

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
APACHE COUNTY (001), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	388	1	388	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	2	1,188	1	388	0	0
LA PAZ COUNTY (012), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0014										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	80	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	100	1	168	2	816	1	168	0	0
Median Family Income 40-50%	1	18	0	0	6	3,472	0	0	0	0
Median Family Income 50-60%	2	93	3	505	2	1,395	3	650	0	0
Median Family Income 60-70%	2	90	0	0	1	1,000	1	75	0	0
Median Family Income 70-80%	1	25	5	1,050	4	1,501	2	177	0	0
Median Family Income 80-90%	6	423	4	800	6	3,854	1	504	0	0
Median Family Income 90-100%	4	28	1	125	4	3,047	4	1,172	0	0
Median Family Income 100-110%	0	0	1	250	1	320	1	320	0	0
Median Family Income 110-120%	1	50	1	250	0	0	1	250	0	0
Median Family Income >= 120%	15	849	12	2,238	19	11,696	12	3,392	0	0
Median Family Income Not Known	0	0	1	248	1	1,000	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,756	29	5,634	46	28,101	26	6,708	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	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

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Institution: UMB BANK NA

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAVAPAI COUNTY (025), AZ										
MSA 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	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	2	40	1	250	1	500	2	40	0	0
TOTAL INSIDE AA IN STATE	34	1,756	29	5,634	46	28,101	26	6,708	0	0
TOTAL OUTSIDE AA IN STATE	3	90	1	250	5	2,638	4	478	0	0
STATE TOTAL	37	1,846	30	5,884	51	30,739	30	7,186	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YELL COUNTY (149), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	146	0	0	0	0	2	17	0	0
STATE TOTAL	5	146	0	0	0	0	2	17	0	0

Loans by County

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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)
CONTRA COSTA COUNTY (013), CA										
MSA 36084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	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

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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)
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	400	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	400	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	15	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	4	0	0	0	0	1	4	0	0
Median Family Income 90-100%	1	10	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	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	5	84	0	0	0	0	2	9	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	400	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	400	0	0	0	0

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State: CALIFORNIA (06)

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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%	1	20	0	0	0	0	1	20	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	81	1	140	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	1	140	0	0	1	20	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%	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%	3	46	0	0	0	0	2	21	0	0
Median Family Income 50-60%	2	14	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%	4	37	0	0	0	0	3	22	0	0
Median Family Income 100-110%	1	5	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	2	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	48	0	0	0	0	3	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	16	152	0	0	0	0	8	56	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)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	3	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	2	0	0	0	0	1	2	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	1	5	0	0
Median Family Income 90-100%	2	35	0	0	0	0	1	20	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%	6	39	0	0	0	0	4	30	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	114	0	0	0	0	9	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	39	486	2	390	2	800	21	182	0	0
STATE TOTAL	39	486	2	390	2	800	21	182	0	0

Loans by County

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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	11	404	3	715	3	2,408	3	1,123	0	0
Moderate Income	11	708	11	1,702	2	1,391	1	10	0	0
Middle Income	2	105	1	250	1	1,000	0	0	0	0
Upper Income	1	42	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,259	15	2,667	6	4,799	4	1,133	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	178	0	0	2	1,900	0	0	0	0
Median Family Income 50-60%	1	20	0	0	3	2,600	1	600	0	0
Median Family Income 60-70%	2	19	1	250	2	790	2	505	0	0
Median Family Income 70-80%	0	0	0	0	3	2,250	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	48	8	1,521	9	4,162	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	2	315	1	1,000	1	200	0	0
Median Family Income >= 120%	1	25	1	200	2	1,350	2	1,025	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	390	12	2,286	22	14,052	6	2,330	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)
ARCHULETA COUNTY (007), 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	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	1	100	0	0	0	0	0	0	0	0
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	2	450	1	525	3	795	0	0
Middle Income	1	25	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	2	1,200	0	0	0	0
Income Not Known	0	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	450	4	2,225	3	795	0	0
BROOMFIELD COUNTY (014), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	17	0	0	0	0	2	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	17	0	0	0	0	2	17	0	0
DELTA COUNTY (029), 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	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

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%	1	30	0	0	0	0	1	30	0	0
Median Family Income 30-40%	0	0	1	150	7	3,415	2	635	0	0
Median Family Income 40-50%	15	684	2	350	8	5,036	0	0	0	0
Median Family Income 50-60%	1	2	1	250	0	0	0	0	0	0
Median Family Income 60-70%	74	2,726	0	0	3	2,071	0	0	0	0
Median Family Income 70-80%	8	301	0	0	2	1,550	0	0	0	0
Median Family Income 80-90%	5	400	0	0	1	500	3	250	0	0
Median Family Income 90-100%	2	50	1	135	1	622	2	647	0	0
Median Family Income 100-110%	1	35	1	112	4	2,280	1	380	0	0
Median Family Income 110-120%	6	75	4	808	7	4,649	5	210	0	0
Median Family Income >= 120%	21	792	3	661	17	10,714	12	962	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	134	5,095	13	2,466	50	30,837	26	3,114	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	1	250	1	500	0	0	0	0
Upper Income	3	134	2	350	6	3,517	5	2,087	0	0
Income Not Known	0	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	134	3	600	7	4,017	5	2,087	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	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
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%	2	25	0	0	2	800	0	0	0	0
Median Family Income 40-50%	0	0	1	234	1	450	1	234	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	2	48	1	167	2	1,360	1	33	0	0
Median Family Income 70-80%	8	341	1	230	2	1,753	0	0	0	0
Median Family Income 80-90%	3	165	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	30	0	0	2	706	3	736	0	0
Median Family Income 110-120%	0	0	1	120	0	0	0	0	0	0
Median Family Income >= 120%	8	350	1	141	4	2,050	3	550	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	959	6	1,142	14	7,619	8	1,553	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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	91	2	284	4	2,002	1	50	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	755	1	755	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	367	1	200	9	6,901	5	1,075	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	9	458	3	484	14	9,658	7	1,880	0	0
LA PLATA COUNTY (067), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	584	0	0	0	0
Income Not Known	0	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	584	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)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	1	700	0	0	0	0
Moderate Income	0	0	3	405	0	0	2	300	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	0	0	3	405	2	1,200	2	300	0	0
MESA COUNTY (077), CO										
MSA 24300										
Outside Assessment Area										
Low Income	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	269	1	269	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	269	1	269	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	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)
PITKIN COUNTY (097), 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	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	1	200	0	0	1	200	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	4	16	0	0	1	450	1	3	0	0
Income Not Known	0	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	16	0	0	1	450	1	3	0	0
TELLER COUNTY (119), CO										
MSA 17820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	475	1	475	0	0
Income Not Known	0	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	475	1	475	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)
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	1	303	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	108	0	0	2	1,076	1	91	0	0
Income Not Known	0	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	108	0	0	3	1,379	1	91	0	0
TOTAL INSIDE AA IN STATE	203	8,295	52	9,645	113	70,982	56	12,097	0	0
TOTAL OUTSIDE AA IN STATE	16	353	7	1,255	13	6,582	15	2,187	0	0
STATE TOTAL	219	8,648	59	10,900	126	77,564	71	14,284	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	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	3	15	0	0	0	0	3	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	4	50	0	0	0	0	3	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	50	0	0	0	0	3	15	0	0
STATE TOTAL	4	50	0	0	0	0	3	15	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: DISTRICT OF COLUMBIA (11)

Area Income 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)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	150	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	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	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	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	15	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	15	0	0	0	0	0	0	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	35	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%	1	4	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	4	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	136	0	0	0	0	1	35	0	0
STATE TOTAL	4	136	0	0	0	0	1	35	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)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	728	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	728	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	728	0	0	0	0
STATE TOTAL	0	0	0	0	1	728	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	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	2	25	0	0	0	0	2	25	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	0	0	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	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: 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)
FRANKLIN COUNTY (055), 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	460	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	460	0	0	0	0
JERSEY COUNTY (083), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	94	0	0	0	0	2	94	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	94	0	0	0	0	2	94	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%	1	10	0	0	0	0	1	10	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
LAWRENCE COUNTY (101), 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	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

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)
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0001										
Low Income	0	0	2	484	1	400	2	484	0	0
Moderate Income	3	115	3	509	0	0	1	5	0	0
Middle Income	2	66	3	515	6	3,550	3	867	0	0
Upper Income	3	211	2	400	0	0	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	8	392	10	1,908	7	3,950	7	1,386	0	0
PEORIA COUNTY (143), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	1	288	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	2	1,038	0	0	0	0
RANDOLPH COUNTY (157), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	494	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	1	494	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)
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0001										
Low Income	10	478	0	0	2	1,268	0	0	0	0
Moderate Income	3	162	3	531	2	1,110	1	153	0	0
Middle Income	4	172	2	400	6	1,982	3	243	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	18	862	5	931	11	5,360	4	396	0	0
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	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	1	15	1	250	0	0	1	15	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	1	265	1	265	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	265	2	280	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 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	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	26	1,254	15	2,839	18	9,310	11	1,782	0	0
TOTAL OUTSIDE AA IN STATE	12	214	4	776	7	3,728	10	439	0	0
STATE TOTAL	38	1,468	19	3,615	25	13,038	21	2,221	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)
GIBSON COUNTY (051), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
HOWARD COUNTY (067), IN										
MSA 29020										
Outside Assessment Area										
Low Income	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
ORANGE COUNTY (117), IN										
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

