

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALHOUN COUNTY (015), AL										
MSA 11500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0
STATE TOTAL	0	0	1	200	0	0	1	200	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	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	1	750	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
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	1	325	1	325	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	325	1	325	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	45	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	1	325	1	325	0	0
STATE TOTAL	1	45	0	0	1	325	1	325	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	154	0	0	1	154	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	354	0	0	2	354	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	354	0	0	2	354	0	0
STATE TOTAL	0	0	2	354	0	0	2	354	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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	1	200	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	2	1,349	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	700	0	0	0	0
Median Family Income >= 120%	0	0	1	159	0	0	1	159	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	359	3	2,049	1	159	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	359	3	2,049	1	159	0	0
STATE TOTAL	0	0	2	359	3	2,049	1	159	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (071), FL										
MSA 15980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	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	72	0	0	0	0	1	72	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	1	72	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	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	305	0	0	1	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	305	0	0	1	125	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
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	930	1	930	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	930	1	930	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	172	0	0	1	172	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	1	172	0	0	1	172	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	72	3	477	2	1,930	4	1,299	0	0
STATE TOTAL	1	72	3	477	2	1,930	4	1,299	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
COBB COUNTY (067), 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	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	250	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	250	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	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
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	2	1,271	2	1,271	0	0
Median Family Income 80-90%	1	36	0	0	2	1,470	3	1,506	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	64	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	243	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	723	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	343	0	0	5	3,464	5	2,777	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	435	1	435	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	146	0	0	1	146	0	0
Median Family Income 110-120%	0	0	1	250	0	0	1	250	0	0
Median Family Income >= 120%	0	0	1	250	2	900	2	900	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	3	646	3	1,335	5	1,731	0	0
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	390	0	0	0	0
Upper Income	0	0	1	186	0	0	0	0	0	0
Income Not Known	0	0	0	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	186	1	390	0	0	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLES COUNTY (017), MD										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	900	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	900	0	0	0	0
FREDERICK COUNTY (021), MD										
MSA 43524										
Outside Assessment Area										
Low Income	0	0	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
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	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	1,550	1	750	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 43524										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	125	0	0	1	125	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	165	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	435	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	750	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	2	1,116	1	750	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	4	725	3	1,866	2	875	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE'S COUNTY (033), MD										
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	1	276	1	276	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	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	276	1	276	0	0
ST. MARY'S COUNTY (037), MD										
MSA 15680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (039), MD										
MSA 41540										
Inside AA 0004										
Low Income	1	59	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	202	2	1,140	3	1,180	0	0
Middle Income	2	108	2	306	2	710	3	547	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	148	3	508	4	1,850	6	1,727	0	0
WORCESTER COUNTY (047), MD 2/										
MSA 41540										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	90	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	2	140	0	0	0	0	1	50	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	249	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	24	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	24	1	249	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	6	347	3	508	4	1,850	7	1,777	0	0
TOTAL OUTSIDE AA IN STATE	7	367	9	1,806	18	11,031	14	6,409	0	0
STATE TOTAL	13	714	12	2,314	22	12,881	21	8,186	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Union Bank & Trust

Respondent ID: 0000693224

Agency: FRS - 2

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SULLIVAN COUNTY (019), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	688	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	688	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	688	0	0	0	0
STATE TOTAL	0	0	0	0	1	688	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	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	48	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	1	48	0	0	1	650	0	0	0	0
AVERY COUNTY (011), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	390	1	390	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	390	1	390	0	0
CAMDEN COUNTY (029), NC										
MSA NA										
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	1	20	1	163	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	163	0	0	1	20	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
CHOWAN COUNTY (041), NC										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	283	0	0	0	0	1	100	0	0
Middle Income	3	109	0	0	1	300	2	97	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	392	0	0	1	300	3	197	0	0
CRAVEN COUNTY (049), NC										
MSA 35100										
Outside Assessment Area										
Low Income	0	0	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	52	1	135	0	0	2	187	0	0
Income Not Known	0	0	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	1	135	0	0	2	187	0	0
CUMBERLAND COUNTY (051), NC										
MSA 22180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	1	244	1	346	0	0	0	0
Income Not Known	0	0	0	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	244	2	1,346	1	1,000	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Union Bank & Trust

Respondent ID: 0000693224

Agency: FRS - 2

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)
CURRITUCK COUNTY (053), NC										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	2	384	0	0	2	265	0	0
Middle Income	1	50	1	227	3	1,156	3	941	0	0
Upper Income	1	26	0	0	0	0	1	26	0	0
Income Not Known	0	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	111	3	611	3	1,156	6	1,232	0	0
DARE COUNTY (055), NC										
MSA NA										
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	1	28	2	321	2	891	1	576	0	0
Upper Income	6	335	1	184	6	3,049	4	530	0	0
Income Not Known	0	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	363	3	505	8	3,940	5	1,106	0	0
DURHAM COUNTY (063), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	205	0	0	0	0	0	0
Middle Income	0	0	2	391	0	0	0	0	0	0
Upper Income	4	222	1	134	3	1,399	1	800	0	0
Income Not Known	0	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	222	4	730	3	1,399	1	800	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
EDGECOMBE COUNTY (065), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	900	1	900	0	0
Middle Income	1	95	0	0	0	0	1	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	1	900	2	995	0	0
GATES COUNTY (073), NC										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	1	584	2	614	0	0
Middle Income	0	0	0	0	1	552	1	552	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	2	1,136	3	1,166	0	0
GRANVILLE COUNTY (077), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
HALIFAX COUNTY (083), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	908	1	908	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	908	1	908	0	0
HARNETT COUNTY (085), 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	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
HERTFORD COUNTY (091), 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	1	218	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	218	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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	1	850	1	850	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	242	0	0	1	242	0	0
Median Family Income 80-90%	0	0	0	0	1	905	1	905	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	242	2	1,755	3	1,997	0	0
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	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	1	750	0	0
Upper Income	0	0	0	0	1	990	1	990	0	0
Income Not Known	0	0	0	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	1,740	2	1,740	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Union Bank & Trust

Respondent ID: 0000693224

Agency: FRS - 2

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)
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	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	103	0	0	1	103	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	1	103	0	0
ONslow COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	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	575	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	575	0	0	0	0
PASQUOTANK COUNTY (139), NC										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	1	100	2	303	2	1,238	2	938	0	0
Upper Income	1	50	1	219	2	811	1	498	0	0
Income Not Known	0	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	200	3	522	4	2,049	3	1,436	0	0

Footnote:

