

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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	163	0	0	3	1,451	1	35	0	0
Median Family Income 40-50%	1	50	0	0	4	2,706	1	831	0	0
Median Family Income 50-60%	1	50	4	910	3	1,771	2	750	0	0
Median Family Income 60-70%	0	0	0	0	3	1,654	1	627	0	0
Median Family Income 70-80%	5	279	4	749	5	3,000	7	1,067	0	0
Median Family Income 80-90%	8	377	3	643	10	5,984	3	1,214	0	0
Median Family Income 90-100%	5	116	0	0	7	5,900	3	71	0	0
Median Family Income 100-110%	0	0	1	250	1	400	0	0	0	0
Median Family Income 110-120%	3	94	0	0	0	0	0	0	0	0
Median Family Income >= 120%	31	1,197	13	2,068	25	15,122	25	4,730	0	0
Median Family Income Not Known	0	0	0	0	2	1,960	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	57	2,326	25	4,620	63	39,948	43	9,325	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	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	2	1,000	0	0	0	0

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	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 39140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	500	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	250	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	57	2,326	25	4,620	63	39,948	43	9,325	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	3	1,500	0	0	0	0
STATE TOTAL	57	2,326	26	4,870	66	41,448	43	9,325	0	0

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	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	0	0	0	0	1	515	0	0	0	0
Income Not Known	0	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	515	0	0	0	0
CONWAY COUNTY (029), 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	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
POPE COUNTY (115), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	3	60	0	0	0	0	2	45	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	80	0	0	0	0	3	65	0	0

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	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)
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	1	3	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	320	1	320	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	3	0	0	1	320	1	320	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	106	0	0	0	0	0	0	0	0
Income Not Known	0	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	106	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	8	199	0	0	2	835	5	395	0	0
STATE TOTAL	8	199	0	0	2	835	5	395	0	0

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	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)
CALAVERAS COUNTY (009), CA										
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	2	0	0	0	0	1	2	0	0
Income Not Known	0	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
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	100	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	10	0	0	0	0	1	10	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	50	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	160	0	0	0	0	1	10	0	0

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	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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	1,000	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	1	1,000	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	15	0	0	0	0	2	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	2	15	0	0	0	0	2	15	0	0

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	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 (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%	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	290	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	20	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	1	290	0	0	0	0

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	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%	1	4	0	0	0	0	1	4	0	0
Median Family Income 70-80%	1	5	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	5	0	0	0	0	1	5	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	1	5	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	19	0	0	0	0	3	14	0	0

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	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 BERNARDINO COUNTY (071), 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	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	274	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	274	0	0	0	0

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	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	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	1	150	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	15	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	15	1	150	0	0	1	150	0	0

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	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%	1	15	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	20	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	10	0	0	0	0	1	10	0	0
Median Family Income 70-80%	2	12	0	0	0	0	1	7	0	0
Median Family Income 80-90%	5	41	0	0	0	0	3	16	0	0
Median Family Income 90-100%	2	30	0	0	0	0	1	5	0	0
Median Family Income 100-110%	2	6	0	0	0	0	2	6	0	0
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0
Median Family Income >= 120%	4	20	0	0	0	0	3	17	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	174	0	0	0	0	12	81	0	0

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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%	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%	2	52	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	20	0	0	0	0	2	20	0	0
Median Family Income 80-90%	1	5	0	0	0	0	1	5	0	0
Median Family Income 90-100%	3	26	0	0	0	0	3	26	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	15	0	0	0	0	1	15	0	0
Median Family Income >= 120%	3	26	0	0	0	0	2	13	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	12	144	0	0	0	0	9	79	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%	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	20	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	20	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	46	594	1	150	3	1,564	30	376	0	0
STATE TOTAL	46	594	1	150	3	1,564	30	376	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	3	225	0	0	3	1,287	0	0	0	0
Moderate Income	5	295	7	1,087	3	2,302	0	0	0	0
Middle Income	2	105	1	250	1	1,000	0	0	0	0
Upper Income	0	0	1	130	0	0	0	0	0	0
Income Not Known	0	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	625	9	1,467	7	4,589	0	0	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%	2	128	1	200	1	1,000	0	0	0	0
Median Family Income 50-60%	3	50	0	0	2	2,000	1	10	0	0
Median Family Income 60-70%	1	25	0	0	2	800	1	25	0	0
Median Family Income 70-80%	0	0	0	0	3	2,476	1	876	0	0
Median Family Income 80-90%	2	60	0	0	0	0	2	60	0	0
Median Family Income 90-100%	4	96	4	605	11	5,315	9	2,315	0	0
Median Family Income 100-110%	1	50	1	200	0	0	1	50	0	0
Median Family Income 110-120%	1	75	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	52	0	0	2	1,050	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	18	536	6	1,005	21	12,641	16	3,361	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	5	259	2	415	2	1,090	1	20	0	0
Middle Income	2	130	1	160	3	2,275	4	1,065	0	0
Upper Income	1	53	0	0	2	1,000	0	0	0	0
Income Not Known	0	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	442	3	575	7	4,365	5	1,085	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	2	7	0	0	0	0	2	7	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	7	0	0	0	0	2	7	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)
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%	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	50	0	0	4	1,773	4	1,323	0	0
Median Family Income 40-50%	10	309	2	404	9	6,872	3	938	0	0
Median Family Income 50-60%	2	46	2	240	2	1,250	2	658	0	0
Median Family Income 60-70%	119	5,343	0	0	2	2,000	0	0	0	0
Median Family Income 70-80%	1	100	0	0	0	0	1	100	0	0
Median Family Income 80-90%	2	150	0	0	2	800	2	400	0	0
Median Family Income 90-100%	1	15	0	0	1	400	1	15	0	0
Median Family Income 100-110%	1	75	2	400	4	2,700	2	400	0	0
Median Family Income 110-120%	3	105	1	250	7	3,906	3	1,716	0	0
Median Family Income >= 120%	12	532	4	691	13	7,716	2	324	0	0
Median Family Income Not Known	1	25	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	153	6,750	11	1,985	44	27,417	20	5,874	0	0
DOUGLAS COUNTY (035), CO										
MSA 19740										
Inside AA 0002										
Low Income	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	225	1	199	4	2,178	2	30	0	0
Upper Income	1	50	0	0	2	1,363	1	481	0	0
Income Not Known	0	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	275	1	199	6	3,541	3	511	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)
EAGLE COUNTY (037), 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	0	0	0	0	0	0
Upper Income	1	10	0	0	1	476	0	0	0	0
Income Not Known	0	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	476	0	0	0	0
ELBERT COUNTY (039), 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	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	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

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%	3	19	1	200	1	500	3	208	0	0
Median Family Income 40-50%	1	10	0	0	1	450	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	3	1,860	0	0	0	0
Median Family Income 70-80%	5	264	1	230	2	1,423	4	743	0	0
Median Family Income 80-90%	2	94	0	0	1	500	1	90	0	0
Median Family Income 90-100%	1	25	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	74	0	0	0	0	2	35	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	349	2	314	4	1,966	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	22	835	4	744	12	6,699	11	1,086	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	0	0	0	0	0	0
Middle Income	2	15	0	0	0	0	2	15	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	15	0	0	0	0	2	15	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)
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%	2	60	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	1	250	3	1,121	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	1	150	1	726	0	0	0	0
Median Family Income 100-110%	2	100	0	0	3	2,062	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	10	442	4	761	6	4,596	8	2,157	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	622	6	1,161	14	9,505	9	2,182	0	0
KIT CARSON COUNTY (063), 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	3	0	0	0	0	1	3	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	1	3	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)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	1	35	0	0	0	0	1	35	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	10	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	45	0	0	0	0	2	45	0	0
MOFFAT COUNTY (081), 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	10	0	0	0	0	0	0	0	0
Upper Income	1	2	0	0	0	0	1	2	0	0
Income Not Known	0	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	12	0	0	0	0	1	2	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	0	0	3	1,388	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	1,388	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)
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	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
PUEBLO COUNTY (101), CO										
MSA 39380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	0	0	0	0	1	2	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	2	0	0	0	0	1	2	0	0
ROUTT COUNTY (107), 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	0	0	0	0	0	0
Upper Income	1	10	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	1	10	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: 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	95	0	0	0	0	0	0	0	0
Income Not Known	0	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	95	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	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	3	2,028	2	1,663	0	0
Income Not Known	0	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	2,028	2	1,663	0	0
TOTAL INSIDE AA IN STATE	226	9,643	37	6,561	104	64,392	59	13,014	0	0
TOTAL OUTSIDE AA IN STATE	21	641	3	575	16	10,257	17	2,832	0	0
STATE TOTAL	247	10,284	40	7,136	120	74,649	76	15,846	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)
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	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
DUVAL COUNTY (031), FL										
MSA 27260										
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	1	0	0	0	0	1	1	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	1	0	0	0	0	1	1	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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
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	600	1	600	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	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	98	0	0	1	600	3	626	0	0
STATE TOTAL	4	98	0	0	1	600	3	626	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)
BULLOCH COUNTY (031), GA										
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	770	1	770	0	0
Income Not Known	0	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	770	1	770	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	0	0	0	0	1	285	0	0	0	0
Income Not Known	0	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	285	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	1,055	1	770	0	0
STATE TOTAL	0	0	0	0	2	1,055	1	770	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)
VALLEY COUNTY (085), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	0	0	0	0	1	40	0	0
STATE TOTAL	1	40	0	0	0	0	1	40	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	10	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	0	0	0	0
Income Not Known	0	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	0	0	0	0
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
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	25	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	1	367	0	0	0	0
Income Not Known	0	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	25	0	0	1	367	1	15	0	0
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	58	1	114	2	1,000	0	0	0	0
Income Not Known	0	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	58	1	114	2	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 16974										
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	5	3,223	1	400	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	5	3,223	1	400	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%	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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	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	0	0	0	0	0	0
Middle Income	2	30	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	2	30	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: 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)
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0001										
Low Income	1	71	0	0	1	500	1	71	0	0
Moderate Income	1	15	3	403	1	317	0	0	0	0
Middle Income	4	326	0	0	9	4,252	4	1,190	0	0
Upper Income	0	0	2	350	2	792	2	692	0	0
Income Not Known	0	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	412	5	753	13	5,861	7	1,953	0	0
MARION COUNTY (121), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	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)
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	1	90	1	156	2	860	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	156	2	860	0	0	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0001										
Low Income	1	50	2	303	1	400	0	0	0	0
Moderate Income	6	230	2	410	2	1,610	4	250	0	0
Middle Income	4	122	1	233	3	1,267	2	37	0	0
Upper Income	2	36	2	450	1	1,000	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	13	438	7	1,396	7	4,277	7	297	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	95	1	217	1	813	1	217	0	0
Income Not Known	0	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	1	217	1	813	1	217	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)
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	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	0	0	0	0	0	0
WHITE COUNTY (193), IL										
MSA NA										
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	1	8	0	0	3	2,599	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	33	0	0	3	2,599	1	25	0	0
WILLIAMSON COUNTY (199), IL										
MSA 16060										
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	262	0	0	2	262	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	262	0	0	2	262	0	0
TOTAL INSIDE AA IN STATE	19	850	12	2,149	20	10,138	14	2,250	0	0