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)
PARKE COUNTY (121), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	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	4	0	0	0	0	0	0	0	0
POSEY COUNTY (129), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
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	15	0	0	0	0	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	0	0	1	15	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)
VIGO COUNTY (167), IN										
MSA 45460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	28	0	0	0	0	0	0	0	0
Middle Income	1	9	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	37	0	0	0	0	0	0	0	0
WELLS COUNTY (179), IN										
MSA 23060										
Outside Assessment Area										
Low Income	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	127	0	0	0	0	6	75	0	0
STATE TOTAL	13	127	0	0	0	0	6	75	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BLACK HAWK COUNTY (013), IA										
MSA 47940										
Outside Assessment Area										
Low Income	1	8	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	35	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	43	0	0	0	0	1	5	0	0
BOONE COUNTY (015), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
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	10	0	0	0	0	0	0	0	0
Upper Income	2	31	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	3	41	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)
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	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
HARRISON COUNTY (085), IA										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	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	300	0	0	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	1	25	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,000	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)
HUMBOLDT COUNTY (091), 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	23	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	2	23	0	0	0	0	1	10	0	0
KOSSUTH COUNTY (109), 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	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	2	50	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	17	0	0	0	0	2	17	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	27	0	0	0	0	2	17	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)
PALO ALTO COUNTY (147), 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	15	0	0	0	0	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	0	0	1	15	0	0
POLK COUNTY (153), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	7	172	0	0	3	1,750	2	11	0	0
Upper Income	4	68	0	0	0	0	4	68	0	0
Income Not Known	0	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	240	1	200	3	1,750	6	79	0	0
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	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	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	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)
STORY COUNTY (169), IA										
MSA 11180										
Outside Assessment Area										
Low Income	2	15	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	3	20	0	0	0	0	1	5	0	0
WAPELLO COUNTY (179), 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	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
WEBSTER COUNTY (187), 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)
WOODBURY COUNTY (193), IA										
MSA 43580										
Outside Assessment Area										
Low Income	1	15	1	250	0	0	1	250	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	15	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	38	601	2	450	5	3,050	18	1,438	0	0
STATE TOTAL	38	601	2	450	5	3,050	18	1,438	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (001), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	101	0	0	0	0	2	101	0	0
Middle Income	0	0	1	102	4	2,300	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	2	101	1	102	4	2,300	2	101	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	43	0	0	0	0	3	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	43	0	0	0	0	3	43	0	0
ATCHISON COUNTY (005), 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	7	393	1	178	1	480	2	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	393	1	178	1	480	2	98	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARTON COUNTY (009), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	166	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	166	0	0	0	0	0	0
BOURBON COUNTY (011), 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	1	20	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	1	20	0	0	2	1,300	0	0	0	0
BROWN COUNTY (013), 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	1,169	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	1,169	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)
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
DECATUR COUNTY (039), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
DICKINSON COUNTY (041), KS										
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	185	0	0	0	0	1	15	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	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	280	0	0	0	0	2	110	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DONIPHAN COUNTY (043), KS										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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	1	100	0	0	0	0	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	1	60	1	200	0	0	0	0	0	0
Middle Income	1	15	1	200	0	0	0	0	0	0
Upper Income	5	206	2	375	4	2,954	5	1,149	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	281	4	775	4	2,954	5	1,149	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	0	0	1	110	1	340	2	450	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	1	100	1	110	1	340	3	550	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	3	70	1	120	1	840	2	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	1	120	1	840	2	55	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
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	1	150	1	750	0	0	0	0
Median Family Income 40-50%	1	100	1	245	0	0	1	245	0	0
Median Family Income 50-60%	2	125	0	0	1	360	1	25	0	0
Median Family Income 60-70%	7	422	1	166	3	1,427	1	2	0	0
Median Family Income 70-80%	0	0	2	360	0	0	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	14	608	5	975	8	5,632	10	2,209	0	0
Median Family Income 100-110%	10	247	1	150	6	2,785	8	1,856	0	0
Median Family Income 110-120%	3	40	0	0	1	400	3	425	0	0
Median Family Income >= 120%	50	2,047	26	5,113	48	31,446	38	6,473	0	0
Median Family Income Not Known	7	225	2	384	5	2,562	2	322	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	95	3,914	39	7,543	73	45,362	64	11,557	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)
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	2	22	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	1	2	0	0
NEMAHA COUNTY (131), 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
PHILLIPS COUNTY (147), 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	53	0	0	0	0	1	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	1	53	0	0	0	0	1	53	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)
RILEY COUNTY (161), KS										
MSA 31740										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	207	1	250	0	0	4	207	0	0
Middle Income	1	6	0	0	1	500	1	6	0	0
Upper Income	1	15	0	0	0	0	1	15	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	6	228	1	250	2	1,000	6	228	0	0
ROOKS COUNTY (163), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	589	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	589	0	0	0	0
RUSSELL COUNTY (167), KS										
MSA NA										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	363	2	400	0	0	8	705	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	363	2	400	0	0	8	705	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)
SALINE COUNTY (169), KS										
MSA NA										
Inside AA 0025										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	136	2	350	3	2,243	2	658	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	2	80	0	0	4	2,250	3	580	0	0
Income Not Known	0	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	226	2	350	7	4,493	5	1,238	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	1	200	1	400	0	0	0	0
Median Family Income 50-60%	3	87	1	170	4	2,450	3	1,470	0	0
Median Family Income 60-70%	1	50	0	0	3	2,912	2	962	0	0
Median Family Income 70-80%	0	0	0	0	2	1,184	0	0	0	0
Median Family Income 80-90%	0	0	1	248	1	300	1	248	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	79	1	120	10	4,693	3	573	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	275	1	150	7	4,710	4	1,560	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	14	491	5	888	28	16,649	13	4,813	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)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0008										
Low Income	1	2	0	0	2	900	0	0	0	0
Moderate Income	1	44	2	274	3	2,300	1	124	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	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	126	2	274	5	3,200	1	124	0	0
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	0	0	0	0	1	650	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
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0017										
Low Income	3	185	3	545	2	638	0	0	0	0
Moderate Income	5	151	1	200	3	1,300	3	616	0	0
Middle Income	2	95	2	244	3	2,468	2	149	0	0
Upper Income	0	0	1	139	0	0	1	139	0	0
Income Not Known	2	79	0	0	4	3,267	1	1,000	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	510	7	1,128	12	7,673	7	1,904	0	0
TOTAL INSIDE AA IN STATE	166	6,832	63	11,786	134	83,111	113	21,926	0	0

Loans by County

Small Business 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 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	33	1,381	11	1,746	25	15,736	18	2,061	0	0
STATE TOTAL	199	8,213	74	13,532	159	98,847	131	23,987	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)
DAVIESS COUNTY (059), KY										
MSA 36980										
Outside Assessment Area										
Low Income	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
LYON COUNTY (143), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	24	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	49	0	0	0	0	2	49	0	0
STATE TOTAL	2	49	0	0	0	0	2	49	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MAINE (23)

Area Income 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)
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	11	0	0	0	0	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	11	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	2	11	0	0	0	0	1	2	0	0
STATE TOTAL	2	11	0	0	0	0	1	2	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON COUNTY (093), MI										
MSA 47664										
Outside Assessment Area										
Low Income	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	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	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: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANOKA COUNTY (003), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	480	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	480	0	0	0	0
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	760	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	760	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	1,240	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,240	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAIR COUNTY (001), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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
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	1	139	1	1,000	0	0	0	0
Upper Income	2	115	2	450	0	0	2	215	0	0
Income Not Known	0	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	115	3	589	1	1,000	2	215	0	0
BARRY COUNTY (009), MO										
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	136	0	0	3	2,107	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	136	0	0	3	2,107	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BATES COUNTY (013), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	111	0	0	1	111	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	111	0	0	1	111	0	0
BENTON COUNTY (015), MO										
MSA NA										
Inside AA 0020										
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	3	38	2	370	0	0	2	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	38	2	370	1	750	2	13	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	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: 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)
BOONE COUNTY (019), MO										
MSA 17860										
Inside AA 0004										
Low Income	1	82	0	0	0	0	1	82	0	0
Moderate Income	1	100	1	250	1	300	0	0	0	0
Middle Income	3	53	0	0	1	500	2	15	0	0
Upper Income	3	117	1	150	0	0	1	10	0	0
Income Not Known	0	0	1	113	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	352	3	513	2	800	4	107	0	0
BUCHANAN COUNTY (021), MO										
MSA 41140										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	3	120	0	0	3	2,287	0	0	0	0
Upper Income	1	25	0	0	1	515	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	4	145	0	0	5	3,302	2	525	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	0	0	1	128	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	128	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: 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)
CARROLL COUNTY (033), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
CASS COUNTY (037), MO										
MSA 28140										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	148	0	0	0	0	0	0
Middle Income	8	199	2	444	3	1,350	5	93	0	0
Upper Income	0	0	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	8	199	3	592	4	1,850	5	93	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	0	0	1	161	1	572	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	161	1	572	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)
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	272	3	548	7	3,716	2	265	0	0
Middle Income	3	90	3	525	2	1,750	3	90	0	0
Upper Income	4	260	2	450	1	461	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	11	622	8	1,523	10	5,927	6	365	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	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
COLE COUNTY (051), MO										
MSA 27620										
Inside AA 0019										
Low Income	0	0	0	0	7	4,581	0	0	0	0
Moderate Income	1	10	0	0	1	400	1	400	0	0
Middle Income	1	75	1	130	0	0	1	75	0	0
Upper Income	3	175	4	895	4	2,795	1	620	0	0
Income Not Known	0	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	260	5	1,025	12	7,776	3	1,095	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 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	3	121	0	0	1	305	3	351	0	0
Upper Income	3	108	0	0	0	0	3	108	0	0
Income Not Known	0	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	229	0	0	1	305	6	459	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	1	650	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
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	159	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	159	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)
DUNKLIN COUNTY (069), MO										
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
FRANKLIN COUNTY (071), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	41	3	519	3	1,908	0	0	0	0
Middle Income	1	2	0	0	3	1,436	1	2	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	43	3	519	6	3,344	1	2	0	0
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	1	90	0	0	0	0	1	90	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	90	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)
HOWELL COUNTY (091), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	15	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 30-40%	8	428	2	410	9	5,422	2	50	0	0
Median Family Income 40-50%	7	255	0	0	5	2,120	2	356	0	0
Median Family Income 50-60%	8	335	2	290	6	3,478	5	581	0	0
Median Family Income 60-70%	14	212	4	750	13	7,841	14	2,508	0	0
Median Family Income 70-80%	2	25	3	514	2	1,155	3	150	0	0
Median Family Income 80-90%	8	387	2	391	9	6,646	4	814	0	0
Median Family Income 90-100%	3	40	0	0	3	1,465	3	630	0	0
Median Family Income 100-110%	17	644	5	778	6	3,621	7	376	0	0
Median Family Income 110-120%	5	139	1	150	6	3,875	4	865	0	0
Median Family Income >= 120%	41	1,860	13	2,618	34	19,462	26	4,629	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	114	4,340	32	5,901	94	56,085	70	10,959	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)
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	0	0	4	2,350	0	0	0	0
Middle Income	8	428	1	175	1	254	4	179	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	428	1	175	5	2,604	4	179	0	0
JEFFERSON COUNTY (099), MO										
MSA 41180										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	197	2	445	3	980	4	1,225	0	0
Middle Income	3	135	0	0	2	1,195	1	843	0	0
Upper Income	0	0	1	131	0	0	0	0	0	0
Income Not Known	0	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	332	3	576	5	2,175	5	2,068	0	0
JOHNSON COUNTY (101), MO										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	1	300	2	367	0	0
Upper Income	2	180	4	748	3	1,471	0	0	0	0
Income Not Known	0	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	247	4	748	4	1,771	2	367	0	0

Loans by County

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Small Business Loans - Originations

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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)
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	1	45	2	383	4	1,845	3	840	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	383	4	1,845	3	840	0	0
LAFAYETTE COUNTY (107), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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	0	0	0	0	1	320	1	320	0	0
LAWRENCE COUNTY (109), MO										
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	10	1	137	1	550	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	10	1	137	1	550	1	5	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