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Loans by County

Small Business Loans - Originations

Institution: Union Bank & Trust

Respondent ID: 0000693224

Agency: FRS - 2

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)
PERQUIMANS COUNTY (143), NC										
MSA NA										
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	3	196	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	196	0	0	0	0	1	65	0	0
PITT COUNTY (147), NC										
MSA 24780										
Outside Assessment Area										
Low Income	0	0	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	475	1	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	1	475	0	0
TYRRELL COUNTY (177), NC										
MSA NA										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	49	0	0	1	872	2	921	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	49	0	0	1	872	2	921	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	510	1	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	0	0	1	510	1	510	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Inside AA 0011										
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	2	1,400	2	1,400	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	0	0	1	200	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	2	1,129	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	274	1	200	0	0	4	274	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	274	2	400	4	2,529	7	1,874	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
WILSON COUNTY (195), 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	0	0	0	0	1	698	1	698	0	0
Income Not Known	0	0	0	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	698	1	698	0	0
TOTAL INSIDE AA IN STATE	30	1,635	12	2,201	23	11,982	31	8,017	0	0
TOTAL OUTSIDE AA IN STATE	7	417	9	1,672	19	12,196	18	10,153	0	0
STATE TOTAL	37	2,052	21	3,873	42	24,178	49	18,170	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
ACCOMACK COUNTY (001), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	28	0	0	0	0	1	20	0	0
Middle Income	3	176	3	510	5	2,230	4	336	0	0
Upper Income	1	50	1	241	1	579	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	254	4	751	6	2,809	6	406	0	0
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	105	0	0	2	776	2	105	0	0
Middle Income	2	110	0	0	3	1,543	3	1,013	0	0
Upper Income	7	334	2	443	8	4,081	9	2,644	0	0
Income Not Known	0	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	549	2	443	13	6,400	14	3,762	0	0
ALLEGHANY COUNTY (005), VA										
MSA NA										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
AMELIA COUNTY (007), 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	24	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	24	0	0	0	0	0	0	0	0
AMHERST COUNTY (009), VA										
MSA 31340										
Inside AA 0007										
Low Income	0	0	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	334	0	0	2	334	0	0
Upper Income	0	0	0	0	2	932	2	932	0	0
Income Not Known	0	0	0	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	334	2	932	4	1,266	0	0
ARLINGTON COUNTY (013), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	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	1	369	2	594	0	0
Upper Income	0	0	0	0	1	486	1	486	0	0
Income Not Known	0	0	0	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	2	855	3	1,080	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
AUGUSTA COUNTY (015), VA										
MSA 44420										
Inside AA 0016										
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	21	984	3	507	4	1,793	11	1,011	0	0
Upper Income	1	17	0	0	1	300	1	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,001	4	655	5	2,093	12	1,028	0	0
BEDFORD COUNTY (019), VA										
MSA 31340										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	436	3	522	7	3,118	12	1,677	0	0
Upper Income	1	14	1	200	3	1,645	2	1,045	0	0
Income Not Known	0	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	450	4	722	10	4,763	14	2,722	0	0
BOTETOURT COUNTY (023), VA										
MSA 40220										
Inside AA 0013										
Low Income	0	0	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	444	0	0	0	0
Upper Income	1	20	0	0	1	780	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	2	1,224	1	20	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
BRUNSWICK COUNTY (025), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	98	0	0	1	256	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	98	0	0	1	256	0	0	0	0
CAMPBELL COUNTY (031), VA										
MSA 31340										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	1	270	2	430	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	1	270	2	430	0	0
CAROLINE COUNTY (033), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	236	0	0	0	0	5	236	0	0
Middle Income	5	233	5	916	4	1,914	9	2,373	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	469	5	916	4	1,914	14	2,609	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
CHARLES CITY COUNTY (036), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	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	2	599	2	599	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	2	599	2	599	0	0
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	2	376	4	2,210	4	1,410	0	0
Moderate Income	1	75	2	370	0	0	3	445	0	0
Middle Income	12	605	3	504	17	10,142	17	6,881	0	0
Upper Income	10	563	15	2,745	14	8,118	13	4,320	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,243	22	3,995	35	20,470	37	13,056	0	0
CULPEPER COUNTY (047), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	769	6	1,104	10	4,437	12	2,633	0	0
Middle Income	1	100	1	250	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	12	869	7	1,354	10	4,437	13	2,733	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
CUMBERLAND COUNTY (049), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	673	2	873	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	673	2	873	0	0
DINWIDDIE COUNTY (053), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	1	643	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	210	1	643	0	0	0	0
ESSEX COUNTY (057), VA										
MSA NA										
Inside AA 0009										
Low Income	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	428	3	641	1	672	9	1,011	0	0
Upper Income	7	201	0	0	0	0	1	26	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	629	3	641	1	672	10	1,037	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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										
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	109	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	1	440	1	150	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	0	0	3	1,700	0	0	0	0
Median Family Income 100-110%	2	113	4	781	6	3,612	2	313	0	0
Median Family Income 110-120%	0	0	3	515	1	400	0	0	0	0
Median Family Income >= 120%	7	403	3	520	9	4,270	5	675	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	655	11	1,966	20	10,422	8	1,138	0	0
FAUQUIER COUNTY (061), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	1,098	7	1,081	3	1,873	13	1,691	0	0
Middle Income	19	833	6	985	4	2,250	5	404	0	0
Upper Income	1	100	0	0	1	279	1	279	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	2,031	13	2,066	8	4,402	19	2,374	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
FLOYD COUNTY (063), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	538	0	0	2	770	9	318	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	538	0	0	2	770	9	318	0	0
FLUVANNA COUNTY (065), VA										
MSA 16820										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	242	1	150	3	2,160	3	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	5	242	1	150	3	2,160	3	845	0	0
FRANKLIN COUNTY (067), VA										
MSA 40220										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	98	1	120	0	0	1	120	0	0
Middle Income	2	94	0	0	0	0	1	30	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	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	242	1	120	0	0	2	150	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
FREDERICK COUNTY (069), VA										
MSA 49020										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	425	0	0	0	0
Middle Income	2	45	0	0	1	315	1	15	0	0
Upper Income	2	90	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	135	0	0	2	740	2	65	0	0
GLOUCESTER COUNTY (073), VA										
MSA 47260										
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	1	25	2	358	3	1,351	5	1,343	0	0
Upper Income	2	150	2	421	0	0	3	521	0	0
Income Not Known	0	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	175	4	779	3	1,351	8	1,864	0	0
GOOCHLAND COUNTY (075), VA										
MSA 40060										
Inside AA 0012										
Low Income	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	1	150	1	460	2	510	0	0
Upper Income	3	200	2	300	6	3,120	5	2,148	0	0
Income Not Known	0	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	250	3	450	7	3,580	7	2,658	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
GREENE COUNTY (079), VA										
MSA 16820										
Inside AA 0003										
Low Income	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	2	480	2	1,210	1	810	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	2	480	2	1,210	1	810	0	0
GREENSVILLE COUNTY (081), VA										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	1	884	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	1	884	0	0	0	0
HALIFAX COUNTY (083), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	131	1	741	1	741	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	131	1	741	1	741	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
HANOVER COUNTY (085), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	1	150	4	2,016	5	1,911	0	0
Middle Income	10	486	4	741	15	8,458	13	3,967	0	0
Upper Income	22	1,116	11	2,105	17	9,676	25	7,470	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,647	16	2,996	36	20,150	43	13,348	0	0
HENRICO COUNTY (087), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	389	6	1,128	13	7,358	14	3,284	0	0
Middle Income	12	545	7	1,317	18	9,689	19	4,479	0	0
Upper Income	27	1,129	7	1,229	12	6,968	15	3,071	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	2,063	20	3,674	43	24,015	48	10,834	0	0
ISLE OF WIGHT COUNTY (093), 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	75	0	0	2	1,725	1	1,000	0	0
Upper Income	1	100	1	170	0	0	1	170	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	1	170	2	1,725	2	1,170	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
JAMES CITY COUNTY (095), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	0	0	0	0	0	0
Middle Income	6	226	1	156	0	0	6	354	0	0
Upper Income	2	75	5	976	4	2,443	6	1,227	0	0
Income Not Known	0	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	301	7	1,382	4	2,443	12	1,581	0	0
KING AND QUEEN COUNTY (097), VA										
MSA NA										
Inside AA 0009										
Low Income	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	211	0	0	0	0	3	211	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	211	0	0	0	0	3	211	0	0
KING GEORGE COUNTY (099), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	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	9	342	6	1,053	3	1,137	7	1,212	0	0
Income Not Known	0	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	342	6	1,053	3	1,137	7	1,212	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
KING WILLIAM COUNTY (101), VA										
MSA 40060										
Inside AA 0012										
Low Income	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	210	3	457	1	700	4	909	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	210	3	457	1	700	4	909	0	0
LANCASTER COUNTY (103), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	146	3	497	1	619	5	995	0	0
Income Not Known	0	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	146	3	497	1	619	5	995	0	0
LOUDOUN COUNTY (107), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,134	1	384	0	0
Middle Income	0	0	0	0	2	1,011	1	548	0	0
Upper Income	2	175	3	500	4	3,138	3	1,415	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	3	500	8	5,283	5	2,347	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUISA COUNTY (109), VA										
MSA NA										
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	2	22	0	0	1	300	1	12	0	0
Upper Income	1	75	0	0	3	1,938	1	75	0	0
Income Not Known	0	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	97	0	0	4	2,238	2	87	0	0
MADISON COUNTY (113), VA										
MSA NA										
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	4	190	1	140	0	0	4	320	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	190	1	140	0	0	4	320	0	0
MATHEWS COUNTY (115), VA										
MSA 47260										
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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	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

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
MIDDLESEX COUNTY (119), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	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	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	1	225	1	500	0	0	0	0
MONTGOMERY COUNTY (121), VA										
MSA 13980										
Inside AA 0001										
Low Income	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	199	6	1,081	1	682	3	270	0	0
Upper Income	12	301	1	200	1	340	3	559	0	0
Income Not Known	0	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	500	7	1,281	2	1,022	6	829	0	0
NELSON COUNTY (125), VA										
MSA 16820										
Inside AA 0003										
Low Income	0	0	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	318	1	318	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	318	1	318	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
NEW KENT COUNTY (127), VA										
MSA 40060										
Inside AA 0012										
Low Income	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	1	200	0	0	3	285	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	121	1	200	0	0	3	285	0	0
NORTHAMPTON COUNTY (131), VA										
MSA NA										
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	7	388	2	386	3	1,253	6	744	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	388	2	386	3	1,253	6	744	0	0
NORTHUMBERLAND COUNTY (133), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	221	0	0	0	0	4	76	0	0
Upper Income	3	162	3	496	0	0	2	235	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	383	3	496	0	0	6	311	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
ORANGE COUNTY (137), VA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	40	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	193	2	374	2	819	3	869	0	0
Income Not Known	0	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	233	2	374	2	819	3	869	0	0
PAGE COUNTY (139), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
PITTSYLVANIA COUNTY (143), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	1	112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	1	112	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
PRINCE EDWARD COUNTY (147), 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	100	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	1	100	0	0	1	400	0	0	0	0
PRINCE GEORGE COUNTY (149), 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	0	0	1	183	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	183	0	0	0	0	0	0
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	173	1	200	14	8,526	3	1,339	0	0
Middle Income	3	225	3	422	3	1,796	3	1,624	0	0
Upper Income	2	117	2	338	7	3,423	5	1,964	0	0
Income Not Known	0	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	515	6	960	24	13,745	11	4,927	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
PULASKI COUNTY (155), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	247	0	0	0	0	3	105	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	247	0	0	0	0	3	105	0	0
RAPPAHANNOCK COUNTY (157), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	443	3	586	2	937	8	1,659	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	12	443	3	586	2	937	8	1,659	0	0
RICHMOND COUNTY (159), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	55	1,275	4	689	3	1,546	16	1,994	0	0
Upper Income	15	254	1	164	1	340	4	559	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	1,529	5	853	4	1,886	20	2,553	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
ROANOKE COUNTY (161), VA										
MSA 40220										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	258	7	1,312	5	2,293	7	2,071	0	0
Upper Income	10	535	2	301	2	1,203	4	409	0	0
Income Not Known	0	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	793	9	1,613	7	3,496	11	2,480	0	0
ROCKBRIDGE COUNTY (163), VA										
MSA NA										
Inside AA 0010										
Low Income	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	1	138	1	500	4	708	0	0
Upper Income	1	25	2	306	0	0	2	131	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	95	3	444	1	500	6	839	0	0
ROCKINGHAM COUNTY (165), VA										
MSA 25500										
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	5	276	1	140	5	3,212	4	612	0	0
Upper Income	0	0	0	0	2	670	2	670	0	0
Income Not Known	0	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	276	1	140	7	3,882	6	1,282	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHENANDOAH COUNTY (171), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Inside AA 0018										
Low Income	1	71	0	0	2	1,392	2	991	0	0
Moderate Income	13	681	13	2,464	19	9,713	16	4,548	0	0
Middle Income	17	821	9	1,650	19	10,321	16	3,746	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,573	22	4,114	40	21,426	34	9,285	0	0
STAFFORD COUNTY (179), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	185	0	0	5	2,814	5	905	0	0
Middle Income	17	797	10	1,792	7	2,889	14	3,276	0	0
Upper Income	3	91	0	0	0	0	2	36	0	0
Income Not Known	0	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	1,073	10	1,792	12	5,703	21	4,217	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
SUSSEX COUNTY (183), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	143	0	0	0	0	1	43	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	143	0	0	0	0	1	43	0	0
WARREN COUNTY (187), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	101	0	0	2	1,130	4	689	0	0
Middle Income	1	62	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	5	163	0	0	2	1,130	4	689	0	0
WESTMORELAND COUNTY (193), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	214	1	155	1	500	6	146	0	0
Upper Income	11	374	5	833	2	1,000	7	1,440	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	588	6	988	3	1,500	13	1,586	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
WYTHE COUNTY (197), VA										
MSA NA										
Inside AA 0015										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
YORK COUNTY (199), VA										
MSA 47260										
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	2	137	1	195	1	620	4	952	0	0
Upper Income	3	190	4	702	1	552	2	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	5	327	5	897	2	1,172	6	1,754	0	0
ALEXANDRIA CITY (510), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	325	1	666	0	0	0	0
Middle Income	0	0	1	200	1	800	0	0	0	0
Upper Income	1	41	0	0	3	1,325	2	791	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	3	525	5	2,791	2	791	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
CHARLOTTESVILLE CITY (540), VA										
MSA 16820										
Inside AA 0003										
Low Income	1	71	1	129	2	1,100	1	500	0	0
Moderate Income	2	123	0	0	1	370	2	437	0	0
Middle Income	2	80	1	200	3	1,117	4	1,317	0	0
Upper Income	7	437	4	844	7	4,076	12	3,673	0	0
Income Not Known	0	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	711	6	1,173	13	6,663	19	5,927	0	0
CHESAPEAKE CITY (550), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	1	577	0	0	0	0
Moderate Income	0	0	1	230	3	1,750	4	1,980	0	0
Middle Income	12	702	9	1,464	11	5,247	13	3,008	0	0
Upper Income	9	396	3	482	10	5,582	9	3,544	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	1,098	13	2,176	25	13,156	26	8,532	0	0
COLONIAL HEIGHTS CITY (570), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	199	1	350	1	199	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	199	1	350	1	199	0	0

