	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	650	1	500	0	0	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELLSWORTH COUNTY (053), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	288	1	288	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	288	1	288	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	65	0	0	0	0	1	40	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	1	40	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LABETTE COUNTY (099), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	287	1	287	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	287	1	287	0	0
LANE COUNTY (101), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	293	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	293	0	0	0	0
LINCOLN COUNTY (105), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	160	2	336	2	900	2	524	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	2	336	2	900	2	524	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (115), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	5	919	2	755	9	1,849	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	5	919	2	755	9	1,849	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	230	0	0	0	0	0	0
Upper Income	1	10	4	698	3	1,307	2	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	5	928	3	1,307	2	400	0	0
NEOSHO COUNTY (133), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	265	2	465	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	265	2	465	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSAGE COUNTY (139), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	1	200	0	0	2	241	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	1	200	0	0	2	241	0	0
OSBORNE COUNTY (141), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	111	0	0	1	490	3	601	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	111	0	0	1	490	3	601	0	0
PRATT COUNTY (151), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	495	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	495	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RAWLINS COUNTY (153), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
RENO COUNTY (155), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	1	362	2	487	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	362	2	487	0	0
REPUBLIC COUNTY (157), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICE COUNTY (159), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
RILEY COUNTY (161), KS										
MSA 31740										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	1	140	1	500	2	545	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	1	140	1	500	3	585	0	0
ROOKS COUNTY (163), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	476	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	476	0	0	0	0	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUSSELL COUNTY (167), KS										
MSA NA										
Inside AA 0024										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	325	5	921	3	971	14	2,167	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	325	5	921	3	971	14	2,167	0	0
SALINE COUNTY (169), KS										
MSA NA										
Inside AA 0023										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	144	6	1,019	2	757	11	1,920	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	144	6	1,019	2	757	11	1,920	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	1	350	2	550	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	2	850	3	1,050	0	0
SHERIDAN COUNTY (179), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STAFFORD COUNTY (185), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	314	5	818	4	1,450	3	1,050	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	314	5	818	4	1,450	3	1,050	0	0
WASHINGTON COUNTY (201), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	1	400	2	460	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	1	400	2	460	0	0
TOTAL INSIDE AA IN STATE	30	1,339	20	3,438	13	5,092	53	8,458	0	0
TOTAL OUTSIDE AA IN STATE	23	1,463	35	6,069	30	12,130	44	9,836	0	0
STATE TOTAL	53	2,802	55	9,507	43	17,222	97	18,294	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHARKEY COUNTY (125), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDREW COUNTY (003), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	1	475	2	532	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	1	150	1	475	3	682	0	0
BARRY COUNTY (009), MO										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
BARTON COUNTY (011), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	430	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	430	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BATES COUNTY (013), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	2	866	1	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	2	866	1	160	0	0
BENTON COUNTY (015), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	1	75	1	250	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	1	250	0	0	1	75	0	0
BUTLER COUNTY (023), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	0	0	1	125	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALDWELL COUNTY (025), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
CASS COUNTY (037), MO										
MSA 28140										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	289	1	420	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	289	1	420	0	0	0	0
CHARITON COUNTY (041), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	101	2	327	1	424	4	801	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	2	327	1	424	4	801	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	1	229	0	0	1	229	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	229	0	0	2	329	0	0
CLINTON COUNTY (049), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	800	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	800	1	500	0	0
COOPER COUNTY (053), MO										
MSA 17860										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	164	1	250	2	619	6	1,033	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	164	1	250	2	619	6	1,033	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DADE COUNTY (057), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	1	400	3	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	0	0	1	400	3	475	0	0
GENTRY COUNTY (075), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	200	0	0	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	0	0	0	0	2	200	0	0
HENRY COUNTY (083), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	250	2	652	2	350	0	0
Upper Income	1	100	0	0	1	325	2	425	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	1	250	3	977	4	775	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOLT COUNTY (087), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	1	360	2	537	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	1	360	2	537	0	0
HOWARD COUNTY (089), MO										
MSA 17860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	1	230	2	809	2	671	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	1	230	2	809	2	671	0	0

Loans by County
Small Farm Loans - Originations
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1
State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0016										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	353	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	353	0	0	0	0
JASPER COUNTY (097), MO										
MSA 27900										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	155	0	0	0	0	1	55	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (101), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	226	6	874	5	2,015	10	2,261	0	0
Upper Income	0	0	1	150	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	226	7	1,024	5	2,015	10	2,261	0	0
LAFAYETTE COUNTY (107), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0
LAWRENCE COUNTY (109), MO										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	1	76	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (115), MO										
MSA NA										
Inside AA 0025										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	4	294	4	903	2	750	8	1,503	0	0
Upper Income	7	353	7	1,087	1	325	13	1,665	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	647	12	2,120	3	1,075	22	3,298	0	0
LIVINGSTON COUNTY (117), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	450	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	0	0	0	0	0	0
MACON COUNTY (121), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	3	336	0	0	5	461	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	3	336	0	0	5	461	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (127), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	1	2	0	0
MONITEAU COUNTY (135), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	1	400	2	550	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	400	2	550	0	0
MONROE COUNTY (137), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	157	1	140	1	362	2	502	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	157	1	140	1	362	2	502	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PETTIS COUNTY (159), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	345	3	1,083	5	1,428	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	545	3	1,083	6	1,628	0	0
RAY COUNTY (177), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	328	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	328	0	0	0	0
ST. CLAIR COUNTY (185), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	275	2	325	0	0
Middle Income	0	0	1	154	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	154	1	275	2	325	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (195), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
SCOTLAND COUNTY (199), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	207	1	336	1	336	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	207	1	336	1	336	0	0
VERNON COUNTY (217), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	359	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	359	1	300	1	300	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORTH COUNTY (227), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	1	235	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	1	235	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	28	1,758	25	4,412	15	5,459	48	7,942	0	0
TOTAL OUTSIDE AA IN STATE	17	842	23	3,895	20	7,648	40	8,257	0	0
STATE TOTAL	45	2,600	48	8,307	35	13,107	88	16,199	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
	TOTAL OUTSIDE AA IN STATE	1	20	2	450	0	0	2	270	0
STATE TOTAL	1	20	2	450	0	0	2	270	0	0

Loans by County
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAGONER COUNTY (145), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	1	400	0	0
STATE TOTAL	0	0	0	0	1	400	1	400	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAYWOOD COUNTY (075), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	130	0	0	0	0	0	0
STATE TOTAL	0	0	1	130	0	0	0	0	0	0

Loans by County
Small Farm Loans - Originations
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1
State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIMESTONE COUNTY (293), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	74	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	74	0	0	0	0	0	0	0	0
STATE TOTAL	1	74	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	60	3,237	46	8,025	29	11,051	104	17,040	0	0
TOTAL OUTSIDE AA	59	2,868	63	10,944	55	21,849	100	20,312	0	0
TOTAL INSIDE & OUTSIDE	119	6,105	109	18,969	84	32,900	204	37,352	0	0

2020 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MADISON COUNTY (119) - MSA 41180	74	12,898	6	1,697	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	101	23,345	8	3,052	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	32	5,341	5	767	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	103	14,653	9	629	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	441	84,006	28	3,375	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	109	21,691	4	566	0	0
CO - ADAMS COUNTY (001) - MSA 19740	85	21,187	4	1,554	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	161	28,611	17	1,828	0	0
CO - DENVER COUNTY (031) - MSA 19740	505	78,676	25	2,367	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	93	13,205	10	295	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	145	28,898	22	4,909	0	0
CO - EL PASO COUNTY (041) - MSA 17820	229	37,254	11	1,653	0	0
MO - BOONE COUNTY (019) - MSA 17860	24	5,638	1	201	0	0
MO - COOPER COUNTY (053) - MSA 17860	19	526	3	115	0	0
MO - JASPER COUNTY (097) - MSA 27900	18	3,742	1	463	0	0
MO - GREENE COUNTY (077) - MSA 44180	66	11,952	11	2,995	0	0
MO - BUCHANAN COUNTY (021) - MSA 41140	48	7,749	4	1,435	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	46	9,913	4	1,348	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	103	27,507	11	2,302	0	0
KS - DOUGLAS COUNTY (045) - MSA 29940	32	7,544	3	164	0	0
KS - RILEY COUNTY (161) - MSA 31740	14	779	1	15	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	98	14,905	8	1,173	0	0
OK - TULSA COUNTY (143) - MSA 46140	41	9,530	6	482	0	0

2020 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AZ - MARICOPA COUNTY (013) - MSA 38060	748	121,891	42	11,228	0	0
TX - COLLIN COUNTY (085) - MSA 19124	57	14,813	8	3,251	0	0
TX - DALLAS COUNTY (113) - MSA 19124	109	20,953	17	4,073	0	0
TX - DENTON COUNTY (121) - MSA 19124	37	8,306	4	1,000	0	0
TX - TARRANT COUNTY (439) - MSA 23104	96	16,865	8	2,604	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	740	111,541	59	9,621	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	96	19,475	0	0	0	0
MO - CASS COUNTY (037) - MSA 28140	66	7,676	7	1,373	0	0
MO - CLAY COUNTY (047) - MSA 28140	127	15,424	9	2,122	0	0
MO - JACKSON COUNTY (095) - MSA 28140	939	128,392	72	11,600	0	0
MO - PLATTE COUNTY (165) - MSA 28140	85	12,528	5	276	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540	44	9,332	3	126	0	0
MO - COLE COUNTY (051) - MSA 27620	19	5,709	0	0	0	0
MO - BENTON COUNTY (015) - MSA NA	17	1,708	1	5	0	0
MO - HENRY COUNTY (083) - MSA NA	8	2,031	1	25	0	0
MO - JOHNSON COUNTY (101) - MSA NA	12	1,343	1	50	0	0
MO - BARRY COUNTY (009) - MSA NA	7	952	0	0	0	0
MO - LAWRENCE COUNTY (109) - MSA NA	5	323	0	0	0	0
KS - ATCHISON COUNTY (005) - MSA NA	13	821	1	20	0	0
KS - BOURBON COUNTY (011) - MSA NA	27	1,439	3	217	0	0
KS - DICKINSON COUNTY (041) - MSA NA	16	1,317	0	0	0	0
KS - SALINE COUNTY (169) - MSA NA	31	3,088	4	294	0	0
KS - RUSSELL COUNTY (167) - MSA NA	22	1,056	2	110	0	0

2020 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MO - LINN COUNTY (115) - MSA NA	23	773	3	90	0	0

2020 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CO - ARAPAHOE COUNTY (005) - MSA 19740	1	175	0	0	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	1	40	1	40	0	0
MO - COOPER COUNTY (053) - MSA 17860	6	1,033	6	1,033	0	0
MO - JASPER COUNTY (097) - MSA 27900	2	155	1	55	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	3	1,050	3	1,050	0	0
KS - RILEY COUNTY (161) - MSA 31740	4	725	3	585	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	2	600	2	600	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	2	65	1	40	0	0
MO - CASS COUNTY (037) - MSA 28140	3	709	0	0	0	0
MO - CLAY COUNTY (047) - MSA 28140	2	329	2	329	0	0
MO - JACKSON COUNTY (095) - MSA 28140	1	353	0	0	0	0
MO - BENTON COUNTY (015) - MSA NA	3	400	1	75	0	0
MO - HENRY COUNTY (083) - MSA NA	6	1,427	4	775	0	0
MO - JOHNSON COUNTY (101) - MSA NA	17	3,265	10	2,261	0	0
MO - BARRY COUNTY (009) - MSA NA	1	40	1	40	0	0
MO - LAWRENCE COUNTY (109) - MSA NA	1	76	1	76	0	0
KS - ATCHISON COUNTY (005) - MSA NA	7	1,050	5	803	0	0
KS - BOURBON COUNTY (011) - MSA NA	17	1,992	13	1,493	0	0
KS - DICKINSON COUNTY (041) - MSA NA	4	850	3	400	0	0
KS - SALINE COUNTY (169) - MSA NA	11	1,920	11	1,920	0	0
KS - RUSSELL COUNTY (167) - MSA NA	15	2,217	14	2,167	0	0
MO - LINN COUNTY (115) - MSA NA	26	3,842	22	3,298	0	0

2020 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: UMB BANK NA

Respondent ID: 0000023920
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	22	126,548	0	0
Purchased	0	0	0	0
Total	22	126,548	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

ASSESSMENT AREA - 0001

MADISON COUNTY (119), IL

MSA: 41180

Low Income

4002.00* 4006.00* 4007.00* 4013.00* 4040.00

Moderate Income

4001.02* 4009.03 4009.04* 4010.00* 4011.00* 4015.00* 4017.01* 4019.03 4020.00 4021.00* 4024.00

4025.00* 4026.00* 4029.00* 4032.00* 4033.00 4034.02 4041.00*

Middle Income

4001.01* 4008.01* 4008.02* 4009.52 4012.00* 4014.00* 4017.21* 4017.22* 4018.00 4019.01* 4019.04

4022.00* 4023.00* 4027.01* 4027.21* 4027.22* 4028.01 4028.02* 4028.03 4030.01* 4034.01 4035.31

4035.34 4036.01 4036.04 4038.01* 4038.02*

Upper Income

4009.51* 4030.02 4031.01 4031.21 4031.22 4035.02 4035.32 4035.33 4036.03* 4037.01 4037.02

ST. CLAIR COUNTY (163), IL

MSA: 41180

Low Income

5004.00* 5005.00* 5009.00* 5011.00* 5012.00* 5013.00 5014.00* 5021.00* 5022.00* 5023.00* 5024.04

5025.00* 5026.03 5027.00 5028.00* 5045.00 5046.00

Moderate Income

5015.01* 5016.02* 5016.03* 5016.04* 5017.00 5018.00 5024.01* 5026.02* 5029.00* 5033.01

Middle Income

5015.02 5016.05* 5019.00 5031.00 5032.02* 5033.04 5033.32 5033.34 5034.02 5034.11 5034.12

5034.13* 5034.14 5039.04 5040.02* 5043.02* 5043.03* 5043.52 5043.54

Upper Income

5032.03 5032.11 5033.22 5033.23 5033.24* 5034.04 5038.00* 5039.03 5039.05* 5039.06* 5040.01*

5043.51* 5043.53 5043.55*

JEFFERSON COUNTY (099), MO

MSA: 41180

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Moderate Income

7001.11 7002.06 7002.10 7005.03* 7006.01* 7007.00* 7009.00 7011.02* 7012.00* 7013.00* 7014.01*
7014.04*

Middle Income

7001.09 7001.10 7001.13* 7001.14* 7001.16* 7001.17* 7001.18 7001.19 7002.07* 7002.08 7002.09*
7002.11 7003.02* 7003.03* 7003.04* 7004.01* 7005.02* 7005.04* 7006.03 7006.04* 7006.05* 7008.01*
7008.02* 7010.00* 7011.01 7014.03

Upper Income

7001.07* 7001.15* 7002.03 7004.02

ST. CHARLES COUNTY (183), MO

MSA: 41180

Low Income

3105.01

Moderate Income

3103.02* 3104.00* 3107.00* 3109.01* 3115.00 3121.95 3124.00

Middle Income

3101.00* 3103.01* 3105.02 3106.01* 3108.02 3109.02 3109.03* 3110.01 3110.03* 3110.04* 3111.49
3113.11* 3113.91* 3114.22 3116.01* 3116.02 3117.12 3117.33* 3117.34* 3118.02* 3119.03 3119.07
3119.08 3120.94 3120.95 3120.96* 3120.97* 3122.06*

Upper Income

3102.01 3102.02 3106.02* 3108.01 3111.03 3111.14 3111.22* 3111.24 3111.32 3111.45* 3111.46
3111.47 3111.48* 3111.50* 3111.51 3111.52* 3111.53 3111.54* 3112.03 3112.11* 3112.12 3112.21
3112.94 3112.96* 3113.12* 3113.22 3113.31 3117.21 3117.22 3117.32 3117.35* 3117.36 3118.01*
3119.04 3119.09 3120.01* 3121.92 3121.93* 3121.94 3122.04* 3122.05* 3123.00