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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)
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	0	0	2	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	0	0	2	1,500	0	0	0	0
LINN COUNTY (115), MO										
MSA NA										
Inside AA 0022										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	103	0	0	0	0	2	103	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	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	133	0	0	0	0	2	103	0	0
LIVINGSTON COUNTY (117), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	373	1	373	0	0
Upper Income	0	0	1	125	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	373	1	373	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACON COUNTY (121), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	0	0	0	0
Upper Income	0	0	1	175	0	0	0	0	0	0
Income Not Known	0	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	1	175	0	0	0	0	0	0
MARION COUNTY (127), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	6	0	0	0	0	2	6	0	0
Upper Income	0	0	0	0	1	395	0	0	0	0
Income Not Known	0	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	6	0	0	1	395	2	6	0	0
MONITEAU COUNTY (135), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	404	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	404	0	0	1	250	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)
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	70	0	0	0	0	1	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	2	70	0	0	0	0	1	45	0	0
PETTIS COUNTY (159), 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	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
PHELPS COUNTY (161), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	1	252	0	0	0	0
Income Not Known	0	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	1	252	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)
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 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	1	108	0	0	1	5	0	0
Middle Income	8	235	0	0	6	4,759	5	830	0	0
Upper Income	6	92	0	0	1	1,000	5	88	0	0
Income Not Known	0	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	332	1	108	7	5,759	11	923	0	0
RAY COUNTY (177), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	17	2	350	0	0	2	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	17	2	350	0	0	2	12	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. CHARLES COUNTY (183), MO										
MSA 41180										
Inside AA 0001										
Low Income	1	12	0	0	0	0	0	0	0	0
Moderate Income	3	185	1	210	2	620	4	633	0	0
Middle Income	12	451	11	1,613	4	1,649	20	1,829	0	0
Upper Income	10	205	0	0	3	1,792	7	410	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	853	12	1,823	9	4,061	31	2,872	0	0
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	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
ST. FRANCOIS COUNTY (187), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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

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 COUNTY (189), MO										
MSA 41180										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	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	151	3	1,700	0	0	0	0
Median Family Income 50-60%	0	0	1	125	1	575	0	0	0	0
Median Family Income 60-70%	1	2	3	510	7	3,255	1	2	0	0
Median Family Income 70-80%	5	175	3	528	2	1,350	4	558	0	0
Median Family Income 80-90%	4	221	3	588	6	4,159	4	1,005	0	0
Median Family Income 90-100%	1	80	0	0	2	1,323	1	460	0	0
Median Family Income 100-110%	0	0	4	906	12	7,065	2	1,121	0	0
Median Family Income 110-120%	1	100	0	0	3	1,825	1	100	0	0
Median Family Income >= 120%	33	1,273	18	3,576	26	12,387	21	3,704	0	0
Median Family Income Not Known	1	100	0	0	5	2,531	1	831	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	1,951	33	6,384	67	36,170	35	7,781	0	0
SALINE COUNTY (195), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	115	0	0	1	115	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)
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	0	0	1	325	1	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	325	0	0
SCOTT COUNTY (201), 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	226	0	0	1	226	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	226	0	0	1	226	0	0
SHELBY COUNTY (205), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	3	696	2	604	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	3	696	2	604	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)
TANEY COUNTY (213), MO										
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	0	0	0	0
Middle Income	0	0	0	0	1	751	1	751	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	751	1	751	0	0
TEXAS COUNTY (215), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	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
VERNON COUNTY (217), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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

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)
WARREN COUNTY (219), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	450	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	2	1,200	0	0	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	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
WRIGHT COUNTY (229), MO										
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	1	100	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	1	100	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS CITY (510), MO										
MSA 41180										
Inside AA 0001										
Low Income	17	570	2	333	10	5,212	1	400	0	0
Moderate Income	4	120	5	1,038	7	4,330	1	225	0	0
Middle Income	0	0	1	228	3	2,687	0	0	0	0
Upper Income	0	0	1	107	3	1,872	0	0	0	0
Income Not Known	0	0	0	0	3	1,452	1	350	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	690	9	1,706	26	15,553	3	975	0	0
TOTAL INSIDE AA IN STATE	309	11,853	126	23,371	274	159,801	202	31,432	0	0
TOTAL OUTSIDE AA IN STATE	27	711	22	3,980	29	16,059	28	4,789	0	0
STATE TOTAL	336	12,564	148	27,351	303	175,860	230	36,221	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)
DIXON COUNTY (051), NE										
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	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
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	1	342	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	342	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)
DOUGLAS COUNTY (055), NE										
MSA 36540										
Inside AA 0018										
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	77	1	200	0	0	0	0	0	0
Median Family Income 60-70%	4	91	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	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	4	1	240	0	0	1	4	0	0
Median Family Income 110-120%	0	0	0	0	2	1,309	1	400	0	0
Median Family Income >= 120%	3	191	1	145	1	563	2	245	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	493	3	585	3	1,872	4	649	0	0
FILLMORE COUNTY (059), 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	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: 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)
HALL COUNTY (079), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	2	845	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	2	845	0	0	0	0
HAMILTON COUNTY (081), NE										
MSA 24260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	489	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	489	0	0	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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

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	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	2	8	0	0	0	0	1	5	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	2	1,912	1	912	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,912	1	912	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	0	0	1	150	0	0
Upper Income	1	10	0	0	1	928	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	1	150	1	928	2	160	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	2	1,182	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	1,182	0	0	0	0
YORK COUNTY (185), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
TOTAL INSIDE AA IN STATE	11	493	3	585	3	1,872	4	649	0	0
TOTAL OUTSIDE AA IN STATE	9	55	1	150	13	8,124	8	1,099	0	0
STATE TOTAL	20	548	4	735	16	9,996	12	1,748	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	1	975	1	975	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	1	610	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	100	0	0	2	1,585	1	975	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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	102	0	0	2	1,585	2	977	0	0
STATE TOTAL	2	102	0	0	2	1,585	2	977	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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	94	0	0	0	0	1	3	0	0
STATE TOTAL	3	94	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%	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	1	15	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	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
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	1	15	0	0	0	0	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	0	0	1	15	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)
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	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
RENSSELAER COUNTY (083), 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	2	35	0	0	1	500	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	3	45	0	0	1	500	1	10	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	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

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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	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	0	0	1	15	0	0
YATES COUNTY (123), NY										
MSA 40380										
Outside Assessment Area										
Low Income	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	23	328	0	0	1	500	14	186	0	0
STATE TOTAL	23	328	0	0	1	500	14	186	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)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	360	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	360	0	0	0	0
NORTHAMPTON COUNTY (131), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	20	0	0	1	360	1	5	0	0
STATE TOTAL	3	20	0	0	1	360	1	5	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)
BRYAN COUNTY (013), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	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	60	0	0	0	0	1	60	0	0
CANADIAN COUNTY (017), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	138	1	250	3	2,400	0	0	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	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	138	1	250	4	2,700	0	0	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	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	0	0	1	15	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)
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	0	0	0	0	0	0
Middle Income	0	0	0	0	1	640	1	640	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	640	1	640	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
LINCOLN COUNTY (081), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	94	1	150	6	2,957	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	94	1	150	6	2,957	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)
LOGAN COUNTY (083), 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	0	0	0	0	0	0	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	1	100	0	0	0	0	0	0	0	0
MAYES COUNTY (097), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
MUSKOGEE COUNTY (101), 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	3	66	2	226	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	66	2	226	0	0	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%	1	10	2	441	1	279	1	10	0	0
Median Family Income 40-50%	2	62	2	355	1	1,000	2	1,250	0	0
Median Family Income 50-60%	3	41	1	203	5	3,220	2	15	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	15	0	0	1	750	1	15	0	0
Median Family Income 80-90%	3	178	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	250	0	0	0	0	0	0
Median Family Income 100-110%	4	54	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	1,986	1	1,000	0	0
Median Family Income >= 120%	10	468	3	582	7	4,174	3	641	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	24	828	9	1,831	18	11,409	10	2,931	0	0
PAYNE COUNTY (119), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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

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)
ROGERS COUNTY (131), OK										
MSA 46140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
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	2	225	0	0	2	225	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	63	0	0	0	0	2	63	0	0
Median Family Income 50-60%	3	101	0	0	3	1,758	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	298	0	0	0	0
Median Family Income 70-80%	1	25	0	0	1	500	1	25	0	0
Median Family Income 80-90%	1	20	0	0	0	0	1	20	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	153	1	127	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	200	3	1,864	1	200	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	462	4	552	8	4,420	7	533	0	0
TOTAL INSIDE AA IN STATE	34	1,290	13	2,383	26	15,829	17	3,464	0	0
TOTAL OUTSIDE AA IN STATE	12	508	4	626	13	8,297	5	750	0	0
STATE TOTAL	46	1,798	17	3,009	39	24,126	22	4,214	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHUYLKILL COUNTY (107), PA										
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	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	20	0	0	0	0	0	0	0	0
YORK COUNTY (133), PA										
MSA 49620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	776	1	776	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	776	1	776	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	130	0	0	3	2,106	2	786	0	0
STATE TOTAL	4	130	0	0	3	2,106	2	786	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: RHODE ISLAND (44)