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
COVINGTON CITY (580), VA										
MSA NA										
Inside AA 0010										
Low Income	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
EMPORIA CITY (595), VA										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	862	1	862	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	862	1	862	0	0
FAIRFAX CITY (600), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	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	1	100	0	0	2	800	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	0	0	3	1,100	1	100	0	0

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Loans by County

Small Business Loans - Originations

Institution: Union Bank & Trust

Respondent ID: 0000693224

Agency: FRS - 2

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)
FALLS CHURCH CITY (610), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	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	715	0	0	0	0
Income Not Known	0	0	0	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	715	0	0	0	0
FREDERICKSBURG CITY (630), VA										
MSA 47894										
Inside AA 0018										
Low Income	10	569	5	943	5	2,180	6	1,084	0	0
Moderate Income	3	197	3	640	6	3,773	3	1,608	0	0
Middle Income	7	462	3	385	6	2,191	7	1,272	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,228	11	1,968	17	8,144	16	3,964	0	0
HAMPTON CITY (650), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	2	296	2	1,292	1	180	0	0
Middle Income	0	0	1	142	1	265	0	0	0	0
Upper Income	0	0	0	0	1	400	1	400	0	0
Income Not Known	5	208	1	250	0	0	3	313	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	263	4	688	4	1,957	5	893	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
HARRISONBURG CITY (660), VA										
MSA 25500										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	269	2	360	3	1,170	9	1,799	0	0
Middle Income	3	80	4	804	4	2,366	4	242	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	349	6	1,164	7	3,536	13	2,041	0	0
HOPEWELL CITY (670), VA										
MSA 40060										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	3	513	1	513	3	906	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	3	513	1	513	3	906	0	0
LYNCHBURG CITY (680), VA										
MSA 31340										
Inside AA 0007										
Low Income	0	0	0	0	1	665	1	665	0	0
Moderate Income	1	26	2	312	0	0	3	338	0	0
Middle Income	1	94	0	0	1	440	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	2	312	2	1,105	4	1,003	0	0

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
MANASSAS CITY (683), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	3	489	1	292	4	564	0	0
Middle Income	0	0	0	0	2	880	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	3	489	3	1,172	4	564	0	0
MARTINSVILLE CITY (690), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	650	1	650	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0
NEWPORT NEWS CITY (700), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	1	191	1	400	1	191	0	0
Moderate Income	2	115	1	247	8	3,623	6	2,592	0	0
Middle Income	1	50	4	785	3	1,401	5	1,362	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	165	6	1,223	12	5,424	12	4,145	0	0

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
NORFOLK CITY (710), VA 2/										
MSA 47260										
Inside AA 0017										
Low Income	3	129	1	134	1	440	2	470	0	0
Moderate Income	5	350	6	1,029	13	6,157	8	2,582	0	0
Middle Income	7	287	3	625	2	1,200	5	366	0	0
Upper Income	10	678	4	897	7	3,173	10	1,657	0	0
Income Not Known	1	3	0	0	1	251	2	254	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,447	14	2,685	24	11,221	27	5,329	0	0
PETERSBURG CITY (730), VA										
MSA 40060										
Inside AA 0012										
Low Income	2	78	2	342	0	0	2	220	0	0
Moderate Income	1	95	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	3	173	2	342	0	0	2	220	0	0
POQUOSON CITY (735), VA										
MSA 47260										
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	0	0	0	0	0	0	0	0
Upper Income	0	0	2	302	0	0	1	124	0	0
Income Not Known	0	0	0	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	302	0	0	1	124	0	0

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
PORTSMOUTH CITY (740), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	2	1,191	2	1,191	0	0
Moderate Income	2	136	0	0	2	848	3	684	0	0
Middle Income	4	155	0	0	2	782	3	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	291	0	0	6	2,821	8	1,990	0	0
RADFORD CITY (750), VA										
MSA 13980										
Inside AA 0001										
Low Income	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
RICHMOND CITY (760), VA										
MSA 40060										
Inside AA 0012										
Low Income	3	198	10	1,800	9	4,672	13	3,643	0	0
Moderate Income	16	638	14	2,722	28	14,799	28	9,317	0	0
Middle Income	3	192	0	0	4	1,305	3	636	0	0
Upper Income	10	502	11	1,927	12	6,919	17	4,526	0	0
Income Not Known	0	0	0	0	1	525	1	525	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,530	35	6,449	54	28,220	62	18,647	0	0

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
ROANOKE CITY (770), VA										
MSA 40220										
Inside AA 0013										
Low Income	0	0	0	0	1	476	0	0	0	0
Moderate Income	1	100	1	125	2	1,250	2	415	0	0
Middle Income	5	185	3	530	4	1,431	3	451	0	0
Upper Income	5	268	1	216	0	0	3	341	0	0
Income Not Known	0	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	553	5	871	7	3,157	8	1,207	0	0
SALEM CITY (775), VA										
MSA 40220										
Inside AA 0013										
Low Income	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	625	4	613	8	3,659	13	3,313	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	625	4	613	8	3,659	13	3,313	0	0
STAUNTON CITY (790), VA										
MSA 44420										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	304	4	665	4	1,934	8	1,704	0	0
Upper Income	0	0	1	200	2	580	2	480	0	0
Income Not Known	0	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	304	5	865	6	2,514	10	2,184	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK CITY (800), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	100	0	0	1	687	4	787	0	0
Middle Income	5	219	1	250	5	1,966	3	400	0	0
Upper Income	1	10	0	0	3	2,205	1	900	0	0
Income Not Known	0	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	329	1	250	9	4,858	8	2,087	0	0
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Inside AA 0017										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	538	6	940	7	3,981	12	3,275	0	0
Middle Income	13	629	9	1,570	12	7,530	18	4,903	0	0
Upper Income	17	886	4	725	9	5,285	12	3,889	0	0
Income Not Known	0	0	0	0	2	800	1	450	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	2,053	19	3,235	30	17,596	43	12,517	0	0
WAYNESBORO CITY (820), VA										
MSA 44420										
Inside AA 0016										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	113	1	200	6	2,635	2	537	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	113	1	200	6	2,635	2	537	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
WILLIAMSBURG CITY (830), VA										
MSA 47260										
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	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,708	2	1,708	0	0
Income Not Known	0	0	0	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	1,708	2	1,708	0	0
WINCHESTER CITY (840), VA										
MSA 49020										
Inside AA 0019										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	2	726	1	326	0	0
Upper Income	0	0	1	164	0	0	1	164	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	1	164	2	726	2	490	0	0
TOTAL INSIDE AA IN STATE	815	36,178	385	69,311	603	315,434	791	188,276	0	0
TOTAL OUTSIDE AA IN STATE	8	590	7	1,156	8	5,088	9	3,739	0	0
STATE TOTAL	823	36,768	392	70,467	611	320,522	800	192,015	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	851	38,160	400	72,020	630	329,266	829	198,070	0	0
TOTAL OUTSIDE AA	24	1,491	34	6,274	53	34,057	50	22,638	0	0
TOTAL INSIDE & OUTSIDE	875	39,651	434	78,294	683	363,323	879	220,708	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
CULPEPER COUNTY (047), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	161	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	161	0	0	0	0	0	0
ESSEX COUNTY (057), VA										
MSA NA										
Inside AA 0009										
Low Income	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	79	0	0	0	0	0	0	0	0
Upper Income	1	18	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	0	0	0	0
FAUQUIER COUNTY (061), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0

Loans by County
Small Farm Loans - Originations
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2
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)
GLOUCESTER COUNTY (073), VA										
MSA 47260										
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	450	0	0	2	450	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	450	0	0	2	450	0	0
GREENSVILLE COUNTY (081), VA										
MSA NA										
Inside AA 0014										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	72	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	72	0	0	0	0	0	0	0	0
KING AND QUEEN COUNTY (097), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	1	150	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	150	0	0	1	24	0	0

Loans by County
Small Farm Loans - Originations
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2
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)
NORTHAMPTON COUNTY (131), VA										
MSA NA										
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	1	98	1	125	0	0	2	223	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	98	1	125	0	0	2	223	0	0
NORTHUMBERLAND COUNTY (133), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	153	2	271	0	0	3	153	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	153	2	271	0	0	3	153	0	0
RAPPAHANNOCK COUNTY (157), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	0	0	1	420	1	420	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	6	0	0	1	420	1	420	0	0

Loans by County

Respondent ID: 0000693224

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

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)
RICHMOND COUNTY (159), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	237	2	403	0	0	13	161	0	0
Upper Income	2	66	0	0	0	0	1	60	0	0
Income Not Known	0	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	303	2	403	0	0	14	221	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	85	0	0	0	0	1	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Inside AA 0018										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	675	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	675	0	0	0	0

Loans by County
Small Farm Loans - Originations
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2
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)
WESTMORELAND COUNTY (193), VA										
MSA NA										
Inside AA 0009										
Low Income	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	39	0	0	0	0	1	34	0	0
Upper Income	5	91	0	0	1	300	5	364	0	0
Income Not Known	0	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	130	0	0	1	300	6	398	0	0
TOTAL INSIDE AA IN STATE	38	1,123	10	1,725	5	1,845	31	2,369	0	0
TOTAL OUTSIDE AA IN STATE	2	109	0	0	0	0	2	109	0	0
STATE TOTAL	40	1,232	10	1,725	5	1,845	33	2,478	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	38	1,123	10	1,725	5	1,845	31	2,369	0	0
TOTAL OUTSIDE AA	2	109	0	0	0	0	2	109	0	0
TOTAL INSIDE & OUTSIDE	40	1,232	10	1,725	5	1,845	33	2,478	0	0

