



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)
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	2	850	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	850	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	850	0	0	0	0
STATE TOTAL	0	0	0	0	2	850	0	0	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)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	35	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	35	0	0	0	0	0	0	0	0
<b>NASSAU COUNTY (089), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0

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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)
<b>ST. JOHNS COUNTY (109), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	89	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	159	0	0	0	0	1	35	0	0
STATE TOTAL	3	159	0	0	0	0	1	35	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)
<b>BALTIMORE COUNTY (005), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	835	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	835	0	0	0	0

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Small Business Loans - Originations

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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)
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 43524</b>										
<b>Outside Assessment Area</b>										
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	1	1,000	1	1,000	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	1	1,000	1	1,000	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
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	400	1	400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	1	400	0	0
<b>WICOMICO COUNTY (045), MD</b>										
<b>MSA 41540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	495	1	495	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	495	1	495	0	0

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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)
<b>BALTIMORE CITY (510), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	5	3,230	4	2,395	0	0
STATE TOTAL	0	0	1	250	5	3,230	4	2,395	0	0



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)
<b>ALAMANCE COUNTY (001), NC</b>										
<b>MSA 15500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	984	0	0	0	0
Income Not Known	0	0	0	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	984	0	0	0	0
<b>CHEROKEE COUNTY (039), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	1	900	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	900	0	0
<b>CHOWAN COUNTY (041), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	710	1	710	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	710	1	710	0	0

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBUS COUNTY (047), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	420	1	420	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	420	1	420	0	0
<b>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	209	0	0	1	209	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	1	209	1	1,000	1	209	0	0



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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)
<b>VANCE COUNTY (181), NC</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	793	1	793	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	793	1	793	0	0
<b>WAKE COUNTY (183), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
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	125	0	0	1	125	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0
TOTAL INSIDE AA IN STATE	0	0	1	209	1	1,000	1	209	0	0
TOTAL OUTSIDE AA IN STATE	2	150	1	125	6	4,253	6	3,394	0	0
STATE TOTAL	2	150	2	334	7	5,253	7	3,603	0	0

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Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PAULDING COUNTY (125), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	140	0	0	1	140	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	140	0	0	1	140	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	140	0	0	1	140	0	0
STATE TOTAL	0	0	1	140	0	0	1	140	0	0





Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	250	0	0	1	250	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	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0



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)
<b>ALBEMARLE COUNTY (003), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	469	6	1,053	4	2,340	12	1,937	0	0
Upper Income	8	335	7	1,323	4	1,999	5	603	0	0
Income Not Known	0	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	804	13	2,376	8	4,339	17	2,540	0	0
<b>AMHERST COUNTY (009), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	0	0	0	0	1	76	0	0
Middle Income	0	0	1	103	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	76	1	103	0	0	1	76	0	0
<b>APPOMATTOX COUNTY (011), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 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)
<b>ARLINGTON COUNTY (013), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	3	550	1	290	0	0	0	0
Income Not Known	0	0	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	3	550	1	290	0	0	0	0
<b>AUGUSTA COUNTY (015), VA</b>										
<b>MSA 44420</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	930	7	1,299	5	2,553	15	1,630	0	0
Upper Income	23	977	4	537	4	2,595	10	2,726	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	43	1,907	11	1,836	9	5,148	25	4,356	0	0
<b>BEDFORD COUNTY (019), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	64	2	403	0	0	2	231	0	0
Middle Income	8	332	3	384	0	0	8	560	0	0
Upper Income	2	125	3	560	0	0	3	385	0	0
Income Not Known	0	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	521	8	1,347	0	0	13	1,176	0	0

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)
<b>BOTETOURT COUNTY (023), VA</b>										
<b>MSA 40220</b>										
<b>Outside Assessment Area</b>										
Low Income	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	95	1	169	0	0	1	169	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	1	169	0	0	1	169	0	0
<b>BUCKINGHAM COUNTY (029), VA</b>										
<b>MSA 16820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	230	0	0	1	230	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	230	0	0	1	230	0	0
<b>CAMPBELL COUNTY (031), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	1	120	1	841	4	1,081	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1	120	1	841	4	1,081	0	0



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)
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	1	664	1	664	0	0
Moderate Income	1	10	1	250	1	993	1	993	0	0
Middle Income	25	1,051	11	2,182	13	6,773	29	5,336	0	0
Upper Income	12	515	5	688	15	8,891	14	2,725	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	1,576	17	3,120	30	17,321	45	9,718	0	0
<b>CULPEPER COUNTY (047), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	695	5	985	11	6,570	10	2,402	0	0
Middle Income	2	138	2	415	4	1,533	5	1,621	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	833	7	1,400	15	8,103	15	4,023	0	0
<b>DINWIDDIE COUNTY (053), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	923	2	938	1	221	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	923	2	938	1	221	0	0

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)
<b>ESSEX COUNTY (057), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	502	1	175	1	480	9	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	17	502	1	175	1	480	9	175	0	0
<b>FAIRFAX COUNTY (059), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0004</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	144	0	0	1	1,000	1	100	0	0
Median Family Income 80-90%	1	21	2	325	1	780	2	221	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	176	0	0	1	500	0	0	0	0
Median Family Income 110-120%	1	33	0	0	3	1,200	3	733	0	0
Median Family Income >= 120%	4	250	0	0	2	1,500	5	1,250	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	724	2	325	8	4,980	11	2,304	0	0

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)
<b>FAUQUIER COUNTY (061), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	250	1	150	0	0	3	150	0	0
Middle Income	24	982	7	1,165	12	8,088	22	6,670	0	0
Upper Income	3	252	0	0	1	280	2	345	0	0
Income Not Known	0	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	1,484	8	1,315	13	8,368	27	7,165	0	0
<b>FLOYD COUNTY (063), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	304	4	670	0	0	9	688	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	304	4	670	0	0	9	688	0	0
<b>FLUVANNA COUNTY (065), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	2	983	2	670	0	0
Upper Income	2	100	1	210	2	1,343	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	2	370	4	2,326	3	1,670	0	0

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)
<b>FRANKLIN COUNTY (067), VA</b>										
<b>MSA 40220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	188	0	0	1	350	7	535	0	0
Middle Income	5	235	2	413	1	294	6	882	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	423	2	413	2	644	13	1,417	0	0
<b>FREDERICK COUNTY (069), VA</b>										
<b>MSA 49020</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	6	0	0	2	951	1	428	0	0
Middle Income	0	0	0	0	1	512	1	512	0	0
Upper Income	1	52	2	213	2	1,500	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	3	58	2	213	5	2,963	3	1,043	0	0
<b>GILES COUNTY (071), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	0	0	0	0	1	20	0	0



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)
<b>GLOUCESTER COUNTY (073), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	120	0	0	0	0	2	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	0	0	0	0	2	110	0	0
<b>GOOCHLAND COUNTY (075), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	222	1	291	3	613	0	0
Upper Income	2	200	3	528	1	450	2	378	0	0
Income Not Known	0	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	300	4	750	2	741	5	991	0	0
<b>GREENE COUNTY (079), VA</b>										
<b>MSA 16820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	716	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	1	716	1	15	0	0