Income Not Known

9800.00*

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 20-30%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

2139.00

Median Family Income 30-40%

2119.00* 2120.02*

Median Family Income 40-50%

2102.00 2103.00* 2120.01* 2121.01* 2121.02* 2122.00 2136.00* 2141.00* 2142.00 2218.00

Median Family Income 50-60%

2105.01* 2105.02* 2106.00* 2107.04* 2116.00* 2118.01 2118.02* 2124.00* 2138.00* 2143.00 2146.02*

2147.00* 2157.00 2203.00*

Median Family Income 60-70%

2101.00 2104.00* 2107.02* 2108.05 2112.01* 2114.02 2115.00 2123.00 2125.00 2127.00 2132.04

2134.00 2160.00 2202.00*

Median Family Income 70-80%

2107.03* 2109.25* 2111.01 2133.00* 2135.00* 2144.00 2145.00* 2146.01* 2149.00* 2156.00 2159.00

2169.00* 2172.00* 2201.00 2205.01 2205.02* 2206.02 2210.00

Median Family Income 80-90%

2108.06* 2109.24* 2113.01* 2113.31* 2113.34* 2114.01 2117.00 2126.00 2131.01 2137.00 2148.00*

2150.01 2170.00* 2181.02 2198.00* 2199.00 2200.01*

Median Family Income 90-100%

2110.00 2111.02* 2112.02 2113.32 2150.04* 2151.42 2204.31 2204.41 2207.01*

Median Family Income 100-110%

2108.03* 2108.04* 2109.21 2109.23* 2132.02 2150.05 2151.43 2161.00 2178.06 2189.00 2197.00

2200.02* 2206.01 2208.02

Median Family Income 110-120%

2109.26* 2113.33 2132.03* 2151.02 2168.00 2181.03 2196.00 2204.32 2204.42 2204.43 2207.02*

2213.01* 2213.02 2214.22 2219.00

Median Family Income >= 120%

2109.12* 2109.27* 2109.28* 2150.03 2151.03 2151.05 2151.41 2151.44 2152.01 2152.02 2152.31*

2152.32 2153.01 2153.02 2154.00 2155.00 2158.00 2162.00 2163.00 2164.00 2165.00 2166.00

2167.00 2173.00 2174.00 2175.00 2176.00 2177.01 2177.02 2178.02* 2178.07* 2178.41 2178.42

2178.51 2178.52 2179.21 2179.23 2179.31 2179.32* 2179.41 2179.42* 2179.43* 2179.44* 2180.03

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

2180.11 2180.12 2182.01* 2183.00 2184.01 2184.02 2185.00 2186.00 2188.00 2191.00 2192.00
2193.00 2194.00 2195.00* 2204.44* 2204.45 2204.46* 2207.03 2208.01 2208.03 2211.00* 2212.01
2212.02 2213.32* 2213.35* 2214.21* 2214.23 2214.24 2215.02* 2215.03 2215.06 2216.21 2216.24*
2216.25* 2216.26 2216.27* 2216.28 2216.29 2220.00* 2221.00*

Median Family Income Not Known

2131.02

ST. LOUIS CITY (510), MO

MSA: 41180

Low Income

1054.00* 1055.00* 1061.00* 1062.00* 1063.00* 1064.00 1065.00* 1066.00* 1067.00* 1072.00* 1073.00*
1074.00* 1097.00 1101.00* 1102.00* 1103.00* 1104.00* 1111.00* 1112.00* 1113.00* 1114.00* 1115.00*
1123.00* 1152.00* 1155.00* 1156.00* 1157.00* 1163.02* 1164.00* 1193.00* 1202.00* 1211.00 1212.00
1241.00 1242.00 1246.00* 1257.00 1266.00* 1267.00 1269.00 1270.00 1271.00* 1275.00

Moderate Income

1014.00* 1015.00* 1018.00 1023.00* 1024.00* 1053.00 1075.00* 1076.00* 1081.00* 1082.00* 1083.00*
1096.00 1105.00* 1122.00 1141.01 1151.00* 1153.00 1154.00* 1161.00* 1165.00 1171.00* 1181.00
1186.00 1256.00

Middle Income

1011.00* 1012.00* 1013.00* 1021.00* 1025.00* 1036.00* 1037.00* 1038.00* 1042.00* 1045.00 1052.00*
1135.00 1142.00* 1162.00* 1163.01* 1172.00* 1174.00* 1191.01* 1231.00* 1233.00* 1243.00* 1268.00
1272.00 1273.00 1276.00

Upper Income

1022.00* 1031.00* 1034.00* 1051.98* 1121.00 1124.00 1141.02* 1143.00* 1191.02 1192.00 1232.00
1255.00

Income Not Known

1184.00 1274.00

ASSESSMENT AREA - 0002

ADAMS COUNTY (001), CO

MSA: 19740

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Low Income

0078.01 0078.02* 0079.00* 0083.08 0086.03* 0087.09 0088.01 0092.03* 0093.18* 0093.19 0093.20*
0150.00

Moderate Income

0080.00* 0081.00 0082.00 0083.09* 0083.53* 0085.05* 0085.06* 0085.07* 0086.04* 0086.05* 0086.06*
0087.05* 0087.06* 0088.02 0089.01 0090.01* 0090.02* 0091.01* 0091.03* 0091.04* 0092.02* 0092.07*
0093.04 0093.07* 0093.08* 0093.09* 0093.10* 0093.16* 0093.21* 0093.22 0093.23 0094.01 0094.07*
0095.01* 0095.02* 0095.53 0096.03 0096.04 0096.06* 0096.07 0097.51 0097.52*

Middle Income

0084.01 0084.02* 0085.08* 0085.24* 0085.29* 0085.33 0085.34* 0085.35 0085.39* 0085.42* 0085.43*
0085.45 0085.46* 0085.47* 0085.48* 0085.49* 0085.50* 0092.04* 0092.06* 0093.06 0093.25 0093.27*
0094.06* 0094.11* 0096.08 0601.00 0602.00

Upper Income

0085.23 0085.26 0085.36* 0085.37* 0085.38 0085.40 0085.41 0085.44* 0085.51* 0093.26* 0094.08
0094.09 0094.10* 0600.00* 0612.00*

Income Not Known

9887.00*

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 30-40%

0810.00*

Median Family Income 40-50%

0049.51* 0055.51 0055.52* 0065.01 0072.01* 0072.02* 0073.02* 0076.00* 0077.04* 0818.00*

Median Family Income 50-60%

0049.52 0059.51 0060.00 0073.01* 0074.00* 0808.00* 0811.00 0812.00* 0813.00* 0820.00 0822.00
0869.00* 0870.00* 0871.00 0873.00

Median Family Income 60-70%

0057.00 0061.00* 0064.00* 0075.00* 0077.02 0077.03* 0800.00* 0801.00 0806.00* 0815.00* 0819.00*
0823.00* 0826.00* 0836.00 0868.00

Median Family Income 70-80%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0055.53 0056.20* 0059.52* 0062.00 0063.00* 0065.02 0066.01* 0807.00 0824.00* 0829.00* 0835.00*
0846.00*

Median Family Income 80-90%

0056.25 0066.04 0067.13 0804.00 0805.00* 0814.00 0816.00 0821.00* 0827.00* 0828.00* 0833.00*
0834.00* 0838.00* 0842.00* 0844.00* 0845.00* 0848.00* 0857.00* 0863.00

Median Family Income 90-100%

0056.11 0056.26 0056.28* 0066.03* 0068.56 0068.58 0802.00 0809.00* 0825.00* 0839.00 0843.00*
0872.00

Median Family Income 100-110%

0058.00 0067.07 0071.01 0071.04* 0803.00 0840.00* 0841.00* 0847.00* 0858.00*

Median Family Income 110-120%

0056.19 0056.34 0068.54* 0071.05* 0831.00* 0837.00* 0860.00* 0861.00* 0865.00*

Median Family Income >= 120%

0056.12 0056.14* 0056.21 0056.22* 0056.23* 0056.24 0056.27 0056.29* 0056.30 0056.31 0056.32
0056.33* 0056.35* 0056.36 0067.04 0067.05 0067.06 0067.08 0067.09 0067.11 0067.12 0068.08
0068.15 0068.55 0068.57 0071.03* 0071.06 0071.07 0151.00* 0817.00* 0830.00* 0832.00* 0849.00
0850.00* 0851.00* 0852.00* 0853.00 0854.00* 0855.00* 0856.00* 0859.00* 0862.00* 0864.00 0866.00
0867.00*

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 10-20%

0008.00

Median Family Income 20-30%

0007.02*

Median Family Income 30-40%

0010.00 0019.01 0045.05* 0045.06* 0070.06* 0156.00

Median Family Income 40-50%

0007.01 0009.03* 0009.04* 0011.01 0014.02* 0035.00 0036.01 0036.02 0041.01 0041.02 0044.04
0045.03* 0050.02* 0068.13* 0069.01 0070.37* 0070.89* 0083.06*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 50-60%

0006.00 0009.05* 0013.01* 0014.01 0015.00 0018.00 0044.03* 0045.04* 0046.02 0046.03 0051.04
0083.04* 0083.05* 0083.12 0083.87* 0155.00

Median Family Income 60-70%

0002.02 0009.02* 0013.02 0046.01* 0047.00* 0050.01* 0053.00* 0068.14 0070.13* 0083.86* 0157.00

Median Family Income 70-80%

0002.01* 0004.01* 0014.03 0023.00 0024.02 0083.88* 0083.90* 0119.03* 0153.00 9800.00*

Median Family Income 80-90%

0016.00 0024.03 0027.03 0040.05* 0055.03* 0068.10 0068.11 0070.88* 0083.91* 0120.14*

Median Family Income 90-100%

0003.01 0005.02* 0011.02 0031.01 0032.02 0041.04 0043.01 0048.01* 0051.02 0055.02* 0119.02*

Median Family Income 100-110%

0021.00 0026.01 0030.03* 0030.04* 0036.03* 0067.01 0068.12 0120.10 0154.00*

Median Family Income 110-120%

0027.01 0028.02 0028.03 0029.01 0030.02 0031.02 0032.01 0040.03 0083.89

Median Family Income >= 120%

0001.02 0003.02* 0003.03 0004.02 0005.01 0017.01 0017.02 0020.00 0026.02 0027.02 0028.01
0029.02 0030.01 0032.03 0033.00 0034.01 0034.02 0037.01 0037.02* 0037.03 0038.00 0039.01
0039.02 0040.02 0040.04 0040.06 0041.03 0041.06 0041.07 0042.01 0042.02 0043.02 0043.03
0043.04 0043.06 0044.05 0052.00 0068.04 0068.09 0120.01*

Median Family Income Not Known

0019.02 9801.00

DOUGLAS COUNTY (035), CO

MSA: 19740

Middle Income

0139.04 0139.07* 0140.01 0140.05 0140.07 0141.10 0141.14* 0141.23 0141.26 0141.38 0142.04
0143.00* 0145.04 0145.05 0146.03*

Upper Income

0139.01 0139.05* 0139.08 0139.09 0139.10* 0139.11* 0140.06 0140.08* 0140.09* 0140.10 0140.11
0140.12 0140.13* 0141.07 0141.08 0141.09 0141.12* 0141.13* 0141.15 0141.16 0141.22 0141.24

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0141.25 0141.27 0141.28* 0141.29* 0141.30 0141.31 0141.32 0141.33* 0141.34 0141.35 0141.36
0141.37 0141.39 0141.40* 0142.02 0142.03 0144.03 0144.04 0144.05 0144.06 0145.03 0145.06
0146.02* 0146.04*

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 30-40%

0107.02

Median Family Income 40-50%

0115.50

Median Family Income 50-60%

0104.02 0104.05* 0104.06 0109.02 0114.01* 0114.02* 0116.01* 0118.06

Median Family Income 60-70%

0104.03 0106.04 0117.09* 0117.30* 0117.32

Median Family Income 70-80%

0098.30* 0098.31* 0101.00* 0102.09 0103.05* 0106.03* 0111.00 0113.00* 0116.02* 0117.23* 0117.29
0117.33 0118.03*

Median Family Income 80-90%

0102.08 0102.12* 0102.13 0103.07 0110.00 0117.10* 0117.31 0119.51* 0120.47* 0158.00* 0159.00*

Median Family Income 90-100%

0098.32* 0098.34* 0099.00* 0102.06* 0102.11* 0103.04* 0105.02 0105.03* 0107.01* 0112.02 0117.08
0118.04 0118.05 0119.04* 0120.38 0120.39* 0120.46 0120.52 0120.60*

Median Family Income 100-110%

0098.33* 0098.40* 0100.00* 0103.06* 0103.08 0109.01 0117.01 0117.11* 0117.28 0120.26* 0604.00*

Median Family Income 110-120%

0098.07* 0098.23* 0098.24* 0098.27 0098.28 0098.41 0102.05* 0102.10* 0117.02* 0117.12* 0117.20*
0120.23 0120.37 0120.42* 0120.45 0120.48 0120.55

Median Family Income >= 120%

0098.06 0098.08 0098.15* 0098.29 0098.35* 0098.36* 0098.37* 0098.38 0098.39* 0098.42 0098.43
0098.45 0098.46 0098.47 0098.48* 0098.49 0098.50* 0098.51* 0098.52 0103.03* 0105.04 0108.01*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0117.21* 0117.24 0117.25* 0117.26 0117.27* 0120.22* 0120.24 0120.27* 0120.30 0120.31* 0120.32*
0120.33* 0120.34 0120.35 0120.36* 0120.41 0120.43 0120.44* 0120.49 0120.50 0120.51 0120.53*
0120.54 0120.57 0120.58* 0120.59* 0603.00* 0605.00

Median Family Income Not Known

9800.00* 9804.00*

ASSESSMENT AREA - 0003

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 30-40%

0023.00

Median Family Income 40-50%

0003.02 0007.00* 0029.00 0052.01* 0053.00* 0054.00*

Median Family Income 50-60%

0019.00 0040.09* 0045.01 0052.02 0055.02 0061.00* 0063.02*

Median Family Income 60-70%

0011.01 0015.00 0020.00 0021.01 0021.02 0022.00 0028.00 0033.08* 0040.08 0044.01* 0045.08
0060.00 0062.00 0064.00 0065.01 0065.02*

Median Family Income 70-80%

0001.01 0003.01* 0005.00* 0011.04 0013.01 0014.00* 0016.00 0017.00* 0024.00 0027.00 0033.03
0041.00 0044.03* 0045.06* 0049.01 0051.11 0080.00

Median Family Income 80-90%

0002.03* 0004.00 0006.00* 0013.02* 0030.00 0038.01* 0042.00 0043.00 0045.03 0046.02* 0048.00
0050.00 0051.10* 0057.00 0063.01*

Median Family Income 90-100%

0002.02* 0009.00 0018.00* 0025.02* 0039.05 0045.02 0045.07* 0045.10 0046.01 0046.03 0055.01*
0056.01* 0056.02* 0059.00 0066.00* 0068.01*

Median Family Income 100-110%

0001.02* 0033.06 0033.07* 0039.09* 0045.11 0047.01 0047.02* 0051.04 0058.00* 0067.00 0078.00

Median Family Income 110-120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0047.03 0047.05* 0051.05* 0051.06 0051.07* 0051.08* 0051.09 0069.02*

Median Family Income >= 120%

0008.00* 0010.00 0025.01 0031.00 0033.05 0034.00 0037.01 0037.02 0037.05 0037.06 0037.07*

0037.08* 0037.09 0039.02 0039.06 0047.06 0049.02 0068.02* 0069.01* 0070.00 0071.01 0071.02

0072.01 0072.02 0073.00 0074.00* 0075.00* 0076.01 0076.02* 0077.00* 0079.00

Median Family Income Not Known

0038.02* 0044.02*

ASSESSMENT AREA - 0004

BOONE COUNTY (019), MO

MSA: 17860

Low Income

0002.00* 0009.00 0021.00

Moderate Income

0007.00 0013.00 0015.02* 0015.03*

Middle Income

0010.02* 0011.01 0014.00 0015.04* 0016.01* 0016.02 0017.01* 0017.02* 0018.03* 0019.01 0019.02*