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

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)
VA - FLOYD COUNTY (063) - MSA 13980	18	1,308	9	318	0	0
VA - MONTGOMERY COUNTY (121) - MSA 13980	25	2,803	6	829	0	0
VA - PULASKI COUNTY (155) - MSA 13980	5	247	3	105	0	0
VA - RADFORD CITY (750) - MSA 13980	1	15	1	15	0	0
VA - LOUISA COUNTY (109) - MSA NA	7	2,335	2	87	0	0
VA - MADISON COUNTY (113) - MSA NA	5	330	4	320	0	0
VA - ORANGE COUNTY (137) - MSA NA	9	1,426	3	869	0	0
VA - ALBEMARLE COUNTY (003) - MSA 16820	26	7,392	14	3,762	0	0
VA - FLUVANNA COUNTY (065) - MSA 16820	9	2,552	3	845	0	0
VA - GREENE COUNTY (079) - MSA 16820	5	1,715	1	810	0	0
VA - NELSON COUNTY (125) - MSA 16820	1	318	1	318	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	31	8,547	19	5,927	0	0
MD - SOMERSET COUNTY (039) - MSA 41540	1	59	0	0	0	0
MD - WICOMICO COUNTY (045) - MSA 41540	10	2,506	6	1,727	0	0
MD - WORCESTER COUNTY (047) - MSA 41540 2/	2	140	1	50	0	0
VA - ACCOMACK COUNTY (001) - MSA NA	16	3,814	6	406	0	0
VA - NORTHAMPTON COUNTY (131) - MSA NA	12	2,027	6	744	0	0
VA - ROCKINGHAM COUNTY (165) - MSA 25500	13	4,298	6	1,282	0	0
VA - HARRISONBURG CITY (660) - MSA 25500	20	5,049	13	2,041	0	0
VA - AMHERST COUNTY (009) - MSA 31340	4	1,266	4	1,266	0	0
VA - BEDFORD COUNTY (019) - MSA 31340	28	5,935	14	2,722	0	0
VA - CAMPBELL COUNTY (031) - MSA 31340	2	430	2	430	0	0
VA - LYNCHBURG CITY (680) - MSA 31340	6	1,537	4	1,003	0	0

Footnote:

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2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

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)
NC - CAMDEN COUNTY (029) - MSA NA	2	183	1	20	0	0
NC - CHOWAN COUNTY (041) - MSA NA	7	692	3	197	0	0
NC - DARE COUNTY (055) - MSA NA	18	4,808	5	1,106	0	0
NC - PASQUOTANK COUNTY (139) - MSA NA	10	2,771	3	1,436	0	0
NC - PERQUIMANS COUNTY (143) - MSA NA	3	196	1	65	0	0
NC - TYRRELL COUNTY (177) - MSA NA	2	921	2	921	0	0
VA - ESSEX COUNTY (057) - MSA NA	23	1,942	10	1,037	0	0
VA - KING AND QUEEN COUNTY (097) - MSA NA	3	211	3	211	0	0
VA - KING GEORGE COUNTY (099) - MSA NA	18	2,532	7	1,212	0	0
VA - LANCASTER COUNTY (103) - MSA NA	10	1,262	5	995	0	0
VA - MIDDLESEX COUNTY (119) - MSA NA	2	725	0	0	0	0
VA - NORTHUMBERLAND COUNTY (133) - MSA NA	20	879	6	311	0	0
VA - RICHMOND COUNTY (159) - MSA NA	79	4,268	20	2,553	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	36	3,076	13	1,586	0	0
VA - ALLEGHANY COUNTY (005) - MSA NA	1	50	0	0	0	0
VA - ROCKBRIDGE COUNTY (163) - MSA NA	7	1,039	6	839	0	0
VA - COVINGTON CITY (580) - MSA NA	1	10	1	10	0	0
NC - WAKE COUNTY (183) - MSA 39580	10	3,203	7	1,874	0	0
VA - CAROLINE COUNTY (033) - MSA 40060	19	3,299	14	2,609	0	0
VA - CHARLES CITY COUNTY (036) - MSA 40060	3	824	2	599	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	80	25,708	37	13,056	0	0
VA - GOOCHLAND COUNTY (075) - MSA 40060	14	4,280	7	2,658	0	0
VA - HANOVER COUNTY (085) - MSA 40060	85	24,793	43	13,348	0	0

Footnote:

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2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

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)
VA - HENRICO COUNTY (087) - MSA 40060	111	29,752	48	10,834	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	10	1,367	4	909	0	0
VA - NEW KENT COUNTY (127) - MSA 40060	4	321	3	285	0	0
VA - COLONIAL HEIGHTS CITY (570) - MSA 40060	2	549	1	199	0	0
VA - HOPEWELL CITY (670) - MSA 40060	4	1,026	3	906	0	0
VA - PETERSBURG CITY (730) - MSA 40060	5	515	2	220	0	0
VA - RICHMOND CITY (760) - MSA 40060	121	36,199	62	18,647	0	0
VA - BOTETOURT COUNTY (023) - MSA 40220	3	1,244	1	20	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220	6	362	2	150	0	0
VA - ROANOKE COUNTY (161) - MSA 40220	31	5,902	11	2,480	0	0
VA - ROANOKE CITY (770) - MSA 40220	23	4,581	8	1,207	0	0
VA - SALEM CITY (775) - MSA 40220	24	4,897	13	3,313	0	0
VA - GREENSVILLE COUNTY (081) - MSA NA	2	928	0	0	0	0
VA - EMPORIA CITY (595) - MSA NA	1	862	1	862	0	0
VA - WYTHE COUNTY (197) - MSA NA	1	175	1	175	0	0
VA - AUGUSTA COUNTY (015) - MSA 44420	31	3,749	12	1,028	0	0
VA - STAUNTON CITY (790) - MSA 44420	18	3,683	10	2,184	0	0
VA - WAYNESBORO CITY (820) - MSA 44420	9	2,948	2	537	0	0
NC - CURRITUCK COUNTY (053) - MSA 47260	10	1,878	6	1,232	0	0
NC - GATES COUNTY (073) - MSA 47260	3	1,166	3	1,166	0	0
VA - GLOUCESTER COUNTY (073) - MSA 47260	10	2,305	8	1,864	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	19	4,126	12	1,581	0	0
VA - MATHEWS COUNTY (115) - MSA 47260	1	250	1	250	0	0

Footnote:

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2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

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)
VA - YORK COUNTY (199) - MSA 47260	12	2,396	6	1,754	0	0
VA - CHESAPEAKE CITY (550) - MSA 47260	59	16,430	26	8,532	0	0
VA - HAMPTON CITY (650) - MSA 47260	15	2,908	5	893	0	0
VA - NEWPORT NEWS CITY (700) - MSA 47260	21	6,812	12	4,145	0	0
VA - NORFOLK CITY (710) - MSA 47260 2/	64	15,353	27	5,329	0	0
VA - POQUOSON CITY (735) - MSA 47260	2	302	1	124	0	0
VA - PORTSMOUTH CITY (740) - MSA 47260	12	3,112	8	1,990	0	0
VA - SUFFOLK CITY (800) - MSA 47260	19	5,437	8	2,087	0	0
VA - VIRGINIA BEACH CITY (810) - MSA 47260	87	22,884	43	12,517	0	0
VA - WILLIAMSBURG CITY (830) - MSA 47260	2	1,708	2	1,708	0	0
VA - ARLINGTON COUNTY (013) - MSA 47894	3	1,080	3	1,080	0	0
VA - CULPEPER COUNTY (047) - MSA 47894	29	6,660	13	2,733	0	0
VA - FAIRFAX COUNTY (059) - MSA 47894	43	13,043	8	1,138	0	0
VA - FAUQUIER COUNTY (061) - MSA 47894	62	8,499	19	2,374	0	0
VA - LOUDOUN COUNTY (107) - MSA 47894	13	5,958	5	2,347	0	0
VA - PRINCE WILLIAM COUNTY (153) - MSA 47894	38	15,220	11	4,927	0	0
VA - RAPPAHANNOCK COUNTY (157) - MSA 47894	17	1,966	8	1,659	0	0
VA - SPOTSYLVANIA COUNTY (177) - MSA 47894	93	27,113	34	9,285	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	46	8,568	21	4,217	0	0
VA - WARREN COUNTY (187) - MSA 47894	7	1,293	4	689	0	0
VA - ALEXANDRIA CITY (510) - MSA 47894	9	3,357	2	791	0	0
VA - FAIRFAX CITY (600) - MSA 47894	4	1,200	1	100	0	0
VA - FALLS CHURCH CITY (610) - MSA 47894	1	715	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

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)
VA - FREDERICKSBURG CITY (630) - MSA 47894	48	11,340	16	3,964	0	0
VA - MANASSAS CITY (683) - MSA 47894	7	1,736	4	564	0	0
VA - FREDERICK COUNTY (069) - MSA 49020	6	875	2	65	0	0
VA - WINCHESTER CITY (840) - MSA 49020	4	975	2	490	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

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)
VA - MONTGOMERY COUNTY (121) - MSA 13980	1	10	0	0	0	0
VA - LOUISA COUNTY (109) - MSA NA	1	100	0	0	0	0
VA - ACCOMACK COUNTY (001) - MSA NA	1	450	1	450	0	0
VA - NORTHAMPTON COUNTY (131) - MSA NA	2	223	2	223	0	0
VA - ESSEX COUNTY (057) - MSA NA	2	97	0	0	0	0
VA - KING AND QUEEN COUNTY (097) - MSA NA	2	174	1	24	0	0
VA - NORTHUMBERLAND COUNTY (133) - MSA NA	5	424	3	153	0	0
VA - RICHMOND COUNTY (159) - MSA NA	20	706	14	221	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	8	430	6	398	0	0
VA - CAROLINE COUNTY (033) - MSA 40060	1	100	0	0	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	1	165	0	0	0	0
VA - GREENSVILLE COUNTY (081) - MSA NA	1	72	0	0	0	0
VA - GLOUCESTER COUNTY (073) - MSA 47260	2	450	2	450	0	0
VA - CULPEPER COUNTY (047) - MSA 47894	1	161	0	0	0	0
VA - FAUQUIER COUNTY (061) - MSA 47894	1	30	1	30	0	0
VA - RAPPAHANNOCK COUNTY (157) - MSA 47894	2	426	1	420	0	0
VA - SPOTSYLVANIA COUNTY (177) - MSA 47894	2	675	0	0	0	0