Loans by County

Small Business 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 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	22	658	5	749	21	12,234	11	1,902	0	0
STATE TOTAL	41	1,508	17	2,898	41	22,372	25	4,152	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)
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	1	647	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	688	1	688	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	2	1,335	1	688	0	0
ORANGE COUNTY (117), IN										
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	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

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)
VANDERBURGH COUNTY (163), 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	51	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	1	10	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	81	0	0	0	0	0	0	0	0
VIGO COUNTY (167), IN										
MSA 45460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	116	0	0	2	1,335	4	708	0	0
STATE TOTAL	8	116	0	0	2	1,335	4	708	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	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	0	0	1	6	0	0
Middle Income	2	40	0	0	0	0	2	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	3	46	0	0	0	0	3	46	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	1	5	0	0	0	0	0	0	0	0
Income Not Known	0	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
CLAYTON COUNTY (043), 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	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

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)
DALLAS COUNTY (049), IA										
MSA 19780										
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	1	4	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	1	4	0	0
FAYETTE COUNTY (065), 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	2	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	2	0	0	0	0	0	0	0	0
GRUNDY COUNTY (075), IA										
MSA 47940										
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

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)
HAMILTON COUNTY (079), 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	2	15	0	0	0	0	2	15	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	15	0	0	0	0	2	15	0	0
HENRY COUNTY (087), 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	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
LINN COUNTY (113), IA										
MSA 16300										
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	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	2	30	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: 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)
MADISON COUNTY (121), IA										
MSA 19780										
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	19	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	19	0	0	0	0	0	0	0	0
MARSHALL COUNTY (127), 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	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
PAGE COUNTY (145), IA										
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	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

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)
PLYMOUTH COUNTY (149), IA										
MSA 43580										
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	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	1	5	0	0	0	0	1	5	0	0
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	1	8	0	0	0	0	0	0	0	0
Moderate Income	3	117	0	0	1	750	1	25	0	0
Middle Income	6	60	0	0	2	1,500	4	35	0	0
Upper Income	6	141	1	250	0	0	2	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	326	1	250	3	2,250	7	115	0	0
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	1	551	1	551	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	551	1	551	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

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)
TOTAL OUTSIDE AA IN STATE	40	566	1	250	5	3,801	25	844	0	0
STATE TOTAL	40	566	1	250	5	3,801	25	844	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	137	1	181	5	3,135	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	137	1	181	5	3,135	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	0	0	2	331	2	1,270	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	331	2	1,270	0	0	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	1	3	1	166	0	0	1	3	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	1	166	0	0	1	3	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)
BOURBON COUNTY (011), KS										
MSA NA										
Inside AA 0022										
Low Income	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	110	1	110	1	816	5	220	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	110	1	110	1	816	5	220	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	1	5	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	5	0	0	0	0	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	1	100	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	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	122	0	0	0	0	1	22	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)
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	3	144	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	2	835	0	0	0	0
Income Not Known	0	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	0	0	3	1,835	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	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	1	200	2	1,504	1	589	0	0
Upper Income	5	185	0	0	2	1,635	5	745	0	0
Income Not Known	0	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	185	1	200	5	4,139	6	1,334	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	68	0	0	1	912	2	980	0	0
Upper Income	0	0	1	125	0	0	1	125	0	0
Income Not Known	0	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	68	1	125	1	912	3	1,105	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)
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	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
FRANKLIN COUNTY (059), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	650	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	650	0	0	0	0
GEARY COUNTY (061), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	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	0	0	1	107	0	0	1	107	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	107	0	0	1	107	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	0	0	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	0	0	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	2	51	0	0	1	414	1	414	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	51	0	0	1	414	1	414	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	85	0	0	0	0	2	85	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	85	0	0	0	0	2	85	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%	1	4	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%	4	151	0	0	2	663	3	400	0	0
Median Family Income 70-80%	2	141	2	430	1	975	3	1,255	0	0
Median Family Income 80-90%	1	15	0	0	0	0	0	0	0	0
Median Family Income 90-100%	7	255	7	1,469	13	7,029	7	1,585	0	0
Median Family Income 100-110%	12	563	1	150	8	5,818	7	874	0	0
Median Family Income 110-120%	2	25	0	0	1	597	1	20	0	0
Median Family Income >= 120%	54	2,124	14	2,383	45	28,847	46	9,422	0	0
Median Family Income Not Known	2	29	2	304	4	3,015	1	14	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	85	3,307	26	4,736	74	46,944	68	13,570	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	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	75	2	330	3	1,575	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	75	2	330	3	1,575	2	20	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	0	0	0	0	1	400	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	400	0	0	0	0
LYON COUNTY (111), 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	2	1,005	1	754	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	1,005	1	754	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)
MCPHERSON COUNTY (113), 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	2	1,135	0	0	0	0
Income Not Known	0	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	1,135	0	0	0	0
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	55	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	55	0	0	0	0	0	0	0	0
MARSHALL COUNTY (117), 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	75	0	0	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	1	75	0	0	0	0	1	75	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)
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	0	0	1	738	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	738	0	0	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	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
PAWNEE COUNTY (145), 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	1	1	120	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	1	1	120	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)
POTTAWATOMIE COUNTY (149), KS										
MSA 31740										
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	15	0	0	2	1,110	1	15	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	15	0	0	2	1,110	1	15	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	1	2	0	0	0	0	1	2	0	0
Middle Income	2	125	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	3	127	0	0	1	300	1	2	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	3	60	0	0	1	256	3	301	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	500	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	85	0	0	2	756	3	301	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	6	310	1	156	0	0	6	426	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	310	1	156	0	0	6	426	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	2	110	1	150	1	600	1	10	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	2	7	1	250	2	1,750	0	0	0	0
Income Not Known	0	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	142	2	400	3	2,350	1	10	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%	1	75	0	0	2	698	1	298	0	0
Median Family Income 50-60%	0	0	3	650	3	1,711	0	0	0	0
Median Family Income 60-70%	0	0	0	0	5	3,144	2	644	0	0
Median Family Income 70-80%	1	5	1	176	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	2	1,120	0	0	0	0
Median Family Income 100-110%	1	100	1	178	13	6,103	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	581	1	581	0	0
Median Family Income >= 120%	10	548	0	0	3	1,375	9	1,768	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	13	728	5	1,004	29	14,732	13	3,291	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0008										
Low Income	0	0	0	0	1	450	0	0	0	0
Moderate Income	2	111	1	122	2	1,800	3	233	0	0
Middle Income	0	0	1	129	5	2,367	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	111	2	251	8	4,617	3	233	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	5	208	2	304	3	1,434	1	440	0	0
Moderate Income	5	294	1	200	1	500	3	594	0	0
Middle Income	0	0	0	0	4	3,062	2	1,692	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	7	129	0	0	5	3,534	2	24	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	631	3	504	13	8,530	8	2,750	0	0
TOTAL INSIDE AA IN STATE	145	5,753	43	7,692	140	85,989	113	22,135	0	0
TOTAL OUTSIDE AA IN STATE	25	830	7	1,029	21	12,074	16	2,605	0	0
STATE TOTAL	170	6,583	50	8,721	161	98,063	129	24,740	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)
WARREN COUNTY (227), KY										
MSA 14540										
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	240	0	0	1	240	0	0
Income Not Known	0	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	0	0	1	240	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	240	0	0	1	240	0	0
STATE TOTAL	0	0	1	240	0	0	1	240	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	1	563	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	563	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)
WORCESTER COUNTY (027), MA										
MSA 49340										
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	2	0	0	0	0	1	2	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	2	0	0	0	0	1	2	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	17	0	0	1	563	1	2	0	0
STATE TOTAL	3	17	0	0	1	563	1	2	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)
JACKSON COUNTY (059), MS										
MSA 25060										
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	203	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	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	203	0	0	0	0	0	0
STATE TOTAL	0	0	1	203	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)
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	2	992	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	992	1	500	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	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	2	450	2	1,438	2	695	0	0
Income Not Known	0	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	3	2,438	2	695	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	2	120	0	0	3	1,821	1	721	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	120	0	0	3	1,821	1	721	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)
BENTON COUNTY (015), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	1	50	0	0	1	290	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	2	1,040	0	0	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	2	15	0	0	1	500	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	2	15	0	0	1	500	1	10	0	0
BOONE COUNTY (019), MO										
MSA 17860										
Inside AA 0004										
Low Income	1	75	1	190	0	0	1	75	0	0
Moderate Income	1	81	2	412	5	3,054	3	835	0	0
Middle Income	3	48	1	120	1	500	1	5	0	0
Upper Income	1	10	1	189	1	287	1	10	0	0
Income Not Known	0	0	0	0	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	214	5	911	8	4,841	6	925	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)
BUCHANAN COUNTY (021), MO										
MSA 41140										
Inside AA 0007										
Low Income	1	15	0	0	0	0	1	15	0	0
Moderate Income	2	88	0	0	2	800	2	88	0	0
Middle Income	2	125	1	250	3	1,600	1	25	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	6	233	1	250	5	2,400	5	133	0	0
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	1	250	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	250	0	0	0	0	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	10	0	0	1	1,000	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	1,000	1	10	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	0	0	1	125	0	0	1	125	0	0
Middle Income	3	33	3	571	5	2,598	6	1,301	0	0
Upper Income	1	56	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	4	89	4	696	6	3,098	7	1,426	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	0	0	0	0	2	970	1	650	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	970	1	650	0	0
CHRISTIAN COUNTY (043), MO										
MSA 44180										
Inside AA 0006										
Low Income	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	242	0	0	1	290	3	190	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	242	0	0	1	290	3	190	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)
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	150	2	449	8	3,700	2	480	0	0
Middle Income	2	21	1	250	5	3,224	2	800	0	0
Upper Income	3	140	2	290	1	692	3	140	0	0
Income Not Known	0	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	311	5	989	14	7,616	7	1,420	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	1	69	0	0	1	500	1	69	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	1	500	1	69	0	0
COLE COUNTY (051), MO										
MSA 27620										
Inside AA 0018										
Low Income	0	0	0	0	2	1,578	1	578	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	183	2	407	1	1,000	0	0	0	0
Income Not Known	0	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	183	2	407	3	2,578	1	578	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)
COOPER COUNTY (053), 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	43	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	1	55	0	0
Income Not Known	0	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	98	0	0	0	0	1	55	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	1,300	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	2	1,300	0	0	0	0
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	0	0	1	156	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	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: 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)
DENT COUNTY (065), 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	132	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	132	0	0	0	0	0	0
DUNKLIN COUNTY (069), MO										
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	1	10	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
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	137	1	1,000	0	0	0	0
Middle Income	1	47	0	0	2	1,273	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	47	1	137	3	2,273	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)
GASCONADE COUNTY (073), 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	120	0	0	0	0	2	120	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	120	0	0	0	0	2	120	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	1	61	0	0	0	0	1	61	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	61	0	0	0	0	1	61	0	0
GREENE COUNTY (077), MO										
MSA 44180										
Inside AA 0006										
Low Income	0	0	0	0	2	1,325	0	0	0	0
Moderate Income	1	50	4	850	0	0	0	0	0	0
Middle Income	3	93	3	645	0	0	2	18	0	0
Upper Income	2	29	1	250	1	737	1	10	0	0
Income Not Known	0	0	0	0	1	500	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	172	8	1,745	4	2,562	4	528	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)
GRUNDY COUNTY (079), 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	1	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	1	0	0	0	0	0	0	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	1	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	1	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	0	0	0	0	3	3,000	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	3	3,000	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	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	2	317	3	1,835	0	0	0	0
Median Family Income 30-40%	6	287	5	1,030	9	6,212	2	515	0	0
Median Family Income 40-50%	7	251	6	1,258	9	4,051	4	269	0	0
Median Family Income 50-60%	6	282	2	424	5	3,460	7	1,720	0	0
Median Family Income 60-70%	12	334	2	205	11	5,776	7	1,886	0	0
Median Family Income 70-80%	3	90	0	0	2	1,316	3	996	0	0
Median Family Income 80-90%	13	293	2	305	8	4,744	11	456	0	0
Median Family Income 90-100%	3	32	0	0	2	1,061	4	493	0	0
Median Family Income 100-110%	11	392	1	236	9	5,452	10	1,520	0	0
Median Family Income 110-120%	6	130	2	290	3	1,586	2	563	0	0
Median Family Income >= 120%	64	2,052	14	2,193	31	19,983	31	3,768	0	0
Median Family Income Not Known	1	55	0	0	1	483	2	538	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	132	4,198	36	6,258	93	55,959	83	12,724	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	0	0	1	224	0	0	0	0	0	0
Middle Income	4	231	0	0	2	1,683	2	776	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	231	1	224	2	1,683	2	776	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	0	0	2	380	1	835	0	0	0	0
Middle Income	7	209	1	108	3	1,565	2	17	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	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	309	3	488	4	2,400	2	17	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	2	37	1	122	2	600	3	432	0	0
Upper Income	1	15	1	130	1	400	0	0	0	0
Income Not Known	0	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	2	252	3	1,000	3	432	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	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