0020.00*

Upper Income

0006.00* 0010.01 0011.03 0011.04 0012.01* 0012.02* 0018.05

Income Not Known

0003.00* 0005.00 0022.00*

COOPER COUNTY (053), MO

MSA: 17860

Moderate Income

9502.00

Middle Income

9501.00 9503.00 9504.00 9505.00

ASSESSMENT AREA - 0005

JASPER COUNTY (097), MO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 27900

Moderate Income

0101.00 0106.00* 0108.00* 0110.00* 0118.00

Middle Income

0103.00* 0104.00 0105.00 0107.00* 0109.00 0111.00* 0112.00 0115.00* 0116.00 0117.00 0119.00

0120.00* 0121.00 0122.00

Upper Income

0102.00 0113.00* 0114.00*

ASSESSMENT AREA - 0006

GREENE COUNTY (077), MO

MSA: 44180

Low Income

0004.00* 0005.01* 0005.02* 0017.00* 0033.00

Moderate Income

0001.00 0006.00 0007.00* 0008.00 0011.00* 0013.02 0014.00 0018.00 0019.00 0022.00 0023.00*

0030.02 0031.00* 0032.00* 0036.00 0055.00 0056.00 0057.00 0058.00*

Middle Income

0009.00* 0012.00* 0013.01* 0015.00* 0024.02 0025.02 0027.00 0028.00 0029.00* 0039.00 0040.01

0042.02* 0043.01* 0043.02 0044.00 0045.00* 0046.00 0048.01* 0048.02* 0048.03* 0049.00* 0050.01*

0050.02 0051.00* 0052.00

Upper Income

0003.00* 0010.00* 0026.00 0037.00 0038.00* 0040.02 0040.03 0041.01* 0041.02 0041.03 0042.01

0047.00

Income Not Known

0002.00*

ASSESSMENT AREA - 0007

BUCHANAN COUNTY (021), MO

MSA: 41140

Low Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0012.00

Moderate Income

0004.00* 0005.00 0010.00 0011.00 0015.00* 0025.00* 0030.00

Middle Income

0002.00 0003.00* 0007.02 0009.00 0016.00 0017.00 0018.00 0021.00 0023.00* 0024.00* 0027.00

0029.00*

Upper Income

0001.00 0006.00 0007.01 0022.00 0028.00*

ASSESSMENT AREA - 0008

SHAWNEE COUNTY (177), KS

MSA: 45820

Low Income

0004.00* 0006.00* 0011.00* 0012.00* 0040.00

Moderate Income

0005.00 0007.00 0008.00* 0009.00 0013.00 0016.03 0021.00* 0028.00 0029.00 0030.01*

Middle Income

0010.00* 0015.00* 0016.01 0016.04 0018.00 0022.00* 0024.00* 0025.00* 0026.01 0026.02 0027.01*

0027.02 0031.00* 0033.01* 0036.06 0037.00 0041.00*

Upper Income

0019.00* 0030.02 0033.02* 0034.00* 0035.00* 0036.01* 0036.04 0036.05* 0036.07 0039.01* 0039.02*

ASSESSMENT AREA - 0009

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income 20-30%

0032.00*

Median Family Income 30-40%

0008.00* 0065.00* 0068.00*

Median Family Income 40-50%

0001.00* 0006.00* 0007.00* 0024.00* 0026.00 0030.00* 0034.00* 0040.00* 0058.00* 0070.00* 0078.00*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 50-60%

0004.00* 0009.00* 0015.00* 0018.00 0027.00 0031.00 0037.00* 0043.00 0051.00* 0059.00* 0062.00*
0066.00* 0069.00* 0071.02* 0075.00* 0089.00 0090.00

Median Family Income 60-70%

0003.00 0010.00* 0011.00* 0035.00* 0038.00* 0039.00* 0054.00* 0060.00* 0061.00 0071.01* 0091.00

Median Family Income 70-80%

0019.00* 0052.00 0053.00* 0063.00* 0067.00* 0082.00* 0087.00 0101.09*

Median Family Income 80-90%

0023.00* 0028.00 0029.00* 0036.00* 0055.01* 0056.00* 0057.00 0064.00* 0072.03* 0084.00* 0088.00*
0093.01* 0098.01 0108.01*

Median Family Income 90-100%

0002.00* 0014.00* 0055.02* 0080.00 0086.00* 0092.00 0093.02* 0094.01* 0094.02

Median Family Income 100-110%

0072.01 0076.00 0077.00* 0081.00 0083.00* 0095.08* 0104.00 0108.02

Median Family Income 110-120%

0072.04 0085.00* 0101.07*

Median Family Income >= 120%

0020.00 0021.00 0022.00* 0073.01* 0073.02 0074.00 0095.03 0095.04 0095.05* 0095.06* 0095.07
0095.09* 0095.10* 0095.11* 0095.12* 0095.13* 0096.03 0096.04* 0096.05* 0097.00 0098.02* 0099.00*
0100.01* 0100.02 0100.03* 0100.04* 0100.05* 0101.06 0101.08 0101.10* 0101.11* 0101.13 0101.15
0101.16 0102.00 0103.00 0105.00 0106.00* 0107.00*

ASSESSMENT AREA - 0010

DOUGLAS COUNTY (045), KS

MSA: 29940

Low Income

0003.00* 0004.00*

Moderate Income

0001.00 0002.00 0005.01* 0007.02 0008.01* 0009.01 0009.02

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0005.02* 0008.02 0010.01* 0010.02 0012.01 0012.02 0014.00 0015.00*

Upper Income

0006.03 0006.04 0007.97 0012.03 0016.00

ASSESSMENT AREA - 0011

RILEY COUNTY (161), KS

MSA: 31740

Moderate Income

0008.02 0010.02*

Middle Income

0002.00* 0003.04 0005.00 0007.00* 0008.01 0009.00

Upper Income

0006.00 0011.00 0013.01* 0013.02

Income Not Known

0003.03* 9800.00*

ASSESSMENT AREA - 0012

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 30-40%

1034.00 1037.00* 1041.00 1043.00* 1052.02* 1056.00*

Median Family Income 40-50%

1010.00* 1013.00* 1014.00* 1028.00* 1033.00 1042.00* 1044.00* 1049.00* 1052.01* 1053.00* 1058.00

1063.01 1063.02 1069.13 1069.15* 1071.03* 1071.04* 1072.16* 1072.18* 1073.02* 1080.03* 1083.09*

Median Family Income 50-60%

1004.00 1005.00 1020.00 1023.00* 1024.00 1025.00* 1035.00 1039.00* 1045.00* 1046.00* 1047.00

1048.00* 1050.00* 1054.00* 1055.00* 1057.00 1059.03* 1066.04 1069.12* 1070.01* 1070.02 1072.09*

1072.17* 1072.19* 1072.20* 1072.22 1073.03* 1073.05* 1073.06* 1076.01* 1079.00* 1080.08* 1080.10*

1080.11* 1083.01 1083.10* 1083.13* 1083.14*

Median Family Income 60-70%

1002.00 1011.00* 1015.00* 1022.00* 1040.00* 1059.04* 1059.07* 1063.03 1066.02 1067.02* 1067.07*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

1068.03* 1069.09 1069.14* 1072.07* 1072.13* 1072.15* 1072.23* 1074.01* 1076.05* 1076.06* 1078.04*

1078.08* 1082.04* 1085.21 1088.03*

Median Family Income 70-80%

1001.00 1008.00* 1029.00* 1059.05* 1066.01* 1066.07* 1067.06* 1072.06* 1072.12* 1072.21* 1076.04*

1077.04* 1077.05* 1077.06* 1078.05* 1078.06* 1078.09* 1078.10* 1080.05* 1082.03* 1082.08

Median Family Income 80-90%

1062.00 1066.09 1066.10* 1068.04* 1069.02* 1069.03* 1069.07 1069.10* 1069.11* 1072.11* 1072.14*

1074.04* 1075.00* 1077.07* 1078.01* 1078.07* 1080.07* 1085.14* 1086.02 1089.00*

Median Family Income 90-100%

1007.00* 1019.00 1059.06 1065.02* 1068.01* 1068.02* 1069.06* 1080.06* 1080.09* 1082.07* 1082.16*

1083.07* 1084.04* 1085.26* 1088.04*

Median Family Income 100-110%

1012.00 1016.00* 1021.00* 1032.00* 1061.00* 1065.01 1072.10* 1074.03* 1076.07* 1077.03* 1082.01

1083.02* 1083.17 1085.08* 1085.13* 1085.27* 1086.01 1087.08* 1088.01* 1088.02* 1090.01* 1092.02*

Median Family Income 110-120%

1009.00* 1051.00 1066.06* 1067.04* 1067.05* 1074.05* 1082.20* 1083.03* 1083.04* 1084.03 1085.04

1087.06* 1090.03*

Median Family Income >= 120%

1003.00 1006.00* 1017.00* 1018.00* 1060.00* 1064.01* 1064.02 1064.03* 1065.03 1066.08* 1067.08*

1081.01* 1081.06 1081.07* 1081.09* 1081.10* 1081.13* 1081.14 1082.06* 1082.13* 1082.15* 1082.17*

1082.18* 1082.19 1082.21 1083.15* 1083.16 1083.18 1084.02* 1085.06* 1085.07* 1085.11* 1085.12*

1085.15* 1085.19 1085.20* 1085.23* 1085.24 1085.25* 1085.28* 1085.29* 1085.30* 1086.03* 1087.01*

1087.03* 1087.04* 1087.07* 1087.09* 1090.04* 1092.01*

Median Family Income Not Known

1026.00 1027.00* 1030.00* 1036.01 1036.02* 1038.00 1071.01* 1091.00

ASSESSMENT AREA - 0013

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 10-20%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0080.01*

Median Family Income 20-30%

0005.00* 0046.00*

Median Family Income 30-40%

0004.00* 0021.00* 0062.00* 0076.08* 0079.00*

Median Family Income 40-50%

0003.00* 0006.00* 0012.00* 0013.00* 0014.00 0030.00* 0057.00* 0088.00* 0090.08*

Median Family Income 50-60%

0001.00* 0015.00* 0016.00* 0023.01 0034.00* 0059.00 0060.00* 0067.01* 0068.01* 0068.04* 0073.11*

0076.09* 0076.41* 0080.02* 0090.04* 0091.01*

Median Family Income 60-70%

0007.00* 0008.00* 0009.00* 0010.00* 0020.00* 0027.00* 0069.05* 0072.00* 0073.06* 0074.02* 0082.00*

0086.00* 0091.04*

Median Family Income 70-80%

0018.00* 0029.00* 0048.00* 0049.00* 0066.00* 0068.03 0069.06* 0070.00* 0071.01 0071.02* 0073.04*

0073.05* 0073.08* 0073.10* 0073.12* 0074.08* 0074.10* 0076.17* 0076.25 0076.42* 0083.00* 0085.01*

0089.00* 0093.00* 0111.00*

Median Family Income 80-90%

0002.00* 0017.00* 0035.00* 0037.00* 0047.00* 0050.01* 0055.00* 0058.01 0069.07 0074.11* 0075.03*

0084.00* 0090.06* 0090.07*

Median Family Income 90-100%

0019.00* 0038.00* 0050.02* 0053.00* 0056.00* 0067.03* 0073.09* 0074.14* 0075.10* 0076.20 0078.01

0085.02*

Median Family Income 100-110%

0025.00 0039.00* 0040.00* 0044.00* 0058.05 0065.07* 0069.03* 0074.15* 0077.02* 0094.01* 0094.02*

Median Family Income 110-120%

0065.06* 0067.05* 0069.01 0075.06* 0075.07 0075.11* 0075.22* 0076.18* 0076.19* 0076.24* 0077.01*

0090.03 0092.00* 0095.00*

Median Family Income >= 120%

0031.00 0032.00* 0033.00* 0036.00 0041.01 0042.00* 0043.01* 0043.02* 0045.00* 0051.00* 0052.00*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0054.01* 0054.02* 0058.06* 0058.07 0058.08* 0067.07* 0067.08* 0069.02* 0074.07* 0074.09* 0074.12
 0074.13 0075.08 0075.12* 0075.13* 0075.15* 0075.16* 0075.18* 0075.19* 0075.20* 0075.23* 0075.24*
 0076.11* 0076.12* 0076.13 0076.14* 0076.15 0076.16* 0076.29* 0076.30* 0076.31 0076.32* 0076.33*
 0076.34* 0076.35* 0076.36* 0076.37* 0076.38* 0076.39* 0078.02* 0087.00* 0090.09*

ASSESSMENT AREA - 0014

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 10-20%

1173.00*

Median Family Income 20-30%

1055.03* 1092.00 1100.02* 1132.01* 1133.00* 1139.00 1142.00* 1143.02* 1144.02* 1149.00 1158.01*
 3191.01*

Median Family Income 30-40%

0926.00 0929.00 0931.04* 0931.05* 1036.15* 1045.01* 1045.02* 1055.02* 1067.01* 1068.01* 1071.02*
 1072.01* 1090.01* 1094.00* 1101.00 1121.00 1125.07* 1126.01* 1126.02* 1127.00* 1132.02* 1135.02
 1136.02* 1137.00 1140.00* 1143.01 1144.01 1145.00* 1147.03* 1161.00* 3192.01*

Median Family Income 40-50%

0612.00 0614.02* 0719.12* 0820.08* 0923.11* 0928.01* 0930.01* 0932.00 1033.04 1033.05* 1033.06*
 1055.01 1056.02* 1060.01* 1060.03* 1071.01* 1086.01 1089.02* 1090.02* 1090.03* 1091.02* 1093.00*
 1096.02* 1096.04* 1097.01* 1097.02* 1098.01* 1099.00* 1112.01* 1112.02* 1115.01* 1115.02* 1116.02
 1122.01* 1123.02* 1125.04* 1125.05 1125.08* 1125.09* 1125.12 1129.00 1132.03* 1135.01* 1152.00
 1153.00* 1155.00* 1157.00* 1158.02* 1159.00* 1169.00 3191.03* 3191.04* 3192.02 4213.02* 4214.00*
 4219.02* 4220.01* 4221.06* 6191.00* 7233.05* 9410.00*

Median Family Income 50-60%

0608.01* 0609.02* 0609.03* 0614.01* 0719.13* 0820.10* 0822.09* 0830.00 0927.15* 0927.17* 0927.18*
 0928.02* 0930.02* 0931.01* 1047.01 1047.02* 1056.01* 1059.00* 1060.02* 1070.00* 1072.02 1073.00
 1091.01* 1096.01* 1096.03* 1100.01* 1107.01 1109.02 1114.01* 1114.02* 1116.01* 1123.01* 1124.02*
 1125.02* 1125.03* 1136.01* 1138.01 1146.00 1148.00* 1164.00* 1172.00 2175.01* 2182.00* 3200.02*
 4201.13* 4204.01* 4210.01 4211.02* 4215.01 4215.02* 4216.02* 4217.02* 4220.02 4221.03* 4221.04*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