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)
<b>HALIFAX COUNTY (083), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
<b>HANOVER COUNTY (085), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	26	1,406	11	2,090	13	6,536	20	3,428	0	0
Upper Income	32	1,756	7	1,483	18	11,707	25	5,132	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	3,162	18	3,573	31	18,243	45	8,560	0	0
<b>HENRICO COUNTY (087), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	2	125	1	202	3	1,630	4	707	0	0
Moderate Income	16	811	4	730	4	2,223	14	2,313	0	0
Middle Income	19	866	8	1,590	12	6,413	18	3,697	0	0
Upper Income	22	1,005	9	1,604	15	8,313	23	4,764	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,807	22	4,126	34	18,579	59	11,481	0	0

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)
<b>HENRY COUNTY (089), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	281	1	281	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	281	1	281	0	0
<b>ISLE OF WIGHT COUNTY (093), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	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	120	2	870	2	490	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	120	2	870	2	490	0	0
<b>JAMES CITY COUNTY (095), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	210	0	0	0	0	0	0
Middle Income	4	226	1	190	2	1,554	6	970	0	0
Upper Income	7	306	5	959	2	595	11	1,581	0	0
Income Not Known	0	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	532	7	1,359	4	2,149	17	2,551	0	0

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)
<b>KING AND QUEEN COUNTY (097), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	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	86	1	120	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	1	120	0	0	0	0	0	0
<b>KING GEORGE COUNTY (099), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	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	7	400	5	919	4	1,565	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	7	400	5	919	4	1,565	4	320	0	0
<b>KING WILLIAM COUNTY (101), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	176	0	0	2	276	0	0
Middle Income	5	220	1	215	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	320	2	391	0	0	3	297	0	0

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)
<b>LANCASTER COUNTY (103), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	339	0	0	2	1,169	6	920	0	0
Upper Income	4	16	0	0	1	701	2	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	355	0	0	3	1,870	8	930	0	0
<b>LOUDOUN COUNTY (107), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	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	2	277	1	530	2	580	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	2	277	1	530	2	580	0	0
<b>LOUISA COUNTY (109), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	120	0	0	0	0	0	0	0	0
Upper Income	2	85	2	363	3	1,519	4	836	0	0
Income Not Known	0	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	205	2	363	3	1,519	4	836	0	0

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)
<b>LUNENBURG COUNTY (111), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	270	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	0	0	0	0
<b>MADISON COUNTY (113), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	318	2	400	3	1,585	9	1,232	0	0
Income Not Known	0	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	318	2	400	3	1,585	9	1,232	0	0
<b>MATHEWS COUNTY (115), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	415	1	415	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	415	1	415	0	0

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)
<b>MIDDLESEX COUNTY (119), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	235	0	0	0	0	0	0
Income Not Known	0	0	0	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	235	0	0	0	0	0	0
<b>MONTGOMERY COUNTY (121), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	1	150	1	400	2	250	0	0
Middle Income	7	499	2	369	9	3,872	9	2,664	0	0
Upper Income	2	110	1	110	3	1,851	3	941	0	0
Income Not Known	0	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	709	4	629	13	6,123	14	3,855	0	0
<b>NELSON COUNTY (125), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	274	1	150	1	490	4	820	0	0
Middle Income	0	0	0	0	2	905	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	274	1	150	3	1,395	4	820	0	0

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)
<b>NEW KENT COUNTY (127), VA</b>										
<b>MSA 4060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	0	0	0	0
<b>NORTHUMBERLAND COUNTY (133), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	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	10	380	1	160	0	0	7	424	0	0
Income Not Known	0	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	380	1	160	0	0	7	424	0	0
<b>ORANGE COUNTY (137), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	154	2	375	2	660	5	339	0	0
Upper Income	1	50	1	171	1	550	3	771	0	0
Income Not Known	0	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	204	3	546	3	1,210	8	1,110	0	0



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)
<b>PATRICK COUNTY (141), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>PITTSYLVANIA COUNTY (143), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	191	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	191	0	0	0	0	0	0
<b>POWHATAN COUNTY (145), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	3	1,660	2	739	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	3	1,660	2	739	0	0

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)
<b>PRINCE EDWARD COUNTY (147), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	141	0	0	1	625	2	141	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	141	0	0	1	625	2	141	0	0
<b>PRINCE GEORGE COUNTY (149), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	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	344	1	100	0	0
Upper Income	0	0	1	160	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	160	1	344	1	100	0	0
<b>PRINCE WILLIAM COUNTY (153), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	1	200	1	350	2	550	0	0
Moderate Income	4	328	3	474	1	350	2	340	0	0
Middle Income	7	357	2	380	3	1,800	6	1,305	0	0
Upper Income	1	100	2	277	2	595	2	595	0	0
Income Not Known	0	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	785	8	1,331	7	3,095	12	2,790	0	0

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)
<b>PULASKI COUNTY (155), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	604	3	445	2	960	6	480	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	604	3	445	2	960	6	480	0	0
<b>RAPPAHANNOCK COUNTY (157), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	96	2	253	3	1,454	3	198	0	0
Middle Income	5	141	0	0	2	1,063	2	693	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	237	2	253	5	2,517	5	891	0	0
<b>RICHMOND COUNTY (159), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	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	30	826	4	663	1	683	18	1,548	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	826	4	663	1	683	18	1,548	0	0

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)
<b>ROANOKE COUNTY (161), VA</b>										
<b>MSA 40220</b>										
<b>Inside AA 0011</b>										
Low Income	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	651	4	753	2	607	12	1,077	0	0
Upper Income	14	726	7	1,313	4	1,231	13	1,595	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,377	11	2,066	6	1,838	25	2,672	0	0
<b>ROCKBRIDGE COUNTY (163), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	18	0	0	2	917	3	935	0	0
Upper Income	2	200	0	0	1	270	2	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	218	0	0	3	1,187	5	1,135	0	0
<b>ROCKINGHAM COUNTY (165), VA</b>										
<b>MSA 25500</b>										
<b>Inside AA 0012</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	1	272	1	14	0	0
Middle Income	4	179	2	451	4	2,530	0	0	0	0
Upper Income	2	147	1	102	1	300	3	449	0	0
Income Not Known	0	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	340	3	553	6	3,102	4	463	0	0

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)
<b>SHENANDOAH COUNTY (171), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	235	0	0	1	235	0	0
Upper Income	1	50	0	0	1	960	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	235	1	960	1	235	0	0
<b>SMYTH COUNTY (173), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	686	1	686	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	686	1	686	0	0
<b>SPOTSYLVANIA COUNTY (177), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	16	690	7	1,511	8	3,410	15	2,716	0	0
Middle Income	37	1,720	22	3,735	27	15,238	35	8,980	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	53	2,410	29	5,246	35	18,648	50	11,696	0	0

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)
<b>STAFFORD COUNTY (179), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	403	5	785	5	3,375	6	1,283	0	0
Middle Income	24	1,197	10	1,735	14	8,490	22	6,263	0	0
Upper Income	3	94	0	0	2	1,188	2	310	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,694	15	2,520	21	13,053	30	7,856	0	0
<b>TAZEWELL COUNTY (185), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	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	165	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	165	0	0	0	0	0	0
<b>WARREN COUNTY (187), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	26	1,002	6	954	2	600	17	1,907	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	26	1,002	6	954	2	600	17	1,907	0	0