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	1	5	2	457	0	0	1	216	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	2	457	0	0	1	216	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	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
LINCOLN COUNTY (113), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	500	0	0	0	0
Middle Income	0	0	0	0	2	1,055	1	350	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	3	1,555	1	350	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)
PETTIS COUNTY (159), 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	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
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	0	0	1	215	0	0	0	0	0	0
Middle Income	7	295	2	275	3	1,828	4	378	0	0
Upper Income	3	90	1	149	2	1,375	4	465	0	0
Income Not Known	0	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	385	4	639	5	3,203	8	843	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)
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	2	125	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	2	125	0	0	0	0	1	25	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	1	10	0	0	0	0	0	0	0	0
Middle Income	2	13	2	250	0	0	1	3	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	2	250	0	0	1	3	0	0
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	337	0	0	1	208	0	0
Middle Income	5	335	4	660	10	4,645	11	2,421	0	0
Upper Income	7	145	1	108	5	2,526	7	1,041	0	0
Income Not Known	0	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	480	7	1,105	15	7,171	19	3,670	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)
STE. GENEVIEVE COUNTY (186), 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	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
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%	1	100	0	0	1	342	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	122	3	1,500	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	3	3	682	15	8,109	0	0	0	0
Median Family Income 70-80%	2	120	0	0	4	2,778	2	562	0	0
Median Family Income 80-90%	4	185	1	146	10	6,546	2	297	0	0
Median Family Income 90-100%	1	75	0	0	2	1,110	3	1,185	0	0
Median Family Income 100-110%	1	45	3	575	8	4,388	4	2,018	0	0
Median Family Income 110-120%	1	30	1	200	4	2,055	4	1,318	0	0
Median Family Income >= 120%	25	1,136	13	2,348	35	19,326	31	9,894	0	0
Median Family Income Not Known	0	0	0	0	4	1,669	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,694	22	4,073	86	47,823	46	15,274	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)
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	15	0	0	1	285	2	300	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	15	0	0	1	285	2	300	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	2	85	0	0	2	930	3	565	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	2	85	0	0	3	1,680	3	565	0	0
WEBSTER COUNTY (225), 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	75	0	0	1	400	2	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	1	75	0	0	1	400	2	475	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. LOUIS CITY (510), MO										
MSA 41180										
Inside AA 0001										
Low Income	15	556	3	490	10	4,657	2	800	0	0
Moderate Income	3	207	2	339	5	3,049	1	299	0	0
Middle Income	1	100	1	175	1	1,000	0	0	0	0
Upper Income	0	0	0	0	3	1,369	1	469	0	0
Income Not Known	0	0	2	357	2	1,100	2	357	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	863	8	1,361	21	11,175	6	1,925	0	0
TOTAL INSIDE AA IN STATE	272	10,071	108	19,398	279	160,660	205	41,668	0	0
TOTAL OUTSIDE AA IN STATE	24	677	14	2,605	26	15,193	24	4,264	0	0
STATE TOTAL	296	10,748	122	22,003	305	175,853	229	45,932	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)
DODGE COUNTY (053), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,250	1	500	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	1,250	1	500	0	0
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%	1	97	1	106	0	0	0	0	0	0
Median Family Income 60-70%	2	148	0	0	1	530	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	3	1	148	0	0	1	3	0	0
Median Family Income 100-110%	0	0	1	150	3	1,550	1	750	0	0
Median Family Income 110-120%	0	0	0	0	1	518	1	518	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	4	248	3	404	5	2,598	3	1,271	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)
MADISON COUNTY (119), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	1	530	0	0	0	0
Income Not Known	0	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	13	0	0	1	530	1	3	0	0
PLATTE COUNTY (141), 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	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
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	1	150	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	150	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: 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)
THURSTON COUNTY (173), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	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	750	0	0	0	0
TOTAL INSIDE AA IN STATE	4	248	3	404	5	2,598	3	1,271	0	0
TOTAL OUTSIDE AA IN STATE	2	13	1	150	6	4,530	2	503	0	0
STATE TOTAL	6	261	4	554	11	7,128	5	1,774	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	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	610	1	610	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	610	1	610	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	1	1,000	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	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	0	0	0	0	2	1,610	1	610	0	0
STATE TOTAL	0	0	0	0	2	1,610	1	610	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)
LINCOLN COUNTY (027), 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	1	122	1	570	2	692	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	122	1	570	2	692	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	122	1	570	2	692	0	0
STATE TOTAL	0	0	1	122	1	570	2	692	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	3	0	0	0	0	1	3	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	3	90	0	0	0	0	0	0	0	0
Income Not Known	0	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	103	0	0	0	0	2	13	0	0
CHAUTAUQUA COUNTY (013), NY										
MSA NA										
Outside Assessment Area										
Low Income	1	3	0	0	0	0	1	3	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	15	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	18	0	0	0	0	1	3	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)
ERIE COUNTY (029), NY										
MSA 15380										
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	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
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: 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)
NIAGARA COUNTY (063), NY										
MSA 15380										
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	10	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	1	10	0	0	0	0	1	10	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	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	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	1	5	0	0	0	0	1	5	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
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	16	0	0	0	0	2	16	0	0
Income Not Known	0	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	16	0	0	0	0	2	16	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)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
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	100	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	200	0	0	0	0	0	0	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
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	20	0	0	0	0	0	0	0	0
Income Not Known	0	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	40	0	0	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	18	422	0	0	0	0	10	97	0	0
STATE TOTAL	18	422	0	0	0	0	10	97	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)
HOKE COUNTY (093), NC										
MSA 22180										
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	350	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	350	0	0	0	0
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%	1	13	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	1	13	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	13	0	0	1	350	0	0	0	0
STATE TOTAL	1	13	0	0	1	350	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)
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	0	0	2	500	0	0	0	0	0	0
Upper Income	0	0	0	0	2	700	0	0	0	0
Income Not Known	0	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	500	2	700	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	0	0	0	0	1	517	1	517	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	517	1	517	0	0
GARFIELD COUNTY (047), OK										
MSA 21420										
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