4221.07*	4226.28*	5228.00*	6147.00	6188.00	6192.00*	6194.00*					
Median Family Income 60-70%											
0405.31	0715.06*	0716.00*	0717.02*	0718.02*	0719.10	0719.15*	0820.07*	0820.09*	0820.28	0822.05*	
0822.08*	0923.12*	0924.01	0927.16*	0931.06*	1039.00*	1042.05	1043.02*	1044.01	1046.00*	1086.02	
1089.01*	1095.00*	1097.03*	1097.04*	1097.05*	1109.01	1112.03*	1122.02*	1124.01*	1125.13*	1154.00*	
1156.00*	1162.02*	1162.05*	1165.00*	1168.00	3193.00*	3197.06*	3198.00	4202.02	4202.14*	4205.01*	
4207.07*	4207.08*	4207.10*	4209.01*	4210.02	4213.03*	4213.04	4216.01*	4217.01*	4218.01*	4221.02*	
4221.05*	4222.03*	4226.30*	5229.03*	5229.04	5231.02*	6185.00*	8138.00*	9412.00*	9413.00		
Median Family Income 70-80%											
0405.02	0405.27*	0506.03	0506.07	0506.09*	0507.02	0609.04*	0610.22	0611.00*	0613.00*	0715.03*	
0715.04*	0715.05	0715.16*	0718.01*	0719.14*	0820.02	0820.18*	0822.10*	0923.07*	0925.00	0927.09*	
0927.12*	1032.10*	1033.02*	1036.09*	1040.00	1052.00	1057.02*	1058.00*	1065.01	1067.02	1068.02*	
1074.00	1088.02*	1098.02*	1107.02*	1108.01	1117.00	1162.03	1163.00*	1166.02*	1167.02*	1170.00*	
1171.00*	2168.30	2172.01	2172.04*	2176.00	3184.00	3185.01*	3188.00	3189.00*	3194.03	3197.05	
3200.07	4201.15*	4201.16*	4202.06*	4207.09*	4209.02*	4211.01*	4212.02*	4218.02*	4223.01	4224.01	
4226.10*	4226.24*	4226.25	4226.26*	4226.34*	4226.38	5230.02*	6154.00*	6184.00*	6187.00*	6193.00*	
7233.04	8120.00										
Median Family Income 80-90%											
0405.06*	0405.14*	0405.17	0506.04*	0507.01*	0608.02*	0609.01*	0610.24	0610.28*	0610.29	0610.40*	
0610.41*	0719.06*	0719.11*	0820.27*	0822.04	0822.06*	0923.05*	0923.06*	0923.08*	0924.02*	0927.05	
0927.19*	0927.23*	1033.03	1036.04*	1041.00*	1042.06*	1042.19*	1042.21*	1042.24*	1043.01	1044.02	
1057.01*	1069.00*	1085.02	1112.04*	1125.10	1160.00*	1166.05*	1166.06	1166.07	1166.08*	1167.17*	
1167.32*	2172.03*	2183.00*	3197.03*	4201.14*	4202.16*	4208.00*	4219.01*	4222.21	4223.04	4224.02	
4225.03*	4226.07*	4226.18*	4226.27*	4226.32*	4226.33	5229.01*	5231.04*	6146.00*	6148.00*	6153.00	
6156.00*	6165.00*	6168.00*	6175.00	6186.00*	6189.00	6196.00*	6197.00	8174.00*			
Median Family Income 90-100%											
0405.07	0405.12*	0405.15	0405.18	0405.22*	0405.26*	0405.29*	0405.30*	0506.08	0610.11*	0610.14*	
0610.26*	0610.42*	0715.11*	0719.09*	0820.22*	0822.03*	0822.07*	0927.08	0927.13*	0927.20	0927.24*	
1034.00*	1036.06	1036.14*	1037.01*	1037.02*	1042.02*	1042.03*	1042.15	1042.16*	1042.26	1042.27*	

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

1076.01 1077.00 1104.00 1105.01 1105.02 1113.00 1125.11* 1125.14 1162.04 1166.04* 1167.03*
 1167.08 1167.18* 2168.10* 2168.37 2178.00* 2179.00* 3194.01* 3195.00* 3197.04 3200.01* 3201.00*
 4202.09 4202.10 4222.09* 4222.15* 4223.02* 4225.02 4226.09* 4226.31* 4226.35 4226.39* 4226.40
 5230.03 5230.06* 6144.00* 6155.00* 6166.00* 6169.00* 6174.00* 6177.00* 6182.00* 6195.00* 8137.00*
 8163.00

Median Family Income 100-110%

0405.13* 0405.23* 0405.24* 0405.28* 0610.15* 0610.19 0610.27 0610.32* 0717.01* 0719.03 0820.12
 0820.17 0820.23* 0820.24* 0820.25* 0820.26* 0822.11* 0923.09 0927.10* 1035.02* 1036.08* 1036.12
 1042.04* 1042.12 1042.17* 1042.22* 1053.00* 1061.00 1076.02 1106.00 1108.02 1110.00 1166.10*
 1166.12* 2168.26 2168.53* 2171.01 2175.02* 3199.02 3199.08* 4201.04* 4212.01* 4222.04* 4222.18*
 4222.19* 4225.01* 4225.04 4225.13* 4225.14 4226.16* 4226.29* 4226.36 5231.03 6161.00* 6170.00*
 6190.00* 8111.00* 8112.00* 8171.00 8175.00*

Median Family Income 110-120%

0405.16* 0405.25* 0506.10 0506.11 0610.09 0610.31* 0610.33* 0610.34* 0610.38* 0715.15* 0715.17
 0927.11* 1042.07 1042.18* 1042.25 1065.02* 1082.00 1083.02* 1130.00* 1166.13* 1167.04* 1167.09*
 2168.18 2169.02 2170.01 2170.02* 2180.00* 3194.04* 3196.00* 3199.05 4201.11* 4201.12* 4202.08*
 4202.12* 4202.13 4202.15 4203.03* 4205.04* 4206.02* 4206.03* 4207.04* 4207.06* 4222.05* 4222.10*
 4222.13* 4222.17 4222.22* 4226.23* 4226.41* 4226.42* 4226.44* 5230.05* 6100.00* 6101.00* 6134.00*
 6135.00* 6145.00* 6159.00 6162.00* 6163.00 6164.00* 6167.00 6173.00* 6179.00* 6198.00* 8117.00*
 8140.00* 8148.00 8158.00* 8162.00* 8169.00* 8173.00* 8176.00

Median Family Income >= 120%

0101.01 0101.02 0304.01* 0304.02 0405.19* 0405.20 0405.21* 0506.05 0506.06 0610.10 0610.12
 0610.13 0610.16 0610.18 0610.20 0610.21 0610.23 0610.25 0610.30* 0610.35* 0610.36* 0610.37*
 0610.39 0610.43 0610.44 0610.45 0610.46 0610.47* 0715.09 0715.10* 0715.12 0715.13 0715.14
 0820.16 0820.19 0820.20* 0820.21* 0927.21* 1032.05* 1032.06 1032.07 1032.08 1032.09 1032.11*
 1032.12* 1032.14 1032.15* 1032.16 1032.17 1032.19 1032.20 1035.01 1036.05* 1036.07 1036.11*
 1042.14 1042.23* 1048.01 1048.02 1049.00* 1050.02 1050.03 1050.04* 1051.01 1051.02 1051.03*
 1054.00 1062.00 1063.00* 1064.00 1066.00 1067.03* 1075.00 1078.00* 1079.00 1080.00 1081.00
 1083.01 1084.00 1085.01* 1111.00 1118.00 1119.00 1141.00 1166.03* 1166.09* 1166.11* 1167.07*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

1167.10	1167.11*	1167.12	1167.13*	1167.14*	1167.15*	1167.19	1167.20	1167.21	1167.25	1167.27*
1167.28	1167.29	1167.30*	1167.31*	1167.33*	2168.06	2168.07*	2168.09	2168.13	2168.16	2168.19
2168.20	2168.21	2168.22	2168.29*	2168.31*	2168.32*	2168.33	2168.34	2168.35	2168.36	2168.38
2168.39	2168.40	2168.41	2168.42	2168.43*	2168.44*	2168.45	2168.46	2168.47	2168.48	2168.49
2168.50	2168.51	2168.52*	2169.01	2171.02*	2173.00*	2174.00	2177.00*	2181.00*	3187.00	3190.00*
3194.02*	3199.03*	3199.04*	3199.06	3199.07	3199.09*	3199.10	4201.05*	4201.07	4201.08*	4201.09
4201.10*	4202.07*	4202.11*	4203.01	4203.02*	4203.04	4204.02*	4205.03*	4206.04	4207.05	4222.11
4222.12*	4222.16*	4222.20*	4223.05*	4223.07	4223.08	4223.09*	4224.03*	4224.04	4225.06	4225.07*
4225.08*	4225.09	4225.10*	4225.11	4225.12*	4226.06	4226.15	4226.17*	4226.20*	4226.21	4226.22
4226.37*	4226.43*	4226.46*	6102.00*	6103.00*	6104.00*	6105.00	6106.00	6107.00*	6108.00	6109.00
6110.00*	6111.00*	6112.00*	6113.00	6114.00*	6115.00*	6116.00*	6117.00	6118.00*	6119.00	6120.00*
6122.00*	6123.00	6124.00*	6125.00	6126.00*	6127.00*	6128.00*	6129.00*	6130.00*	6131.00*	6132.00*
6133.00*	6136.00	6137.00	6138.00*	6139.00	6140.00*	6141.00	6142.00*	6143.00	6149.00*	6150.00
6151.00*	6152.00	6157.00*	6158.00	6160.00*	6171.00*	6172.00*	6176.00*	6178.00	6180.00*	6181.00
6183.00*	6199.00*	7233.07*	7233.08*	8100.00*	8101.00	8102.00*	8103.00	8104.00	8105.00	8106.00*
8107.00	8108.00	8109.00*	8110.00*	8113.00	8114.00*	8115.00*	8116.00*	8118.00	8119.00*	8121.00*
8122.00*	8123.00	8124.00*	8125.00*	8126.00*	8127.00	8128.00	8129.00*	8130.00	8131.00*	8132.00*
8133.00	8134.00*	8135.00*	8136.00	8139.00*	8141.00*	8142.00*	8143.00*	8144.00*	8145.00*	8146.00*
8147.00*	8149.00*	8150.00*	8151.00*	8152.00	8153.00*	8154.00	8155.00	8156.00	8157.00*	8159.00*
8160.00	8161.00*	8164.00*	8165.00*	8166.00*	8167.00*	8168.00*	8170.00*	8172.00*		

Median Family Income Not Known

0610.17*	1131.00	1134.00*	1138.02	7233.03*	7233.06*	9407.00*	9411.00*	9801.00*	9804.00	9805.00*
9806.00*	9807.00*									

ASSESSMENT AREA - 0015

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 30-40%

0317.20*

Median Family Income 40-50%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0319.00

Median Family Income 50-60%

0309.00 0320.10*

Median Family Income 60-70%

0308.02* 0310.03* 0315.06* 0316.24* 0317.14* 0320.03* 0320.04*

Median Family Income 70-80%

0304.06* 0307.01* 0307.02* 0320.12* 0320.13*

Median Family Income 80-90%

0301.00* 0306.03 0308.01* 0310.01* 0310.04* 0316.29* 0316.35*

Median Family Income 90-100%

0311.00* 0315.08* 0316.11* 0316.34* 0316.58 0317.12*

Median Family Income 100-110%

0302.03 0304.05* 0304.08* 0312.01* 0313.10*

Median Family Income 110-120%

0305.05 0306.05* 0316.12* 0316.27* 0316.28* 0316.33* 0316.60* 0317.19* 0318.06* 0320.08*

Median Family Income >= 120%

0302.01* 0302.02* 0303.01* 0303.02 0303.03* 0303.04* 0303.05 0304.03* 0304.04* 0304.07* 0305.04

0305.06 0305.07 0305.08* 0305.09* 0305.10* 0305.11 0305.12* 0305.13 0305.14* 0305.15* 0305.16*

0305.17* 0305.18* 0305.19* 0305.20* 0305.21* 0305.22* 0305.23 0305.24* 0305.25 0305.26* 0305.27*

0305.28* 0305.29* 0305.30* 0305.31 0306.01* 0306.04* 0312.02* 0313.08* 0313.09* 0313.11* 0313.12*

0313.13 0313.14* 0313.15 0313.16* 0313.17* 0314.05 0314.06 0314.07* 0314.08* 0314.09* 0314.10*

0314.11* 0315.04 0315.05 0315.07* 0316.13* 0316.21* 0316.22* 0316.23* 0316.25* 0316.26* 0316.30*

0316.31* 0316.32* 0316.36* 0316.37* 0316.38* 0316.39 0316.40* 0316.41 0316.42* 0316.43* 0316.45*

0316.46* 0316.47 0316.48 0316.49 0316.52* 0316.53 0316.54* 0316.55* 0316.56* 0316.57* 0316.59

0316.61* 0316.62* 0316.63* 0316.64* 0317.04* 0317.06* 0317.08* 0317.09* 0317.11* 0317.15* 0317.16*

0317.17* 0317.18* 0318.02* 0318.04* 0318.05 0318.07* 0320.09 0320.11

Median Family Income Not Known

0317.13*

DALLAS COUNTY (113), TX

MSA: 19124

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 20-30%

0015.03* 0039.01* 0041.00* 0086.04* 0087.01* 0093.04* 0192.13* 0205.00*

Median Family Income 30-40%

0027.01* 0040.00* 0047.00* 0049.00* 0055.00* 0060.02* 0069.00* 0072.02* 0078.11* 0078.15* 0078.18*

0078.20* 0078.21* 0078.23* 0086.03* 0088.02* 0096.10* 0098.04* 0106.02* 0108.04* 0109.04* 0111.05*

0114.01* 0115.00* 0122.08* 0123.02* 0137.13* 0143.09* 0166.05* 0166.07* 0185.03* 0185.06* 0190.13

0190.35* 0192.08* 0192.12*

Median Family Income 40-50%

0004.05* 0006.01* 0009.00 0014.00* 0025.00* 0027.02* 0034.00* 0037.00* 0038.00* 0043.00 0048.00*

0054.00* 0056.00* 0057.00* 0059.01* 0059.02* 0067.00* 0068.00* 0072.01* 0078.19* 0078.27* 0087.03*

0087.04* 0087.05* 0088.01* 0089.00* 0090.00* 0092.02* 0101.01* 0109.03* 0111.04* 0116.01* 0117.02*

0120.00* 0122.10* 0122.11* 0126.04* 0130.10* 0130.11* 0131.05* 0136.23* 0136.25 0141.03* 0141.14*

0143.08 0146.03* 0150.00* 0154.04* 0159.00* 0160.02* 0169.03* 0170.04* 0172.01 0176.05* 0177.03*

0181.41* 0184.03* 0185.05* 0190.14 0190.16 0190.33* 0202.00* 0203.00*

Median Family Income 50-60%

0004.01 0012.04* 0013.02* 0015.02* 0020.00* 0024.00* 0039.02* 0042.01* 0051.00 0052.00* 0053.00*

0060.01* 0061.00* 0062.00* 0063.02* 0065.01* 0084.00* 0085.00* 0091.01* 0091.03* 0091.04* 0092.01*

0093.01* 0093.03* 0098.02* 0101.02* 0105.00* 0106.01* 0107.04* 0108.01* 0108.05* 0111.03* 0116.02*

0117.01* 0118.00* 0119.00* 0121.00* 0122.07* 0123.01* 0127.01* 0127.02* 0136.15* 0137.17* 0137.25*

0141.16* 0141.33* 0142.04* 0144.03* 0144.07* 0145.02* 0146.02* 0147.01* 0147.02* 0147.03* 0149.01*

0152.02* 0152.05* 0153.03* 0154.03* 0157.00* 0158.00* 0161.00* 0165.11* 0165.20* 0169.02* 0170.03*

0171.02* 0172.02* 0176.04* 0177.04* 0178.04* 0178.06* 0179.00* 0181.05* 0181.30* 0182.04* 0182.06*

0183.00* 0184.01* 0185.01 0187.00* 0189.00* 0190.19* 0190.21* 0190.34* 0199.00* 0201.00*

Median Family Income 60-70%

0004.06 0008.00* 0015.04* 0016.00* 0045.00* 0050.00* 0063.01* 0064.02* 0065.02* 0071.02* 0078.04*

0091.05* 0096.05* 0099.00 0107.01* 0107.03* 0109.02* 0113.00* 0125.00* 0126.01* 0137.11* 0137.18*

0138.05* 0139.01* 0143.10* 0146.01* 0149.02* 0151.00* 0153.04* 0153.05* 0155.00* 0156.00* 0160.01*

0162.01* 0162.02* 0163.02* 0164.06* 0164.07* 0165.16* 0166.21* 0166.26* 0167.01* 0167.04* 0171.01*

0174.00* 0176.02 0176.06* 0178.05* 0178.07* 0178.13* 0180.02* 0181.27* 0181.38* 0182.05* 0188.01*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0188.02* 0190.04* 0190.18* 0190.29* 0190.32*