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)
<b>WESTMORELAND COUNTY (193), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	1	654	1	654	0	0
Upper Income	13	280	1	200	1	261	7	596	0	0
Income Not Known	0	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	282	1	200	2	915	8	1,250	0	0
<b>WYTHE COUNTY (197), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	75	0	0	1	760	3	805	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	75	0	0	1	760	3	805	0	0
<b>YORK COUNTY (199), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	0	0	0	0	0	0	0	0
Middle Income	3	84	0	0	1	385	4	469	0	0
Upper Income	6	235	6	1,003	2	833	5	934	0	0
Income Not Known	0	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	365	6	1,003	3	1,218	9	1,403	0	0

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)
<b>ALEXANDRIA CITY (510), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	365	0	0	2	365	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	113	0	0	0	0	2	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	113	2	365	0	0	4	388	0	0
<b>BUENA VISTA CITY (530), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	0	0	0	0
<b>CHARLOTTESVILLE CITY (540), VA</b>										
<b>MSA 16820</b>										
<b>Inside AA 0005</b>										
Low Income	1	50	0	0	1	328	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	280	2	403	3	1,130	1	219	0	0
Upper Income	6	267	4	561	4	1,542	5	1,135	0	0
Income Not Known	0	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	597	6	964	8	3,000	6	1,354	0	0



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)
<b>CHESAPEAKE CITY (550), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	65	2	450	2	1,280	0	0	0	0
Upper Income	4	284	0	0	2	1,500	4	284	0	0
Income Not Known	0	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	349	2	450	4	2,780	4	284	0	0
<b>COLONIAL HEIGHTS CITY (570), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	322	1	408	2	322	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	925	1	925	0	0
Income Not Known	0	0	0	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	322	2	1,333	3	1,247	0	0
<b>COVINGTON CITY (580), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	278	0	0	1	664	5	942	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	278	0	0	1	664	5	942	0	0

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)
<b>EMPORIA CITY (595), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	320	0	0	0	0
Middle Income	0	0	1	197	2	1,132	2	1,132	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	197	3	1,452	2	1,132	0	0
<b>FAIRFAX CITY (600), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	1	42	0	0
Income Not Known	0	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	142	0	0	0	0	1	42	0	0
<b>FRANKLIN CITY (620), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	150	1	692	2	792	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	150	1	692	2	792	0	0

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)
<b>FREDERICKSBURG CITY (630), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0006</b>										
Low Income	4	271	6	1,156	7	3,813	7	2,704	0	0
Moderate Income	2	84	4	728	8	3,623	4	959	0	0
Middle Income	15	690	9	1,735	6	3,496	17	3,376	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	1,045	19	3,619	21	10,932	28	7,039	0	0
<b>GALAX CITY (640), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	680	1	680	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	680	1	680	0	0
<b>HAMPTON CITY (650), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0008</b>										
Low Income	9	418	2	402	3	1,411	4	447	0	0
Moderate Income	1	54	1	140	1	1,000	2	194	0	0
Middle Income	0	0	0	0	1	735	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	502	3	542	5	3,146	7	671	0	0

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)
<b>HARRISONBURG CITY (660), VA</b>										
<b>MSA 25500</b>										
<b>Inside AA 0012</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	3	2,338	4	2,368	0	0
Middle Income	14	589	5	929	7	3,424	12	2,468	0	0
Upper Income	1	60	0	0	2	1,158	3	1,218	0	0
Income Not Known	0	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	679	5	929	12	6,920	19	6,054	0	0
<b>HOPEWELL CITY (670), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	411	0	0	0	0
Moderate Income	2	141	2	369	3	1,084	3	763	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	141	2	369	4	1,495	3	763	0	0
<b>LEXINGTON CITY (678), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	210	0	0	1	210	0	0
Income Not Known	0	0	0	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	0	0	1	210	0	0

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)
<b>LYNCHBURG CITY (680), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	200	0	0	1	200	0	0
Moderate Income	4	135	2	325	0	0	5	400	0	0
Middle Income	5	341	0	0	0	0	3	166	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	476	3	525	0	0	9	766	0	0
<b>MANASSAS CITY (683), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	5	3,937	4	3,537	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	6	4,437	4	3,537	0	0
<b>MANASSAS PARK CITY (685), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	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	325	0	0	2	325	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	325	0	0	2	325	0	0

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)
<b>NEWPORT NEWS CITY (700), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0008</b>										
Low Income	4	220	0	0	0	0	4	220	0	0
Moderate Income	3	145	2	270	3	2,113	3	1,180	0	0
Middle Income	1	75	2	323	4	2,534	4	1,468	0	0
Upper Income	3	115	1	193	0	0	3	115	0	0
Income Not Known	0	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	555	5	786	7	4,647	14	2,983	0	0
<b>NORFOLK CITY (710), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	2	135	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	2	875	3	955	0	0
Middle Income	0	0	1	200	1	879	1	879	0	0
Upper Income	3	169	0	0	2	1,400	4	1,519	0	0
Income Not Known	0	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	384	1	200	5	3,154	8	3,353	0	0
<b>PETERSBURG CITY (730), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	1	32	1	128	1	816	3	976	0	0
Moderate Income	0	0	0	0	1	810	0	0	0	0
Middle Income	0	0	0	0	1	544	1	544	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	1	128	3	2,170	4	1,520	0	0

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)
<b>POQUOSON CITY (735), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	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	48	0	0	0	0	0	0	0	0
Income Not Known	0	0	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	0	0	0	0	0	0
<b>PORTSMOUTH CITY (740), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	349	0	0	1	110	0	0
Middle Income	0	0	0	0	2	802	1	266	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	349	2	802	2	376	0	0
<b>RADFORD CITY (750), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	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	257	1	122	1	1,000	1	122	0	0
Upper Income	1	80	1	250	0	0	1	80	0	0
Income Not Known	0	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	337	2	372	1	1,000	2	202	0	0

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)
<b>RICHMOND CITY (760), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	32	1,667	15	2,674	17	9,401	27	5,862	0	0
Moderate Income	39	770	10	1,752	12	6,187	14	3,280	0	0
Middle Income	5	210	5	767	7	4,724	13	2,731	0	0
Upper Income	28	1,378	8	1,542	13	6,430	31	6,470	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	104	4,025	38	6,735	49	26,742	85	18,343	0	0
<b>ROANOKE CITY (770), VA</b>										
<b>MSA 40220</b>										
<b>Inside AA 0011</b>										
Low Income	3	251	2	346	2	750	4	497	0	0
Moderate Income	5	298	3	505	3	1,500	3	208	0	0
Middle Income	4	233	3	591	6	2,522	8	2,591	0	0
Upper Income	9	247	3	405	5	2,822	11	1,928	0	0
Income Not Known	0	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	1,029	11	1,847	16	7,594	26	5,224	0	0
<b>SALEM CITY (775), VA</b>										
<b>MSA 40220</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	302	1	200	5	3,022	4	900	0	0
Middle Income	9	338	4	802	4	1,908	9	1,429	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	740	5	1,002	9	4,930	13	2,329	0	0