Area Income 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 (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	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	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (127), SD										
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	0	0	0	0	1	400	1	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	1	400	0	0
STATE TOTAL	0	0	0	0	1	400	1	400	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	1	143	0	0	1	143	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	143	0	0	1	143	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	65	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	1	65	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: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	746	0	0	0	0
Income Not Known	0	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	746	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	13	659	1	143	3	1,746	1	143	0	0
STATE TOTAL	13	659	1	143	3	1,746	1	143	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)
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	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	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
BEXAR COUNTY (029), TX										
MSA 41700										
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	1	500	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	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)
BLANCO COUNTY (031), 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	712	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	712	0	0	0	0
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%	1	15	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%	4	353	1	175	5	2,069	3	689	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	368	1	175	5	2,069	3	689	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%	1	95	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	2	1,500	0	0	0	0
Median Family Income 60-70%	2	133	3	506	3	2,523	2	733	0	0
Median Family Income 70-80%	2	122	1	249	1	500	1	40	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	1	100	0	0
Median Family Income >= 120%	4	400	2	500	5	3,300	2	200	0	0
Median Family Income Not Known	1	22	2	350	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	872	8	1,605	11	7,823	6	1,073	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Inside AA 0015										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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	3	1,734	3	1,734	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%	5	265	2	340	2	1,364	3	651	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	265	2	340	5	3,098	6	2,385	0	0
DIMIT COUNTY (127), 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	540	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	540	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)
EL PASO COUNTY (141), TX										
MSA 21340										
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	723	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	723	0	0	0	0
FRIO COUNTY (163), 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	439	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	439	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)
GRAYSON COUNTY (181), TX										
MSA 43300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	313	1	313	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	313	1	313	0	0
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	533	0	0	0	0
Income Not Known	0	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	533	0	0	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	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	440	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	422	1	422	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	862	1	422	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	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	1,000	0	0	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	0	0	0	0	0	0	0	0
Middle Income	0	0	1	153	0	0	1	153	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	153	0	0	1	153	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	1	600	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	600	0	0	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	470	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	470	0	0	0	0
PARKER COUNTY (367), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	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	1	75	1	200	0	0	1	75	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)
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
TARRANT COUNTY (439), TX										
MSA 23104										
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%	1	100	1	175	1	300	2	475	0	0
Median Family Income 60-70%	1	40	1	150	3	2,500	0	0	0	0
Median Family Income 70-80%	1	50	1	250	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,083	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	320	1	320	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	150	0	0	0	0	0	0
Median Family Income >= 120%	2	150	5	950	2	1,300	2	450	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	340	9	1,675	9	5,503	5	1,245	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	2	90	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	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	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
WISE COUNTY (497), TX										
MSA 23104										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	310	1	310	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	310	1	310	0	0
TOTAL INSIDE AA IN STATE	26	1,845	20	3,795	30	18,493	20	5,392	0	0

Loans by County

Small Business Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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	5	288	3	553	13	7,002	6	1,296	0	0
STATE TOTAL	31	2,133	23	4,348	43	25,495	26	6,688	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)
SALT LAKE COUNTY (035), UT										
MSA 41620										
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	84	0	0	0	0	1	84	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	84	0	0	0	0	1	84	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	84	0	0	0	0	1	84	0	0
STATE TOTAL	1	84	0	0	0	0	1	84	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	2	25	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	2	25	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	1	5	0	0	0	0	1	5	0	0
Middle Income	2	8	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	3	13	0	0	0	0	2	7	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)
FAIRFAX COUNTY (059), VA										
MSA 47894										
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	52	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	52	0	0	0	0	0	0	0	0
FREDERICK COUNTY (069), VA										
MSA 49020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	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	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: 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)
HENRICO COUNTY (087), 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	32	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	32	0	0	0	0	0	0	0	0
MECKLENBURG COUNTY (117), VA										
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	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	25	0	0	0	0	1	25	0	0
POWHATAN COUNTY (145), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	1	0	0	0	0	1	1	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	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: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHENANDOAH COUNTY (171), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	9	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	9	0	0	0	0	0	0	0	0
SOUTHAMPTON COUNTY (175), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
WARREN COUNTY (187), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	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: 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)
WESTMORELAND COUNTY (193), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
CHESAPEAKE CITY (550), 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	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	1	100	0	0	0	0	0	0	0	0
NORFOLK CITY (710), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	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)
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	20	343	0	0	0	0	13	139	0	0
STATE TOTAL	20	343	0	0	0	0	13	139	0	0

Loans by County

Respondent ID: 0000023920

Small Business Loans - Originations

Agency: OCC - 1

Institution: UMB BANK NA

State: WEST VIRGINIA (54)

Area Income 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)
MCDOWELL COUNTY (047), WV										
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	0	0	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	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	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)
ST. CROIX COUNTY (109), WI										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	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	225	0	0	0	0	0	0
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	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	600	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	225	1	600	0	0	0	0
STATE TOTAL	0	0	1	225	1	600	0	0	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)
FREMONT COUNTY (013), 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	1	31	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	31	0	0	0	0	0	0	0	0
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	1	800	1	3	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	2	53	0	0	1	800	1	3	0	0
NATRONA COUNTY (025), WY										
MSA 16220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	368	1	368	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	368	1	368	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	3	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	87	0	0	2	1,168	2	371	0	0
STATE TOTAL	4	87	0	0	2	1,168	2	371	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	809	33,618	321	60,038	644	387,499	449	83,450	0	0
TOTAL OUTSIDE AA	305	7,210	60	10,694	143	82,949	188	18,046	0	0
TOTAL INSIDE & OUTSIDE	1,114	40,828	381	70,732	787	470,448	637	101,496	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%	2	115	0	0	0	0	2	115	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	2	115	0	0	0	0	2	115	0	0
TOTAL INSIDE AA IN STATE	2	115	0	0	0	0	2	115	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	115	0	0	0	0	2	115	0	0

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

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

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN JOAQUIN COUNTY (077), CA										
MSA 44700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	5	0	0	0	0	1	5	0	0
Median Family Income >= 120%	1	10	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	2	15	0	0	0	0	2	15	0	0

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

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

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STANISLAUS COUNTY (099), CA										
MSA 33700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	29	0	0	0	0	1	4	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	29	0	0	0	0	1	4	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	95	0	0	0	0	4	39	0	0
STATE TOTAL	8	95	0	0	0	0	4	39	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	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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%	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
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

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)
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	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
YUMA COUNTY (125), 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	15	0	0	0	0	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	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	1	50	1	125	0	0	1	50	0	0
TOTAL OUTSIDE AA IN STATE	2	17	1	150	0	0	3	167	0	0
STATE TOTAL	3	67	2	275	0	0	4	217	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (017), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	100	0	0
CLAY COUNTY (025), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	480	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	480	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	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: 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)
MONROE COUNTY (133), IL										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	420	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	0	0	0	0
MORGAN COUNTY (137), 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	2	200	1	200	0	0	3	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	2	200	1	200	0	0	3	400	0	0
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	3	602	0	0	2	352	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	602	0	0	2	352	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)
WABASH COUNTY (185), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	302	5	1,052	2	900	8	1,104	0	0
STATE TOTAL	4	302	5	1,052	2	900	8	1,104	0	0

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

Respondent ID: 0000023920
 Agency: OCC - 1
 State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POSEY COUNTY (129), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
VIGO COUNTY (167), IN										
MSA 45460										
Outside Assessment Area										
Low Income	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	27	0	0	0	0	1	2	0	0
STATE TOTAL	2	27	0	0	0	0	1	2	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)
WARREN COUNTY (181), 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	27	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	132	0	0	0	0	1	3	0	0
STATE TOTAL	4	132	0	0	0	0	1	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	2	137	2	307	1	300	3	244	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	307	1	300	3	244	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	1	25	0	0	1	350	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	1	25	0	0	1	350	2	375	0	0
ATCHISON COUNTY (005), 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	4	215	2	450	1	350	4	775	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	215	2	450	1	350	4	775	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)
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	4	175	2	280	4	1,284	6	845	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	175	2	280	4	1,284	6	845	0	0
BOURBON COUNTY (011), 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	403	6	1,055	5	1,901	13	1,753	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	403	6	1,055	5	1,901	13	1,753	0	0
BUTLER COUNTY (015), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	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	0	0	1	300	1	300	0	0

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

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

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (021), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	200	1	275	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	1	100	1	200	1	275	2	375	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	0	0	1	147	2	655	3	802	0	0
Income Not Known	0	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	147	2	655	3	802	0	0
CLOUD COUNTY (029), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	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	0	0	2	600	1	300	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)
CRAWFORD COUNTY (037), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
DECATUR COUNTY (039), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	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
DICKINSON COUNTY (041), KS										
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	12	573	8	1,300	11	3,612	27	4,491	0	0
Upper Income	1	85	2	400	1	378	4	863	0	0
Income Not Known	0	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	658	10	1,700	12	3,990	31	5,354	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)
EDWARDS COUNTY (047), 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	74	0	0	0	0	1	74	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	1	74	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	2	133	2	400	2	1,000	5	1,033	0	0
Upper Income	2	96	0	0	0	0	2	96	0	0
Income Not Known	0	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	229	2	400	2	1,000	7	1,129	0	0
ELLSWORTH COUNTY (053), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	1	385	2	510	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	1	385	2	510	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)
GEARY COUNTY (061), 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	150	0	0	1	150	0	0
Upper Income	0	0	1	141	0	0	0	0	0	0
Income Not Known	0	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	291	0	0	1	150	0	0
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	105	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	1	105	1	500	0	0	0	0
GRAY COUNTY (069), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	390	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	390	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)
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	66	0	0	3	1,300	2	527	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	66	0	0	3	1,300	2	527	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0017										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	120	1	253	1	253	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	120	1	253	1	253	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)
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	2	350	0	0	2	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	350	0	0	2	350	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	0	0	2	243	1	500	1	123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	243	1	500	1	123	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	2	445	1	425	3	870	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	445	1	425	4	970	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (115), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	2	900	3	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	250	2	900	3	1,150	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	3	545	0	0	2	435	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	545	0	0	2	435	0	0
MITCHELL COUNTY (123), 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	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

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)
NEOSHO COUNTY (133), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	183	0	0	1	183	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	1	183	0	0
NESS COUNTY (135), 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	1	275	2	355	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	275	2	355	0	0
OSBORNE COUNTY (141), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	215	3	534	3	1,110	9	1,825	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	215	3	534	3	1,110	9	1,825	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)
OTTAWA COUNTY (143), 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	1	85	0	0	0	0	1	85	0	0
Income Not Known	0	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	85	0	0	0	0	1	85	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	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
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	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

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)
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	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
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	50	0	0	1	350	2	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	350	2	400	0	0
RENO COUNTY (155), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	297	3	1,100	2	297	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	297	3	1,100	2	297	0	0

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

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

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICE COUNTY (159), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	102	1	125	1	256	3	358	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	102	1	125	1	256	3	358	0	0
RILEY COUNTY (161), KS										
MSA 31740										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	140	3	540	2	600	5	680	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	140	3	540	2	600	5	680	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	1	45	3	450	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	3	450	0	0	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUSSELL COUNTY (167), KS										
MSA NA										
Inside AA 0026										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	595	6	1,185	5	2,200	19	3,413	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	595	6	1,185	5	2,200	19	3,413	0	0
SALINE COUNTY (169), KS										
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	0	0	0	0	0	0	0	0
Upper Income	0	0	3	570	2	700	4	1,075	0	0
Income Not Known	0	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	570	2	700	4	1,075	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	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	127	0	0	1	127	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	127	0	0	1	127	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0008										
Low Income	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	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	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	3	225	6	1,160	5	2,033	13	3,193	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	3	225	6	1,160	5	2,033	13	3,193	0	0
SUMNER COUNTY (191), 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	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
WABAUNSEE COUNTY (197), 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	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
 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)
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	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
WICHITA COUNTY (203), 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	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	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	39	2,011	33	5,947	28	9,994	79	13,630	0	0
TOTAL OUTSIDE AA IN STATE	32	1,879	39	6,587	44	16,438	84	17,226	0	0
STATE TOTAL	71	3,890	72	12,534	72	26,432	163	30,856	0	0