Median Family Income 70-80%

0064.01* 0078.22* 0079.09* 0094.01* 0096.11* 0097.01* 0100.00 0108.03* 0110.01* 0110.02* 0111.01*
0112.00* 0126.03 0136.24* 0136.26* 0137.14* 0141.13* 0142.03* 0143.02* 0143.06* 0144.05* 0144.08*
0152.06* 0165.02* 0165.09* 0165.17* 0165.21* 0166.19* 0167.05* 0168.03* 0168.04* 0170.01* 0173.01*
0177.02 0180.01* 0181.28* 0182.03 0186.00* 0190.28* 0192.02*

Median Family Income 80-90%

0042.02* 0078.26* 0096.04* 0098.03* 0122.04* 0122.06* 0122.09* 0130.07* 0136.21* 0136.22* 0137.15*
0137.20* 0137.22 0138.04 0139.02* 0141.15* 0143.07* 0144.06* 0152.04* 0163.01* 0164.08* 0165.10*
0165.18* 0166.06* 0166.10* 0166.18* 0167.03* 0175.00* 0181.11* 0181.26* 0181.29* 0181.42* 0184.02*
0190.24* 0190.27* 0190.40* 0191.00 0192.04*

Median Family Income 90-100%

0012.02* 0021.00* 0078.25* 0079.10* 0079.11* 0079.13 0079.14 0137.12* 0137.16* 0137.19* 0140.01
0141.31* 0141.36 0145.01* 0165.22* 0166.11* 0166.15* 0166.16* 0166.22* 0173.06* 0178.08* 0181.18*
0181.21* 0181.37* 0190.20* 0190.26* 0192.11

Median Family Income 100-110%

0012.03* 0078.09* 0082.00 0128.00* 0130.09* 0136.06* 0136.16* 0136.20* 0138.06 0141.32* 0143.11*
0143.12* 0153.06* 0154.01* 0164.01* 0164.11* 0165.14* 0165.19* 0166.20* 0166.23* 0173.03* 0173.05*
0178.11 0178.12* 0178.14 0181.20* 0181.23* 0181.32* 0181.33* 0181.39* 0190.23* 0190.42 0192.06*

Median Family Income 110-120%

0011.01* 0022.00* 0046.00* 0124.00* 0136.09* 0137.27 0166.25* 0168.02* 0181.04* 0181.10* 0181.35*
0204.00

Median Family Income >= 120%

0001.00* 0002.01* 0002.02* 0003.00 0005.00* 0006.03* 0006.05* 0006.06 0007.01 0007.02 0010.01*
0010.02* 0011.02 0013.01* 0017.03* 0017.04 0018.00 0019.00 0031.01 0044.00* 0071.01* 0073.01
0073.02 0076.01* 0076.04* 0076.05* 0077.00* 0078.01 0078.05* 0078.10 0078.12 0078.24* 0079.02*
0079.03* 0079.06* 0079.12 0080.00 0081.00* 0094.02* 0095.00* 0096.03* 0096.07* 0096.08* 0096.09*
0097.02* 0129.00* 0130.04* 0130.05* 0130.08* 0131.01* 0131.02* 0131.04* 0132.00* 0133.00* 0134.00*
0135.00* 0136.05* 0136.07* 0136.08* 0136.10* 0136.11 0136.17* 0136.18* 0136.19* 0137.21* 0137.26*
0138.03* 0141.19* 0141.20* 0141.21 0141.23 0141.24 0141.26* 0141.27* 0141.28* 0141.29* 0141.30*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0141.34* 0141.35* 0141.37* 0141.38* 0142.05 0142.06 0164.09* 0164.10* 0164.12* 0164.13* 0165.13*
0165.23* 0166.12* 0166.17* 0166.24* 0173.04* 0181.22* 0181.24 0181.34* 0181.36* 0181.40* 0190.25*
0190.31* 0190.36* 0190.37 0190.38 0190.39* 0190.41* 0190.43 0192.03* 0192.05* 0192.10 0193.01*
0193.02* 0194.00 0195.01 0195.02* 0196.00* 0197.00* 0198.00 0200.00* 0206.00* 0207.00*

Median Family Income Not Known

0004.04* 0017.01* 0140.02 9800.00 9801.00*

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 30-40%

0209.00* 0212.01*

Median Family Income 40-50%

0211.00* 0216.34* 0217.39 0217.44*

Median Family Income 50-60%

0206.01* 0210.00* 0213.01* 0216.19* 0216.35*

Median Family Income 60-70%

0206.02 0216.13* 0216.16* 0216.37* 0217.34*

Median Family Income 70-80%

0205.04* 0207.00 0215.02* 0216.18* 0216.20* 0217.32* 0217.43*

Median Family Income 80-90%

0201.14* 0204.03 0208.00* 0212.02 0215.20* 0215.23* 0216.15* 0216.36* 0216.38* 0217.28* 0217.33*
0217.35* 0217.36*

Median Family Income 90-100%

0201.03* 0202.03* 0204.01 0204.02 0205.03* 0215.17* 0215.21* 0216.14* 0217.16* 0217.38* 0217.45*

Median Family Income 100-110%

0201.13* 0203.06 0213.03* 0216.11 0216.30* 0217.40* 0217.41*

Median Family Income 110-120%

0201.05* 0201.07* 0201.15 0202.02* 0202.04* 0202.05* 0203.09 0214.03* 0214.05* 0214.07* 0214.08*
0215.05* 0215.16* 0215.19* 0216.12* 0216.24* 0217.17* 0217.23* 0217.37 0217.42

Median Family Income >= 120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0201.04* 0201.06* 0201.08* 0201.09* 0201.10* 0201.11* 0201.12* 0203.03* 0203.05* 0203.07* 0203.08
 0203.10 0205.05* 0205.06* 0213.04 0213.05* 0214.04* 0214.06* 0214.09* 0215.12* 0215.13* 0215.14*
 0215.15 0215.18* 0215.22* 0215.24* 0215.25 0215.26 0215.27* 0216.21* 0216.22* 0216.23* 0216.25*
 0216.26* 0216.27* 0216.28* 0216.29 0216.31* 0216.32* 0216.33* 0217.15* 0217.18* 0217.19* 0217.20*
 0217.21* 0217.22* 0217.24* 0217.25 0217.26* 0217.27* 0217.29* 0217.30* 0217.31* 0217.46* 0217.47
 0217.48* 0217.49* 0217.50* 0217.51* 0217.52* 0217.53 0218.00 0219.00*

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 10-20%

1017.00*

Median Family Income 20-30%

1036.01* 1038.00* 1052.01* 1219.05*

Median Family Income 30-40%

1025.00* 1037.02* 1046.02* 1062.02* 1065.16* 1066.00* 1131.11 1219.03* 1228.01* 1231.00*

Median Family Income 40-50%

1002.01* 1003.00 1004.00* 1007.00* 1009.00* 1012.02 1014.02* 1014.03* 1035.00* 1037.01* 1045.02*
 1045.04* 1045.05* 1046.04* 1047.01* 1047.02* 1048.04* 1050.01* 1052.04* 1052.05* 1055.13* 1059.01*
 1059.02* 1061.02* 1062.01* 1103.01 1136.19* 1217.03* 1217.04 1222.00* 1223.00* 1235.00*

Median Family Income 50-60%

1001.01* 1005.01 1005.02* 1008.00* 1013.02* 1023.01* 1023.02* 1026.01 1046.01* 1046.03* 1046.05*
 1048.03* 1049.00* 1050.06 1055.14* 1058.00* 1060.02* 1063.00* 1064.00* 1065.11* 1065.15* 1103.02*
 1104.02* 1107.04* 1111.03* 1112.02* 1131.12* 1131.15* 1131.16* 1134.07* 1135.18* 1216.04* 1217.02*
 1219.04* 1219.06* 1220.01* 1220.02* 1221.00* 1228.02* 1229.00* 1236.00*

Median Family Income 60-70%

1002.02* 1015.00* 1045.03* 1057.04* 1061.01* 1065.02* 1065.14* 1101.01* 1101.02* 1105.00* 1107.01
 1110.05* 1115.21* 1115.23* 1115.25* 1115.43* 1130.02 1131.02* 1131.04* 1131.14* 1132.20* 1133.02*
 1135.14* 1137.05 1227.00* 1232.00*

Median Family Income 70-80%

1001.02* 1012.01 1048.02* 1052.03 1055.11* 1060.01* 1060.04 1065.03* 1065.13* 1065.17* 1067.00*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

1104.01* 1111.02* 1113.07* 1114.05* 1115.05* 1115.22* 1115.24* 1115.26* 1132.16* 1134.08* 1135.09*
 1136.07* 1136.28* 1224.00*

Median Family Income 80-90%

1013.01* 1014.01* 1036.02* 1050.08* 1055.05* 1055.10* 1056.00* 1057.01* 1057.03* 1065.12* 1102.04
 1107.03* 1108.07* 1111.04* 1115.06* 1115.36* 1115.37* 1115.53* 1131.10 1132.13* 1134.04* 1134.05*
 1135.10* 1138.10* 1138.11* 1139.16* 1139.24* 1142.03* 1142.05* 1234.00

Median Family Income 90-100%

1006.02* 1026.02* 1044.00* 1050.07* 1055.02* 1055.08* 1065.07* 1065.18* 1102.02* 1106.00* 1110.08*
 1113.09 1115.38* 1115.41* 1115.47* 1131.13* 1132.06 1132.17* 1133.01* 1136.30* 1136.31* 1137.10*
 1138.08* 1138.09* 1139.18* 1140.06* 1216.01* 1225.00*

Median Family Income 100-110%

1006.01* 1055.12* 1065.09* 1102.03* 1108.05* 1108.06* 1109.05* 1109.06* 1110.12* 1110.13* 1110.15*
 1112.03* 1112.04* 1113.06* 1114.08* 1115.14* 1115.16* 1115.40* 1115.44* 1134.03* 1135.11 1135.13*
 1135.16* 1136.18* 1136.27* 1138.03* 1139.25* 1140.03* 1140.08* 1142.04* 1216.05 1216.11* 1226.00*

Median Family Income 110-120%

1022.01 1024.01 1055.03* 1065.10* 1109.03* 1110.03* 1110.11* 1114.02* 1114.04* 1115.13* 1115.50
 1115.52* 1132.12* 1132.14* 1132.15* 1135.12* 1135.17* 1135.20* 1139.11* 1139.17* 1140.07* 1142.07*

Median Family Income >= 120%

1020.00* 1021.00 1022.02* 1024.02* 1027.00* 1028.00* 1041.00* 1042.01* 1042.02 1043.00 1054.03*
 1054.04* 1054.05* 1054.06* 1055.07* 1108.08* 1108.09* 1109.01 1109.07* 1110.10* 1110.16 1110.17*
 1110.18 1113.01* 1113.04* 1113.08* 1113.10* 1113.11* 1113.12* 1113.13* 1113.14* 1114.06* 1114.07*
 1114.09* 1115.29 1115.30* 1115.31* 1115.32* 1115.33* 1115.34* 1115.39* 1115.42* 1115.45* 1115.46*
 1115.48* 1115.49* 1115.51* 1130.01 1131.07* 1131.08* 1131.09 1132.07* 1132.10* 1132.18* 1132.21*
 1135.19 1136.10 1136.11* 1136.12* 1136.13 1136.22 1136.23* 1136.24 1136.25* 1136.26* 1136.29
 1136.32* 1136.33* 1136.34* 1137.03* 1137.07* 1137.09 1137.11 1138.12* 1138.13* 1138.14* 1138.15*
 1138.16* 1139.06* 1139.07* 1139.08* 1139.09 1139.10* 1139.12 1139.19* 1139.20* 1139.21* 1139.22*
 1139.23* 1139.26* 1139.27* 1139.28* 1139.29* 1140.05* 1141.02* 1141.03* 1141.04 1142.06* 1216.06*
 1216.08* 1216.09 1216.10* 1230.00* 1233.00

Median Family Income Not Known

9800.00*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

ASSESSMENT AREA - 0016

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 30-40%

0524.18

Median Family Income 40-50%

0535.55

Median Family Income 50-60%

0535.02 0535.57

Median Family Income 60-70%

0519.06 0521.02 0524.17 0529.05 0535.56 0536.01

Median Family Income 70-80%

0519.03 0519.07 0529.08 0531.05

Median Family Income 80-90%

0504.00 0511.00* 0513.00 0520.03 0528.03 0537.03*

Median Family Income 90-100%

0501.00 0503.01* 0505.00* 0512.00 0518.02 0519.02 0520.04 0522.01 0529.07 0536.02 0537.05*
0537.07 0538.01

Median Family Income 100-110%

0502.00 0506.00 0518.03 0518.04 0520.01 0521.01 0523.04 0524.05 0524.16 0527.00 0529.06
0530.05 0535.08 0537.01* 0537.09*

Median Family Income 110-120%

0503.02 0519.09 0522.02 0523.03 0524.21 0525.04 0530.04 0530.06

Median Family Income >= 120%

0500.00 0507.00 0508.00 0509.00 0510.00 0514.00 0515.00 0516.00 0517.00 0518.01 0518.05
0518.06 0519.04 0519.08* 0523.05 0523.06 0524.10 0524.11 0524.14 0524.15 0524.19* 0525.02
0526.01 0526.03 0526.04 0526.06 0526.07 0528.01 0528.02 0529.04* 0529.10 0530.02 0530.07
0530.08 0530.09 0530.10 0530.11 0531.01 0531.02 0531.08 0531.09 0531.10 0532.01 0532.02
0532.03 0533.01 0533.02 0534.03* 0534.06 0534.09 0534.10 0534.11 0534.13 0534.14 0534.15

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0534.17 0534.18 0534.19 0534.21* 0534.22 0534.23 0534.24 0535.05 0535.06 0535.07 0535.09
0535.10 0537.11* 0537.12 0538.03 0538.04

Median Family Income Not Known

9800.01 9800.02 9800.03*

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0403.00* 0404.00* 0406.00 0407.00* 0408.00* 0409.00* 0410.00* 0411.00* 0412.00 0413.00 0418.00
0420.01* 0420.02* 0421.00* 0423.00 0424.00 0426.00 0428.00 0430.00* 0433.01 0439.03 0439.05
0440.04 0441.01* 0441.04* 0450.00 0451.00*

Moderate Income

0405.00* 0415.00* 0416.00 0417.00* 0419.00 0422.00 0427.00* 0434.00 0435.00* 0436.00 0438.03*
0439.04 0440.01 0440.03* 0441.02 0443.02 0443.03 0444.00 0445.00* 0446.01* 0452.00

Middle Income

0437.00* 0438.02 0441.03 0442.01 0442.02 0443.01* 0447.02 0447.03 0447.04 0448.05* 0449.00

Upper Income

0448.03 0448.04 0448.06*

Income Not Known

0400.01 0400.02 0402.00* 0425.01 0425.02* 0438.04 0446.02* 0446.03*

CASS COUNTY (037), MO

MSA: 28140

Moderate Income

0601.00* 0609.04* 0613.00 0614.00

Middle Income

0600.01 0600.03 0600.04 0602.02 0603.01 0603.02 0605.00 0606.00 0607.00 0608.00 0610.01
0610.02 0611.00 0612.00*

Upper Income

0603.05 0604.00

CLAY COUNTY (047), MO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 28140

Moderate Income

0202.01* 0203.00 0204.00* 0205.00 0206.02 0206.03* 0208.01 0210.01 0210.04* 0211.01 0212.07*
0214.03* 0217.01* 0221.00

Middle Income

0202.02 0206.04* 0209.01 0209.02 0210.03 0211.02 0211.03 0212.04* 0212.08 0213.06* 0213.07
0216.00 0217.02* 0218.06 0220.00 0222.00 0223.01 0223.02

Upper Income

0212.05 0212.06 0213.03 0213.05 0213.09 0213.10 0214.01 0214.04 0218.03 0218.04 0218.05
0219.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