2018 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

Memo Item: Loans by Affiliates

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

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0001

FLOYD COUNTY (063), VA

MSA: 13980

Middle Income

9201.01 9201.02 9202.00

GILES COUNTY (071), VA

MSA: 13980

Middle Income

9301.00* 9302.00* 9303.00* 9304.00*

MONTGOMERY COUNTY (121), VA

MSA: 13980

Moderate Income

0204.00*

Middle Income

0202.01* 0202.02 0207.00 0208.00 0209.00* 0212.00 0214.00* 0215.00

Upper Income

0203.00 0205.00 0206.00 0210.00 0211.00 0213.00

Income Not Known

0201.00*

PULASKI COUNTY (155), VA

MSA: 13980

Middle Income

2101.00 2102.01* 2102.02 2103.00 2104.00* 2105.00* 2106.00* 2107.00

Income Not Known

9801.00* 9802.00*

RADFORD CITY (750), VA

MSA: 13980

Middle Income

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0101.01* 0102.00

Income Not Known

0101.02*

ASSESSMENT AREA - 0002

LOUISA COUNTY (109), VA

MSA: NA

Middle Income

9502.01* 9505.00

Upper Income

9501.00 9502.02* 9503.00 9504.00*

MADISON COUNTY (113), VA

MSA: NA

Middle Income

9301.00 9302.00

ORANGE COUNTY (137), VA

MSA: NA

Moderate Income

1102.00

Upper Income

1101.02 1101.03 1101.04 1103.00

ASSESSMENT AREA - 0003

ALBEMARLE COUNTY (003), VA

MSA: 16820

Moderate Income

0107.00 0109.01* 0109.02* 0113.02*

Middle Income

0101.00 0105.00 0106.02* 0108.00 0112.01* 0113.01 0114.00*

Upper Income

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0102.01* 0102.02 0103.00 0104.01 0104.02 0106.01 0110.00 0111.00* 0112.02* 0113.03

Income Not Known

0109.03*

FLUVANNA COUNTY (065), VA

MSA: 16820

Middle Income

0201.01 0201.02 0202.00 0203.00*

GREENE COUNTY (079), VA

MSA: 16820

Moderate Income

0301.01*

Middle Income

0301.02* 0302.00

NELSON COUNTY (125), VA

MSA: 16820

Moderate Income

9501.00* 9503.00*

Middle Income

9502.00

CHARLOTTESVILLE CITY (540), VA

MSA: 16820

Low Income

0002.02* 0004.02

Moderate Income

0002.01 0004.01 0005.01* 0006.00*

Middle Income

0003.02 0005.02* 0008.00 0009.00*

Upper Income

0007.00 0010.00

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0004

SOMERSET COUNTY (039), MD

MSA: 41540

Low Income

9306.00

Moderate Income

9301.01* 9301.02* 9302.00*

Middle Income

9303.00* 9305.00*

Income Not Known

9804.00* 9901.00*

WICOMICO COUNTY (045), MD

MSA: 41540

Moderate Income

0001.00 0003.00* 0005.00* 0102.00 0105.02*

Middle Income

0002.00 0004.00* 0101.01* 0101.02 0105.01* 0106.03* 0106.04 0107.01* 0107.02*

Upper Income

0103.00* 0104.00* 0106.05* 0106.06* 0108.00*

WORCESTER COUNTY (047), MD 2/

MSA: 41540

Moderate Income

9515.00

Middle Income

9500.00* 9503.00* 9510.00* 9512.00* 9513.00* 9514.00* 9517.00

Upper Income

9501.00* 9504.00* 9506.00* 9507.00* 9508.00* 9509.00* 9511.00*

Income Not Known

9800.00*

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0005

ACCOMACK COUNTY (001), VA

MSA: NA

Moderate Income

0903.00 0905.00*

Middle Income

0902.00 0904.00 0906.00* 0907.00 0908.00

Upper Income

0901.00

Income Not Known

9801.00* 9802.00* 9901.00* 9902.00*

NORTHAMPTON COUNTY (131), VA

MSA: NA

Middle Income

9301.00 9302.00 9303.00

Income Not Known

9901.00*

ASSESSMENT AREA - 0006

ROCKINGHAM COUNTY (165), VA

MSA: 25500

Moderate Income

0101.00*

Middle Income

0102.00* 0103.00* 0104.00* 0105.00* 0106.00* 0107.00* 0108.00 0109.00* 0110.00* 0111.00* 0112.00*

0114.00* 0115.00 0116.00 0117.00* 0120.00

Upper Income

0118.00 0119.00*

HARRISONBURG CITY (660), VA

MSA: 25500

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Low Income

0002.07*

Moderate Income

0001.01 0002.05 0003.02

Middle Income

0001.02* 0002.04 0003.01 0004.01 0004.02

Upper Income

0002.03* 0002.06*

ASSESSMENT AREA - 0007

AMHERST COUNTY (009), VA

MSA: 31340

Moderate Income

0105.02* 0105.03*

Middle Income

0101.00* 0102.00 0104.01* 0104.02* 0105.04 0106.00*

Upper Income

0103.00

APPOMATTOX COUNTY (011), VA

MSA: 31340

Middle Income

0401.00* 0402.00* 0403.00*

BEDFORD COUNTY (019), VA

MSA: 31340

Middle Income

0302.02 0303.00* 0304.01 0304.02 0305.01 0305.03* 0305.04 0306.01* 0306.02* 0306.03 0306.04*

0306.05* 0501.00

Upper Income

0301.01* 0301.03 0301.04 0302.01*

CAMPBELL COUNTY (031), VA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 31340

Moderate Income

0204.01* 0207.00*

Middle Income

0201.01 0201.02* 0202.00* 0204.03 0205.00* 0206.00* 0208.00* 0209.00*

Upper Income

0203.00* 0204.02*

LYNCHBURG CITY (680), VA

MSA: 31340

Low Income

0019.00

Moderate Income

0002.02 0002.03* 0003.00* 0004.00 0006.00* 0007.00* 0008.01* 0008.02* 0009.00* 0011.00

Middle Income

0005.00 0010.00* 0014.00* 0016.00* 0017.00 0018.00*

Upper Income

0001.00* 0002.01*

ASSESSMENT AREA - 0008

CAMDEN COUNTY (029), NC

MSA: NA

Upper Income

9501.01* 9501.02

CHOWAN COUNTY (041), NC

MSA: NA

Moderate Income

9301.01

Middle Income

9301.02 9302.00

DARE COUNTY (055), NC

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: NA

Middle Income

9705.01* 9705.02

Upper Income

9701.01 9701.02 9702.00 9703.00 9704.00 9706.01 9706.02*

Income Not Known

9901.00* 9902.00*

PASQUOTANK COUNTY (139), NC

MSA: NA

Low Income

9603.00*

Moderate Income

9601.00

Middle Income

9604.00* 9605.01 9605.03* 9606.00* 9607.01

Upper Income

9602.00* 9605.02 9607.02*

PERQUIMANS COUNTY (143), NC

MSA: NA

Middle Income

9201.00 9202.01* 9202.02

TYRRELL COUNTY (177), NC

MSA: NA

Moderate Income

9601.00

WASHINGTON COUNTY (187), NC

MSA: NA

Middle Income

9501.00* 9502.00* 9503.00*

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0009

ESSEX COUNTY (057), VA

MSA: NA

Middle Income

9507.00 9508.00

Upper Income

9506.00

KING AND QUEEN COUNTY (097), VA

MSA: NA

Middle Income

9504.00 9505.00

KING GEORGE COUNTY (099), VA

MSA: NA

Upper Income

0401.00 0402.00 0403.00 0404.00 0405.00

LANCASTER COUNTY (103), VA

MSA: NA

Upper Income

0301.00 0302.00 0303.00

Income Not Known

9901.00*

MIDDLESEX COUNTY (119), VA

MSA: NA

Middle Income

9510.00

Upper Income

9509.00 9511.00* 9512.00*

Income Not Known

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

9901.00*

NORTHUMBERLAND COUNTY (133), VA

MSA: NA

Middle Income

0201.00

Upper Income

0202.00 0203.00

Income Not Known

9901.00*

RICHMOND COUNTY (159), VA

MSA: NA

Middle Income

0401.00

Upper Income

0402.00

WESTMORELAND COUNTY (193), VA

MSA: NA

Middle Income

0101.00 0103.00

Upper Income

0102.00 0104.00

ASSESSMENT AREA - 0010

ALLEGHANY COUNTY (005), VA

MSA: NA

Middle Income

0701.00* 0801.00* 0802.02*

Upper Income

0802.01* 0803.01 0803.02*

ROCKBRIDGE COUNTY (163), VA

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: NA

Middle Income

9301.00 9302.00* 9304.00*

Upper Income

9303.00

BUENA VISTA CITY (530), VA

MSA: NA

Moderate Income

9306.00*

COVINGTON CITY (580), VA

MSA: NA

Moderate Income

0601.00*

Middle Income

0602.00

LEXINGTON CITY (678), VA

MSA: NA

Middle Income

9305.00*

ASSESSMENT AREA - 0011

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 20-30%

0509.00* 0524.08*

Median Family Income 30-40%

0508.00* 0511.01* 0520.01*

Median Family Income 40-50%

0506.00* 0520.02* 0524.06* 0524.09* 0540.08* 0540.18* 0545.00*

Median Family Income 50-60%

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0519.00* 0524.07* 0527.04* 0527.06* 0535.17*

Median Family Income 60-70%

0505.00* 0507.00* 0521.01* 0521.02* 0523.01* 0527.01 0528.03* 0528.06* 0535.19* 0537.13* 0540.04*

0540.14* 0541.06* 0541.08* 0541.12* 0544.04*

Median Family Income 70-80%

0523.02* 0527.05* 0527.07* 0528.07* 0528.08* 0528.09* 0531.07* 0535.13* 0535.20* 0540.01* 0540.06*

0540.17* 0542.05* 0543.02* 0544.03*

Median Family Income 80-90%

0510.00 0525.07* 0528.02* 0530.08* 0530.09* 0531.08* 0534.17* 0535.07* 0537.26* 0540.15* 0541.04*

0541.11* 0541.13* 0542.04* 0543.01*

Median Family Income 90-100%

0529.01* 0531.09* 0531.11* 0535.24* 0537.07* 0537.16* 0541.05* 0541.15* 0542.06* 0542.10* 0544.02*

Median Family Income 100-110%

0524.01* 0525.05* 0526.02* 0528.01* 0529.02* 0529.04* 0530.03* 0531.05* 0531.06* 0531.10* 0532.04*

0532.06* 0535.16* 0536.09* 0537.23* 0540.07* 0541.14* 0542.08

Median Family Income 110-120%

0514.00* 0525.04* 0534.18* 0534.20* 0535.06* 0535.18* 0536.06* 0537.09* 0537.14* 0540.16* 0541.09*

0541.10* 0542.11*

Median Family Income >= 120%

0501.00* 0503.00* 0504.00* 0512.00* 0515.01* 0515.02* 0516.00* 0517.00 0518.00 0524.04* 0525.03*

0525.06* 0526.01* 0526.03* 0529.03* 0530.04* 0530.05* 0530.06* 0530.07* 0532.01* 0532.02* 0532.03*

0532.05* 0532.07* 0534.05* 0534.08* 0534.09* 0534.10* 0534.11* 0534.12* 0534.13* 0534.14* 0534.15*

0534.16* 0534.19 0534.21* 0534.22* 0534.23* 0534.24* 0534.25* 0535.05* 0535.09* 0535.12* 0535.21*

0535.22* 0535.23* 0535.25* 0536.01* 0536.02* 0536.03* 0536.04* 0536.05* 0536.07* 0536.08* 0536.10*