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

Respondent ID: 0000023920
 Agency: OCC - 1
 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 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)
WEBSTER COUNTY (233), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
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
 Small Farm Loans - Originations
 Institution: UMB BANK NA

Respondent ID: 0000023920
 Agency: OCC - 1
 State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ISSAQUENA COUNTY (055), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	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	0	0	1	500	0	0	0	0
PANOLA COUNTY (107), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	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	220	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	220	1	500	0	0	0	0
STATE TOTAL	0	0	1	220	1	500	0	0	0	0

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

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

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARRY COUNTY (009), MO										
MSA NA										
Inside AA 0021										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	172	2	266	0	0	5	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	3	172	2	266	0	0	5	438	0	0
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	330	0	0	2	330	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	2	330	0	0	2	330	0	0
BENTON COUNTY (015), MO										
MSA NA										
Inside AA 0020										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	272	0	0	6	2,350	4	1,022	0	0
Middle Income	0	0	0	0	1	300	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	4	272	0	0	7	2,650	5	1,322	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)
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	1	7	0	0	0	0	1	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	1	7	0	0	0	0	1	7	0	0
BUTLER COUNTY (023), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	125	1	500	2	625	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	1	500	2	625	0	0
CASS COUNTY (037), MO										
MSA 28140										
Inside AA 0017										
Low Income	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	439	2	578	4	1,017	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	439	2	578	4	1,017	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)
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	15	2	400	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	1	15	2	400	0	0	1	150	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0017										
Low Income	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	367	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	367	0	0	0	0	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	1,054	3	1,054	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,054	3	1,054	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)
COOPER COUNTY (053), 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	6	330	3	598	0	0	7	808	0	0
Upper Income	0	0	2	375	3	1,474	5	1,849	0	0
Income Not Known	0	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	330	5	973	3	1,474	12	2,657	0	0
DADE COUNTY (057), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
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	3	215	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	215	0	0	0	0	1	100	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)
HENRY COUNTY (083), 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	88	4	740	1	315	6	1,094	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	88	4	740	1	315	6	1,094	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	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
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	19	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	19	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (101), MO										
MSA NA										
Inside AA 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	11	769	9	1,701	6	2,400	21	3,740	0	0
Upper Income	4	330	5	710	2	628	9	1,040	0	0
Income Not Known	0	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	1,099	14	2,411	8	3,028	30	4,780	0	0
LAWRENCE COUNTY (109), MO										
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	1	63	0	0	0	0	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	0	0	0	0	1	63	0	0
LINN COUNTY (115), MO										
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	273	3	525	4	1,322	8	1,449	0	0
Upper Income	3	275	0	0	3	1,065	5	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	7	548	3	525	7	2,387	13	2,689	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)
LIVINGSTON COUNTY (117), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	1	350	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	1	350	1	5	0	0
MACON COUNTY (121), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	148	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	148	0	0	0	0	0	0
MONROE COUNTY (137), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PETTIS COUNTY (159), MO										
MSA NA										
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	1	200	1	400	2	600	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	2	400	1	400	3	800	0	0
RAY COUNTY (177), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	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	80	0	0	0	0	0	0	0	0
ST. CLAIR COUNTY (185), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	1	275	2	295	0	0
Middle Income	2	138	0	0	1	275	3	413	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	158	0	0	2	550	5	708	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)
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	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
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	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	10	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	1	10	0	0	0	0	1	10	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)
SCOTLAND COUNTY (199), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	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
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	2	49	0	0	1	292	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	0	0	1	292	1	5	0	0
SULLIVAN COUNTY (211), MO										
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	2	71	1	150	0	0	2	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	71	1	150	0	0	2	71	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)
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	4	162	3	481	1	500	6	543	0	0
Upper Income	3	186	2	380	0	0	3	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	348	5	861	1	500	9	843	0	0
TOTAL INSIDE AA IN STATE	43	2,700	36	6,401	29	10,832	83	14,948	0	0
TOTAL OUTSIDE AA IN STATE	20	899	14	2,564	10	3,646	30	4,749	0	0
STATE TOTAL	63	3,599	50	8,965	39	14,478	113	19,697	0	0

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

Respondent ID: 0000023920
 Agency: OCC - 1
 State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	29	2	450	1	400	2	429	0	0
STATE TOTAL	1	29	2	450	1	400	2	429	0	0

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

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

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

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to 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)
TRIPP COUNTY (123), SD										
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	288	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	288	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	288	0	0	0	0
STATE TOTAL	0	0	0	0	1	288	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: UMB BANK NA

Respondent ID: 0000023920

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	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
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	350	0	0	0	0
STATE TOTAL	0	0	0	0	1	350	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	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	85	4,876	70	12,473	57	20,826	165	28,743	0	0
TOTAL OUTSIDE AA	74	3,395	62	11,023	62	23,322	134	23,734	0	0
TOTAL INSIDE & OUTSIDE	159	8,271	132	23,496	119	44,148	299	52,477	0	0

2017 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	25	6,250	7	1,386	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	34	7,153	4	396	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	16	3,083	5	2,068	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	47	6,737	31	2,872	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	146	44,505	35	7,781	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	56	17,949	3	975	0	0
CO - ADAMS COUNTY (001) - MSA 19740	46	8,725	4	1,133	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	42	16,728	6	2,330	0	0
CO - DENVER COUNTY (031) - MSA 19740	197	38,398	26	3,114	0	0
CO - DOUGLAS COUNTY (035) - MSA 19740	13	4,751	5	2,087	0	0
CO - JEFFERSON COUNTY (059) - MSA 19740	26	10,600	7	1,880	0	0
CO - EL PASO COUNTY (041) - MSA 17820	44	9,720	8	1,553	0	0
MO - BOONE COUNTY (019) - MSA 17860	13	1,665	4	107	0	0
MO - JASPER COUNTY (097) - MSA 27900	14	3,207	4	179	0	0
MO - NEWTON COUNTY (145) - MSA 27900	2	70	1	45	0	0
MO - CHRISTIAN COUNTY (043) - MSA 44180	2	733	0	0	0	0
MO - GREENE COUNTY (077) - MSA 44180	37	12,049	9	2,498	0	0
MO - BUCHANAN COUNTY (021) - MSA 41140	9	3,447	2	525	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	11	3,600	1	124	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	47	18,028	13	4,813	0	0
KS - DOUGLAS COUNTY (045) - MSA 29940	15	4,010	5	1,149	0	0
KS - RILEY COUNTY (161) - MSA 31740	9	1,478	6	228	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	51	14,068	10	2,931	0	0

2017 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	22	5,434	7	533	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	109	35,491	26	6,708	0	0
TX - COLLIN COUNTY (085) - MSA 19124	11	2,612	3	689	0	0
TX - DALLAS COUNTY (113) - MSA 19124	30	10,300	6	1,073	0	0
TX - DENTON COUNTY (121) - MSA 19124	12	3,703	6	2,385	0	0
TX - TARRANT COUNTY (439) - MSA 23104	23	7,518	5	1,245	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	207	56,819	64	11,557	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	31	9,311	7	1,904	0	0
MO - CASS COUNTY (037) - MSA 28140	15	2,641	5	93	0	0
MO - CLAY COUNTY (047) - MSA 28140	29	8,072	6	365	0	0
MO - JACKSON COUNTY (095) - MSA 28140	240	66,326	70	10,959	0	0
MO - PLATTE COUNTY (165) - MSA 28140	23	6,199	11	923	0	0
NE - DOUGLAS COUNTY (055) - MSA 36540	17	2,950	4	649	0	0
MO - COLE COUNTY (051) - MSA 27620	22	9,061	3	1,095	0	0
MO - BENTON COUNTY (015) - MSA NA	6	1,158	2	13	0	0
MO - COOPER COUNTY (053) - MSA NA	7	534	6	459	0	0
MO - HENRY COUNTY (083) - MSA NA	1	1,000	0	0	0	0
MO - JOHNSON COUNTY (101) - MSA NA	11	2,766	2	367	0	0
MO - PETTIS COUNTY (159) - MSA NA	1	750	0	0	0	0
MO - BARRY COUNTY (009) - MSA NA	5	2,243	0	0	0	0
MO - LAWRENCE COUNTY (109) - MSA NA	4	697	1	5	0	0
MO - LINN COUNTY (115) - MSA NA	3	133	2	103	0	0
KS - ATCHISON COUNTY (005) - MSA NA	9	1,051	2	98	0	0

2017 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 - BOURBON COUNTY (011) - MSA NA	3	1,320	0	0	0	0
KS - DICKINSON COUNTY (041) - MSA NA	4	280	2	110	0	0
KS - SALINE COUNTY (169) - MSA NA	16	5,069	5	1,238	0	0
KS - RUSSELL COUNTY (167) - MSA NA	11	763	8	705	0	0

2017 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)
MO - ST. LOUIS COUNTY (189) - MSA 41180	1	10	1	10	0	0
CO - ARAPAHOE COUNTY (005) - MSA 19740	1	125	0	0	0	0
CO - DENVER COUNTY (031) - MSA 19740	1	50	1	50	0	0
MO - BOONE COUNTY (019) - MSA 17860	1	7	1	7	0	0
MO - JASPER COUNTY (097) - MSA 27900	1	40	0	0	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	1	200	1	200	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	1	127	1	127	0	0
KS - RILEY COUNTY (161) - MSA 31740	7	1,280	5	680	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	2	115	2	115	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	2	373	1	253	0	0
MO - CASS COUNTY (037) - MSA 28140	4	1,017	4	1,017	0	0
MO - CLAY COUNTY (047) - MSA 28140	2	367	0	0	0	0
MO - JACKSON COUNTY (095) - MSA 28140	1	130	0	0	0	0
MO - BENTON COUNTY (015) - MSA NA	11	2,922	5	1,322	0	0
MO - COOPER COUNTY (053) - MSA NA	14	2,777	12	2,657	0	0
MO - HENRY COUNTY (083) - MSA NA	7	1,143	6	1,094	0	0
MO - JOHNSON COUNTY (101) - MSA NA	37	6,538	30	4,780	0	0
MO - PETTIS COUNTY (159) - MSA NA	3	800	3	800	0	0
MO - BARRY COUNTY (009) - MSA NA	5	438	5	438	0	0
MO - LAWRENCE COUNTY (109) - MSA NA	1	63	1	63	0	0
MO - LINN COUNTY (115) - MSA NA	17	3,460	13	2,689	0	0
MO - SULLIVAN COUNTY (211) - MSA NA	3	221	2	71	0	0
KS - ATCHISON COUNTY (005) - MSA NA	7	1,015	4	775	0	0
KS - BOURBON COUNTY (011) - MSA NA	19	3,359	13	1,753	0	0