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)
<b>STAUNTON CITY (790), VA</b>										
<b>MSA 44420</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	32	0	0	0	0	0	0	0	0
Middle Income	12	621	4	726	4	2,866	11	2,170	0	0
Upper Income	2	114	2	383	0	0	3	247	0	0
Income Not Known	0	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	767	6	1,109	4	2,866	14	2,417	0	0
<b>SUFFOLK CITY (800), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	58	0	0	2	1,300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	58	0	0	2	1,300	0	0	0	0
<b>VIRGINIA BEACH CITY (810), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	665	0	0	0	0
Middle Income	7	462	2	287	5	2,112	9	1,818	0	0
Upper Income	4	211	2	307	1	300	5	618	0	0
Income Not Known	0	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	673	4	594	8	3,077	14	2,436	0	0

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)
<b>WAYNESBORO CITY (820), VA</b>										
<b>MSA 44420</b>										
<b>Inside AA 0001</b>										
Low Income	1	100	1	122	0	0	2	222	0	0
Moderate Income	5	237	1	200	2	1,320	2	72	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	387	2	322	2	1,320	5	344	0	0
<b>WILLIAMSBURG CITY (830), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	0	0	0	0
<b>WINCHESTER CITY (840), VA</b>										
<b>MSA 49020</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	133	0	0	0	0	1	83	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	170	0	0	0	0	0	0	0	0
Income Not Known	0	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	303	0	0	0	0	1	83	0	0
TOTAL INSIDE AA IN STATE	831	37,097	314	55,942	403	222,234	722	144,112	0	0

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)
TOTAL OUTSIDE AA IN STATE	155	8,010	72	12,823	86	43,991	177	33,743	0	0
STATE TOTAL	986	45,107	386	68,765	489	266,225	899	177,855	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MERCER COUNTY (055), WV</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	104	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	2	104	0	0	0	0	1	85	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	104	0	0	0	0	1	85	0	0
STATE TOTAL	2	104	0	0	0	0	1	85	0	0
<b>TOTAL ACROSS ALL STATES</b>										
TOTAL INSIDE AA	831	37,097	315	56,151	404	223,234	723	144,321	0	0
TOTAL OUTSIDE AA	175	8,636	76	13,588	99	52,324	191	40,042	0	0
TOTAL INSIDE & OUTSIDE	1,006	45,733	391	69,739	503	275,558	914	184,363	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)
<b>AMHERST COUNTY (009), VA</b>										
<b>MSA 31340</b>										
<b>Outside Assessment Area</b>										
Low Income	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
<b>AUGUSTA COUNTY (015), VA</b>										
<b>MSA 44420</b>										
<b>Inside AA 0001</b>										
Low Income	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	104	0	0	0	0	3	104	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	104	1	200	0	0	3	104	0	0
<b>CAROLINE COUNTY (033), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	2	250	0	0	3	300	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	50	2	250	0	0	3	300	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)
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	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	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
<b>CULPEPER COUNTY (047), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	1	100	0	0
<b>CUMBERLAND COUNTY (049), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	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	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	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)
<b>ESSEX COUNTY (057), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	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	120	2	357	0	0	4	407	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	120	2	357	0	0	4	407	0	0
<b>FAUQUIER COUNTY (061), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	0	0	2	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	92	0	0	0	0	2	85	0	0
<b>KING AND QUEEN COUNTY (097), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 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)
<b>KING WILLIAM COUNTY (101), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	1	165	0	0	1	45	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	45	1	165	0	0	1	45	0	0
<b>MONTGOMERY COUNTY (121), VA</b>										
<b>MSA 13980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
<b>NORTHUMBERLAND COUNTY (133), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	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	5	172	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	172	0	0	0	0	1	15	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)
<b>RICHMOND COUNTY (159), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	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	17	395	0	0	0	0	11	179	0	0
Income Not Known	0	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	395	0	0	0	0	11	179	0	0
<b>ROCKBRIDGE COUNTY (163), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	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	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	1	50	0	0	0	0	1	50	0	0
<b>WARREN COUNTY (187), VA</b>										
<b>MSA 47894</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	0	0	1	103	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	103	0	0	1	103	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)
<b>WESTMORELAND COUNTY (193), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	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	185	0	0	0	0	5	183	0	0
Income Not Known	0	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	185	0	0	0	0	5	183	0	0
<b>HARRISONBURG CITY (660), VA</b>										
<b>MSA 25500</b>										
<b>Inside AA 0012</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	133	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	133	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	46	1,441	8	1,208	0	0	34	1,611	0	0
TOTAL OUTSIDE AA IN STATE	5	206	1	125	1	375	6	696	0	0
STATE TOTAL	51	1,647	9	1,333	1	375	40	2,307	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	46	1,441	8	1,208	0	0	34	1,611	0	0
TOTAL OUTSIDE AA	5	206	1	125	1	375	6	696	0	0
TOTAL INSIDE & OUTSIDE	51	1,647	9	1,333	1	375	40	2,307	0	0

**2016 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 - AUGUSTA COUNTY (015) - MSA 44420	63	8,891	25	4,356	0	0
VA - STAUNTON CITY (790) - MSA 44420	25	4,742	14	2,417	0	0
VA - WAYNESBORO CITY (820) - MSA 44420	11	2,029	5	344	0	0
NC - MECKLENBURG COUNTY (119) - MSA 16740	2	1,209	1	209	0	0
VA - FAUQUIER COUNTY (061) - MSA 47894	52	11,167	27	7,165	0	0
VA - FREDERICK COUNTY (069) - MSA 49020	10	3,234	3	1,043	0	0
VA - LOUDOUN COUNTY (107) - MSA 47894	4	857	2	580	0	0
VA - WARREN COUNTY (187) - MSA 47894	34	2,556	17	1,907	0	0
VA - WINCHESTER CITY (840) - MSA 49020	4	303	1	83	0	0
VA - FAIRFAX COUNTY (059) - MSA 47894	21	6,029	11	2,304	0	0
VA - PRINCE WILLIAM COUNTY (153) - MSA 47894	27	5,211	12	2,790	0	0
VA - FAIRFAX CITY (600) - MSA 47894	2	142	1	42	0	0
VA - MANASSAS CITY (683) - MSA 47894	6	4,437	4	3,537	0	0
VA - MANASSAS PARK CITY (685) - MSA 47894	2	325	2	325	0	0
VA - ALBEMARLE COUNTY (003) - MSA 16820	40	7,519	17	2,540	0	0
VA - FLUVANNA COUNTY (065) - MSA 16820	8	2,796	3	1,670	0	0
VA - NELSON COUNTY (125) - MSA 16820	7	1,819	4	820	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	26	4,561	6	1,354	0	0
VA - SPOTSYLVANIA COUNTY (177) - MSA 47894	117	26,304	50	11,696	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	70	17,267	30	7,856	0	0
VA - FREDERICKSBURG CITY (630) - MSA 47894	61	15,596	28	7,039	0	0
VA - CAROLINE COUNTY (033) - MSA 40060	15	1,251	12	687	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	85	22,017	45	9,718	0	0