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)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Inside AA 0012										
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	150	0	0	0	0	0	0
Median Family Income 40-50%	0	0	2	500	1	1,000	0	0	0	0
Median Family Income 50-60%	1	5	0	0	5	2,435	1	5	0	0
Median Family Income 60-70%	1	20	1	209	0	0	2	229	0	0
Median Family Income 70-80%	0	0	0	0	1	750	1	750	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	193	0	0	1	193	0	0
Median Family Income 100-110%	2	65	0	0	3	1,834	2	600	0	0
Median Family Income 110-120%	1	99	0	0	2	725	2	725	0	0
Median Family Income >= 120%	13	824	3	415	4	2,665	5	745	0	0
Median Family Income Not Known	0	0	2	484	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	1,013	10	1,951	16	9,409	14	3,247	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	50	2	375	3	1,208	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	2	1,500	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	977	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	172	1	107	1	700	1	700	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	222	3	482	7	4,385	1	700	0	0
WOODWARD COUNTY (153), 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	8	471	1	114	7	5,308	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	471	1	114	7	5,308	0	0	0	0
TOTAL INSIDE AA IN STATE	21	1,235	13	2,433	23	13,794	15	3,947	0	0
TOTAL OUTSIDE AA IN STATE	11	638	4	797	17	10,747	3	1,519	0	0
STATE TOTAL	32	1,873	17	3,230	40	24,541	18	5,466	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)
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,920	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	750	0	0	0	0
Income Not Known	0	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	2,670	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	3	2,670	0	0	0	0
STATE TOTAL	0	0	0	0	3	2,670	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)
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	1	400	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	0	0	0	0	0	0
Income Not Known	0	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
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	0	0	0	0
STATE 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)
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%	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	500	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	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

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	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	4	1,670	4	1,670	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	398	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	105	1	214	8	4,569	9	3,855	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	105	1	214	13	6,637	13	5,525	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	600	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,248	1	675	0	0
Median Family Income 60-70%	2	200	2	302	4	2,750	1	700	0	0
Median Family Income 70-80%	2	123	1	160	1	850	3	1,110	0	0
Median Family Income 80-90%	0	0	1	200	0	0	0	0	0	0
Median Family Income 90-100%	1	70	0	0	2	1,018	3	1,088	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	1	815	2	915	0	0
Median Family Income >= 120%	5	340	1	250	4	1,948	5	1,688	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	11	833	5	912	15	9,229	15	6,176	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	1	519	1	519	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	506	0	0	0	0
Median Family Income 60-70%	1	99	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	178	1	326	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	75	2	392	4	1,798	3	1,423	0	0
Median Family Income >= 120%	2	36	1	140	1	325	3	476	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	210	4	710	8	3,474	7	2,418	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)
HOOD COUNTY (221), 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	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
HUNT COUNTY (231), TX										
MSA 19124										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	109	0	0	1	109	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	109	0	0	1	109	0	0
JOHNSON COUNTY (251), 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	1	12	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	1,000	0	0	0	0
Income Not Known	0	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	62	0	0	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: 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	2	1,025	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	1,025	0	0	0	0
MILLS COUNTY (333), 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	2	53	0	0	0	0	2	53	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	53	0	0	0	0	2	53	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	450	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	450	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)
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	1	750	0	0	0	0
Upper Income	1	30	0	0	1	500	1	30	0	0
Income Not Known	0	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	2	1,250	1	30	0	0
POTTER COUNTY (375), TX										
MSA 11100										
Outside Assessment Area										
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	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	0	0	0	0	0	0	0	0
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	1	50	0	0	1	271	2	321	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	75	0	0	1	271	2	321	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%	0	0	0	0	1	600	0	0	0	0
Median Family Income 50-60%	0	0	1	240	1	1,000	0	0	0	0
Median Family Income 60-70%	2	125	4	631	3	2,500	1	25	0	0
Median Family Income 70-80%	1	50	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	4	2,895	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	50	0	0	1	535	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	3	130	4	775	4	2,538	5	765	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	380	9	1,646	15	10,568	6	790	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	150	1	800	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	461	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	250	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	0	0	2	400	3	2,261	0	0	0	0
WARD COUNTY (475), 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	800	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	800	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	28	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	28	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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	1	101	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	101	0	0	1	101	0	0
TOTAL INSIDE AA IN STATE	26	1,528	19	3,482	51	29,908	41	14,909	0	0
TOTAL OUTSIDE AA IN STATE	10	358	4	610	14	8,654	9	1,389	0	0
STATE TOTAL	36	1,886	23	4,092	65	38,562	50	16,298	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)
SUMMIT COUNTY (043), UT										
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	1,500	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	2	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	2	1,500	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,500	0	0	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)
BEDFORD COUNTY (019), VA										
MSA 31340										
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	20	0	0	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	1	20	0	0	0	0	1	20	0	0
CAMPBELL COUNTY (031), VA										
MSA 31340										
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
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	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

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)
LOUISA COUNTY (109), 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	0	0	0	0	0	0	0	0	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	1	5	0	0	0	0	1	5	0	0
NELSON COUNTY (125), VA										
MSA 16820										
Outside Assessment Area										
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	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	0	0	0	0	0	0	0	0
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	3	40	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	40	0	0	0	0	1	5	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)
WARREN COUNTY (187), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	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	125	0	0	0	0	0	0
LYNCHBURG CITY (680), VA										
MSA 31340										
Outside Assessment Area										
Low Income	1	1	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	0	0	0	0	0	0
Income Not Known	0	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	1	0	0	0	0	0	0	0	0
MANASSAS CITY (683), VA										
MSA 47894										
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	1	275	1	275	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	1	275	2	280	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)
SUFFOLK CITY (800), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	216	1	125	1	275	7	320	0	0
STATE TOTAL	11	216	1	125	1	275	7	320	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)
MARINETTE COUNTY (075), 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	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	0	0	0	0	0	0
WINNEBAGO COUNTY (139), WI										
MSA 36780										
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	2	60	0	0	0	0	1	10	0	0
STATE TOTAL	2	60	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: WYOMING (56)

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)
SWEETWATER COUNTY (037), WY										
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	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	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	10	0	0	0	0	0	0	0	0
STATE TOTAL	1	10	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	770	31,654	260	46,739	685	407,427	493	108,519	0	0
TOTAL OUTSIDE AA	263	6,297	45	7,855	152	92,817	174	20,744	0	0
TOTAL INSIDE & OUTSIDE	1,033	37,951	305	54,594	837	500,244	667	129,263	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%	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	1	500	1	500	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	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	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%	1	5	0	0	0	0	1	5	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	5	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%	2	30	0	0	0	0	2	30	0	0
Median Family Income >= 120%	2	13	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	6	53	0	0	0	0	4	45	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%	1	10	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	1	0	0	0	0	1	1	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	11	0	0	0	0	1	1	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	64	0	0	0	0	5	46	0	0
STATE TOTAL	8	64	0	0	0	0	5	46	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	125	0	0	1	125	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	125	0	0	1	125	0	0
DOUGLAS COUNTY (035), CO										
MSA 19740										
Inside AA 0002										
Low Income	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	455	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	0	0	0	0	1	455	1	455	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)
EAGLE COUNTY (037), 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	0	0	0	0	0	0
Upper Income	1	2	0	0	0	0	1	2	0	0
Income Not Known	0	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
PHILLIPS COUNTY (095), 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
ROUTT COUNTY (107), 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	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	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	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	1	125	1	455	2	580	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)
TOTAL OUTSIDE AA IN STATE	3	47	0	0	0	0	3	47	0	0
STATE TOTAL	3	47	1	125	1	455	5	627	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)
ADAMS COUNTY (001), 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	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	30	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	2	730	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	2	730	1	400	0	0
MARION COUNTY (121), 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	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

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	500	1	350	1	350	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	500	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	2	500	4	1,413	2	750	0	0
STATE TOTAL	1	30	2	500	4	1,413	2	750	0	0