2017 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)
KS - DICKINSON COUNTY (041) - MSA NA	35	6,348	31	5,354	0	0
KS - SALINE COUNTY (169) - MSA NA	5	1,270	4	1,075	0	0
KS - RUSSELL COUNTY (167) - MSA NA	23	3,980	19	3,413	0	0

2017 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	25	99,910	0	0
Purchased	0	0	0	0
Total	25	99,910	0	0
Consortium/Third Party Loans (optional)				

2017 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

2017 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%

2017 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

2017 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

2017 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%

2017 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*

2017 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*

2017 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*

2017 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%

2017 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

2017 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

2017 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

2017 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

2017 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%

2017 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*

2017 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%

2017 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*

2017 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*

2017 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%

2017 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

2017 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*

2017 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*

2017 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*

2017 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*

2017 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*

ASSESSMENT AREA - 0016

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*

2017 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%

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%

2017 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

1021.00 1022.02* 1024.02 1027.00* 1028.00 1041.00* 1042.01* 1042.02* 1043.00* 1054.03* 1054.04*
1054.05* 1054.06* 1055.07* 1108.08* 1108.09* 1109.01* 1109.07* 1110.10* 1110.16* 1110.17* 1110.18*
1113.01 1113.04* 1113.08* 1113.10* 1113.11* 1113.12 1113.13* 1113.14* 1114.06* 1114.07* 1114.09*
1115.29* 1115.30* 1115.32* 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 - 0017

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*

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 100-110%

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

2017 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

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

CASS COUNTY (037), MO

MSA: 28140

Moderate Income

0601.00* 0609.04* 0613.00* 0614.00

Middle Income

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

0610.02 0611.00* 0612.00*

Upper Income

0603.05* 0604.00

CLAY COUNTY (047), MO

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*

2017 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

0076.00* 0077.00* 0089.00* 0097.00* 0102.01* 0132.08* 0153.00 0155.00 0156.00 0163.00

Median Family Income 40-50%

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

Median Family Income 50-60%

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

Median Family Income 60-70%

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

Median Family Income 70-80%

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

2017 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 Not Known

0162.00* 0178.00* 9801.01* 9808.02* 9883.00* 9891.00* 9892.00*

PLATTE COUNTY (165), MO

MSA: 28140

Moderate Income

0300.02 0302.11

Middle Income

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

Upper Income

0301.02 0301.03 0302.01* 0302.08 0302.10* 0303.06 0304.01*

Income Not Known

0303.07*

ASSESSMENT AREA - 0018

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*

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

0074.35* 0074.36* 0074.56* 0074.59*

Median Family Income 80-90%

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

Median Family Income 90-100%

0005.00* 0036.00* 0065.04* 0067.03* 0069.05* 0069.06* 0074.07 0074.32* 0074.66* 0074.67* 0074.68*
0075.04*

Median Family Income 100-110%

0016.00* 0018.00* 0045.00* 0065.03* 0068.06* 0069.03* 0070.02* 0073.09* 0073.10* 0073.13* 0073.17*
0074.06* 0074.09 0074.33 0074.47* 0074.57* 0074.63*

Median Family Income 110-120%

0046.00* 0055.00* 0068.03 0069.04* 0073.03* 0074.24* 0074.39* 0074.45* 0074.50* 0074.51* 0074.54*
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 - 0019

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 - 0020

2017 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

BENTON COUNTY (015), MO

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

2017 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

4809.00*

Middle Income

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

Upper Income

4802.00

ASSESSMENT AREA - 0021

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 - 0022

LINN COUNTY (115), MO

MSA: NA

Moderate Income

4904.00

Middle Income

4901.00 4902.00 4905.00*

Upper Income

4903.00

SULLIVAN COUNTY (211), MO

MSA: NA

Middle Income

2017 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

4801.00* 4802.00 4803.00

ASSESSMENT AREA - 0023

ATCHISON COUNTY (005), KS

MSA: NA

Middle Income

0816.00 0817.00 0818.00 0819.00

ASSESSMENT AREA - 0024

BOURBON COUNTY (011), KS

MSA: NA

Moderate Income

9560.00*

Middle Income

9556.00 9557.00 9558.00 9559.00

ASSESSMENT AREA - 0025

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

2017 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

0007.00* 0008.00* 0010.00* 0011.00 0012.00

ASSESSMENT AREA - 0026

RUSSELL COUNTY (167), KS

MSA: NA

Middle Income

9738.00 9739.00

OUTSIDE ASSESSMENT AREA

APACHE COUNTY (001), AZ

MSA: NA

Middle Income

9703.00

COCONINO COUNTY (005), AZ

MSA: 22380

Moderate Income

0008.00

Middle Income

0015.00

LA PAZ COUNTY (012), AZ

MSA: NA

Middle Income

0201.00

PINAL COUNTY (021), AZ

MSA: 38060

Middle Income

0002.07

YAVAPAI COUNTY (025), AZ

MSA: 39140

2017 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

0006.06

Middle Income

0014.02

BENTON COUNTY (007), AR

MSA: 22220

Middle Income

0205.03

POPE COUNTY (115), AR

MSA: NA

Upper Income

9509.00

PULASKI COUNTY (119), AR

MSA: 30780

Middle Income

0036.04

YELL COUNTY (149), AR

MSA: NA

Middle Income

9525.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 100-110%

3240.01

Median Family Income >= 120%

3551.12

LOS ANGELES COUNTY (037), CA

MSA: 31084

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 90-100%

5027.00

MERCED COUNTY (047), CA

MSA: 32900

Moderate Income

0006.02

Middle Income

0002.01

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 80-90%

0992.29

SACRAMENTO COUNTY (067), CA

MSA: 40900

Median Family Income 50-60%

0095.01

Median Family Income 70-80%

0040.10

Median Family Income 80-90%

0093.08

Median Family Income 90-100%

0008.00

Median Family Income 100-110%

0093.12

Median Family Income >= 120%

0087.03 0096.38

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 70-80%

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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Agency: OCC - 1

Institution: UMB BANK NA

0021.10

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 50-60%

0162.02

Median Family Income 110-120%

0170.49

SAN JOAQUIN COUNTY (077), CA

MSA: 44700

Median Family Income 40-50%

0005.00 0033.07

Median Family Income 50-60%

0018.00 0044.04

Median Family Income 90-100%

0028.00 0031.09 0031.12 0051.10

Median Family Income 100-110%

0035.00

Median Family Income 110-120%

0036.01 0036.02

Median Family Income >= 120%

0041.05 0042.04 0047.04 0048.00 0052.06

STANISLAUS COUNTY (099), CA

MSA: 33700

Median Family Income 40-50%

0038.02

Median Family Income 60-70%

0014.00

Median Family Income 80-90%

0038.03

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

Median Family Income 90-100%

0037.00 0039.04

Median Family Income 110-120%

0008.06 0036.05

Median Family Income >= 120%

0001.01 0002.03 0006.02 0009.07 0036.04 0039.07 0039.09 0040.00

ARCHULETA COUNTY (007), CO

MSA: NA

Middle Income

9743.00

BOULDER COUNTY (013), CO

MSA: 14500

Moderate Income

0122.02 0122.03 0132.10

Middle Income

0127.05 0127.07

Upper Income

0121.01 0121.04

BROOMFIELD COUNTY (014), CO

MSA: 19740

Middle Income

0311.00

CHAFFEE COUNTY (015), CO

MSA: NA

Middle Income

0002.00 0004.01

DELTA COUNTY (029), CO

MSA: NA

Middle Income

2017 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

9650.00

EAGLE COUNTY (037), CO

MSA: NA

Upper Income

0003.02 0007.02

ELBERT COUNTY (039), CO

MSA: 19740

Moderate Income

9611.00

LA PLATA COUNTY (067), CO

MSA: NA

Upper Income

9404.00

LARIMER COUNTY (069), CO

MSA: 22660

Low Income

0013.06

Moderate Income

0001.00 0016.01 0017.04

Upper Income

0017.09

MESA COUNTY (077), CO

MSA: 24300

Middle Income

0008.00

MORGAN COUNTY (087), CO

MSA: NA

Upper Income

2017 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

0001.00

PITKIN COUNTY (097), CO

MSA: NA

Upper Income

0004.01

ROUTT COUNTY (107), CO

MSA: NA

Upper Income

0003.00 0004.00 0005.00

TELLER COUNTY (119), CO

MSA: 17820

Upper Income

0101.05

WELD COUNTY (123), CO

MSA: 24540

Moderate Income

0010.05

Upper Income

0014.14 0020.12 0021.03 0022.06

YUMA COUNTY (125), CO

MSA: NA

Middle Income

9632.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Middle Income

7141.01

Upper Income

2017 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

7161.02

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0101.00

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 80-90%

0203.14

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0103.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 90-100%