**2016 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 - HANOVER COUNTY (085) - MSA 40060	107	24,978	45	8,560	0	0
VA - HENRICO COUNTY (087) - MSA 40060	115	25,512	59	11,481	0	0
VA - KING AND QUEEN COUNTY (097) - MSA NA	3	206	0	0	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	8	711	3	297	0	0
VA - COLONIAL HEIGHTS CITY (570) - MSA 40060	4	1,655	3	1,247	0	0
VA - RICHMOND CITY (760) - MSA 40060	191	37,502	85	18,343	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	22	4,040	17	2,551	0	0
VA - YORK COUNTY (199) - MSA 47260	19	2,586	9	1,403	0	0
VA - HAMPTON CITY (650) - MSA 47260	19	4,190	7	671	0	0
VA - NEWPORT NEWS CITY (700) - MSA 47260	23	5,988	14	2,983	0	0
VA - POQUOSON CITY (735) - MSA 47260	1	48	0	0	0	0
VA - WILLIAMSBURG CITY (830) - MSA 47260	2	140	0	0	0	0
VA - ESSEX COUNTY (057) - MSA NA	19	1,157	9	175	0	0
VA - KING GEORGE COUNTY (099) - MSA NA	16	2,884	4	320	0	0
VA - LANCASTER COUNTY (103) - MSA NA	17	2,225	8	930	0	0
VA - NORTHUMBERLAND COUNTY (133) - MSA NA	11	540	7	424	0	0
VA - RICHMOND COUNTY (159) - MSA NA	35	2,172	18	1,548	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	17	1,397	8	1,250	0	0
VA - CULPEPER COUNTY (047) - MSA 47894	40	10,336	15	4,023	0	0
VA - RAPPAHANNOCK COUNTY (157) - MSA 47894	18	3,007	5	891	0	0
VA - ROANOKE COUNTY (161) - MSA 40220	45	5,281	25	2,672	0	0
VA - ROANOKE CITY (770) - MSA 40220	48	10,470	26	5,224	0	0
VA - SALEM CITY (775) - MSA 40220	29	6,672	13	2,329	0	0

**2016 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 - ROCKINGHAM COUNTY (165) - MSA 25500	16	3,995	4	463	0	0
VA - HARRISONBURG CITY (660) - MSA 25500	33	8,528	19	6,054	0	0

**2016 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 - AUGUSTA COUNTY (015) - MSA 44420	4	304	3	104	0	0
VA - FAUQUIER COUNTY (061) - MSA 47894	3	92	2	85	0	0
VA - WARREN COUNTY (187) - MSA 47894	1	103	1	103	0	0
VA - CAROLINE COUNTY (033) - MSA 40060	3	300	3	300	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	1	65	1	65	0	0
VA - KING AND QUEEN COUNTY (097) - MSA NA	1	25	1	25	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	2	210	1	45	0	0
VA - ESSEX COUNTY (057) - MSA NA	6	477	4	407	0	0
VA - NORTHUMBERLAND COUNTY (133) - MSA NA	5	172	1	15	0	0
VA - RICHMOND COUNTY (159) - MSA NA	17	395	11	179	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	6	185	5	183	0	0
VA - CULPEPER COUNTY (047) - MSA 47894	2	125	1	100	0	0
VA - RAPPAHANNOCK COUNTY (157) - MSA 47894	2	63	0	0	0	0
VA - HARRISONBURG CITY (660) - MSA 25500	1	133	0	0	0	0

**2016 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Union Bank & Trust**

**Respondent ID: 0000693224**  
**Agency: FRS - 2**

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**Memo Item: Loans by Affiliates**

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



**2016 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**

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**ASSESSMENT AREA - 0001**

**AUGUSTA COUNTY (015), VA**

**MSA: 44420**

**Middle Income**

0701.00 0702.00\* 0703.00 0704.00\* 0705.00 0707.00 0708.00 0709.00 0710.00 0711.01 0711.02

**Upper Income**

0706.00 0712.00

**STAUNTON CITY (790), VA**

**MSA: 44420**

**Moderate Income**

0002.00

**Middle Income**

0001.00 0003.00 0004.00 0006.00

**Upper Income**

0005.00

**WAYNESBORO CITY (820), VA**

**MSA: 44420**

**Low Income**

0031.00

**Moderate Income**

0032.00 0033.00\*

**Middle Income**

0034.00\*

**Upper Income**

0035.00

**ASSESSMENT AREA - 0002**

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income 10-20%**

**2016 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**

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0039.03\*

**Median Family Income 20-30%**

0023.00\* 0037.00\* 0052.00\*

**Median Family Income 30-40%**

0008.00\* 0015.07\* 0038.08\* 0041.00\* 0042.00\* 0047.00\* 0051.00\* 0056.04\*

**Median Family Income 40-50%**

0006.00\* 0009.00\* 0016.05\* 0017.02\* 0018.01\* 0019.18\* 0031.09\* 0038.02\* 0039.02\* 0043.02\* 0045.00\*

0048.00\* 0050.00\* 0053.01\* 0053.06\* 0053.08\* 0058.24\*

**Median Family Income 50-60%**

0007.00\* 0016.08\* 0017.01\* 0019.10\* 0019.15\* 0019.19\* 0031.08\* 0038.07\* 0044.00\* 0046.00\* 0054.04\*

0058.27\*

**Median Family Income 60-70%**

0013.00\* 0014.00\* 0015.04\* 0015.05\* 0016.06\* 0016.07\* 0018.02\* 0019.12\* 0019.23\* 0026.00\* 0036.00\*

0040.00\* 0043.04\* 0053.07\* 0054.01\* 0056.05\* 0056.09\* 0058.25\* 0058.29\* 0059.06\* 0059.16\*

**Median Family Income 70-80%**

0016.03\* 0019.14\* 0019.20\* 0032.03\* 0043.05\* 0049.00\* 0053.05\* 0054.03\* 0055.10\* 0056.16\* 0056.20\*

0057.10\* 0059.15\* 0060.06\*

**Median Family Income 80-90%**

0015.08\* 0015.09\* 0015.10\* 0016.09\* 0019.11\* 0019.16\* 0019.17\* 0019.22 0031.02\* 0031.03\* 0031.06\*

0032.01\* 0038.06\* 0043.03\* 0056.11\* 0058.12\* 0058.26\* 0059.12\* 0059.13\* 0060.05\* 0060.09\* 0060.10\*

0061.09\*

**Median Family Income 90-100%**

0012.00\* 0019.21\* 0021.00\* 0055.24\* 0056.13\* 0057.16\* 0057.17\* 0060.08\* 0061.04\* 0061.07\*

**Median Family Income 100-110%**

0033.00\* 0038.05\* 0055.12\* 0056.10\* 0056.12\* 0056.18\* 0058.30\* 0058.34\* 0059.10\* 0059.14\* 0059.18\*

0062.15\*

**Median Family Income 110-120%**

0055.21\* 0055.22\* 0056.17\* 0056.19\* 0056.21\* 0057.06\* 0059.07\* 0061.08\* 0062.12\* 0064.06\*

**Median Family Income >= 120%**

0001.00\* 0004.00\* 0005.00\* 0010.00\* 0011.00\* 0020.02\* 0020.03\* 0020.04\* 0022.00\* 0024.00\* 0025.00\*