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

Respondent ID: 0000023920
 Agency: OCC - 1
 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 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)
ADAIR COUNTY (001), 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	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
BLACK HAWK COUNTY (013), IA										
MSA 47940										
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	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	1	0	0	0	0	1	1	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	3	0	0	0	0	2	3	0	0
STATE TOTAL	2	3	0	0	0	0	2	3	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	1	200	2	600	1	300	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	2	600	1	300	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	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
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	2	67	3	585	0	0	3	412	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	67	3	585	0	0	3	412	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	325	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	325	0	0	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	5	195	3	524	4	1,210	8	1,259	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	195	3	524	4	1,210	8	1,259	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	0	0	0	0	0	0	0	0	0	0
Middle Income	7	413	9	1,611	4	1,682	16	2,739	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	413	9	1,611	4	1,682	16	2,739	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)
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	0	0	2	375	0	0	2	375	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	375	0	0	2	375	0	0
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	2	128	0	0	1	365	3	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	2	128	0	0	1	365	3	493	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	6	366	0	0	2	775	6	1,021	0	0
Income Not Known	0	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	366	0	0	2	775	6	1,021	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	1	188	2	736	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	2	736	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	3	212	6	1,007	4	1,400	11	2,112	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	212	6	1,007	4	1,400	11	2,112	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	2	400	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	2	400	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)
GRAHAM COUNTY (065), 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	21	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	21	0	0	0	0	0	0	0	0
JACKSON COUNTY (085), 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	0	0	1	135	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	135	0	0	0	0	0	0
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	1	63	1	102	2	695	1	63	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	63	1	102	2	695	1	63	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)
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%	1	50	0	0	1	267	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	50	0	0	1	267	0	0	0	0
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	0	0	1	250	0	0	1	250	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	1	250	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	4	375	2	325	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	4	375	2	325	0	0	2	200	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	1	20	3	500	1	500	3	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	1	20	3	500	1	500	3	500	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	0	0	1	200	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	200	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)
MCPHERSON COUNTY (113), 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	1	200	1	300	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	0	0	1	200	1	300	2	500	0	0
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	0	0	3	463	3	975	6	1,438	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	463	3	975	6	1,438	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	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	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)
PAWNEE COUNTY (145), 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	80	0	0	0	0	1	80	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	80	0	0	0	0	1	80	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	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
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	1	75	0	0	1	400	2	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	1	75	0	0	1	400	2	475	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)
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	3	217	4	600	2	700	8	1,467	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	217	4	600	2	700	8	1,467	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	0	0	1	268	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	268	0	0	0	0
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	1	75	1	195	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	1	75	1	195	0	0	1	75	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)
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	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	1	45	1	140	1	300	0	0	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	2	149	1	150	2	630	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	149	1	150	2	630	0	0	0	0
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	8	484	8	1,411	5	2,050	18	3,644	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	484	8	1,411	5	2,050	18	3,644	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)
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	160	2	292	3	1,202	5	1,085	0	0
Income Not Known	0	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	160	2	292	3	1,202	5	1,085	0	0
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	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	350	1	350	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	350	1	350	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	237	8	1,610	2	900	8	1,865	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	237	8	1,610	2	900	8	1,865	0	0
TREGO COUNTY (195), 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	275	1	275	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	275	1	275	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	75	0	0	1	400	2	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	1	75	0	0	1	400	2	475	0	0
TOTAL INSIDE AA IN STATE	25	1,431	29	5,046	19	7,251	54	10,342	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)
TOTAL OUTSIDE AA IN STATE	45	2,761	39	6,960	33	11,904	68	12,610	0	0
STATE TOTAL	70	4,192	68	12,006	52	19,155	122	22,952	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	38	1	172	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	1	38	1	172	0	0	1	38	0	0
AUDRAIN COUNTY (007), 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	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
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	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: 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	2	365	0	0	1	115	0	0
Middle Income	2	177	0	0	0	0	2	177	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	177	2	365	0	0	3	292	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	4	231	3	451	4	1,575	6	1,281	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	4	231	3	451	5	1,875	6	1,281	0	0
BOONE COUNTY (019), 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	0	0	0	0	1	312	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	312	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)
BUTLER COUNTY (023), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	1	125	1	500	3	715	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	90	1	125	1	500	3	715	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	0	0	1	264	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	264	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	1	44	4	688	0	0	3	317	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	44	4	688	0	0	3	317	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	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
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	3	1,247	3	1,247	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	1,247	3	1,247	0	0
COOPER COUNTY (053), 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	3	87	2	306	0	0	3	218	0	0
Upper Income	2	105	1	184	0	0	3	289	0	0
Income Not Known	0	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	192	3	490	0	0	6	507	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)
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
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	90	0	0	0	0	1	90	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	0	0	0	0	1	90	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	4	266	2	350	3	1,279	8	1,416	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	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	366	2	350	3	1,279	9	1,516	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)
HICKORY COUNTY (085), 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	150	0	0	1	150	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	1	150	0	0
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	250	1	328	2	578	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	1	328	2	578	0	0
HOWARD COUNTY (089), 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	1	230	1	500	3	740	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	1	500	3	740	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%	1	65	0	0	0	0	1	65	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	0	0	0	0	1	65	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	8	510	5	925	2	1,000	15	2,435	0	0
Upper Income	1	60	4	797	1	371	4	728	0	0
Income Not Known	0	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	570	9	1,722	3	1,371	19	3,163	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)
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	0	0	0	0	1	356	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	356	0	0	0	0
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	0	0	0	0	0	0	0	0
Middle Income	3	132	2	253	3	1,050	7	1,035	0	0
Upper Income	7	484	1	145	4	1,353	12	1,982	0	0
Income Not Known	0	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	616	3	398	7	2,403	19	3,017	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	0	0	1	182	0	0	1	182	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	1	182	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)
NEWTON COUNTY (145), MO										
MSA 27900										
Inside AA 0005										
Low Income	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	65	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	65	0	0	0	0	0	0	0	0
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	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
PETTIS COUNTY (159), MO										
MSA NA										
Inside AA 0019										
Low Income	0	0	1	200	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	500	2	700	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	600	1	500	3	900	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)
PLATTE COUNTY (165), 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	1	250	0	0	1	250	0	0
Upper Income	1	25	0	0	0	0	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	1	25	1	250	0	0	2	275	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	16	0	0	2	550	2	291	0	0
Middle Income	1	96	0	0	0	0	1	96	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	112	0	0	2	550	3	387	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	2	393	0	0	1	193	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	393	0	0	1	193	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)
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	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
SULLIVAN COUNTY (211), MO										
MSA NA										
Inside AA 0025										
Low Income	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	358	0	0	1	250	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	358	0	0	1	250	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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	482	0	0	0	0
Income Not Known	0	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	482	0	0	0	0
TOTAL INSIDE AA IN STATE	38	2,218	26	4,619	21	8,004	67	11,062	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)
TOTAL OUTSIDE AA IN STATE	15	857	15	2,805	12	4,863	30	5,539	0	0
STATE TOTAL	53	3,075	41	7,424	33	12,867	97	16,601	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)
MORRILL COUNTY (123), 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	3	130	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	130	0	0	0	0	0	0	0	0
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	0	0	1	200	1	400	0	0	0	0
Income Not Known	0	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	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	130	1	200	1	400	0	0	0	0
STATE TOTAL	3	130	1	200	1	400	0	0	0	0

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

Respondent ID: 0000023920
 Agency: OCC - 1
 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 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)
TOMPKINS COUNTY (109), NY										
MSA 27060										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	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: 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	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
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)
GILES COUNTY (055), 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	0	0	1	274	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	274	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	274	0	0	0	0
STATE TOTAL	0	0	0	0	1	274	0	0	0	0

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

Respondent ID: 0000023920
Agency: OCC - 1
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 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)
FREDERICK COUNTY (069), VA										
MSA 49020										
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	5	0	0	0	0	0	0	0	0
Income Not Known	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	0	0	0	0	0	0
STATE TOTAL	1	5	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	63	3,649	56	9,790	42	16,210	124	22,484	0	0
TOTAL OUTSIDE AA	79	3,917	57	10,465	52	19,254	112	19,415	0	0
TOTAL INSIDE & OUTSIDE	142	7,566	113	20,255	94	35,464	236	41,899	0	0

2018 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	24	7,026	7	1,953	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	27	6,111	7	297	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	15	3,197	2	17	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	34	8,756	19	3,670	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	144	53,590	46	15,274	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	48	13,399	6	1,925	0	0
CO - ADAMS COUNTY (001) - MSA 19740	26	6,681	0	0	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	45	14,182	16	3,361	0	0
CO - DENVER COUNTY (031) - MSA 19740	208	36,152	20	5,874	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	15	4,015	3	511	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	35	11,288	9	2,182	0	0
CO - EL PASO COUNTY (041) - MSA 17820	38	8,278	11	1,086	0	0
MO - BOONE COUNTY (019) - MSA 17860	19	5,966	6	925	0	0
MO - JASPER COUNTY (097) - MSA 27900	7	2,138	2	776	0	0
MO - NEWTON COUNTY (145) - MSA 27900	2	31	0	0	0	0
MO - CHRISTIAN COUNTY (043) - MSA 44180	5	532	3	190	0	0
MO - GREENE COUNTY (077) - MSA 44180	18	4,479	4	528	0	0
MO - BUCHANAN COUNTY (021) - MSA 41140	12	2,883	5	133	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	12	4,979	3	233	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	47	16,464	13	3,291	0	0
KS - DOUGLAS COUNTY (045) - MSA 29940	11	4,524	6	1,334	0	0
KS - RILEY COUNTY (161) - MSA 31740	7	841	3	301	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	44	12,373	14	3,247	0	0

2018 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)
OK - TULSA COUNTY (143) - MSA 46140	13	5,089	1	700	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	145	46,894	43	9,325	0	0
TX - COLLIN COUNTY (085) - MSA 19124	17	6,956	13	5,525	0	0
TX - DALLAS COUNTY (113) - MSA 19124	31	10,974	15	6,176	0	0
TX - DENTON COUNTY (121) - MSA 19124	16	4,394	7	2,418	0	0
TX - TARRANT COUNTY (439) - MSA 23104	32	12,594	6	790	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	185	54,987	68	13,570	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	33	9,665	8	2,750	0	0
MO - CASS COUNTY (037) - MSA 28140	14	3,883	7	1,426	0	0
MO - CLAY COUNTY (047) - MSA 28140	29	8,916	7	1,420	0	0
MO - JACKSON COUNTY (095) - MSA 28140	261	66,415	83	12,724	0	0
MO - PLATTE COUNTY (165) - MSA 28140	19	4,227	8	843	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540	12	3,250	3	1,271	0	0
MO - COLE COUNTY (051) - MSA 27620	7	3,168	1	578	0	0
MO - BENTON COUNTY (015) - MSA NA	3	1,090	0	0	0	0
MO - COOPER COUNTY (053) - MSA NA	2	98	1	55	0	0
MO - HENRY COUNTY (083) - MSA NA	3	3,000	0	0	0	0
MO - JOHNSON COUNTY (101) - MSA NA	8	1,304	3	432	0	0
MO - PETTIS COUNTY (159) - MSA NA	1	25	0	0	0	0
MO - BARRY COUNTY (009) - MSA NA	5	1,941	1	721	0	0
MO - LAWRENCE COUNTY (109) - MSA NA	1	1,000	0	0	0	0
KS - ATCHISON COUNTY (005) - MSA NA	4	1,601	0	0	0	0
KS - BOURBON COUNTY (011) - MSA NA	6	1,036	5	220	0	0

2018 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)
KS - DICKINSON COUNTY (041) - MSA NA	6	1,979	0	0	0	0
KS - SALINE COUNTY (169) - MSA NA	10	2,892	1	10	0	0
KS - RUSSELL COUNTY (167) - MSA NA	7	466	6	426	0	0
MO - LINN COUNTY (115) - MSA NA	2	91	1	31	0	0