0114.05* 0154.00

Median Family Income 20-30%

0096.00

Median Family Income 30-40%

0003.00 0010.00 0018.00 0021.00 0034.00* 0037.00 0055.00* 0056.02 0061.00 0063.00 0067.00*
0076.00 0077.00* 0089.00* 0097.00* 0102.01* 0132.08* 0153.00 0155.00 0156.00 0163.00

Median Family Income 40-50%

0006.00 0009.00 0019.00 0020.00 0022.00 0023.00 0052.00 0056.01* 0057.00 0058.01 0080.00*
0087.00 0088.00* 0095.00 0110.00* 0118.00 0132.03 0134.01 0134.05 0164.00 0165.00* 0166.00*
0169.00* 0170.00* 0174.00*

Median Family Income 50-60%

0007.00 0008.00* 0054.00 0060.00 0078.02 0079.00 0107.02 0111.00* 0113.00 0115.00 0116.00
0126.00 0131.00 0134.10* 0160.00 0171.00

Median Family Income 60-70%

0038.00* 0075.00 0081.00* 0090.00 0102.04 0105.00* 0117.00 0119.00 0123.00* 0129.03* 0130.03
0133.01 0133.09 0137.03 0140.04* 0141.01 0141.08 0161.00 0168.00

Median Family Income 70-80%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0065.00* 0094.00 0100.02 0101.03 0106.00* 0112.00* 0114.06* 0121.00 0125.01 0128.04* 0129.06
0132.10* 0133.07* 0140.07 0146.04 0149.02 0172.00 0175.00* 0180.00

Median Family Income 80-90%

0011.00 0098.00 0102.03 0114.01 0120.00 0122.00 0124.00 0125.02 0133.13 0134.16* 0141.05
0143.00 0145.01 0146.01 0147.01 0167.00

Median Family Income 90-100%

0043.00 0046.00 0053.00 0093.00 0127.01 0128.02 0128.03* 0129.04* 0139.02* 0140.05* 0144.00
0146.03 0151.00 0177.00 0193.00

Median Family Income 100-110%

0099.00 0134.08 0135.02 0138.01 0140.06 0141.14 0142.04 0145.02 0147.02 0150.00* 0152.00
0157.00 0159.00 0176.00

Median Family Income 110-120%

0069.00 0071.00 0100.01 0101.05 0136.08 0140.02 0141.12* 0173.00 0179.00

Median Family Income >= 120%

0044.00 0051.00 0066.00 0072.00 0073.00 0074.00 0082.00 0083.00 0084.00 0085.00 0086.00
0091.00 0092.00 0134.07 0135.04 0136.06 0136.12 0137.04 0138.02 0139.01 0139.04 0139.16
0141.11 0141.20 0142.03* 0148.04 0148.06 0149.03 0149.04 0149.05 0158.00 0181.00 0182.00
0185.00 0186.00

Median Family Income Not Known

0162.00 0178.00 9801.01 9808.02* 9883.00* 9891.00* 9892.00*

PLATTE COUNTY (165), MO

MSA: 28140

Moderate Income

0300.02 0302.11

Middle Income

0300.01 0301.01 0302.05* 0302.07 0302.09 0303.05 0303.08 0305.00 0306.00 0307.00*

Upper Income

0301.02 0301.03 0302.01 0302.08 0302.10* 0303.06 0304.01

Income Not Known

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0303.07*

ASSESSMENT AREA - 0017

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 20-30%

0007.00* 0011.00* 0059.02*

Median Family Income 30-40%

0004.00* 0006.00* 0008.00* 0019.00* 0039.00* 0052.00* 0053.00* 0060.00* 0061.02*

Median Family Income 40-50%

0003.00* 0012.00* 0020.00* 0021.00* 0024.00* 0026.00* 0029.00* 0032.00* 0033.00* 0040.00* 0050.00*

0051.00* 0054.00* 0059.01* 0066.03*

Median Family Income 50-60%

0023.00* 0025.00* 0027.00* 0028.00* 0031.00 0042.00* 0061.01* 0063.03* 0065.06* 0071.01*

Median Family Income 60-70%

0002.00* 0030.00* 0034.01* 0043.00* 0056.00* 0062.02* 0064.00* 0065.05* 0070.01* 0070.03 0074.34*

0074.55 0074.58*

Median Family Income 70-80%

0022.00* 0035.00* 0048.00* 0049.00* 0057.00* 0058.00 0063.01* 0063.02* 0071.02* 0073.12* 0074.08*

0074.35* 0074.36* 0074.56* 0074.59*

Median Family Income 80-90%

0034.02* 0038.00* 0044.00* 0066.02 0066.04* 0073.11* 0074.40* 0074.44 0074.62*

Median Family Income 90-100%

0005.00* 0036.00 0065.04* 0067.03 0069.05 0069.06* 0074.07* 0074.32* 0074.66* 0074.67* 0074.68*

0075.04*

Median Family Income 100-110%

0016.00* 0018.00 0045.00* 0065.03* 0068.06* 0069.03 0070.02* 0073.09* 0073.10* 0073.13* 0073.17*

0074.06* 0074.09 0074.33* 0074.47* 0074.57* 0074.63

Median Family Income 110-120%

0046.00 0055.00* 0068.03* 0069.04* 0073.03* 0074.24* 0074.39* 0074.45* 0074.50* 0074.51 0074.54*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0074.65* 0075.05* 0075.17*

Median Family Income >= 120%

0037.00* 0047.00* 0067.01* 0067.04 0068.04* 0068.05* 0073.04* 0073.14* 0073.15 0073.16* 0073.18*

0074.05* 0074.29* 0074.31* 0074.38 0074.41* 0074.42* 0074.43* 0074.46* 0074.48* 0074.49* 0074.52*

0074.53 0074.60* 0074.61 0074.64* 0074.69* 0074.70 0074.71 0074.72* 0075.06* 0075.08 0075.09*

0075.11 0075.12 0075.13 0075.14* 0075.15 0075.16*

ASSESSMENT AREA - 0018

COLE COUNTY (051), MO

MSA: 27620

Low Income

0207.00

Moderate Income

0105.00 0106.00

Middle Income

0103.00 0107.02* 0109.00 0203.00* 0204.00 0205.00* 0206.00*

Upper Income

0104.00* 0107.01 0108.00 0201.98 0202.00*

ASSESSMENT AREA - 0019

BENTON COUNTY (015), MO

MSA: NA

Moderate Income

4607.00 4608.00

Middle Income

4601.00* 4602.00 4603.00 4604.00*

HENRY COUNTY (083), MO

MSA: NA

Middle Income

9501.00* 9502.00 9504.00 9505.00* 9506.00

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9503.00

JOHNSON COUNTY (101), MO

MSA: NA

Middle Income

9602.00 9604.00 9606.00 9607.00* 9609.00 9800.00*

Upper Income

9601.00 9603.00 9605.00

ASSESSMENT AREA - 0020

BARRY COUNTY (009), MO

MSA: NA

Middle Income

9601.00 9602.00 9603.00 9604.01* 9604.02* 9605.00* 9606.00*

LAWRENCE COUNTY (109), MO

MSA: NA

Middle Income

4701.00 4703.00* 4704.00 4705.00 4706.01 4706.02*

Upper Income

4702.00*

ASSESSMENT AREA - 0021

ATCHISON COUNTY (005), KS

MSA: NA

Middle Income

0816.00 0817.00 0818.00 0819.00

ASSESSMENT AREA - 0022

BOURBON COUNTY (011), KS

MSA: NA

Moderate Income

9560.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

9556.00 9557.00 9558.00 9559.00

ASSESSMENT AREA - 0023

DICKINSON COUNTY (041), KS

MSA: NA

Moderate Income

0846.00*

Middle Income

0841.00 0842.00 0843.00 0845.00

Upper Income

0844.00

SALINE COUNTY (169), KS

MSA: NA

Moderate Income

0001.00 0002.00 0003.00 0005.00

Middle Income

0004.00* 0006.00* 0009.00*

Upper Income

0007.00 0008.00 0010.00* 0011.00 0012.00

ASSESSMENT AREA - 0024

RUSSELL COUNTY (167), KS

MSA: NA

Middle Income

9738.00 9739.00

ASSESSMENT AREA - 0025

LINN COUNTY (115), MO

MSA: NA

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

4904.00

Middle Income

4901.00 4902.00 4905.00*

Upper Income

4903.00

OUTSIDE ASSESSMENT AREA

TUSCALOOSA COUNTY (125), AL

MSA: 46220

Upper Income

0101.02

APACHE COUNTY (001), AZ

MSA: NA

Middle Income

9703.00

COCONINO COUNTY (005), AZ

MSA: 22380

Middle Income

0016.00

GILA COUNTY (007), AZ

MSA: NA

Middle Income

0003.01

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 30-40%

0045.10

Median Family Income 70-80%

0040.10 0040.39 0040.70

Median Family Income 90-100%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0033.02

Median Family Income 100-110%

0030.04 0041.18 0046.24

Median Family Income 110-120%

0029.04

Median Family Income >= 120%

0006.00 0040.72 0044.29 0053.00

PINAL COUNTY (021), AZ

MSA: 38060

Moderate Income

9414.00

Middle Income

0002.01 0002.14

YAVAPAI COUNTY (025), AZ

MSA: 39150

Moderate Income

0016.01

Middle Income

0014.02 0014.03 0015.00 0019.00

Upper Income

0012.00 0020.04

YUMA COUNTY (027), AZ

MSA: 49740

Middle Income

0112.01

BENTON COUNTY (007), AR

MSA: 22220

Upper Income

0209.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: UMB BANK NA

MISSISSIPPI COUNTY (093), AR

MSA: NA

Middle Income

0112.00

POPE COUNTY (115), AR

MSA: NA

Moderate Income

9514.00

Upper Income

9515.01

WASHINGTON COUNTY (143), AR

MSA: 22220

Middle Income

0105.04 0113.00

Upper Income

0101.02 0101.05 0105.03

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 100-110%

4308.00

Median Family Income >= 120%

4003.00 4238.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 50-60%

3270.00

Median Family Income 90-100%

3031.03

Median Family Income 100-110%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

3200.04

Median Family Income >= 120%

3382.01 3462.04 3500.00 3553.04

FRESNO COUNTY (019), CA

MSA: 23420

Median Family Income >= 120%

0043.01

KERN COUNTY (029), CA

MSA: 12540

Median Family Income 90-100%

0009.04

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 30-40%

2091.02 2240.20

Median Family Income 50-60%

1910.00

Median Family Income 60-70%

1253.20

Median Family Income 70-80%

5323.04

Median Family Income 90-100%

3019.00

Median Family Income 110-120%

1343.06

Median Family Income >= 120%

1413.02 1439.01 1923.00 2643.01 3006.00 4033.04 5037.03 5039.02 7003.00 7004.00 7005.01

7005.02 7019.02 8004.08 9203.39

MERCED COUNTY (047), CA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 32900

Moderate Income

0010.04

Middle Income

0002.01

Upper Income

0004.02

NAPA COUNTY (055), CA

MSA: 34900

Middle Income

2017.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 50-60%

0116.02 0868.02

Median Family Income 70-80%

0320.22

Median Family Income 100-110%

0996.03

Median Family Income 110-120%

0626.10 1101.13

Median Family Income >= 120%

0015.01 0423.31

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 50-60%

0415.00

Median Family Income >= 120%

0451.22 0481.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 50-60%

0095.03

Median Family Income 80-90%

0093.08 0099.00

Median Family Income 100-110%

0095.02

Median Family Income >= 120%

0003.00 0096.17 0096.38

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income Not Known

9801.00

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 80-90%

0065.00

Median Family Income 90-100%

0135.05

Median Family Income 110-120%

0005.00 0170.49

Median Family Income >= 120%

0083.29 0170.29 0170.30

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 40-50%

0019.00 0033.07

Median Family Income 50-60%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0044.04

Median Family Income 60-70%

0011.02 0021.00

Median Family Income 70-80%

0004.01 0008.01 0051.09

Median Family Income 80-90%

0033.05 0043.02

Median Family Income 90-100%

0028.00 0032.15 0051.31

Median Family Income 100-110%

0035.00

Median Family Income 110-120%

0036.02

Median Family Income >= 120%

0040.02 0041.02 0041.04 0041.05 0042.04 0047.04 0052.06

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Middle Income

0010.00

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 80-90%

5026.04

Median Family Income 100-110%

5003.00

Median Family Income >= 120%

5049.01

SOLANO COUNTY (095), CA

MSA: 46700

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Moderate Income

2531.07

Middle Income

2535.00

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 40-50%

0038.02

Median Family Income 60-70%

0018.00 0020.02

Median Family Income 90-100%

0002.02 0037.00 0039.04

Median Family Income 100-110%

0003.03

Median Family Income 110-120%

0005.10 0036.03

Median Family Income >= 120%

0005.01 0008.01 0036.04 0036.06 0039.05 0040.00

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 90-100%

0083.06

YOLO COUNTY (113), CA

MSA: 40900

Upper Income

0104.02

BOULDER COUNTY (013), CO

MSA: 14500

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0122.02 0122.03 0122.04 0133.08 0134.02 0608.00

Middle Income

0121.02 0121.05 0125.01 0125.11 0126.03 0127.05 0127.07 0127.09 0129.04 0132.08 0132.11

0132.12 0135.08 0136.01 0609.00

Upper Income

0121.01 0124.01 0127.01 0127.08 0127.10 0128.00 0129.03 0130.04 0132.05

BROOMFIELD COUNTY (014), CO

MSA: 19740

Middle Income

0302.00 0303.00 0308.00 0311.00 0312.00

Upper Income

0305.00

CHAFFEE COUNTY (015), CO

MSA: NA

Middle Income

0004.01

CLEAR CREEK COUNTY (019), CO

MSA: 19740

Upper Income

0147.00

EAGLE COUNTY (037), CO

MSA: NA

Upper Income

0004.02 0004.03 0007.02

ELBERT COUNTY (039), CO

MSA: 19740

Middle Income

9612.05 9612.08

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9612.04

FREMONT COUNTY (043), CO

MSA: NA

Moderate Income

9786.00

GARFIELD COUNTY (045), CO

MSA: NA

Middle Income

9516.00

GILPIN COUNTY (047), CO

MSA: 19740

Middle Income

0138.00

GRAND COUNTY (049), CO

MSA: NA

Upper Income

0002.02

GUNNISON COUNTY (051), CO

MSA: NA

Middle Income

9636.00 9637.00

Upper Income

9638.00

LA PLATA COUNTY (067), CO

MSA: NA

Middle Income

9711.00

LARIMER COUNTY (069), CO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 22660

Low Income

0013.06

Moderate Income

0005.05 0007.00 0013.05

Middle Income

0008.02 0010.07 0016.03 0018.06 0018.08 0028.01

Upper Income

0010.09 0016.05

LAS ANIMAS COUNTY (071), CO

MSA: NA

Middle Income

0002.00 0003.00 0004.00 0005.00

LOGAN COUNTY (075), CO

MSA: NA

Middle Income

9662.00

MORGAN COUNTY (087), CO

MSA: NA

Middle Income

0006.00

Upper Income

0001.00

OTERO COUNTY (089), CO

MSA: NA

Middle Income

9685.00

PARK COUNTY (093), CO

MSA: 19740

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

0001.00

PITKIN COUNTY (097), CO

MSA: NA

Upper Income

0004.01

ROUTT COUNTY (107), CO

MSA: NA

Upper Income

0004.00 0005.00 0007.00

SUMMIT COUNTY (117), CO

MSA: NA

Middle Income

0004.01

Upper Income

0004.02

TELLER COUNTY (119), CO

MSA: 17820

Middle Income

0101.04

Upper Income

0101.03

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0020.10

Middle Income

0014.08 0014.10 0015.00 0022.07

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0020.07 0020.08 0020.12 0020.13 0021.02 0021.03 0022.06

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income >= 120%

0501.00

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income 60-70%

1427.00

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 60-70%

0028.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 40-50%

0308.01

Median Family Income 50-60%

0701.01

Median Family Income 90-100%

1101.00

Median Family Income >= 120%

0103.08 0704.02

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0105.06

Upper Income

0001.01 0001.02 0102.12 0112.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 90-100%