0537.11* 0537.12* 0537.15* 0537.17* 0537.18* 0537.19* 0537.20* 0537.21* 0537.22 0537.24* 0537.25*

0538.03* 0538.04* 0538.05* 0538.06* 0538.07* 0538.08* 0539.00* 0540.11* 0540.12* 0540.13* 0542.03*

0542.07* 0542.09*

Median Family Income Not Known

0511.02* 9801.00* 9802.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0012

CAROLINE COUNTY (033), VA

MSA: 40060

Moderate Income

0303.00 0304.00

Middle Income

0301.00 0302.01 0302.02 0305.00 0306.00*

CHARLES CITY COUNTY (036), VA

MSA: 40060

Moderate Income

6002.00*

Middle Income

6001.00 6003.00

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Low Income

1001.07 1003.00 1004.04 1004.06*

Moderate Income

1002.05* 1002.10 1004.05* 1004.07* 1004.10* 1006.00 1008.05 1008.06* 1008.07* 1008.14*

Middle Income

1002.06* 1002.09* 1004.09 1005.05* 1005.06 1005.08* 1005.10* 1007.01* 1007.02* 1007.03* 1008.04

1008.12 1008.15* 1008.16* 1008.17* 1008.18* 1008.19 1008.20 1008.23 1009.07 1009.10 1009.15

1009.19 1009.20 1009.21 1009.22 1009.23* 1009.33 1009.34 1010.12*

Upper Income

1001.06* 1002.08* 1004.03 1005.07* 1005.09 1008.21* 1008.22 1009.02 1009.12 1009.24 1009.26

1009.27 1009.28 1009.29* 1009.30* 1009.31 1009.32* 1009.35* 1009.36* 1010.03* 1010.04 1010.07

1010.08 1010.09* 1010.10* 1010.11 1010.13*

GOOCHLAND COUNTY (075), VA

MSA: 40060

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Middle Income

4004.00 4005.00

Upper Income

4001.00 4002.00 4003.00*

HANOVER COUNTY (085), VA

MSA: 40060

Moderate Income

3206.01

Middle Income

3201.00 3204.00 3205.00 3206.02 3210.01* 3210.02 3211.00 3212.01 3212.02 3213.00* 3214.01*
3214.02

Upper Income

3202.00 3203.00 3207.01* 3207.02 3208.01 3208.03 3208.04 3208.05 3209.00 3214.03

HENRICO COUNTY (087), VA

MSA: 40060

Low Income

2007.00* 2008.05*

Moderate Income

2001.05 2001.23 2003.05 2004.04 2004.07 2004.09 2004.10* 2004.11* 2004.12 2005.01* 2008.01
2008.04 2010.02 2010.03 2011.01 2011.02 2012.01* 2012.02* 2014.01 2017.01

Middle Income

2001.04 2001.06 2001.12 2001.25* 2001.26 2001.27 2003.02 2003.03 2004.06 2005.02 2005.03
2006.00* 2008.02 2009.03 2009.05 2009.06 2010.01 2014.03* 2014.04 2015.01 2015.02* 2016.01*
2016.02*

Upper Income

2001.07 2001.08 2001.09* 2001.16 2001.19 2001.20 2001.21 2001.22* 2001.24 2001.28 2001.29
2001.30 2002.01* 2002.02 2003.01 2004.13 2004.14* 2009.04

Income Not Known

9801.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

KING WILLIAM COUNTY (101), VA

MSA: 40060

Moderate Income

9502.00

Middle Income

9501.01 9501.02 9503.00

NEW KENT COUNTY (127), VA

MSA: 40060

Middle Income

7001.00 7003.00

Upper Income

7002.00*

COLONIAL HEIGHTS CITY (570), VA

MSA: 40060

Moderate Income

8302.00 8304.00* 8305.00*

Middle Income

8301.00* 8303.00*

HOPEWELL CITY (670), VA

MSA: 40060

Low Income

8201.00* 8207.00*

Moderate Income

8203.00 8205.00 8206.00

Middle Income

8204.00*

Income Not Known

9801.00*

PETERSBURG CITY (730), VA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 40060

Low Income

8101.00* 8104.00 8105.00* 8106.00* 8107.00* 8112.00

Moderate Income

8109.00* 8111.00* 8113.00

Middle Income

8110.00*

Income Not Known

8103.00*

RICHMOND CITY (760), VA

MSA: 40060

Low Income

0103.00* 0108.00* 0109.00 0201.00* 0202.00 0203.00* 0204.00* 0207.00 0209.00* 0210.00* 0211.00*
0212.00* 0301.00* 0413.00* 0604.00 0607.00 0608.00 0609.00* 0610.00 0706.01 0710.01 0710.02

Moderate Income

0106.00 0107.00 0110.00 0111.00 0302.00 0305.00 0402.00 0411.00 0414.00* 0602.00 0605.00
0706.02* 0707.00 0708.01 0708.02 0709.00* 0711.00*

Middle Income

0102.00 0104.01* 0105.00* 0208.00* 0406.00* 0408.00 0409.00* 0412.00* 0416.00* 0703.00

Upper Income

0104.02 0205.00 0206.00 0404.00* 0405.00 0407.00 0410.00* 0501.00 0502.00* 0503.00 0504.00
0505.00 0506.00* 0606.00 0701.00 0704.00

Income Not Known

0403.00

ASSESSMENT AREA - 0013

BOTETOURT COUNTY (023), VA

MSA: 40220

Middle Income

0401.00 0402.00* 0404.01* 0405.02*

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Upper Income

0403.01 0403.02* 0404.02 0405.01*

CRAIG COUNTY (045), VA

MSA: 40220

Middle Income

0501.00*

FRANKLIN COUNTY (067), VA

MSA: 40220

Moderate Income

0202.00 0206.00* 0207.00* 0208.00 0209.00*

Middle Income

0201.02* 0203.00* 0204.00* 0205.00

Upper Income

0201.01

ROANOKE COUNTY (161), VA

MSA: 40220

Moderate Income

0311.01*

Middle Income

0302.01 0302.03 0302.04 0303.00 0307.02 0310.00 0311.02 0312.01*

Upper Income

0301.00* 0302.05 0305.00* 0306.00 0307.01 0308.01 0308.02 0309.00 0312.02*

ROANOKE CITY (770), VA

MSA: 40220

Low Income

0010.00* 0025.00 0026.00*

Moderate Income

0001.00* 0005.00 0009.00* 0019.00 0024.00* 0027.00* 0028.00*

Middle Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0003.00* 0004.00* 0006.01 0006.02 0011.00 0012.00 0022.00* 0023.00* 0030.00 0031.00*

Upper Income

0018.00 0021.00 0029.00

SALEM CITY (775), VA

MSA: 40220

Middle Income

0101.00 0102.00 0103.00 0105.01* 0105.02

ASSESSMENT AREA - 0014

GREENSVILLE COUNTY (081), VA

MSA: NA

Moderate Income

8802.00

Middle Income

8801.01

Income Not Known

8801.02*

EMPORIA CITY (595), VA

MSA: NA

Moderate Income

8901.00

Middle Income

8902.00*

ASSESSMENT AREA - 0015

CARROLL COUNTY (035), VA

MSA: NA

Moderate Income

0806.02*

Middle Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0801.00* 0802.00* 0803.00* 0804.00* 0805.00* 0806.01*

WYTHE COUNTY (197), VA

MSA: NA

Middle Income

0501.00 0502.00* 0503.01* 0503.02* 0504.01* 0504.02*

ASSESSMENT AREA - 0016

AUGUSTA COUNTY (015), VA

MSA: 44420

Moderate Income

0701.00* 0711.01

Middle Income

0702.00* 0703.00 0704.00 0705.00 0706.00 0707.00 0708.00 0709.00 0710.00 0712.00*

Upper Income

0711.02

STAUNTON CITY (790), VA

MSA: 44420

Middle Income

0001.00 0002.00 0003.00 0004.00 0006.00

Upper Income

0005.00

WAYNESBORO CITY (820), VA

MSA: 44420

Low Income

0031.00*

Moderate Income

0033.00*

Middle Income

0032.00 0034.00 0035.00*

ASSESSMENT AREA - 0017

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

CURRITUCK COUNTY (053), NC

MSA: 47260

Moderate Income

1103.02 1104.01*

Middle Income

1101.02 1102.00 1103.01* 1104.02

Upper Income

1101.01

Income Not Known

9901.00*

GATES COUNTY (073), NC

MSA: 47260

Moderate Income

9701.00

Middle Income

9702.00 9703.00*

1001.00 1002.01* 1002.02 1003.01 1003.02 1004.00 1005.00*

Upper Income

1002.03

JAMES CITY COUNTY (095), VA

MSA: 47260

Moderate Income

0801.02

Middle Income

0802.05 0803.01

Upper Income

0801.01 0802.02 0802.03* 0802.06* 0803.03 0803.04 0804.01 0804.02

MATHEWS COUNTY (115), VA

MSA: 47260

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Middle Income

9513.00*

Upper Income

9514.00

Income Not Known

9901.00*

YORK COUNTY (199), VA

MSA: 47260

Moderate Income

0502.04* 0505.00* 0509.00*

Middle Income

0510.00

Upper Income

0502.03 0502.05 0502.06* 0503.03* 0503.04 0503.05 0503.06* 0504.01 0504.02* 0511.00*

Income Not Known

9901.00*

CHESAPEAKE CITY (550), VA

MSA: 47260

Low Income

0201.00 0202.00*

Moderate Income

0200.02* 0203.00* 0204.00* 0205.00* 0207.00* 0214.03 0214.04 0216.02

Middle Income

0200.01 0200.03* 0206.00 0208.05 0208.06* 0208.07 0208.08* 0208.09 0209.03 0209.05* 0209.06

0210.10* 0214.01 0214.02 0215.01* 0215.02

Upper Income

0208.04 0209.04 0210.04 0210.05 0210.06 0210.09 0210.11* 0210.12* 0210.13* 0211.01 0211.02

0212.00* 0213.01* 0213.02* 0216.01*

HAMPTON CITY (650), VA

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 47260

Low Income

0103.13* 0114.00*

Moderate Income

0101.04* 0103.09* 0104.00* 0105.01 0105.02* 0106.02* 0107.01* 0107.02* 0109.00* 0110.00 0112.00*

0113.00* 0116.00* 0118.00* 0119.00 0120.00*

Middle Income

0101.03 0103.04* 0103.06 0103.10* 0103.11* 0103.12* 0103.14* 0107.03* 0108.00* 0115.00* 0121.00*