0116.03

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 100-110%

0090.35

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 40-50%

0072.00

ADAMS COUNTY (001), IL

MSA: NA

Moderate Income

2017 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

0007.00

Middle Income

0002.02

CASS COUNTY (017), IL

MSA: NA

Middle Income

9603.00

CLAY COUNTY (025), IL

MSA: NA

Middle Income

9719.00

CLINTON COUNTY (027), IL

MSA: 41180

Upper Income

9001.00

COOK COUNTY (031), IL

MSA: 16974

Median Family Income 100-110%

7703.00

Median Family Income >= 120%

8011.00

Median Family Income Not Known

8374.00

EFFINGHAM COUNTY (049), IL

MSA: NA

Upper Income

9506.00

FRANKLIN COUNTY (055), IL

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

0406.00

GALLATIN COUNTY (059), IL

MSA: NA

Middle Income

9728.00

JERSEY COUNTY (083), IL

MSA: 41180

Middle Income

0104.01 0105.00

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 110-120%

8645.05

LAWRENCE COUNTY (101), IL

MSA: NA

Moderate Income

8810.00

MONROE COUNTY (133), IL

MSA: 41180

Middle Income

6001.01

MORGAN COUNTY (137), IL

MSA: NA

Middle Income

9514.00

PEORIA COUNTY (143), IL

2017 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: 37900

Low Income

0015.00

Middle Income

0036.02

RANDOLPH COUNTY (157), IL

MSA: NA

Middle Income

9512.00

SALINE COUNTY (165), IL

MSA: NA

Moderate Income

9559.00

Middle Income

9556.00 9557.00 9558.00 9562.00

SANGAMON COUNTY (167), IL

MSA: 44100

Middle Income

0010.03

Upper Income

0032.03

WABASH COUNTY (185), IL

MSA: NA

Middle Income

9572.00

WASHINGTON COUNTY (189), IL

MSA: NA

Middle Income

9503.00

2017 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

WHITE COUNTY (193), IL

MSA: NA

Middle Income

9581.00

WILL COUNTY (197), IL

MSA: 16974

Median Family Income 70-80%

8831.00

ALLEN COUNTY (003), IN

MSA: 23060

Middle Income

0108.15

CLAY COUNTY (021), IN

MSA: 45460

Moderate Income

0401.00

DAVISS COUNTY (027), IN

MSA: NA

Middle Income

9545.00

GIBSON COUNTY (051), IN

MSA: NA

Middle Income

0501.00

HOWARD COUNTY (067), IN

MSA: 29020

Upper Income

0008.00

2017 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

ORANGE COUNTY (117), IN

MSA: NA

Moderate Income

9515.00

PARKE COUNTY (121), IN

MSA: NA

Moderate Income

0302.00

POSEY COUNTY (129), IN

MSA: 21780

Middle Income

0406.00 0407.00

VANDERBURGH COUNTY (163), IN

MSA: 21780

Middle Income

0038.01

VIGO COUNTY (167), IN

MSA: 45460

Moderate Income

0011.00 0111.00

Middle Income

0102.01

Upper Income

0104.00

WELLS COUNTY (179), IN

MSA: 23060

Middle Income

0403.00

2017 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

BLACK HAWK COUNTY (013), IA

MSA: 47940

Low Income

0001.00

Moderate Income

0009.00

Middle Income

0004.00 0022.00

BOONE COUNTY (015), IA

MSA: NA

Middle Income

0203.00

BUCHANAN COUNTY (019), IA

MSA: NA

Middle Income

9501.00

DALLAS COUNTY (049), IA

MSA: 19780

Middle Income

0509.02

Upper Income

0508.05 0508.09

DICKINSON COUNTY (059), IA

MSA: NA

Middle Income

4511.00

FAYETTE COUNTY (065), IA

MSA: NA

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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Agency: OCC - 1

Institution: UMB BANK NA

Middle Income

0805.00

FRANKLIN COUNTY (069), IA

MSA: NA

Middle Income

3602.00

HAMILTON COUNTY (079), IA

MSA: NA

Middle Income

9602.00 9604.00

HARRISON COUNTY (085), IA

MSA: 36540

Moderate Income

2901.00

HENRY COUNTY (087), IA

MSA: NA

Middle Income

9704.00

HUMBOLDT COUNTY (091), IA

MSA: NA

Middle Income

9703.00 9704.00

KOSSUTH COUNTY (109), IA

MSA: NA

Middle Income

9504.00 9505.00

LINN COUNTY (113), IA

MSA: 16300

2017 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

0107.00

Income Not Known

0019.00

PALO ALTO COUNTY (147), IA

MSA: NA

Middle Income

9601.00

POLK COUNTY (153), IA

MSA: 19780

Moderate Income

0007.01

Middle Income

0051.00 0102.05 0104.08 0105.00 0107.05 0111.13

Upper Income

0102.03 0114.04 0117.01

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

0102.01

STORY COUNTY (169), IA

MSA: 11180

Low Income

0010.00

Middle Income

0004.00

WAPELLO COUNTY (179), IA

MSA: NA

Middle Income

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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Agency: OCC - 1