2018 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	125	1	125	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	1	455	1	455	0	0
MO - BOONE COUNTY (019) - MSA 17860	1	312	0	0	0	0
MO - NEWTON COUNTY (145) - MSA 27900	2	65	0	0	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	1	350	1	350	0	0
KS - RILEY COUNTY (161) - MSA 31740	3	485	0	0	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	1	500	1	500	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	2	317	0	0	0	0
MO - CASS COUNTY (037) - MSA 28140	1	264	0	0	0	0
MO - CLAY COUNTY (047) - MSA 28140	1	88	1	88	0	0
MO - JACKSON COUNTY (095) - MSA 28140	1	65	1	65	0	0
MO - PLATTE COUNTY (165) - MSA 28140	2	275	2	275	0	0
MO - BENTON COUNTY (015) - MSA NA	12	2,557	6	1,281	0	0
MO - COOPER COUNTY (053) - MSA NA	8	682	6	507	0	0
MO - HENRY COUNTY (083) - MSA NA	10	1,995	9	1,516	0	0
MO - JOHNSON COUNTY (101) - MSA NA	21	3,663	19	3,163	0	0
MO - PETTIS COUNTY (159) - MSA NA	4	1,100	3	900	0	0
KS - ATCHISON COUNTY (005) - MSA NA	5	652	3	412	0	0
KS - BOURBON COUNTY (011) - MSA NA	20	3,706	16	2,739	0	0
KS - DICKINSON COUNTY (041) - MSA NA	13	2,619	11	2,112	0	0
KS - SALINE COUNTY (169) - MSA NA	8	1,654	5	1,085	0	0
KS - RUSSELL COUNTY (167) - MSA NA	21	3,945	18	3,644	0	0
MO - LINN COUNTY (115) - MSA NA	20	3,417	19	3,017	0	0
MO - SULLIVAN COUNTY (211) - MSA NA	2	358	1	250	0	0

2018 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	32	216,898	0	0
Purchased	0	0	0	0
Total	32	216,898	0	0
Consortium/Third Party Loans (optional)				

2018 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

2018 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%

2018 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*

2018 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

2018 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%

2018 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*

2018 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*

2018 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*

2018 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%

2018 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* 0011.01 0013.00* 0015.02 0015.03* 0015.04

Middle Income

0010.02* 0014.00 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*

ASSESSMENT AREA - 0005

JASPER COUNTY (097), MO

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

2018 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

0102.00* 0113.00* 0114.00*

NEWTON COUNTY (145), MO

MSA: 27900

Moderate Income

0201.00*

Middle Income

0202.00* 0203.00* 0204.00* 0205.02* 0206.02* 0207.00* 0208.00 0209.00 0210.00*

Upper Income

0205.01* 0206.01*

ASSESSMENT AREA - 0006

CHRISTIAN COUNTY (043), MO

MSA: 44180

Middle Income

0201.01* 0201.02* 0202.02 0202.03* 0202.04* 0202.05 0203.02* 0203.03* 0203.04* 0203.05 0203.06*

0204.00* 0205.00*

Upper Income

0202.01*

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

2018 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* 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

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

2018 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

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* 0018.00* 0024.00 0026.00 0030.00 0034.00* 0040.00* 0058.00* 0070.00*
0078.00*

Median Family Income 50-60%

0004.00* 0009.00* 0015.00* 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* 0067.00* 0071.01*
0082.00* 0091.00

Median Family Income 70-80%

0019.00* 0052.00* 0053.00* 0063.00* 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* 0072.04* 0076.00* 0077.00* 0081.00 0083.00* 0095.08* 0104.00* 0108.02

Median Family Income 110-120%

0021.00* 0073.02 0085.00* 0095.11* 0096.04* 0101.07*

Median Family Income >= 120%

0020.00* 0022.00* 0073.01* 0074.00* 0095.03 0095.04* 0095.05* 0095.06* 0095.07* 0095.09* 0095.10*
0095.12* 0095.13* 0096.03* 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

2018 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

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

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

0005.00* 0008.02 0010.02*

Middle Income

0002.00 0003.04* 0007.00* 0008.01* 0009.00 0011.00* 0013.02

Upper Income

0006.00 0013.01*

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%

2018 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

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*
 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*

2018 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

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%

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%

2018 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

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*
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*

2018 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

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*
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

2018 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

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*
 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%

2018 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

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*
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

2018 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

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%

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*

2018 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

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

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

2018 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

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*
 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*

2018 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

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*
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*

2018 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

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%

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* 1013.02* 1014.02* 1014.03* 1035.00* 1037.01*

1045.02* 1045.04* 1045.05* 1046.03* 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* 1131.15* 1136.19* 1217.03* 1217.04 1222.00*

1223.00* 1235.00*

Median Family Income 50-60%

2018 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

1001.01* 1005.01* 1005.02* 1008.00* 1023.01* 1023.02* 1026.01* 1046.01* 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* 1131.16* 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* 1067.00* 1101.01* 1101.02* 1105.00*
 1107.01* 1110.05* 1115.21* 1115.23* 1115.24* 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* 1104.01*
 1111.02* 1113.07* 1114.05* 1115.05 1115.22* 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* 1115.47* 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* 1115.40* 1115.41* 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* 1226.00*

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* 1115.44* 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*

Median Family Income 110-120%

1020.00* 1022.01* 1024.01* 1055.03* 1065.10* 1109.03* 1110.03* 1110.11* 1114.02* 1114.04* 1115.13*
 1115.31* 1115.50* 1115.52* 1130.01 1132.12* 1132.14* 1132.15* 1132.21* 1135.12* 1135.17* 1135.20*
 1139.11* 1139.17* 1140.05* 1140.07* 1142.07* 1216.10*

Median Family Income >= 120%

1021.00 1022.02 1024.02* 1027.00* 1028.00 1041.00* 1042.01* 1042.02* 1043.00* 1054.03* 1054.04*

2018 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

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* 1115.32* 1115.33* 1115.34* 1115.39* 1115.42* 1115.45* 1115.46* 1115.48* 1115.49*
1115.51* 1131.07* 1131.08* 1131.09* 1132.07* 1132.10* 1132.18* 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* 1141.02* 1141.03* 1141.04 1142.06* 1216.06* 1216.08* 1216.09* 1230.00 1233.00

Median Family Income Not Known

9800.00*

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%

2018 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

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*
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*

2018 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

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

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

2018 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 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%

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

2018 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

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

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*

2018 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 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*
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

2018 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

4607.00 4608.00

Middle Income

4601.00 4602.00 4603.00 4604.00*

COOPER COUNTY (053), MO

MSA: NA

Middle Income

9501.00 9502.00* 9503.00

Upper Income

9504.00 9505.00

HENRY COUNTY (083), MO

MSA: NA

Middle Income

9501.00* 9502.00 9504.00 9505.00 9506.00*

Upper Income

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*

PETTIS COUNTY (159), MO

MSA: NA

Low Income

4806.00

Moderate Income

4809.00*

2018 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

4801.00* 4803.00 4804.00* 4805.00* 4807.00* 4808.00* 4810.00* 4811.00*

Upper Income

4802.00

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*

Middle Income

9556.00 9557.00 9558.00 9559.00

ASSESSMENT AREA - 0023

2018 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

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

4904.00

Middle Income

4901.00 4902.00 4905.00

Upper Income

2018 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

4903.00

SULLIVAN COUNTY (211), MO

MSA: NA

Middle Income

4801.00 4802.00* 4803.00

OUTSIDE ASSESSMENT AREA

PINAL COUNTY (021), AZ

MSA: 38060

Middle Income

0002.07

YAVAPAI COUNTY (025), AZ

MSA: 39140

Moderate Income

0006.06

BENTON COUNTY (007), AR

MSA: 22220

Upper Income

0204.05

CONWAY COUNTY (029), AR

MSA: NA

Middle Income

9506.00

POPE COUNTY (115), AR

MSA: NA

Moderate Income

9514.00

Middle Income

9513.00 9516.00

2018 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

PULASKI COUNTY (119), AR

MSA: 30780

Low Income

0045.00

Moderate Income

0041.05

WASHINGTON COUNTY (143), AR

MSA: 22220

Upper Income

0101.02

CALAVERAS COUNTY (009), CA

MSA: NA

Upper Income

0002.10

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 50-60%

3270.00

Median Family Income 70-80%

3372.00

Median Family Income >= 120%

3451.08

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 40-50%

6011.00

Median Family Income >= 120%

4005.01

MERCED COUNTY (047), CA

2018 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

Upper Income

0007.02 0012.00

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 80-90%

0992.29

Median Family Income >= 120%

0015.01

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 60-70%

0074.27

Median Family Income 70-80%

0092.01

Median Family Income 100-110%

0095.02

Median Family Income >= 120%

0002.00

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 70-80%

0021.10

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 90-100%

0135.05

Median Family Income >= 120%

0083.50

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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Agency: OCC - 1

Institution: UMB BANK NA

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 20-30%

0001.00

Median Family Income 40-50%

0016.00 0044.03

Median Family Income 60-70%

0034.09

Median Family Income 70-80%

0004.01 0031.11

Median Family Income 80-90%

0038.03 0040.01 0043.02 0045.01

Median Family Income 90-100%

0031.12 0051.10

Median Family Income 100-110%

0035.00 0042.01

Median Family Income 110-120%

0036.02

Median Family Income >= 120%

0042.04 0046.00 0047.03 0047.04

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 60-70%

0021.00 0039.08

Median Family Income 70-80%

0008.07 0026.02

Median Family Income 80-90%

0028.02 0031.00

Median Family Income 90-100%

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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Agency: OCC - 1