**2016 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**

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0027.01\* 0027.02\* 0028.00\* 0029.03\* 0029.04\* 0029.05\* 0029.06\* 0030.06\* 0030.07\* 0030.08\* 0030.11\*  
0030.12\* 0030.13\* 0030.15\* 0030.16\* 0030.17\* 0030.18\* 0031.05\* 0032.04\* 0034.00\* 0035.00\* 0055.08  
0055.09\* 0055.11\* 0055.13\* 0055.14\* 0055.15\* 0055.16\* 0055.17\* 0055.18\* 0055.19\* 0055.20\* 0055.23\*  
0056.14\* 0056.15\* 0057.09\* 0057.11\* 0057.12\* 0057.13\* 0057.14\* 0057.15\* 0058.11\* 0058.15\* 0058.16\*  
0058.17\* 0058.23\* 0058.28\* 0058.31\* 0058.32\* 0058.33\* 0058.35\* 0058.36\* 0058.37\* 0058.38\* 0058.39\*  
0058.40\* 0058.41\* 0058.42\* 0058.43\* 0058.44\* 0058.45\* 0058.46\* 0058.47\* 0058.48\* 0059.08\* 0059.09\*  
0059.11\* 0059.17\* 0060.07\* 0061.03\* 0061.05\* 0061.06\* 0062.03\* 0062.04\* 0062.08\* 0062.09\* 0062.10\*  
0062.11\* 0062.13\* 0062.14\* 0063.02\* 0063.03\* 0063.04\* 0064.03\* 0064.04\* 0064.05\* 0064.07\*

**Median Family Income Not Known**

0003.00\* 9801.00\* 9802.00\* 9803.00\*

**ASSESSMENT AREA - 0003**

**CLARKE COUNTY (043), VA**

**MSA: 47894**

**Moderate Income**

0101.00\*

**Middle Income**

0102.00\* 0103.00\*

**FAUQUIER COUNTY (061), VA**

**MSA: 47894**

**Moderate Income**

9302.04 9307.03 9307.06

**Middle Income**

9301.00 9302.03\* 9302.05\* 9302.07 9303.02 9303.03 9304.01 9304.02\* 9304.03 9307.04\* 9307.05  
9307.07

**Upper Income**

9302.06 9303.04

**FREDERICK COUNTY (069), VA**

**MSA: 49020**

**Moderate Income**

**2016 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**

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0509.00 0511.02

**Middle Income**

0501.00\* 0503.00\* 0504.00\* 0508.01\* 0508.03\* 0510.00

**Upper Income**

0502.00 0505.00 0506.00\* 0507.00\* 0508.02\* 0511.01

**LOUDOUN COUNTY (107), VA**

**MSA: 47894**

**Low Income**

6105.05\*

**Moderate Income**

6105.06\* 6106.03\* 6115.01\* 6116.02\*

**Middle Income**

6101.01\* 6104.00\* 6105.04\* 6110.02\* 6110.10\* 6110.14\* 6110.15\* 6110.18\* 6111.01\* 6112.04\* 6112.05\*

6113.00\* 6114.00\* 6115.02\* 6116.01\* 6117.00\* 6118.01\*

**Upper Income**

6101.02\* 6102.01\* 6102.02 6103.00\* 6105.03\* 6105.07\* 6106.01\* 6106.02\* 6106.04\* 6107.01\* 6107.02\*

6107.03\* 6108.00\* 6109.00 6110.04\* 6110.05\* 6110.06\* 6110.09\* 6110.11\* 6110.12\* 6110.13\* 6110.16\*

6110.17\* 6110.19\* 6110.20\* 6110.21\* 6110.22\* 6110.23\* 6110.24\* 6110.25\* 6111.02\* 6112.02\* 6112.06\*

6112.07\* 6112.08\* 6112.09\* 6118.02 6118.03\* 6118.04\* 6118.05\* 6118.06\* 6119.00\*

**Income Not Known**

9801.00\*

**WARREN COUNTY (187), VA**

**MSA: 47894**

**Moderate Income**

0201.00 0202.00 0203.00 0204.00 0205.00 0206.01 0206.02\* 0207.00

**WINCHESTER CITY (840), VA**

**MSA: 49020**

**Moderate Income**

0001.00 0003.02\*

**2016 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**

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**Middle Income**

0002.01\* 0003.01\*

**Upper Income**

0002.02

**ASSESSMENT AREA - 0004**

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 30-40%**

4514.00\* 4523.01\*

**Median Family Income 40-50%**

4214.00\* 4215.00 4516.01\* 4525.02\* 4619.02\*

**Median Family Income 50-60%**

4216.00\* 4217.01\* 4507.02\* 4523.02\* 4527.00\* 4913.03\*

**Median Family Income 60-70%**

4506.02\* 4515.01\* 4618.01\* 4619.01\* 4912.02\* 4914.01\*

**Median Family Income 70-80%**

4154.01\* 4162.00\* 4204.00\* 4205.02\* 4205.03\* 4208.00\* 4218.00\* 4219.00\* 4306.00 4322.01\* 4402.01

4503.00\* 4521.02\* 4522.00 4528.02\* 4912.01\* 4916.01\*

**Median Family Income 80-90%**

4153.00\* 4160.00\* 4210.01 4221.01\* 4221.02\* 4502.00\* 4515.02\* 4516.02\* 4524.00\* 4528.01\* 4712.01\*

4809.02\* 4812.02 4822.01\* 4823.02\* 4918.01\*

**Median Family Income 90-100%**

4201.00\* 4202.02\* 4206.00\* 4222.02\* 4224.01\* 4305.00\* 4309.01\* 4310.01\* 4310.02\* 4316.00\* 4327.02\*

4505.00\* 4518.00\* 4519.00\* 4521.01\* 4526.00\* 4607.01\* 4713.01\* 4714.01\* 4714.02\* 4808.01\* 4809.01\*

4809.03\* 4811.01\* 4811.03\* 4911.03\* 4917.03\*

**Median Family Income 100-110%**

4207.00\* 4210.02\* 4220.00 4223.01\* 4223.02\* 4301.02\* 4307.00\* 4308.02\* 4309.02\* 4318.01\* 4402.02\*

4406.00\* 4616.01\* 4617.00\* 4618.02\* 4711.00\* 4810.00\* 4817.02\* 4821.00\* 4825.01\* 4901.03 4905.01\*

4913.02\* 4914.02\* 4915.01\* 4917.01\* 4917.02\*

**Median Family Income 110-120%**

**2016 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**

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4152.00\* 4203.00\* 4211.02\* 4217.02\* 4224.02\* 4302.01\* 4304.00\* 4308.01\* 4313.00\* 4321.00\* 4328.00\*  
4501.00\* 4507.01\* 4508.00\* 4525.01 4607.02\* 4608.00\* 4616.02 4713.03 4802.03\* 4808.02 4811.02\*  
4822.02\* 4823.01\* 4917.04\* 4918.02\* 4918.03\* 4923.00\* 4924.00\*

**Median Family Income >= 120%**

4151.00\* 4154.02\* 4155.00\* 4156.00\* 4157.00\* 4158.00\* 4159.00\* 4161.00\* 4163.00\* 4202.01\* 4202.03\*  
4205.01\* 4211.01\* 4211.03\* 4212.00\* 4213.00\* 4222.01\* 4224.03\* 4301.01\* 4302.02\* 4302.03\* 4314.00\*  
4315.00\* 4318.02\* 4319.00\* 4320.00\* 4322.02\* 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\* 4509.00\* 4510.00\*  
4511.00\* 4512.00\* 4513.00\* 4520.00\* 4601.00\* 4602.00\* 4603.00\* 4604.00\* 4605.01\* 4605.02\* 4606.00\*  
4609.00\* 4610.00\* 4611.00\* 4612.01\* 4612.02\* 4615.00\* 4701.00\* 4703.00\* 4704.00\* 4705.00 4706.00\*  
4707.00 4708.00\* 4709.00\* 4710.00\* 4712.02\* 4713.04\* 4801.00\* 4802.01\* 4802.02\* 4803.00\* 4804.01\*  
4804.02\* 4805.01\* 4805.02\* 4805.03\* 4805.04\* 4805.05\* 4811.04\* 4811.05\* 4811.06\* 4812.01\* 4814.00\*  
4815.00\* 4816.00 4817.01\* 4819.00\* 4820.01\* 4820.02\* 4822.03\* 4823.03\* 4824.00\* 4825.02\* 4825.03\*  
4825.04\* 4826.01\* 4826.02\* 4901.01\* 4905.02 4910.00\* 4911.01\* 4911.02\* 4913.01\* 4914.03\* 4914.04  
4914.05\* 4915.02\* 4916.02\* 4917.05\* 4920.00\* 4921.00\* 4922.01\* 4922.02\* 4922.03\* 4925.00\*