0116.03

Median Family Income >= 120%

0059.00

INDIAN RIVER COUNTY (061), FL

MSA: 42680

Middle Income

0509.02

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0503.05

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 40-50%

0030.04

Median Family Income >= 120%

0037.02 0093.05

Median Family Income Not Known

9808.00

OKALOOSA COUNTY (091), FL

MSA: 18880

Upper Income

0233.03

PALM BEACH COUNTY (099), FL

MSA: 48424

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 100-110%

0072.01

Median Family Income >= 120%

0077.53

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income 80-90%

0244.13

POLK COUNTY (105), FL

MSA: 29460

Median Family Income >= 120%

0120.04

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0027.19

SEMINOLE COUNTY (117), FL

MSA: 36740

Moderate Income

0221.01

WALTON COUNTY (131), FL

MSA: 18880

Middle Income

9506.02

Upper Income

9506.03

CHATHAM COUNTY (051), GA

MSA: 42340

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Upper Income

0003.00

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 40-50%

0072.00 0112.01

Median Family Income >= 120%

0004.00 0100.02

GREENE COUNTY (133), GA

MSA: NA

Upper Income

9503.01

GWINNETT COUNTY (135), GA

MSA: 12060

Median Family Income 50-60%

0502.20

Median Family Income 90-100%

0501.03

MCDUFFIE COUNTY (189), GA

MSA: 12260

Moderate Income

9504.00

RICHMOND COUNTY (245), GA

MSA: 12260

Upper Income

0110.00

MINIDOKA COUNTY (067), ID

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

9702.00

ADAMS COUNTY (001), IL

MSA: NA

Moderate Income

0007.00

Middle Income

0104.00

CASS COUNTY (017), IL

MSA: NA

Middle Income

9602.00

CLARK COUNTY (023), IL

MSA: NA

Middle Income

0601.00

CLAY COUNTY (025), IL

MSA: NA

Middle Income

9720.00

CLINTON COUNTY (027), IL

MSA: 41180

Upper Income

9001.00

COLES COUNTY (029), IL

MSA: NA

Middle Income

0003.00 0010.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 70-80%

8202.02

Median Family Income >= 120%

0707.00 2801.00 3204.00 8011.00 8123.01 8197.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 90-100%

8455.02

Median Family Income >= 120%

8427.06 8459.02

EDGAR COUNTY (045), IL

MSA: NA

Moderate Income

0704.00

FRANKLIN COUNTY (055), IL

MSA: NA

Middle Income

0406.00

GALLATIN COUNTY (059), IL

MSA: NA

Middle Income

9728.00

HAMILTON COUNTY (065), IL

MSA: NA

Middle Income

9731.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

IROQUOIS COUNTY (075), IL

MSA: NA

Middle Income

9506.00

JACKSON COUNTY (077), IL

MSA: 16060

Moderate Income

0107.00

Middle Income

0108.00

JERSEY COUNTY (083), IL

MSA: 41180

Middle Income

0101.00 0104.01

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 90-100%

8611.05

LASALLE COUNTY (099), IL

MSA: NA

Middle Income

9626.00 9630.00

MCHENRY COUNTY (111), IL

MSA: 16984

Upper Income

8713.06

MACOUPIN COUNTY (117), IL

MSA: 41180

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Moderate Income

9569.00

Middle Income

9563.00 9564.00

MARSHALL COUNTY (123), IL

MSA: 37900

Middle Income

9614.00

MONROE COUNTY (133), IL

MSA: 41180

Middle Income

6001.01

PEORIA COUNTY (143), IL

MSA: 37900

Middle Income

0036.02

PERRY COUNTY (145), IL

MSA: NA

Middle Income

0302.00 0303.00

RANDOLPH COUNTY (157), IL

MSA: NA

Middle Income

9509.00 9512.00

SALINE COUNTY (165), IL

MSA: NA

Middle Income

9556.00 9557.00 9558.00 9562.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

SANGAMON COUNTY (167), IL

MSA: 44100

Middle Income

0034.00

Upper Income

0020.00

WASHINGTON COUNTY (189), IL

MSA: NA

Middle Income

9503.00

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 100-110%

8801.09

Median Family Income >= 120%

8803.08

WINNEBAGO COUNTY (201), IL

MSA: 40420

Middle Income

0037.06

ADAMS COUNTY (001), IN

MSA: NA

Middle Income

0301.00

BOONE COUNTY (011), IN

MSA: 26900

Middle Income

8102.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

HAMILTON COUNTY (057), IN

MSA: 26900

Upper Income

1110.01

KNOX COUNTY (083), IN

MSA: NA

Middle Income

9552.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 60-70%

3603.01

Median Family Income >= 120%

3212.00

POSEY COUNTY (129), IN

MSA: 21780

Middle Income

0401.00

VIGO COUNTY (167), IN

MSA: 45460

Moderate Income

0111.00

WARRICK COUNTY (173), IN

MSA: 21780

Middle Income

0306.00

WELLS COUNTY (179), IN

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

0401.00

BLACK HAWK COUNTY (013), IA

MSA: 47940

Low Income

0017.01

Middle Income

0013.01

Upper Income

0023.01

BOONE COUNTY (015), IA

MSA: 11180

Middle Income

0203.00

BUCHANAN COUNTY (019), IA

MSA: NA

Upper Income

9505.00

CHICKASAW COUNTY (037), IA

MSA: NA

Middle Income

0704.00

CRAWFORD COUNTY (047), IA

MSA: NA

Middle Income

0705.00

DES MOINES COUNTY (057), IA

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

0008.00

FAYETTE COUNTY (065), IA

MSA: NA

Middle Income

0801.00

HAMILTON COUNTY (079), IA

MSA: NA

Middle Income

9604.00

HARRISON COUNTY (085), IA

MSA: 36540

Moderate Income

2901.00

JASPER COUNTY (099), IA

MSA: 19780

Middle Income

0402.00

LINN COUNTY (113), IA

MSA: 16300

Low Income

0022.00

MONONA COUNTY (133), IA

MSA: NA

Middle Income

9602.00

POLK COUNTY (153), IA

MSA: 19780

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Moderate Income

0003.00 0007.01

Middle Income

0051.00 0102.05 0102.12 0111.14

Upper Income

0102.03 0110.26 0113.00 0117.01 0117.02

POTTAWATTAMIE COUNTY (155), IA

MSA: 36540

Upper Income

0214.00 0216.03

SHELBY COUNTY (165), IA

MSA: NA

Middle Income

9604.00

STORY COUNTY (169), IA

MSA: 11180

Low Income

0010.00

Middle Income

0106.00

Upper Income

0001.00

TAYLOR COUNTY (173), IA

MSA: NA

Moderate Income

1801.00

WARREN COUNTY (181), IA

MSA: 19780

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0203.00

WEBSTER COUNTY (187), IA

MSA: NA

Moderate Income

0005.00

WOODBURY COUNTY (193), IA

MSA: 43580

Low Income

0036.00

Middle Income

0020.00

WRIGHT COUNTY (197), IA

MSA: NA

Middle Income

6803.00

ALLEN COUNTY (001), KS

MSA: NA

Moderate Income

9527.00 9528.00

Middle Income

9526.00 9529.00 9530.00

ANDERSON COUNTY (003), KS

MSA: NA

Middle Income

9536.00 9537.00

BARBER COUNTY (007), KS

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9682.00

BARTON COUNTY (009), KS

MSA: NA

Middle Income

9711.00 9712.00 9715.00 9718.00

BUTLER COUNTY (015), KS

MSA: 48620

Middle Income

0201.00 0207.00 0209.03

Upper Income

0202.02

CHAUTAUQUA COUNTY (019), KS

MSA: NA

Middle Income

9646.00

CHEROKEE COUNTY (021), KS

MSA: NA

Middle Income

9581.00 9583.00

CLAY COUNTY (027), KS

MSA: NA

Upper Income

4581.00

CLOUD COUNTY (029), KS

MSA: NA

Middle Income

9771.00 9773.00 9774.00

COFFEY COUNTY (031), KS

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

9663.00

COWLEY COUNTY (035), KS

MSA: NA

Middle Income

4936.00

CRAWFORD COUNTY (037), KS

MSA: NA

Middle Income

9567.00 9570.00

DECATUR COUNTY (039), KS

MSA: NA

Middle Income

9511.00

DONIPHAN COUNTY (043), KS

MSA: 41140

Middle Income

0203.00

ELLIS COUNTY (051), KS

MSA: NA

Moderate Income

0729.00

Middle Income

0730.00

Upper Income

0728.00

ELLSWORTH COUNTY (053), KS

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Upper Income

0866.00

FINNEY COUNTY (055), KS

MSA: NA

Middle Income

9603.00 9604.03

Upper Income

9605.03

FORD COUNTY (057), KS

MSA: NA

Middle Income

9618.00

FRANKLIN COUNTY (059), KS

MSA: NA

Moderate Income

9542.00

Upper Income

9543.00

GOVE COUNTY (063), KS

MSA: NA

Middle Income

9551.00 9552.00

HARPER COUNTY (077), KS

MSA: NA

Middle Income

9616.00 9618.00

HARVEY COUNTY (079), KS

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 48620

Middle Income

0303.00

Upper Income

0305.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Middle Income

0202.00

KEARNY COUNTY (093), KS

MSA: NA

Middle Income

9591.00

LABETTE COUNTY (099), KS

MSA: NA

Middle Income

9505.00

LANE COUNTY (101), KS

MSA: NA

Middle Income

9566.00

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Low Income

0701.00

Moderate Income

0705.00

Middle Income

0711.02 0712.03 0714.00 0718.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

LINCOLN COUNTY (105), KS

MSA: NA

Middle Income

0861.00

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.00

LYON COUNTY (111), KS

MSA: NA

Middle Income

0001.00 0002.00

MCPHERSON COUNTY (113), KS

MSA: NA

Middle Income

7886.00

Upper Income

7882.00 7883.00

MARION COUNTY (115), KS

MSA: NA

Middle Income

4895.00 4896.00 4897.00 4898.00

MEADE COUNTY (119), KS

MSA: NA

Middle Income

9667.00

MIAMI COUNTY (121), KS

MSA: 28140

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

1003.00 1004.00 1006.01

Upper Income

1001.00 1002.00 1005.00

MORTON COUNTY (129), KS

MSA: NA

Middle Income

9646.00

NEOSHO COUNTY (133), KS

MSA: NA

Middle Income

9516.00

NORTON COUNTY (137), KS

MSA: NA

Middle Income

9517.00

OSAGE COUNTY (139), KS

MSA: 45820

Middle Income

0104.00

OSBORNE COUNTY (141), KS

MSA: NA

Middle Income

4741.00

PAWNEE COUNTY (145), KS

MSA: NA

Middle Income

9703.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: UMB BANK NA

POTTAWATOMIE COUNTY (149), KS

MSA: 31740

Middle Income

0002.00 0003.00 0004.00

Upper Income

0001.00

PRATT COUNTY (151), KS

MSA: NA

Middle Income

9686.00

RAWLINS COUNTY (153), KS

MSA: NA

Middle Income

9506.00

RENO COUNTY (155), KS

MSA: NA

Moderate Income

0008.00

Middle Income

0001.00 0014.00 0017.00

Upper Income

0003.00

REPUBLIC COUNTY (157), KS

MSA: NA

Middle Income

9781.00 9783.00

RICE COUNTY (159), KS

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

9672.00

ROOKS COUNTY (163), KS

MSA: NA

Middle Income

9746.00

SEWARD COUNTY (175), KS

MSA: NA

Upper Income

9657.00

SHERIDAN COUNTY (179), KS

MSA: NA

Middle Income

9526.00

STAFFORD COUNTY (185), KS

MSA: NA

Middle Income

4706.00 4707.00

WASHINGTON COUNTY (201), KS

MSA: NA

Middle Income

9786.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 100-110%

0051.00

WEBSTER COUNTY (233), KY

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

9601.00

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Upper Income

0038.04

HANCOCK COUNTY (009), ME

MSA: NA

Middle Income

9662.00

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0260.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income >= 120%

7014.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 100-110%

4037.01

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income >= 120%

7058.00 7060.08

BARNSTABLE COUNTY (001), MA

MSA: 12700

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

0114.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 60-70%

2103.00

Median Family Income 90-100%

2219.01

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 100-110%

3372.02

Median Family Income >= 120%

3509.00

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 80-90%

5022.00

GENESEE COUNTY (049), MI

MSA: 22420

Upper Income

0134.01

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 70-80%

1405.00

Median Family Income 110-120%

1686.00

Median Family Income >= 120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

1353.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income >= 120%

5601.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 90-100%

0257.02

Median Family Income 100-110%

0230.00

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 20-30%

0336.00

Median Family Income 100-110%

0342.02

Median Family Income >= 120%

0408.01

SCOTT COUNTY (139), MN

MSA: 33460

Upper Income

0802.01

WRIGHT COUNTY (171), MN

MSA: 33460

Middle Income

1012.00

COAHOMA COUNTY (027), MS

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Moderate Income

9505.00

ISSAQUENA COUNTY (055), MS

MSA: NA

Moderate Income

9501.00

LEFLORE COUNTY (083), MS

MSA: NA

Upper Income

9506.00

SHARKEY COUNTY (125), MS

MSA: NA

Middle Income

9501.00

ADAIR COUNTY (001), MO

MSA: NA

Middle Income

9502.00

ANDREW COUNTY (003), MO

MSA: 41140

Middle Income

0102.00 0103.00 0104.00

Upper Income

0101.00

BARTON COUNTY (011), MO

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9601.00

BATES COUNTY (013), MO

MSA: 28140

Middle Income

0701.00

BOLLINGER COUNTY (017), MO

MSA: 16020

Middle Income

9502.00

BUTLER COUNTY (023), MO

MSA: NA

Moderate Income

9505.00 9509.00

CALDWELL COUNTY (025), MO

MSA: 28140

Moderate Income

9501.00

CALLAWAY COUNTY (027), MO

MSA: 27620

Moderate Income

0701.00

Middle Income

0704.00 0708.00

CAMDEN COUNTY (029), MO

MSA: NA

Middle Income

9508.00

CAPE GIRARDEAU COUNTY (031), MO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 16020