Institution: UMB BANK NA

0002.02 0037.00 0039.04
Median Family Income 110-120%

0036.03
Median Family Income >= 120%

0001.01 0002.03 0005.01 0039.05

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income >= 120%

0074.02

BOULDER COUNTY (013), CO

MSA: 14500

Moderate Income

0122.02 0122.03 0132.10

Middle Income

0126.03 0127.07 0130.05 0132.12

Upper Income

0121.01 0121.04

CHAFFEE COUNTY (015), CO

MSA: NA

Middle Income

0003.00

EAGLE COUNTY (037), CO

MSA: NA

Upper Income

0003.02 0004.02 0005.01

ELBERT COUNTY (039), CO

MSA: 19740

Upper Income

9612.04

2018 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

FREMONT COUNTY (043), CO

MSA: NA

Middle Income

9784.00 9792.00

KIT CARSON COUNTY (063), CO

MSA: NA

Middle Income

9621.00

LARIMER COUNTY (069), CO

MSA: 22660

Low Income

0013.06

Upper Income

0010.09

MOFFAT COUNTY (081), CO

MSA: NA

Middle Income

0005.00

Upper Income

0003.00

MORGAN COUNTY (087), CO

MSA: NA

Middle Income

0006.00

OTERO COUNTY (089), CO

MSA: NA

Middle Income

9685.00

2018 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

PHILLIPS COUNTY (095), CO

MSA: NA

Middle Income

9677.00

PUEBLO COUNTY (101), CO

MSA: 39380

Moderate Income

0035.00

ROUTT COUNTY (107), CO

MSA: NA

Upper Income

0003.00

SUMMIT COUNTY (117), CO

MSA: NA

Upper Income

0003.00

WELD COUNTY (123), CO

MSA: 24540

Upper Income

0014.14 0020.12 0020.17

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0104.13

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income >= 120%

0101.03

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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Agency: OCC - 1

Institution: UMB BANK NA

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 90-100%

0116.03

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0046.07

BULLOCH COUNTY (031), GA

MSA: NA

Upper Income

1103.00

RICHMOND COUNTY (245), GA

MSA: 12260

Upper Income

0110.00

VALLEY COUNTY (085), ID

MSA: NA

Middle Income

9701.00

ADAMS COUNTY (001), IL

MSA: NA

Moderate Income

0005.00

Middle Income

0002.01 0103.00

Upper Income

0105.00

2018 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

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Middle Income

0005.00 0108.00

Upper Income

0106.04

CLINTON COUNTY (027), IL

MSA: 41180

Upper Income

9001.00

COOK COUNTY (031), IL

MSA: 16974

Median Family Income >= 120%

8004.00 8011.00

DUPAGE COUNTY (043), IL

MSA: 16974

Median Family Income >= 120%

8459.02

EDGAR COUNTY (045), IL

MSA: NA

Middle Income

0704.00

FRANKLIN COUNTY (055), IL

MSA: NA

Middle Income

0406.00 0411.00

GALLATIN COUNTY (059), IL

MSA: NA

2018 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

9728.00

JEFFERSON COUNTY (081), IL

MSA: NA

Low Income

0510.00

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income >= 120%

8645.16

MACOUPIN COUNTY (117), IL

MSA: 41180

Middle Income

9571.00 9572.00

MARION COUNTY (121), IL

MSA: NA

Moderate Income

9521.00

Middle Income

9516.00

PEORIA COUNTY (143), IL

MSA: 37900

Middle Income

0036.02

RANDOLPH COUNTY (157), IL

MSA: NA

Middle Income

9512.00

2018 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

SALINE COUNTY (165), IL

MSA: NA

Middle Income

9557.00 9558.00

SANGAMON COUNTY (167), IL

MSA: 44100

Upper Income

0020.00

WASHINGTON COUNTY (189), IL

MSA: NA

Middle Income

9503.00

WHITE COUNTY (193), IL

MSA: NA

Moderate Income

9580.00

Middle Income

9581.00 9582.00

WILLIAMSON COUNTY (199), IL

MSA: 16060

Middle Income

0202.02 0210.00

CLAY COUNTY (021), IN

MSA: 45460

Middle Income

0402.00 0406.00

DAVISS COUNTY (027), IN

MSA: NA

2018 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

9545.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 50-60%

3580.00

Median Family Income 60-70%

3603.01

ORANGE COUNTY (117), IN

MSA: NA

Moderate Income

9515.00

VANDERBURGH COUNTY (163), IN

MSA: 21780

Middle Income

0102.03

Upper Income

0105.00

Income Not Known

0018.00

VIGO COUNTY (167), IN

MSA: 45460

Moderate Income

0004.00

ADAIR COUNTY (001), IA

MSA: NA

Middle Income

9602.00

BLACK HAWK COUNTY (013), IA

2018 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: 47940

Moderate Income

0009.00 0017.02

Middle Income

0014.00

BUCHANAN COUNTY (019), IA

MSA: NA

Upper Income

9505.00

CLAYTON COUNTY (043), IA

MSA: NA

Middle Income

0706.00

DALLAS COUNTY (049), IA

MSA: 19780

Middle Income

0508.07

FAYETTE COUNTY (065), IA

MSA: NA

Middle Income

0801.00

GRUNDY COUNTY (075), IA

MSA: 47940

Middle Income

9604.00

HAMILTON COUNTY (079), IA

MSA: NA

Middle Income

2018 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 9605.00

HENRY COUNTY (087), IA

MSA: NA

Middle Income

9704.00

LINN COUNTY (113), IA

MSA: 16300

Middle Income

0002.01

Upper Income

0107.00

MADISON COUNTY (121), IA

MSA: 19780

Middle Income

0603.00

MARSHALL COUNTY (127), IA

MSA: NA

Middle Income

9503.00

PAGE COUNTY (145), IA

MSA: NA

Moderate Income

4902.00

PLYMOUTH COUNTY (149), IA

MSA: 43580

Upper Income

9706.00

POLK COUNTY (153), IA

2018 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: 19780

Low Income

0052.00

Moderate Income

0007.01 0040.01 0110.01

Middle Income

0051.00 0102.05 0104.05 0104.06 0105.00

Upper Income

0102.03 0102.07 0112.06 0113.00 0114.04 0117.01

POTTAWATTAMIE COUNTY (155), IA

MSA: 36540

Middle Income

0312.00

STORY COUNTY (169), IA

MSA: 11180

Low Income

0010.00

Middle Income

0013.02 0103.00

Upper Income

0001.00

WEBSTER COUNTY (187), IA

MSA: NA

Moderate Income

0005.00

Upper Income

0001.00

WOODBURY COUNTY (193), IA

MSA: 43580

2018 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

0036.00

ALLEN COUNTY (001), KS

MSA: NA

Middle Income

9529.00 9530.00

ANDERSON COUNTY (003), KS

MSA: NA

Middle Income

9537.00

BARBER COUNTY (007), KS

MSA: NA

Middle Income

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

CHEROKEE COUNTY (021), KS

MSA: NA

Middle Income

9582.00 9583.00

CLAY COUNTY (027), KS

MSA: NA

2018 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

4581.00

CLOUD COUNTY (029), KS

MSA: NA

Moderate Income

9772.00

CRAWFORD COUNTY (037), KS

MSA: NA

Moderate Income

9572.00

Middle Income

9566.00

DECATUR COUNTY (039), KS

MSA: NA

Middle Income

9511.00

ELLIS COUNTY (051), KS

MSA: NA

Middle Income

0727.02 0729.00 0730.00

Upper Income

0728.00

ELLSWORTH COUNTY (053), KS

MSA: NA

Middle Income

0867.00

FORD COUNTY (057), KS

MSA: NA

2018 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

9618.00

FRANKLIN COUNTY (059), KS

MSA: NA

Moderate Income

9542.00

GEARY COUNTY (061), KS

MSA: NA

Moderate Income

0001.00

Upper Income

0008.00

GOVE COUNTY (063), KS

MSA: NA

Middle Income

9551.00

GRAHAM COUNTY (065), KS

MSA: NA

Middle Income

9521.00

HARPER COUNTY (077), KS

MSA: NA

Middle Income

9616.00

HARVEY COUNTY (079), KS

MSA: 48620

Moderate Income

0304.00

2018 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

JACKSON COUNTY (085), KS

MSA: 45820

Middle Income

0828.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Middle Income

0201.02 0202.00 0203.00

KEARNY COUNTY (093), KS

MSA: NA

Middle Income

9591.00

LABETTE COUNTY (099), KS

MSA: NA

Middle Income

9505.00

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0711.02 0714.00 0718.00

LINCOLN COUNTY (105), KS

MSA: NA

Middle Income

0861.00

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.00

2018 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

LYON COUNTY (111), KS

MSA: NA

Middle Income

0001.00 0002.00

MCPHERSON COUNTY (113), KS

MSA: NA

Upper Income

7882.00 7883.00

MARION COUNTY (115), KS

MSA: NA

Middle Income

4895.00 4896.00 4897.00 4898.00

MARSHALL COUNTY (117), KS

MSA: NA

Middle Income

0605.10

MIAMI COUNTY (121), KS

MSA: 28140

Middle Income

1006.01

Upper Income

1002.00

NEOSHO COUNTY (133), KS

MSA: NA

Middle Income

9516.00

OSAGE COUNTY (139), KS

MSA: 45820

2018 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

0104.00

OSBORNE COUNTY (141), KS

MSA: NA

Middle Income

4741.00

OTTAWA COUNTY (143), KS

MSA: NA

Upper Income

0856.00

PAWNEE COUNTY (145), KS

MSA: NA

Middle Income

9702.00 9703.00

POTTAWATOMIE COUNTY (149), KS

MSA: 31740

Middle Income

0001.00 0002.00

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

2018 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

0008.00

Middle Income

0013.00 0014.00 0017.00 0018.00

REPUBLIC COUNTY (157), KS

MSA: NA

Middle Income

9781.00

RICE COUNTY (159), KS

MSA: NA

Middle Income

9673.00

ROOKS COUNTY (163), KS

MSA: NA

Middle Income

9746.00

STAFFORD COUNTY (185), KS

MSA: NA

Middle Income

4706.00 4707.00

TREGO COUNTY (195), KS

MSA: NA

Middle Income

9558.00

WASHINGTON COUNTY (201), KS

MSA: NA

Middle Income

9786.00

2018 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

WARREN COUNTY (227), KY

MSA: 14540

Upper Income

0114.02

KENNEBEC COUNTY (011), ME

MSA: NA

Middle Income

0107.00

YORK COUNTY (031), ME

MSA: 38860

Low Income

0252.02

Median Family Income >= 120%

7010.02

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0113.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Middle Income