**Median Family Income Not Known**

9801.00\* 9802.00\* 9803.00\*

**PRINCE WILLIAM COUNTY (153), VA**

**MSA: 47894**

**Low Income**

9006.00 9009.01 9014.08\*

**Moderate Income**

9002.02\* 9002.03\* 9003.00\* 9004.04\* 9004.07\* 9004.09\* 9004.10\* 9005.01 9007.01\* 9007.02 9008.02\*  
9010.08 9011.00\* 9012.03\* 9014.03\* 9014.07\* 9014.17\* 9017.01 9017.02\* 9019.00\*

**Middle Income**

9002.01\* 9004.03 9004.08\* 9009.04\* 9010.01\* 9010.10\* 9010.11\* 9010.12\* 9012.08\* 9012.09\* 9012.11\*  
9012.12\* 9012.21 9012.22\* 9012.23\* 9012.25\* 9012.26\* 9012.27\* 9012.28 9012.29\* 9012.30\* 9012.35\*  
9012.37\* 9013.04\* 9013.05\* 9014.09 9014.13\* 9014.14\* 9015.04\* 9015.06\* 9015.07\* 9015.08 9016.01\*  
9016.02

**2016 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**

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**Upper Income**

9001.00\* 9005.02 9008.01\* 9009.05\* 9010.05\* 9010.09\* 9012.19\* 9012.24\* 9012.31\* 9012.32\* 9012.33\*  
9012.34\* 9012.36\* 9013.03\* 9013.06\* 9014.10 9014.11\* 9014.12\* 9014.15\* 9014.16\* 9015.03 9015.05\*  
9015.09\* 9015.10\* 9015.11\*

**Income Not Known**

9801.00\*

**FAIRFAX CITY (600), VA**

**MSA: 47894**

**Middle Income**

3001.00\* 3002.00 3004.00\* 3005.00\*

**Upper Income**

3003.00

**FALLS CHURCH CITY (610), VA**

**MSA: 47894**

**Middle Income**

5002.00\*

**Upper Income**

5001.00\* 5003.00\*

**MANASSAS CITY (683), VA**

**MSA: 47894**

**Moderate Income**

9102.01\* 9102.02\* 9103.02\* 9104.01

**Middle Income**

9101.00\* 9103.01 9104.02

**MANASSAS PARK CITY (685), VA**

**MSA: 47894**

**Moderate Income**

9201.00\*

**Middle Income**

**2016 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**

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9202.00

**ASSESSMENT AREA - 0005**

**ALBEMARLE COUNTY (003), VA**

**MSA: 16820**

**Moderate Income**

0109.01\* 0113.02\* 0114.00\*

**Middle Income**

0103.00 0104.01 0106.01 0107.00 0108.00\* 0109.02 0111.00 0113.01

**Upper Income**

0101.00 0102.01 0102.02\* 0104.02\* 0105.00 0106.02\* 0110.00 0112.01 0112.02\* 0113.03

**Income Not Known**

0109.03\*

**FLUVANNA COUNTY (065), VA**

**MSA: 16820**

**Middle Income**

0201.01 0202.00 0203.00

**Upper Income**

0201.02

**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 0006.00\*

**Moderate Income**



**2016 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**

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0004.01\* 0005.01\*

**Middle Income**

0002.01\* 0003.02 0004.02 0005.02\* 0008.00\* 0009.00\*

**Upper Income**

0007.00 0010.00

**ASSESSMENT AREA - 0006**

**SPOTSYLVANIA COUNTY (177), VA**

**MSA: 47894**

**Moderate Income**

0201.08 0201.10\* 0202.02 0203.06 0203.07\* 0203.11 0204.03 0204.04\* 0204.05\* 0204.06\* 0204.08

**Middle Income**

0201.04 0201.06 0201.07 0201.09 0201.11 0201.12\* 0201.13\* 0201.14\* 0202.01 0202.03 0202.04

0202.05 0203.04 0203.05 0203.08 0203.09\* 0203.10 0204.07

**Upper Income**

0201.05\*

**STAFFORD COUNTY (179), VA**

**MSA: 47894**

**Low Income**

0102.01\*

**Moderate Income**

0102.07 0103.04 0104.06

**Middle Income**

0101.05 0101.07\* 0101.08\* 0102.02\* 0102.06 0102.10\* 0102.11 0102.12\* 0102.14 0103.01 0103.03

0103.05 0104.03 0104.04 0104.05\* 0105.02 0105.03 0105.04

**Upper Income**

0101.03 0101.06\* 0102.04 0102.05 0102.13\*

**FREDERICKSBURG CITY (630), VA**

**MSA: 47894**

**Low Income**

**2016 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**

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0002.00 0004.00

**Moderate Income**

0003.02

**Middle Income**

0001.00 0005.00

**Income Not Known**

0003.01\*

**ASSESSMENT AREA - 0007**

**CAROLINE COUNTY (033), VA**

**MSA: 40060**

**Moderate Income**

0301.00 0303.00 0304.00\*

**Middle Income**

0302.01 0302.02 0305.00 0306.00\*

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Low Income**

1003.00 1004.04\*

**Moderate Income**

1001.07\* 1002.05 1004.05\* 1004.06\* 1004.07 1004.10\* 1006.00\* 1008.06\* 1008.14 1008.17\* 1009.33\*

**Middle Income**

1002.06 1002.09\* 1002.10\* 1004.09 1005.05 1005.06 1005.08 1005.10\* 1007.01\* 1007.02\* 1007.03\*

1008.04 1008.05 1008.07\* 1008.15\* 1008.16\* 1008.19\* 1008.20 1009.02 1009.07 1009.10\* 1009.15

1009.19 1009.20\* 1009.21 1009.22 1009.23\* 1009.34 1010.12

**Upper Income**

1001.06\* 1002.08\* 1004.03 1005.07 1005.09 1008.12\* 1008.18 1008.21 1008.22\* 1008.23\* 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\*

**HANOVER COUNTY (085), VA**

**2016 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**

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**MSA: 40060**

**Middle Income**

3202.00 3204.00 3206.01 3206.02 3207.01 3210.01 3211.00 3212.01 3212.02 3214.02

**Upper Income**

3201.00 3203.00 3205.00 3207.02\* 3208.01 3208.03 3208.04 3208.05 3209.00 3210.02 3213.00\*  
3214.01\* 3214.03