Moderate Income

8816.00

Middle Income

8813.00

Upper Income

8811.00

CEDAR COUNTY (039), MO

MSA: NA

Middle Income

8703.00

CHARITON COUNTY (041), MO

MSA: NA

Middle Income

4701.00 4702.00 4703.00

CHRISTIAN COUNTY (043), MO

MSA: 44180

Middle Income

0202.02 0202.03 0202.04 0202.05 0203.04 0203.06

CLINTON COUNTY (049), MO

MSA: 28140

Middle Income

9604.00

CRAWFORD COUNTY (055), MO

MSA: NA

Middle Income

4503.02

DADE COUNTY (057), MO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

4802.00

DEKALB COUNTY (063), MO

MSA: 41140

Middle Income

0801.00 0802.00

DOUGLAS COUNTY (067), MO

MSA: NA

Moderate Income

9505.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

8002.01 8007.01

Middle Income

8002.02 8003.00 8004.01 8005.00 8006.02

GENTRY COUNTY (075), MO

MSA: NA

Middle Income

9602.00

HARRISON COUNTY (081), MO

MSA: NA

Middle Income

9502.00

HOLT COUNTY (087), MO

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9602.00

HOWARD COUNTY (089), MO

MSA: 17860

Middle Income

9602.00

HOWELL COUNTY (091), MO

MSA: NA

Middle Income

0906.00 0908.00

LACLEDE COUNTY (105), MO

MSA: NA

Middle Income

9602.98 9604.00 9605.00

LAFAYETTE COUNTY (107), MO

MSA: 28140

Middle Income

0902.00 0905.00 0906.01 0906.02

LEWIS COUNTY (111), MO

MSA: NA

Middle Income

9704.00

LINCOLN COUNTY (113), MO

MSA: 41180

Moderate Income

8103.01

Middle Income

8102.01 8104.00

LIVINGSTON COUNTY (117), MO

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

4801.00

MACON COUNTY (121), MO

MSA: NA

Middle Income

9602.00 9605.00

MADISON COUNTY (123), MO

MSA: NA

Middle Income

9602.00

MARION COUNTY (127), MO

MSA: NA

Middle Income

9602.00

Upper Income

9601.00

MONITEAU COUNTY (135), MO

MSA: 27620

Middle Income

3851.00 3854.00

MONROE COUNTY (137), MO

MSA: NA

Middle Income

9601.00 9602.00 9603.00

NEWTON COUNTY (145), MO

MSA: 27900

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0206.01

NODAWAY COUNTY (147), MO

MSA: NA

Middle Income

4703.00 4705.00

PERRY COUNTY (157), MO

MSA: NA

Upper Income

4702.00

PETTIS COUNTY (159), MO

MSA: NA

Middle Income

4801.00 4803.00 4810.00

Upper Income

4802.00

PHELPS COUNTY (161), MO

MSA: NA

Middle Income

8903.00

Upper Income

8908.00

PIKE COUNTY (163), MO

MSA: NA

Middle Income

4605.00

POLK COUNTY (167), MO

MSA: 44180

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9604.00

PULASKI COUNTY (169), MO

MSA: NA

Middle Income

4702.87

RANDOLPH COUNTY (175), MO

MSA: NA

Middle Income

4901.00

RAY COUNTY (177), MO

MSA: 28140

Moderate Income

0802.00

Middle Income

0800.00

ST. CLAIR COUNTY (185), MO

MSA: NA

Moderate Income

4803.00

Middle Income

4801.00

STE. GENEVIEVE COUNTY (186), MO

MSA: NA

Upper Income

9601.00

ST. FRANCOIS COUNTY (187), MO

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9509.02

SALINE COUNTY (195), MO

MSA: NA

Middle Income

0903.00 0905.00 0908.00

SCOTLAND COUNTY (199), MO

MSA: NA

Middle Income

4801.00

SHELBY COUNTY (205), MO

MSA: NA

Middle Income

4502.00

STODDARD COUNTY (207), MO

MSA: NA

Middle Income

4704.00

STONE COUNTY (209), MO

MSA: NA

Middle Income

0901.00 0902.00 0906.02

TANEY COUNTY (213), MO

MSA: NA

Middle Income

4802.01 4802.02 4804.01

TEXAS COUNTY (215), MO

MSA: NA

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

4804.00

VERNON COUNTY (217), MO

MSA: NA

Middle Income

9501.00 9502.00

Upper Income

9505.00

WARREN COUNTY (219), MO

MSA: 41180

Moderate Income

8201.02

WORTH COUNTY (227), MO

MSA: NA

Middle Income

9601.00

WRIGHT COUNTY (229), MO

MSA: NA

Moderate Income

4904.00

FLATHEAD COUNTY (029), MT

MSA: NA

Middle Income

0010.00

BOX BUTTE COUNTY (013), NE

MSA: NA

Middle Income

9511.00 9513.00

CASS COUNTY (025), NE

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 36540

Middle Income

9657.00

CEDAR COUNTY (027), NE

MSA: NA

Middle Income

9771.00

HALL COUNTY (079), NE

MSA: 24260

Middle Income

0011.00

HAMILTON COUNTY (081), NE

MSA: NA

Upper Income

9691.00

HOLT COUNTY (089), NE

MSA: NA

Middle Income

9742.00

LANCASTER COUNTY (109), NE

MSA: 30700

Moderate Income

0005.00 0029.00

MADISON COUNTY (119), NE

MSA: NA

Middle Income

9613.00

PHELPS COUNTY (137), NE

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Upper Income

9672.00

SARPY COUNTY (153), NE

MSA: 36540

Middle Income

0101.04 0102.07 0106.29

Upper Income

0106.20 0106.24 0106.26 0106.28 0107.01

SAUNDERS COUNTY (155), NE

MSA: 36540

Middle Income

9684.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 60-70%

0034.19

Median Family Income 100-110%

0029.75 0053.46

Median Family Income >= 120%

0032.27 0032.52 0067.00

WASHOE COUNTY (031), NV

MSA: 39900

Middle Income

0024.10

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income >= 120%

6063.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income >= 120%

0213.00

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income >= 120%

0194.00

MERCER COUNTY (021), NJ

MSA: 45940

Upper Income

0043.01

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income >= 120%

8100.04

MORRIS COUNTY (027), NJ

MSA: 35084

Upper Income

0458.04

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 40-50%

1822.00

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 100-110%

0037.19

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income >= 120%

0047.24

COLFAX COUNTY (007), NM

MSA: NA

Middle Income

9506.00

DONA ANA COUNTY (013), NM

MSA: 29740

Upper Income

0013.06

SANTA FE COUNTY (049), NM

MSA: 42140

Middle Income

0011.03

TAOS COUNTY (055), NM

MSA: NA

Middle Income

9526.00

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0007.00

Middle Income

0138.01

CHAUTAUQUA COUNTY (013), NY

MSA: NA

Middle Income

0355.00 0356.00 0365.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income >= 120%

0077.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 90-100%

4092.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0047.00 0049.00 0082.00 0092.00 0095.00 0100.00 0137.00 0167.00

Median Family Income Not Known

0113.00

ONEIDA COUNTY (065), NY

MSA: 46540

Moderate Income

0234.00

Middle Income

0242.00

Upper Income

0251.00 0262.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

0001.00

SARATOGA COUNTY (091), NY

MSA: 10580

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

0620.00

Upper Income

0625.08

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income >= 120%

1122.13

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 70-80%

0080.00

BEAUFORT COUNTY (013), NC

MSA: NA

Middle Income

9310.00

CRAVEN COUNTY (049), NC

MSA: 35100

Low Income

9609.00

FORSYTH COUNTY (067), NC

MSA: 49180

Upper Income

0038.06

HOKE COUNTY (093), NC

MSA: 22180

Middle Income

9702.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

IREDELL COUNTY (097), NC

MSA: 16740

Upper Income

0612.03

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 50-60%

0058.24

Median Family Income 60-70%

0041.00

Median Family Income >= 120%

0055.14 0058.43

MITCHELL COUNTY (121), NC

MSA: NA

Middle Income

9504.00

MOORE COUNTY (125), NC

MSA: NA

Upper Income

9506.01

PERSON COUNTY (145), NC

MSA: 20500

Moderate Income

9206.01

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 60-70%

0527.01

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income >= 120%

0536.10

WILLIAMS COUNTY (105), ND

MSA: NA

Middle Income

9535.00

BUTLER COUNTY (017), OH

MSA: 17140

Moderate Income

0109.09

CLINTON COUNTY (027), OH

MSA: NA

Middle Income

9645.00

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 50-60%

1192.02

Median Family Income 60-70%

1331.03

Median Family Income 100-110%

1801.02

SCIOTO COUNTY (145), OH

MSA: NA

Moderate Income

0031.00

CADDO COUNTY (015), OK

MSA: NA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

1616.00

CANADIAN COUNTY (017), OK

MSA: 36420

Middle Income

3010.01 3010.09

Upper Income

3008.01

CLEVELAND COUNTY (027), OK

MSA: 36420

Moderate Income

2020.05

Middle Income

2016.04

Upper Income

2018.01

CRAIG COUNTY (035), OK

MSA: NA

Moderate Income

3733.00

Middle Income

3735.00

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0213.00

LINCOLN COUNTY (081), OK

MSA: 36420

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

9616.00 9617.00

LOGAN COUNTY (083), OK

MSA: 36420

Middle Income

6001.00 6005.00

Upper Income

6004.00

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

0009.00

NOWATA COUNTY (105), OK

MSA: NA

Middle Income

1724.00

OSAGE COUNTY (113), OK

MSA: 46140

Middle Income

9400.04

PAYNE COUNTY (119), OK

MSA: NA

Middle Income

0111.01

ROGERS COUNTY (131), OK

MSA: 46140

Middle Income

0508.01

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

0504.03

WAGONER COUNTY (145), OK

MSA: 46140

Upper Income

0305.11

DESCHUTES COUNTY (017), OR

MSA: 13460

Middle Income

0010.01

WASHINGTON COUNTY (067), OR

MSA: 38900

Median Family Income 60-70%

0310.05

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9115.01

CLEARFIELD COUNTY (033), PA

MSA: NA

Middle Income

3301.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Low Income

0132.00

Upper Income

0111.01

DELAWARE COUNTY (045), PA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 37964

Median Family Income >= 120%

4093.00

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9701.00

HUNTINGDON COUNTY (061), PA

MSA: NA

Middle Income

9512.00

YORK COUNTY (133), PA

MSA: 49620

Moderate Income

0014.00

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income >= 120%

0132.02

COLLETON COUNTY (029), SC

MSA: NA

Middle Income

9707.00

DORCHESTER COUNTY (035), SC

MSA: 16700

Moderate Income

0108.18

PICKENS COUNTY (077), SC

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 24860

Middle Income

0109.01

SPARTANBURG COUNTY (083), SC

MSA: 43900

Moderate Income

0219.01

YORK COUNTY (091), SC

MSA: 16740

Middle Income

0615.02

MINNEHAHA COUNTY (099), SD

MSA: 43620

Moderate Income

0006.00

PENNINGTON COUNTY (103), SD

MSA: 39660

Middle Income

0114.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0171.00

HAMBLEN COUNTY (063), TN

MSA: 34100

Moderate Income

1008.00

HAMILTON COUNTY (065), TN

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 16860

Low Income

0026.00

Middle Income

0104.35

HAYWOOD COUNTY (075), TN

MSA: NA

Middle Income

9301.00

KNOX COUNTY (093), TN

MSA: 28940

Low Income

0068.00 0070.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Middle Income

1020.04

RUTHERFORD COUNTY (149), TN

MSA: 34980

Middle Income

0420.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 60-70%

0226.00

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0509.08

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 50-60%

1214.04

COMAL COUNTY (091), TX

MSA: 41700

Upper Income

3108.02

ECTOR COUNTY (135), TX

MSA: 36220

Middle Income

0028.02

Upper Income

0030.00

GRAYSON COUNTY (181), TX

MSA: 43300

Middle Income

0009.02

HAMILTON COUNTY (193), TX

MSA: NA

Middle Income

9501.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

4522.01 5205.00

Median Family Income 60-70%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

2125.00

Median Family Income 70-80%

3505.00

Median Family Income 110-120%

5520.02

Median Family Income >= 120%

1000.00 2322.00 4102.00 5555.02

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income >= 120%

0209.03 0239.04

HOOD COUNTY (221), TX

MSA: NA

Upper Income

1602.09

JOHNSON COUNTY (251), TX

MSA: 23104

Low Income

1308.00

Upper Income

1302.07 1304.06

KAUFMAN COUNTY (257), TX

MSA: 19124

Middle Income

0512.01

LA SALLE COUNTY (283), TX

MSA: NA

Middle Income

9503.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

LIBERTY COUNTY (291), TX

MSA: 26420

Middle Income

7014.00

LIMESTONE COUNTY (293), TX

MSA: NA

Upper Income

9702.00

LLANO COUNTY (299), TX

MSA: NA

Middle Income

9705.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Moderate Income

0007.00

MIDLAND COUNTY (329), TX

MSA: 33260

Middle Income

0101.09 0101.14

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income >= 120%

6904.02

ORANGE COUNTY (361), TX

MSA: 13140

Middle Income

0207.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

PALO PINTO COUNTY (363), TX

MSA: NA

Middle Income

0002.00

PARKER COUNTY (367), TX

MSA: 23104

Upper Income

1406.01 1407.03

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

0403.01

SMITH COUNTY (423), TX

MSA: 46340

Middle Income

0016.01

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 40-50%

0023.13

Median Family Income 60-70%

0024.31

Median Family Income 70-80%

0017.12 0018.40

Median Family Income 90-100%

0018.17

Median Family Income 110-120%

0013.05

Median Family Income >= 120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0002.06 0011.00 0017.84 0019.17

VAN ZANDT COUNTY (467), TX

MSA: NA

Moderate Income

9502.00

WILLACY COUNTY (489), TX

MSA: NA

Moderate Income

9507.00

WILLIAMSON COUNTY (491), TX

MSA: 12420

Moderate Income

0201.14

Upper Income

0203.17

DAVIS COUNTY (011), UT

MSA: 36260

Middle Income

1254.03 1259.05 1264.06 1270.04 1271.00

Upper Income

1264.04

DUCHESNE COUNTY (013), UT

MSA: NA

Middle Income

9405.00

GRAND COUNTY (019), UT

MSA: NA

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0003.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 40-50%

1133.07

Median Family Income 70-80%

1020.00 1025.00 1145.00

Median Family Income 80-90%

1121.00 1126.10

Median Family Income 90-100%

1140.00

Median Family Income 100-110%

1032.00 1111.02 1129.20 1143.00

Median Family Income 110-120%

1131.07

Median Family Income >= 120%

1043.00 1110.02 1130.20

SUMMIT COUNTY (043), UT

MSA: NA

Upper Income

9644.02

TOOELE COUNTY (045), UT

MSA: 41620

Middle Income

1310.01

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 70-80%

0005.09 0031.06

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 90-100%

0011.07

Median Family Income 100-110%

0002.04 0101.08

Median Family Income >= 120%

0102.12

WASHINGTON COUNTY (053), UT

MSA: 41100

Middle Income

2704.00 2715.00

WEBER COUNTY (057), UT

MSA: 36260

Low Income

2012.00 2019.00

Moderate Income

2002.02 2105.12

Middle Income

2103.04 2105.06

Upper Income

2103.03

ALBEMARLE COUNTY (003), VA

MSA: 16820

Middle Income

0101.00

BUCHANAN COUNTY (027), VA

MSA: NA

Middle Income

0104.00

CAROLINE COUNTY (033), VA

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Upper Income

0305.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Middle Income

1008.12

CLARKE COUNTY (043), VA

MSA: 47894

Middle Income

0101.00

FREDERICK COUNTY (069), VA

MSA: 49020

Moderate Income

0511.02

Middle Income

0501.00 0503.00 0509.00

Upper Income

0506.00 0508.02

SHENANDOAH COUNTY (171), VA

MSA: NA

Middle Income

0405.00

Upper Income

0408.00

WARREN COUNTY (187), VA

MSA: 47894

Moderate Income

0204.00 0205.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

NORFOLK CITY (710), VA

MSA: 47260

Upper Income

0049.00

WINCHESTER CITY (840), VA

MSA: 49020

Moderate Income

0001.00

Middle Income

0002.01 0003.02

KING COUNTY (033), WA

MSA: 42644

Median Family Income 60-70%

0232.02

Median Family Income 70-80%

0248.00

Median Family Income >= 120%

0081.00

COLUMBIA COUNTY (021), WI

MSA: 31540

Middle Income

9708.00

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 90-100%

0001.00

Median Family Income >= 120%

0017.04 0102.00

Median Family Income Not Known

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: UMB BANK NA

0016.06

GREEN COUNTY (045), WI

MSA: 31540

Moderate Income

9605.00

JUNEAU COUNTY (057), WI

MSA: NA

Middle Income

1002.00

OZAUKEE COUNTY (089), WI

MSA: 33340

Upper Income

6501.02

RACINE COUNTY (101), WI

MSA: 39540

Moderate Income

0009.01

ST. CROIX COUNTY (109), WI

MSA: 33460

Middle Income

1209.03

SHEBOYGAN COUNTY (117), WI

MSA: 43100

Middle Income

0003.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

0016.04

WAUKESHA COUNTY (133), WI

MSA: 33340

Upper Income

2011.01

ALBANY COUNTY (001), WY

MSA: NA

Middle Income

9637.00

UINTA COUNTY (041), WY

MSA: NA

Middle Income

9752.00

DORADO MUNICIPIO (051), PR

MSA: 41980

Upper Income

5402.00

SAN JUAN MUNICIPIO (127), PR

MSA: 41980

Upper Income

0096.02

2020 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000023920

Institution: UMB BANK NA

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	2,656	2,656	0	0.00%
Small Farm Loans	145	145	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	47	47	0	0.00%
Total	2,850	2,850	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.