8014.02

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 40-50%

3413.00

WORCESTER COUNTY (027), MA

MSA: 49340

2018 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 110-120%

7441.02

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 90-100%

0260.06

Median Family Income >= 120%

0265.08

JACKSON COUNTY (059), MS

MSA: 25060

Middle Income

0415.00

ADAIR COUNTY (001), MO

MSA: NA

Middle Income

9502.00

ANDREW COUNTY (003), MO

MSA: 41140

Middle Income

0102.00 0103.00

Upper Income

0101.00

AUDRAIN COUNTY (007), MO

MSA: NA

Middle Income

9502.00

BARTON COUNTY (011), MO

MSA: NA

2018 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

BATES COUNTY (013), MO

MSA: 28140

Moderate Income

0704.00

Middle Income

0701.00

BOLLINGER COUNTY (017), MO

MSA: 16020

Middle Income

9502.00 9503.00

BUTLER COUNTY (023), MO

MSA: NA

Moderate Income

9505.00 9509.00

CALLAWAY COUNTY (027), MO

MSA: 27620

Moderate Income

0701.00

CAMDEN COUNTY (029), MO

MSA: NA

Middle Income

9502.00 9508.00

CHARITON COUNTY (041), MO

MSA: NA

Middle Income

4701.00 4703.00

2018 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

CLINTON COUNTY (049), MO

MSA: 28140

Middle Income

9604.00

CRAWFORD COUNTY (055), MO

MSA: NA

Middle Income

4503.02

DADE COUNTY (057), MO

MSA: NA

Middle Income

4802.00

DALLAS COUNTY (059), MO

MSA: 44180

Moderate Income

4801.00

DEKALB COUNTY (063), MO

MSA: 41140

Middle Income

0801.00

DENT COUNTY (065), MO

MSA: NA

Middle Income

9604.00

DUNKLIN COUNTY (069), MO

MSA: NA

Moderate Income

3605.00

2018 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

3604.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

8007.01

Middle Income

8004.01 8005.00 8006.02

GASCONADE COUNTY (073), MO

MSA: NA

Middle Income

9601.00

GENTRY COUNTY (075), MO

MSA: NA

Middle Income

9602.00

GRUNDY COUNTY (079), MO

MSA: NA

Middle Income

9603.00

HARRISON COUNTY (081), MO

MSA: NA

Middle Income

9501.00 9502.00

HICKORY COUNTY (085), MO

MSA: NA

Middle Income

4701.00

2018 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

HOLT COUNTY (087), MO

MSA: NA

Middle Income

9602.00

HOWARD COUNTY (089), MO

MSA: NA

Middle Income

9602.00 9603.00

LACLEDE COUNTY (105), MO

MSA: NA

Middle Income

9605.00

LAFAYETTE COUNTY (107), MO

MSA: 28140

Middle Income

0902.00 0905.00 0906.01

LINCOLN COUNTY (113), MO

MSA: 41180

Moderate Income

8103.01

Middle Income

8102.01 8104.00

MARION COUNTY (127), MO

MSA: NA

Middle Income

9602.00

MONROE COUNTY (137), MO

MSA: NA

2018 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

9603.00

NODAWAY COUNTY (147), MO

MSA: NA

Middle Income

4701.00

PIKE COUNTY (163), MO

MSA: NA

Middle Income

4605.00

PULASKI COUNTY (169), MO

MSA: NA

Middle Income

4702.87

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

2018 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

9602.00

SCOTLAND COUNTY (199), MO

MSA: NA

Middle Income

4801.00

SCOTT COUNTY (201), MO

MSA: NA

Middle Income

7801.00

SHELBY COUNTY (205), MO

MSA: NA

Middle Income

4502.00

STONE COUNTY (209), MO

MSA: NA

Middle Income

0901.00 0906.02

TANEY COUNTY (213), MO

MSA: NA

Middle Income

4802.01

VERNON COUNTY (217), MO

MSA: NA

Upper Income

9505.00

WARREN COUNTY (219), MO

MSA: 41180

2018 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

8201.01 8201.02

Middle Income

8201.03

WEBSTER COUNTY (225), MO

MSA: 44180

Middle Income

4703.01

DODGE COUNTY (053), NE

MSA: NA

Moderate Income

9644.00

MADISON COUNTY (119), NE

MSA: NA

Moderate Income

9607.00

Upper Income

9606.00 9608.02

MORRILL COUNTY (123), NE

MSA: NA

Middle Income

9525.00

PHELPS COUNTY (137), NE

MSA: NA

Upper Income

9672.00

PLATTE COUNTY (141), NE

MSA: NA

2018 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

9656.00

SARPY COUNTY (153), NE

MSA: 36540

Middle Income

0106.29 0106.33

THURSTON COUNTY (173), NE

MSA: NA

Moderate Income

9401.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income >= 120%

0032.52

WASHOE COUNTY (031), NV

MSA: 39900

Moderate Income

0001.01

LINCOLN COUNTY (027), NM

MSA: NA

Middle Income

9606.00

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0008.00

Middle Income

0137.05

2018 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

0135.03

CHAUTAUQUA COUNTY (013), NY

MSA: NA

Low Income

0305.00

Middle Income

0304.00 0365.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 100-110%

0079.05

HERKIMER COUNTY (043), NY

MSA: 46540

Middle Income

0107.01

NIAGARA COUNTY (063), NY

MSA: 15380

Upper Income

0227.02

ONEIDA COUNTY (065), NY

MSA: 46540

Upper Income

0240.00

SARATOGA COUNTY (091), NY

MSA: 10580

Upper Income

0625.09

2018 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

SCHENECTADY COUNTY (093), NY

MSA: 10580

Moderate Income

0330.04

Middle Income

0327.00

TOMPKINS COUNTY (109), NY

MSA: 27060

Middle Income

0023.00

Upper Income

0001.00

HOKE COUNTY (093), NC

MSA: 22180

Middle Income

9702.01

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 60-70%

0527.01

CANADIAN COUNTY (017), OK

MSA: 36420

Middle Income

3010.01

Upper Income

3013.00

CREEK COUNTY (037), OK

MSA: 46140

2018 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

0213.00

GARFIELD COUNTY (047), OK

MSA: 21420

Middle Income

0002.00

LINCOLN COUNTY (081), OK

MSA: 36420

Middle Income

9611.00 9616.00 9617.00

MAYES COUNTY (097), OK

MSA: NA

Middle Income

0404.00 0405.01

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

0009.00

WAGONER COUNTY (145), OK

MSA: 46140

Middle Income

0306.01

WOODWARD COUNTY (153), OK

MSA: NA

Middle Income

9534.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

2018 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

0132.00

Upper Income

0111.01

HORRY COUNTY (051), SC

MSA: 34820

Low Income

0506.00

GILES COUNTY (055), TN

MSA: NA

Middle Income

9207.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income >= 120%

0206.32

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

2124.00

Median Family Income >= 120%

4111.00

HARRISON COUNTY (203), TX

MSA: NA

Upper Income

0206.05

HOOD COUNTY (221), TX

MSA: 23104

2018 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

1602.09

HUNT COUNTY (231), TX

MSA: 19124

Moderate Income

9613.00

JOHNSON COUNTY (251), TX

MSA: 23104

Middle Income

1302.08

Upper Income

1302.07 1304.06

MIDLAND COUNTY (329), TX

MSA: 33260

Moderate Income

0001.00 0102.00

MILLS COUNTY (333), TX

MSA: NA

Middle Income

9502.00

PALO PINTO COUNTY (363), TX

MSA: NA

Middle Income

0002.00

PARKER COUNTY (367), TX

MSA: 23104

Middle Income

1406.02

2018 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

1406.01 1407.04

POTTER COUNTY (375), TX

MSA: 11100

Moderate Income

0153.00

ROCKWALL COUNTY (397), TX

MSA: 19124

Middle Income

0403.01

Upper Income

0405.06

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 40-50%

0023.10

Median Family Income 60-70%

0024.31

Median Family Income >= 120%

0017.64

WARD COUNTY (475), TX

MSA: NA

Middle Income

9501.00

WILLACY COUNTY (489), TX

MSA: NA

Moderate Income

9507.00

WILLIAMSON COUNTY (491), TX

2018 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: 12420

Middle Income

0216.01

SUMMIT COUNTY (043), UT

MSA: NA

Middle Income

9642.01

BEDFORD COUNTY (019), VA

MSA: 31340

Upper Income

0301.03

CAMPBELL COUNTY (031), VA

MSA: 31340

Middle Income

0205.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Middle Income

1008.12

FREDERICK COUNTY (069), VA

MSA: 49020

Upper Income

0506.00

LOUISA COUNTY (109), VA

MSA: NA

Upper Income

9504.00

NELSON COUNTY (125), VA

2018 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: 16820

Moderate Income

9503.00

SHENANDOAH COUNTY (171), VA

MSA: NA

Middle Income

0402.01 0407.00

WARREN COUNTY (187), VA

MSA: 47894

Moderate Income

0205.00

LYNCHBURG CITY (680), VA

MSA: 31340

Low Income

0019.00

MANASSAS CITY (683), VA

MSA: 47894

Moderate Income

9102.01

Middle Income

9104.02

SUFFOLK CITY (800), VA

MSA: 47260

Middle Income

0757.01

MARINETTE COUNTY (075), WI

MSA: NA

Middle Income

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: UMB BANK NA

9614.00

WINNEBAGO COUNTY (139), WI

MSA: 36780

Middle Income

0022.02

SWEETWATER COUNTY (037), WY

MSA: NA

Upper Income

9709.02

Respondent ID: 0000023920

Agency: OCC - 1

2018 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	1,087	1,087	0	0.00%
Small Farm Loans	144	144	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	51	51	0	0.00%
Total	1,284	1,284	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.