Upper Income

0102.00* 0103.07 0111.00*

Income Not Known

0106.01 9901.00*

NEWPORT NEWS CITY (700), VA

MSA: 47260

Low Income

0301.00 0303.00* 0304.00* 0306.00* 0321.26* 0322.25

Moderate Income

0305.00* 0308.00 0309.00* 0311.00* 0312.00* 0313.00* 0314.00 0317.01* 0320.06 0321.23 0321.24*

0321.27* 0321.28 0321.29 0322.12* 0322.23* 0322.24 0322.26* 0323.00*

Middle Income

0315.00 0316.01* 0316.02 0317.02* 0319.02* 0320.05* 0320.07* 0321.13* 0321.14* 0321.17* 0321.31*

0321.32 0322.11* 0324.00

Upper Income

0318.00* 0319.01* 0320.01* 0320.02* 0321.30*

NORFOLK CITY (710), VA 2/

MSA: 47260

Low Income

0011.00 0025.00* 0027.00* 0041.00* 0042.00 0043.00* 0046.00* 0048.00* 0050.00 0051.00 0065.01*

Moderate Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0002.01* 0002.02 0003.00* 0004.00* 0005.00* 0008.00* 0009.01* 0009.02* 0013.00* 0017.00 0026.00
0029.00* 0030.00* 0031.00* 0032.00* 0033.00 0034.00* 0035.01 0037.00* 0044.00* 0055.00* 0057.01
0058.00* 0059.01* 0060.00* 0061.00 0064.00 0070.01 0070.02

Middle Income

0001.00* 0006.00* 0007.00* 0012.00* 0014.00* 0015.00* 0016.00* 0020.00 0045.00* 0047.00* 0056.01*
0056.02* 0057.02* 0059.02 0059.03* 0062.00* 0065.02 0066.01* 0066.02* 0066.03* 0066.04* 0066.05*
0066.06* 0066.07 0068.00* 0069.01 0069.02

Upper Income

0021.00 0022.00* 0023.00 0024.00* 0028.00 0036.00 0038.00* 0040.01 0040.02 0049.00

Income Not Known

9801.00* 9802.00 9803.00*

POQUOSON CITY (735), VA

MSA: 47260

Upper Income

3401.00* 3402.00 3403.00*

Income Not Known

9901.00*

PORTSMOUTH CITY (740), VA

MSA: 47260

Low Income

2105.00* 2111.00 2114.00* 2117.00* 2118.00* 2120.00* 2121.00*

Moderate Income

2115.00 2116.00 2123.00 2124.00* 2125.00* 2126.00* 2127.02* 2128.01 2131.01*

Middle Income

2102.00* 2103.00* 2106.00* 2109.00* 2119.00* 2127.01 2128.02 2129.00* 2130.01 2130.02 2131.03*
2131.04* 2132.00

Upper Income

2104.00*

Income Not Known

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

9801.00*

SUFFOLK CITY (800), VA

MSA: 47260

Low Income

0651.00* 0654.00* 0655.00*

Moderate Income

0653.00 0756.01*

Middle Income

0652.00* 0752.04* 0754.01 0754.02* 0754.04* 0755.01* 0755.02 0756.02 0757.01 0757.03* 0758.01
0758.02* 0758.03*

Upper Income

0751.01* 0751.02* 0752.01* 0752.02* 0752.03* 0753.01* 0753.02* 0754.03 0754.05* 0757.02

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Low Income

0448.06*

Moderate Income

0400.00* 0402.00 0404.02* 0404.03* 0406.00 0408.01 0410.02 0410.04* 0426.00 0428.02 0432.00*
0440.01* 0442.00 0448.05* 0448.07 0452.00* 0454.14 0456.04 0458.07* 0458.10* 0462.13* 0462.20*
0462.21*

Middle Income

0408.02* 0410.03 0418.01* 0424.00* 0428.01 0444.02 0448.08 0454.05* 0454.06* 0454.07 0454.08*
0454.15* 0454.25* 0454.27* 0454.28 0456.01* 0456.03* 0458.01* 0458.05* 0458.06* 0458.08* 0458.09*
0460.05* 0460.09 0460.10* 0460.11* 0460.12* 0460.13* 0460.14 0460.15* 0462.04 0462.06* 0462.07
0462.24*

Upper Income

0404.04* 0412.00* 0414.00* 0416.00 0418.02* 0420.00 0422.01* 0422.02* 0430.02 0430.03 0430.04*
0434.00* 0436.00* 0438.00 0440.03 0444.01 0446.00 0450.00* 0454.12 0454.17 0454.20* 0454.21*
0454.22* 0454.23 0454.24* 0454.26* 0458.03* 0460.02 0460.06* 0460.16 0462.11* 0462.12* 0462.14*

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0462.16* 0462.17* 0462.19 0462.22* 0462.23* 0462.25* 0464.00

Income Not Known

0440.04 9901.00*

WILLIAMSBURG CITY (830), VA

MSA: 47260

Moderate Income

3702.00*

Middle Income

3703.00*

Upper Income

3701.00

ASSESSMENT AREA - 0018

ARLINGTON COUNTY (013), VA

MSA: 47894

Low Income

1022.00* 1027.01*

Moderate Income

1020.01* 1020.02* 1038.00*

Middle Income

1008.00* 1014.01* 1016.02* 1017.01* 1017.02 1018.02* 1020.03* 1023.02* 1025.00* 1026.00* 1027.02*

1028.01* 1031.00 1032.00* 1033.00* 1034.01* 1035.01* 1036.02*

Upper Income

1001.00* 1002.00* 1003.00* 1004.00* 1005.00* 1006.00* 1007.00* 1009.00* 1010.00* 1011.00 1012.00*

1013.00* 1014.02* 1014.03* 1014.04* 1015.00* 1016.01* 1016.03* 1017.03* 1018.01* 1018.03* 1019.00*

1021.00* 1023.01* 1024.00* 1028.02* 1029.01* 1029.02* 1030.00* 1034.02* 1035.02* 1035.03* 1036.01*

1037.00*

Income Not Known

9801.00* 9802.00*

CULPEPER COUNTY (047), VA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 47894

Moderate Income

9301.01 9302.01 9302.02 9303.00 9304.00 9305.02

Middle Income

9301.02 9305.01

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 30-40%

4516.01* 4525.02*

Median Family Income 40-50%

4214.00* 4216.00* 4217.01* 4507.02* 4514.00* 4619.02*

Median Family Income 50-60%

4506.02* 4523.02* 4528.01*

Median Family Income 60-70%

4154.01* 4162.00* 4215.00* 4218.00* 4219.00* 4502.00* 4522.00* 4523.01* 4527.00 4810.00* 4823.02*
4912.02*

Median Family Income 70-80%

4201.00* 4204.00* 4515.01 4515.02 4516.02* 4528.02* 4821.00* 4822.01* 4914.02* 4916.01* 4917.03*

Median Family Income 80-90%

4205.03* 4206.00* 4210.01* 4221.01* 4221.02* 4224.01* 4306.00* 4327.02* 4505.00* 4618.01* 4619.01*
4714.01* 4802.03* 4809.03* 4905.01* 4911.03* 4913.03* 4916.02*

Median Family Income 90-100%

4160.00* 4205.02* 4210.02* 4217.02* 4307.00* 4308.02* 4309.01* 4316.00* 4318.01* 4322.01 4402.01
4402.02* 4406.00* 4501.00* 4503.00 4508.00* 4520.00* 4521.02* 4525.01* 4526.00 4712.01* 4713.01*
4714.02* 4808.01* 4809.01* 4809.02* 4812.02* 4822.02* 4912.01* 4913.02* 4917.04* 4918.03*

Median Family Income 100-110%

4205.01* 4222.02* 4301.02* 4309.02* 4310.02* 4320.00* 4321.00* 4524.00* 4607.01* 4711.00* 4712.02*
4713.03* 4802.02 4811.01* 4811.03* 4811.04* 4817.02* 4825.01* 4901.03 4913.01* 4914.01* 4917.02
4923.00*

Median Family Income 110-120%

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

4152.00* 4153.00* 4155.00 4202.02* 4207.00* 4208.00* 4211.02* 4223.02* 4304.00* 4310.01* 4314.00*
4322.02* 4328.00 4510.00* 4519.00* 4521.01* 4612.02* 4617.00* 4805.05* 4808.02 4917.01* 4918.01*
4924.00*

Median Family Income >= 120%

4151.00* 4154.02* 4156.00* 4157.00* 4158.00* 4159.00* 4161.00* 4163.00* 4202.01* 4202.03* 4203.00*
4211.01* 4211.03 4212.00* 4213.00* 4220.00 4222.01* 4223.01* 4224.02* 4224.03* 4301.01* 4302.01*
4302.02* 4302.03* 4305.00* 4308.01 4313.00* 4315.00* 4318.02* 4319.00* 4323.00* 4324.01* 4324.02*
4325.00* 4326.00* 4327.01* 4401.00* 4403.00* 4405.01* 4405.02* 4407.01* 4407.02* 4408.00* 4504.00*
4506.01* 4507.01* 4509.00* 4511.00* 4512.00* 4513.00* 4518.00* 4601.00* 4602.00* 4603.00* 4604.00
4605.01* 4605.02* 4606.00* 4607.02* 4608.00* 4609.00* 4610.00* 4611.00* 4612.01* 4615.00* 4616.01*
4616.02* 4618.02* 4701.00* 4703.00* 4704.00* 4705.00 4706.00* 4707.00 4708.00* 4709.00* 4710.00*
4713.04* 4801.00* 4802.01 4803.00* 4804.01* 4804.02* 4805.01* 4805.02* 4805.03* 4805.04* 4811.02*
4811.05* 4811.06* 4812.01* 4814.00* 4815.00* 4816.00 4817.01* 4819.00* 4820.01* 4820.02 4822.03
4823.01* 4823.03* 4824.00 4825.02* 4825.03* 4825.04* 4826.01* 4826.02* 4901.01* 4905.02* 4910.00*
4911.01* 4911.02* 4914.03* 4914.04* 4914.05* 4915.01* 4915.02* 4917.05* 4918.02* 4920.00* 4921.00*
4922.01* 4922.02 4922.03* 4925.00*

Median Family Income Not Known

9801.00* 9802.00* 9803.00*

FAUQUIER COUNTY (061), VA

MSA: 47894

Moderate Income

9303.02 9307.06 9307.07*

Middle Income

9301.00 9302.03 9302.05* 9302.06 9302.07 9303.03 9304.01* 9304.02* 9304.03 9307.03* 9307.04
9307.05*

Upper Income

9302.04 9303.04

LOUDOUN COUNTY (107), VA

MSA: 47894

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Low Income

6105.05*

Moderate Income

6106.03* 6110.18* 6112.04* 6115.01* 6116.02* 6117.00

Middle Income

6105.04* 6105.06* 6106.04* 6109.00* 6110.02* 6110.10* 6110.11* 6110.15* 6110.16 6111.01* 6112.05*