Institution: UMB BANK NA

9601.00

WARREN COUNTY (181), IA

MSA: 19780

Middle Income

0212.00

WEBSTER COUNTY (187), IA

MSA: NA

Middle Income

0101.00

WOODBURY COUNTY (193), IA

MSA: 43580

Low Income

0036.00

ALLEN COUNTY (001), KS

MSA: NA

Moderate Income

9527.00 9528.00

Middle Income

9526.00 9529.00 9530.00

ANDERSON COUNTY (003), KS

MSA: NA

Middle Income

9537.00

BARTON COUNTY (009), KS

MSA: NA

Middle Income

9711.00 9712.00 9718.00

BROWN COUNTY (013), KS

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

4806.00 4808.00

BUTLER COUNTY (015), KS

MSA: 48620

Middle Income

0201.00

Upper Income

0202.03

CHEROKEE COUNTY (021), KS

MSA: NA

Middle Income

9581.00 9582.00 9583.00

CLAY COUNTY (027), KS

MSA: NA

Upper Income

4581.00

CLOUD COUNTY (029), KS

MSA: NA

Middle Income

9774.00

CRAWFORD COUNTY (037), KS

MSA: NA

Middle Income

9566.00

DECATUR COUNTY (039), KS

MSA: NA

Middle Income

2017 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

9511.00

DONIPHAN COUNTY (043), KS

MSA: 41140

Middle Income

0203.00

EDWARDS COUNTY (047), KS

MSA: NA

Middle Income

9697.00

ELLIS COUNTY (051), KS

MSA: NA

Middle Income

0727.01 0730.00

Upper Income

0726.00 0728.00

ELLSWORTH COUNTY (053), KS

MSA: NA

Middle Income

0867.00

FORD COUNTY (057), KS

MSA: NA

Middle Income

9620.00

FRANKLIN COUNTY (059), KS

MSA: NA

Moderate Income

9542.00

GEARY COUNTY (061), KS

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

0007.00

Upper Income

0008.00

GOVE COUNTY (063), KS

MSA: NA

Middle Income

9551.00

GRAY COUNTY (069), KS

MSA: NA

Upper Income

9626.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Middle Income

0201.01 0201.02 0202.00 0203.00

KEARNY COUNTY (093), KS

MSA: NA

Middle Income

9591.00

LABETTE COUNTY (099), KS

MSA: NA

Moderate Income

9502.00

Middle Income

9501.00

LEAVENWORTH COUNTY (103), KS

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: 28140

Moderate Income

0705.00

Middle Income

0711.02 0712.03 0718.00

LINCOLN COUNTY (105), KS

MSA: NA

Middle Income

0861.00

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.00

Middle Income

9552.00

LYON COUNTY (111), KS

MSA: NA

Middle Income

0003.00

MCPHERSON COUNTY (113), KS

MSA: NA

Middle Income

7886.00

Upper Income

7883.00 7884.00

MARION COUNTY (115), KS

MSA: NA

Middle Income

4895.00 4896.00 4898.00

2017 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

MARSHALL COUNTY (117), KS

MSA: NA

Middle Income

0605.10 0901.86

MIAMI COUNTY (121), KS

MSA: 28140

Upper Income

1002.00

MITCHELL COUNTY (123), KS

MSA: NA

Middle Income

1767.00

NEMAHA COUNTY (131), KS

MSA: NA

Middle Income

4802.00

NEOSHO COUNTY (133), KS

MSA: NA

Middle Income

9516.00

NESS COUNTY (135), KS

MSA: NA

Middle Income

9561.00

OSBORNE COUNTY (141), KS

MSA: NA

Middle Income

4741.00

2017 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

OTTAWA COUNTY (143), KS

MSA: NA

Upper Income

0856.00

PAWNEE COUNTY (145), KS

MSA: NA

Middle Income

9703.00

PHILLIPS COUNTY (147), KS

MSA: NA

Middle Income

4752.00

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

Middle Income

0006.00 0014.00 0017.00

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

Upper Income

0003.00 0011.00

RICE COUNTY (159), KS

MSA: NA

Middle Income

9672.00 9673.00

ROOKS COUNTY (163), KS

MSA: NA

Middle Income

9746.00 9747.00

STAFFORD COUNTY (185), KS

MSA: NA

Middle Income

4706.00 4707.00

SUMNER COUNTY (191), KS

MSA: 48620

Middle Income

9623.00

WABAUNSEE COUNTY (197), KS

MSA: 45820

Middle Income

4831.00

WASHINGTON COUNTY (201), KS

MSA: NA

Middle Income

9786.00

WICHITA COUNTY (203), KS

MSA: NA

2017 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

9576.00

DAVIESS COUNTY (059), KY

MSA: 36980

Upper Income

0016.01

LYON COUNTY (143), KY

MSA: NA

Upper Income

9601.00

WEBSTER COUNTY (233), KY

MSA: NA

Middle Income

9601.00

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0251.00 0260.00

Median Family Income >= 120%

7012.05

BARNSTABLE COUNTY (001), MA

MSA: 12700

Middle Income

0118.02

HAMPDEN COUNTY (013), MA

MSA: 44140

Middle Income

8014.02

2017 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

8134.04

LIVINGSTON COUNTY (093), MI

MSA: 47664

Upper Income

7442.00

ANOKA COUNTY (003), MN

MSA: 33460

Middle Income

0502.23

DAKOTA COUNTY (037), MN

MSA: 33460

Middle Income

0607.17

ISSAQUENA COUNTY (055), MS

MSA: NA

Moderate Income

9501.00

PANOLA COUNTY (107), MS

MSA: NA

Middle Income

9501.00

ADAIR COUNTY (001), MO

MSA: NA

Middle Income

9502.00

ANDREW COUNTY (003), MO

MSA: 41140

2017 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

0102.00

Upper Income

0101.00

BATES COUNTY (013), MO

MSA: 28140

Moderate Income

0702.00 0704.00

BOLLINGER COUNTY (017), MO

MSA: 16020

Middle Income

9503.00

BUTLER COUNTY (023), MO

MSA: NA

Moderate Income

9505.00 9509.00

CAMDEN COUNTY (029), MO

MSA: NA

Middle Income

9502.00

CARROLL COUNTY (033), MO

MSA: NA

Upper Income

9602.00

CHARITON COUNTY (041), MO

MSA: NA

Middle Income

4701.00 4703.00

2017 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

DEKALB COUNTY (063), MO

MSA: 41140

Middle Income

0801.00

DUNKLIN COUNTY (069), MO

MSA: NA

Moderate Income

3602.00

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

8006.01 8007.01

Middle Income

8003.00 8005.00

GASCONADE COUNTY (073), MO

MSA: NA

2017 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

Upper Income

9602.00

GENTRY COUNTY (075), MO

MSA: NA

Middle Income

9602.00

HOLT COUNTY (087), MO

MSA: NA

Middle Income

9602.00

HOWARD COUNTY (089), MO

MSA: NA

Middle Income

9602.00 9603.00

HOWELL COUNTY (091), MO

MSA: NA

Middle Income

0906.00

LACLEDE COUNTY (105), MO

MSA: NA

Middle Income

9604.00 9605.00

LAFAYETTE COUNTY (107), MO

MSA: 28140

Moderate Income

0901.00

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

LINCOLN COUNTY (113), MO

MSA: 41180

Moderate Income

8103.01

LIVINGSTON COUNTY (117), MO

MSA: NA

Middle Income

4801.00

Upper Income

4803.00

MACON COUNTY (121), MO

MSA: NA

Middle Income

9602.00 9605.00

Upper Income

9604.00

MARION COUNTY (127), MO

MSA: NA

Middle Income

9602.00 9603.00

Upper Income

9601.00

MONITEAU COUNTY (135), MO

MSA: 27620

Middle Income

3851.00 3854.00

MONROE COUNTY (137), MO

MSA: NA

2017 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

PHELPS COUNTY (161), MO

MSA: NA

Upper Income

8901.00 8908.00

PIKE COUNTY (163), MO

MSA: NA

Middle Income

4605.00

RAY COUNTY (177), MO

MSA: 28140

Middle Income

0800.00 0801.00

ST. CLAIR COUNTY (185), MO

MSA: NA

Moderate Income

4803.00

Middle Income

4801.00

STE. GENEVIEVE COUNTY (186), MO

MSA: NA

Middle Income

9602.00

Upper Income

9601.00

ST. FRANCOIS COUNTY (187), MO

MSA: NA

2017 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

9501.01

SALINE COUNTY (195), MO

MSA: NA

Middle Income

0903.00 0907.00

SCOTLAND COUNTY (199), MO

MSA: NA

Middle Income

4801.00 4802.00

SCOTT COUNTY (201), MO

MSA: NA

Middle Income

7801.00

SHELBY COUNTY (205), MO

MSA: NA

Middle Income

4501.00 4502.00 4503.00

TANEY COUNTY (213), MO

MSA: NA

Moderate Income

4805.02

Middle Income

4802.01

TEXAS COUNTY (215), MO

MSA: NA

Moderate Income

4804.00

2017 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

VERNON COUNTY (217), MO

MSA: NA

Middle Income

9501.00 9502.00 9504.00

Upper Income

9505.00

WARREN COUNTY (219), MO

MSA: 41180

Moderate Income

8201.01

Middle Income

8201.03

WEBSTER COUNTY (225), MO

MSA: 44180

Middle Income

4703.01

WRIGHT COUNTY (229), MO

MSA: NA

Moderate Income

4902.00

BURT COUNTY (021), NE

MSA: NA

Middle Income

9633.00

CEDAR COUNTY (027), NE

MSA: NA

Middle Income

9771.00

2017 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

DAKOTA COUNTY (043), NE

MSA: 43580

Moderate Income

0101.00

DIXON COUNTY (051), NE

MSA: 43580

Middle Income

9776.00

DODGE COUNTY (053), NE

MSA: NA

Moderate Income

9644.00

FILLMORE COUNTY (059), NE

MSA: NA

Middle Income

0916.00

HALL COUNTY (079), NE

MSA: 24260

Middle Income

0004.00 0007.00 0011.00

HAMILTON COUNTY (081), NE

MSA: 24260

Middle Income

9693.00

LANCASTER COUNTY (109), NE

MSA: 30700

Middle Income

0033.01

2017 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

MADISON COUNTY (119), NE

MSA: NA

Moderate Income

9610.00

Upper Income

9606.00

PHELPS COUNTY (137), NE

MSA: NA

Upper Income

9672.00

PLATTE COUNTY (141), NE

MSA: NA

Middle Income

9654.00

SARPY COUNTY (153), NE

MSA: 36540

Middle Income

0106.29 0106.33

Upper Income

0106.18

THURSTON COUNTY (173), NE

MSA: NA

Moderate Income

9401.00

WASHINGTON COUNTY (177), NE

MSA: 36540

Middle Income

0503.00

2017 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

YORK COUNTY (185), NE

MSA: NA

Middle Income

9699.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 80-90%

0057.05

Median Family Income >= 120%

0032.52 0057.14

WASHOE COUNTY (031), NV

MSA: 39900

Moderate Income

0031.01

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 100-110%

0008.01

DONA ANA COUNTY (013), NM

MSA: 29740

Upper Income

0013.06

LINCOLN COUNTY (027), NM

MSA: NA

Middle Income

9608.00

ALBANY COUNTY (001), NY

MSA: 10580

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

Moderate Income

0003.00

Middle Income

0131.00 0135.05 0135.07

Upper Income

0004.01

CHAUTAUQUA COUNTY (013), NY

MSA: NA

Low Income

0305.00

Moderate Income

0307.00

Middle Income

0355.00 0358.00

CHEMUNG COUNTY (015), NY

MSA: 21300

Low Income

0010.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income >= 120%

0135.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0082.00

NIAGARA COUNTY (063), NY

MSA: 15380

Middle Income

2017 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

0222.00

ONEIDA COUNTY (065), NY

MSA: 46540

Upper Income

0240.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Middle Income

0519.01 0519.02

Upper Income

0520.04

SARATOGA COUNTY (091), NY

MSA: 10580

Upper Income

0625.08

SCHENECTADY COUNTY (093), NY

MSA: 10580

Middle Income

0329.02

YATES COUNTY (123), NY

MSA: 40380

Middle Income

1504.00

FRANKLIN COUNTY (069), NC

MSA: 39580

Middle Income

0605.01

HALIFAX COUNTY (083), NC

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

9310.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 60-70%

0054.04

NORTHAMPTON COUNTY (131), NC

MSA: NA

Upper Income

9204.02

MONTGOMERY COUNTY (113), OH

MSA: 19380

Median Family Income 60-70%

0301.00

BRYAN COUNTY (013), OK

MSA: NA

Moderate Income

7963.00

CANADIAN COUNTY (017), OK

MSA: 36420

Middle Income

3002.01 3002.02 3010.01 3012.02

Upper Income

3013.00

CLEVELAND COUNTY (027), OK

MSA: 36420

Middle Income

2017 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

2008.00

CREEK COUNTY (037), OK

MSA: 46140

Middle Income

0214.00

GARFIELD COUNTY (047), OK

MSA: 21420

Middle Income

0002.00

LINCOLN COUNTY (081), OK

MSA: 36420

Middle Income

9616.00 9617.00

LOGAN COUNTY (083), OK

MSA: 36420

Upper Income

6008.00

MAYES COUNTY (097), OK

MSA: NA

Middle Income

0404.00

MUSKOGEE COUNTY (101), OK

MSA: NA

Middle Income

0009.00

PAYNE COUNTY (119), OK

MSA: NA

Upper Income

2017 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

0110.00

ROGERS COUNTY (131), OK

MSA: 46140

Upper Income

0504.06

WAGONER COUNTY (145), OK

MSA: 46140

Upper Income

0305.11

CURRY COUNTY (015), OR

MSA: NA

Middle Income

9503.01

CARBON COUNTY (025), PA

MSA: 10900

Middle Income

0203.00

CUMBERLAND COUNTY (041), PA

MSA: 25420

Low Income

0132.00

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Upper Income

0176.05

SCHUYLKILL COUNTY (107), PA

MSA: NA

Moderate Income

2017 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

0028.00

YORK COUNTY (133), PA

MSA: 49620

Moderate Income

0014.00

WASHINGTON COUNTY (009), RI

MSA: 39300

Upper Income

0513.04

TRIPP COUNTY (123), SD

MSA: NA

Middle Income

9716.00

UNION COUNTY (127), SD

MSA: 43580

Upper Income

0203.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0196.00

HAMILTON COUNTY (065), TN

MSA: 16860

Low Income

0026.00

RUTHERFORD COUNTY (149), TN

MSA: 34980

Low Income

2017 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

0418.00

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 60-70%

0226.00

Median Family Income >= 120%

0206.32

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0503.07

BELL COUNTY (027), TX

MSA: 28660

Middle Income

0204.01

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 100-110%

1817.13

BLANCO COUNTY (031), TX

MSA: NA

Middle Income

9502.00

BRAZORIA COUNTY (039), TX

MSA: 26420

Middle Income

6616.02

DIMITT COUNTY (127), TX

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

9502.00

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 80-90%

0103.32

FRIO COUNTY (163), TX

MSA: NA

Middle Income

9503.00

GRAYSON COUNTY (181), TX

MSA: 43300

Moderate Income

0020.00

GUADALUPE COUNTY (187), TX

MSA: 41700

Upper Income

2107.14

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 80-90%

5424.00

Median Family Income >= 120%

5401.00

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 110-120%

2017 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

0227.01

HUNT COUNTY (231), TX

MSA: 19124

Middle Income

9612.00

MIDLAND COUNTY (329), TX

MSA: 33260

Moderate Income

0102.00

PALO PINTO COUNTY (363), TX

MSA: NA

Middle Income

0002.00

PARKER COUNTY (367), TX

MSA: 23104

Middle Income

1402.00

Upper Income

1407.03

POTTER COUNTY (375), TX

MSA: 11100

Moderate Income

0153.00

WILLACY COUNTY (489), TX

MSA: NA

Moderate Income

9507.00

WILLIAMSON COUNTY (491), TX

2017 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

Upper Income

0205.03

WISE COUNTY (497), TX

MSA: 23104

Moderate Income

1502.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 80-90%

1121.00

BEDFORD COUNTY (019), VA

MSA: 31340

Upper Income

0301.01 0301.03

CAMPBELL COUNTY (031), VA

MSA: 31340

Moderate Income

0207.00

Middle Income

0204.03 0205.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Middle Income

1008.12

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 110-120%

2017 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

4612.02

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0509.00

Upper Income

0506.00 0508.02

HENRICO COUNTY (087), VA

MSA: 40060

Middle Income

2001.27

MECKLENBURG COUNTY (117), VA

MSA: NA

Moderate Income

9301.01

POWHATAN COUNTY (145), VA

MSA: 40060

Upper Income

5001.01

SHENANDOAH COUNTY (171), VA

MSA: NA

Middle Income

0405.00 0407.00

SOUTHAMPTON COUNTY (175), VA

MSA: NA

Middle Income

2004.00

WARREN COUNTY (187), VA

2017 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

MSA: 47894

Moderate Income

0204.00

WESTMORELAND COUNTY (193), VA

MSA: NA

Middle Income

0101.00

CHESAPEAKE CITY (550), VA

MSA: 47260

Middle Income

0208.06

NORFOLK CITY (710), VA

MSA: 47260

Upper Income

0038.00

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Moderate Income

0448.05

MCDOWELL COUNTY (047), WV

MSA: NA

Middle Income

9538.00

ST. CROIX COUNTY (109), WI

MSA: 33460

Middle Income

1209.03

WALWORTH COUNTY (127), WI

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000023920

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

Agency: OCC - 1

Institution: UMB BANK NA

MSA: NA

Middle Income

0006.00

FREMONT COUNTY (013), WY

MSA: NA

Middle Income

9404.00

LARAMIE COUNTY (021), WY

MSA: 16940

Moderate Income

0002.00 0011.00

Middle Income

0007.00

NATRONA COUNTY (025), WY

MSA: 16220

Middle Income

0014.01

SWEETWATER COUNTY (037), WY

MSA: NA

Upper Income

9709.02

2017 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	1,162	1,162	0	0.00%
Small Farm Loans	173	173	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	1,388	1,388	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.