6112.06* 6113.00* 6114.00* 6115.02 6116.01*

Upper Income

6101.01* 6101.02* 6102.01* 6102.02 6103.00* 6104.00* 6105.03* 6105.07* 6106.01* 6106.02* 6107.01*

6107.02* 6107.03* 6108.00* 6110.04 6110.05* 6110.06* 6110.09 6110.12* 6110.13* 6110.14* 6110.17*

6110.19* 6110.20 6110.21* 6110.22* 6110.23* 6110.24* 6110.25 6111.02* 6112.02* 6112.07* 6112.08*

6112.09* 6118.01* 6118.02* 6118.03* 6118.04 6118.05* 6118.06* 6119.00*

Income Not Known

9801.00*

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Low Income

9002.03* 9009.01*

Moderate Income

9002.01 9002.02* 9003.00* 9004.03 9004.04* 9004.07* 9004.08* 9004.09* 9004.10 9005.01 9006.00*

9007.01* 9008.02* 9011.00* 9012.11 9014.03 9014.08* 9016.01* 9016.02 9017.01* 9017.02* 9019.00*

Middle Income

9001.00* 9007.02 9009.04* 9009.05* 9010.01* 9010.08 9010.12* 9012.03* 9012.08* 9012.09* 9012.12

9012.21* 9012.22* 9012.23* 9012.25* 9012.26* 9012.27* 9012.28* 9012.30* 9012.37* 9013.04* 9013.05*

9014.07* 9014.09 9014.14* 9014.17* 9015.04* 9015.06* 9015.07 9015.08

Upper Income

9005.02* 9008.01* 9010.05* 9010.09 9010.10* 9010.11* 9012.19* 9012.24* 9012.29* 9012.31* 9012.32

9012.33 9012.34 9012.35* 9012.36* 9013.03* 9013.06* 9014.10 9014.11 9014.12* 9014.13* 9014.15*

9014.16* 9015.03* 9015.05 9015.09* 9015.10* 9015.11*

Income Not Known

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

9801.00*

RAPPAHANNOCK COUNTY (157), VA

MSA: 47894

Moderate Income

9501.00 9502.00

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Low Income

0201.08

Moderate Income

0201.09 0201.10* 0202.01 0202.02 0203.04 0203.05 0203.07* 0203.11* 0204.03 0204.04* 0204.05

0204.06 0204.08*

Middle Income

0201.04 0201.05 0201.06 0201.07 0201.11* 0201.12 0201.13 0201.14* 0202.03 0202.04 0202.05*

0203.06 0203.08* 0203.09* 0203.10 0204.07

STAFFORD COUNTY (179), VA

MSA: 47894

Moderate Income

0102.07 0103.04 0105.04

Middle Income

0101.03* 0101.05* 0101.06 0101.08 0102.02 0102.06 0102.10 0102.11* 0102.12* 0102.14* 0103.03

0103.05 0104.03 0104.04 0104.05 0104.06 0105.02 0105.03

Upper Income

0101.07* 0102.04 0102.05* 0102.13* 0103.01

Income Not Known

0102.01*

WARREN COUNTY (187), VA

MSA: 47894

Moderate Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0203.00* 0204.00 0205.00 0206.01 0206.02 0207.00

Middle Income

0201.00 0202.00*

ALEXANDRIA CITY (510), VA

MSA: 47894

Low Income

2001.03* 2001.04* 2001.05* 2005.00* 2012.03*

Moderate Income

2001.02* 2001.06* 2003.01* 2003.03* 2004.05 2004.06* 2004.07*

Middle Income

2001.07* 2002.01* 2003.02* 2006.00* 2007.01 2007.03* 2008.02* 2010.00* 2012.04* 2016.00*

Upper Income

2002.02* 2004.03* 2004.04* 2007.02 2008.01* 2009.00* 2011.00* 2012.02* 2013.00* 2014.00* 2015.00

2018.01 2018.02* 2019.00* 2020.01* 2020.02

FAIRFAX CITY (600), VA

MSA: 47894

Middle Income

3001.00* 3004.00 3005.00*

Upper Income

3002.00 3003.00

FALLS CHURCH CITY (610), VA

MSA: 47894

Upper Income

5001.00* 5002.00* 5003.00

FREDERICKSBURG CITY (630), VA

MSA: 47894

Low Income

0002.00 0004.00

Moderate Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0003.02 0005.00

Middle Income

0001.00

Income Not Known

0003.01*

MANASSAS CITY (683), VA

MSA: 47894

Moderate Income

9102.01 9102.02* 9103.01* 9103.02 9104.01

Middle Income

9101.00* 9104.02

MANASSAS PARK CITY (685), VA

MSA: 47894

Moderate Income

9201.00*

Middle Income

9202.00*

ASSESSMENT AREA - 0019

FREDERICK COUNTY (069), VA

MSA: 49020

Moderate Income

0511.02

Middle Income

0501.00 0503.00* 0504.00 0505.00* 0507.00* 0508.01* 0508.03* 0509.00 0510.00*

Upper Income

0502.00* 0506.00* 0508.02 0511.01*

WINCHESTER CITY (840), VA

MSA: 49020

Moderate Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0001.00* 0003.01*

Middle Income

0002.01 0003.02

Upper Income

0002.02

OUTSIDE ASSESSMENT AREA

CALHOUN COUNTY (015), AL

MSA: 11500

Moderate Income

0007.00

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income Not Known

0038.00

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 90-100%

0872.00

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 30-40%

0019.01

SUSSEX COUNTY (005), DE

MSA: 41540

Moderate Income

0518.02

Middle Income

0513.05

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 10-20%

0088.03

Median Family Income 40-50%

0088.02

Median Family Income 110-120%

0102.00

Median Family Income >= 120%

0038.00

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0503.05

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0008.09

OSCEOLA COUNTY (097), FL

MSA: 36740

Middle Income

0438.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 100-110%

0005.11

VOLUSIA COUNTY (127), FL

MSA: 19660

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Median Family Income 50-60%

0824.01

COBB COUNTY (067), GA

MSA: 12060

Median Family Income >= 120%

0303.11

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 70-80%

7511.03

Median Family Income 80-90%

7509.00 7515.00

Median Family Income 100-110%

7066.00

Median Family Income 110-120%

7027.01

Median Family Income >= 120%

7024.02

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 50-60%

4505.03

Median Family Income 100-110%

4524.00

Median Family Income 110-120%

4306.00

Median Family Income >= 120%

4010.00 4907.03

CARROLL COUNTY (013), MD

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 12580

Middle Income

5076.02

Upper Income

5142.01

CHARLES COUNTY (017), MD

MSA: 47894

Middle Income

8510.02

FREDERICK COUNTY (021), MD

MSA: 43524

Upper Income

7522.04

HOWARD COUNTY (027), MD

MSA: 12580

Middle Income

6067.07

Upper Income

6030.04

MONTGOMERY COUNTY (031), MD

MSA: 43524

Median Family Income 60-70%

7009.04

Median Family Income 80-90%

7007.15

Median Family Income 90-100%

7012.16 7048.03

Median Family Income 100-110%

7010.07

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Median Family Income >= 120%

7008.26 7060.07

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 30-40%

8018.01

ST. MARY'S COUNTY (037), MD

MSA: 15680

Moderate Income

8753.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 40-50%

0701.00

Median Family Income 80-90%

2706.00

SULLIVAN COUNTY (019), NH

MSA: NA

Middle Income

9752.00

ALAMANCE COUNTY (001), NC

MSA: 15500

Middle Income

0208.01 0212.05

AVERY COUNTY (011), NC

MSA: NA

Middle Income

9302.00

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

CRAVEN COUNTY (049), NC

MSA: 35100

Upper Income

9611.00

CUMBERLAND COUNTY (051), NC

MSA: 22180

Middle Income

0014.00

Upper Income

0032.05

DURHAM COUNTY (063), NC

MSA: 20500

Moderate Income

0006.00

Middle Income

0018.09 0020.28

Upper Income

0017.07

EDGECOMBE COUNTY (065), NC

MSA: 40580

Moderate Income

0206.00

Middle Income

0210.00

GRANVILLE COUNTY (077), NC

MSA: NA

Middle Income

9703.00

HALIFAX COUNTY (083), NC

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: NA

Moderate Income

9305.01

HARNETT COUNTY (085), NC

MSA: NA

Upper Income

0710.02

HERTFORD COUNTY (091), NC

MSA: NA

Middle Income

9504.01

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 50-60%

0054.01

Median Family Income 70-80%

0058.25

Median Family Income 80-90%

0059.14

NASH COUNTY (127), NC

MSA: 40580

Middle Income

0115.00

Upper Income

0112.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Upper Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0117.03

ONslow COUNTY (133), NC

MSA: 27340

Middle Income

0002.01

PITT COUNTY (147), NC

MSA: 24780

Middle Income

0002.02

UNION COUNTY (179), NC

MSA: 16740

Middle Income

0203.12

WILSON COUNTY (195), NC

MSA: NA

Upper Income

0009.00

AMELIA COUNTY (007), VA

MSA: 40060

Middle Income

9301.00

BATH COUNTY (017), VA

MSA: NA

Middle Income

9201.00

BRUNSWICK COUNTY (025), VA

MSA: NA

Moderate Income

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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Agency: FRS - 2

Institution: Union Bank & Trust

9302.03

CUMBERLAND COUNTY (049), VA

MSA: NA

Middle Income

9301.00

DINWIDDIE COUNTY (053), VA

MSA: 40060

Moderate Income

8405.00

HALIFAX COUNTY (083), VA

MSA: NA

Middle Income

9306.00 9308.00

ISLE OF WIGHT COUNTY (093), VA

MSA: 47260

Middle Income

2801.05 2804.00

Upper Income

2801.03

PAGE COUNTY (139), VA

MSA: NA

Middle Income

0305.00

PITTSYLVANIA COUNTY (143), VA

MSA: NA

Middle Income

0111.00

PRINCE EDWARD COUNTY (147), VA

Footnote:

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2018 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: NA

Middle Income

9301.00

PRINCE GEORGE COUNTY (149), VA

MSA: 40060

Upper Income

8503.02

SHENANDOAH COUNTY (171), VA

MSA: NA

Middle Income

0405.00

SOUTHAMPTON COUNTY (175), VA

MSA: NA

Middle Income

2005.00

SUSSEX COUNTY (183), VA

MSA: 40060

Moderate Income

8703.00

MARTINSVILLE CITY (690), VA

MSA: NA

Moderate Income

0001.00

Footnote:

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2018 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000693224

Institution: Union Bank & Trust

Agency: FRS - 2

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	764	764	0	0.00%
Small Farm Loans	24	24	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,931	1,931	0	0.00%
Total	2,721	2,721	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.