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Low Income**

2008.04 2008.05

**Moderate Income**

2001.23 2001.26\* 2003.03 2004.04\* 2004.09 2004.10\* 2004.11 2004.12 2005.01 2006.00\* 2007.00\*  
2009.05\* 2010.02\* 2011.01 2011.02\* 2012.01 2012.02\* 2014.01 2014.03\*

**Middle Income**

2001.04 2001.05 2001.06\* 2001.25\* 2002.01 2003.01 2003.02 2003.05 2004.07\* 2004.14\* 2005.02  
2005.03 2008.01 2008.02 2009.03 2009.06 2010.01 2010.03 2014.04\* 2015.01 2015.02\* 2016.02\*  
2017.01

**Upper Income**

2001.07 2001.08 2001.09\* 2001.12 2001.16 2001.19 2001.20 2001.21 2001.22\* 2001.24\* 2001.27  
2001.28 2001.29 2001.30 2002.02 2004.06 2004.13\* 2009.04\* 2016.01

**Income Not Known**

9801.00\*

**KING AND QUEEN COUNTY (097), VA**

**MSA: NA**

**Middle Income**

9504.00 9505.00\*

**KING WILLIAM COUNTY (101), VA**

**MSA: 40060**

**Moderate Income**

**2016 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**

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9502.00

**Middle Income**

9501.01 9501.02 9503.00

**COLONIAL HEIGHTS CITY (570), VA**

**MSA: 40060**

**Moderate Income**

8302.00 8304.00 8305.00

**Middle Income**

8303.00\*

**Upper Income**

8301.00

**RICHMOND CITY (760), VA**

**MSA: 40060**

**Low Income**

0201.00\* 0202.00\* 0203.00\* 0204.00 0207.00\* 0210.00\* 0212.00\* 0301.00 0402.00 0413.00\* 0602.00

0604.00 0607.00 0608.00 0609.00 0610.00 0706.01 0709.00

**Moderate Income**

0103.00\* 0107.00 0108.00 0109.00\* 0110.00\* 0111.00 0209.00\* 0211.00 0302.00 0305.00 0408.00

0414.00\* 0605.00\* 0706.02 0707.00\* 0708.01 0708.02\* 0710.01 0710.02 0711.00

**Middle Income**

0102.00\* 0104.01 0104.02 0105.00\* 0106.00\* 0205.00 0206.00 0404.00 0407.00 0412.00\* 0703.00

**Upper Income**

0208.00\* 0403.00 0405.00 0406.00 0409.00\* 0410.00 0411.00 0416.00\* 0501.00 0502.00 0503.00

0504.00 0505.00 0506.00 0606.00 0701.00 0704.00

**ASSESSMENT AREA - 0008**

**JAMES CITY COUNTY (095), VA**

**MSA: 47260**

**Moderate Income**

0801.02

**2016 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**

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**Middle Income**

0802.05 0803.01 0804.02

**Upper Income**

0801.01 0802.02 0802.03 0802.06 0803.03 0803.04\* 0804.01

**YORK COUNTY (199), VA**

**MSA: 47260**

**Moderate Income**

0505.00

**Middle Income**

0502.04\* 0509.00\* 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\*

**HAMPTON CITY (650), VA**

**MSA: 47260**

**Low Income**

0106.01 0114.00\*

**Moderate Income**

0103.09\* 0103.13\* 0105.01 0105.02\* 0106.02\* 0107.01\* 0107.02\* 0109.00\* 0110.00\* 0113.00\* 0116.00\*

0118.00\* 0119.00 0120.00\*

**Middle Income**

0101.03\* 0101.04\* 0103.06\* 0103.10\* 0103.11\* 0103.12\* 0103.14\* 0104.00\* 0107.03\* 0108.00\* 0111.00\*

0112.00\* 0121.00

**Upper Income**

0102.00\* 0103.04\* 0103.07\* 0115.00

**Income Not Known**

9901.00\*

**NEWPORT NEWS CITY (700), VA**

**2016 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**

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**MSA: 47260**

**Low Income**

0301.00\* 0304.00\* 0306.00\* 0321.28

**Moderate Income**

0303.00\* 0305.00\* 0308.00\* 0309.00\* 0311.00\* 0312.00\* 0313.00\* 0314.00 0316.01 0317.01\* 0320.06\*

0321.13 0321.26 0321.27 0321.29 0322.12\* 0322.25\* 0323.00\* 0324.00\*

**Middle Income**

0315.00\* 0316.02 0317.02\* 0320.05\* 0320.07\* 0321.17\* 0321.23\* 0321.24\* 0321.31\* 0321.32 0322.23\*

0322.24\* 0322.26

**Upper Income**

0318.00 0319.01\* 0319.02\* 0320.01\* 0320.02\* 0321.14\* 0321.30 0322.11\*

**POQUOSON CITY (735), VA**

**MSA: 47260**

**Middle Income**

3403.00\*

**Upper Income**

3401.00 3402.00\*

**Income Not Known**

9901.00\*

**WILLIAMSBURG CITY (830), VA**

**MSA: 47260**

**Moderate Income**

3702.00

**Middle Income**

3703.00

**Upper Income**

3701.00\*

**ASSESSMENT AREA - 0009**

**ESSEX COUNTY (057), VA**

**2016 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**

9506.00 9507.00 9508.00

**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**

**Middle Income**

0301.00 0302.00

**Upper Income**

0303.00

**Income Not Known**

9901.00\*

**NORTHUMBERLAND COUNTY (133), VA**

**MSA: NA**

**Upper Income**

0201.00 0202.00 0203.00

**Income Not Known**

9901.00\*

**RICHMOND COUNTY (159), VA**

**MSA: NA**

**Upper Income**

0401.00 0402.00

**WESTMORELAND COUNTY (193), VA**

**MSA: NA**

**Middle Income**

0103.00

**2016 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**

0101.00 0102.00 0104.00\*

**ASSESSMENT AREA - 0010**

**CULPEPER COUNTY (047), VA**

**MSA: 47894**

**Moderate Income**

9302.01 9303.00 9304.00 9305.01 9305.02

**Middle Income**

9301.01 9301.02 9302.02

**RAPPAHANNOCK COUNTY (157), VA**

**MSA: 47894**

**Moderate Income**

9502.00

**Middle Income**

9501.00

**ASSESSMENT AREA - 0011**

**ROANOKE COUNTY (161), VA**

**MSA: 40220**

**Middle Income**

0301.00 0302.04 0303.00 0308.01 0310.00 0311.01\* 0311.02

**Upper Income**

0302.01\* 0302.03 0302.05 0305.00 0306.00 0307.01 0307.02 0308.02 0309.00\* 0312.01\* 0312.02

**ROANOKE CITY (770), VA**

**MSA: 40220**

**Low Income**

0009.00 0010.00\* 0025.00

**Moderate Income**

0001.00\* 0003.00 0005.00 0019.00\* 0023.00 0024.00\* 0026.00 0027.00 0028.00\*

**Middle Income**



**2016 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**

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0004.00 0006.01 0006.02 0012.00 0022.00\* 0030.00 0031.00

**Upper Income**

0011.00 0018.00 0021.00\* 0029.00

**SALEM CITY (775), VA**

**MSA: 40220**

**Moderate Income**

0103.00

**Middle Income**

0101.00 0102.00 0105.02

**Upper Income**

0105.01

**ASSESSMENT AREA - 0012**

**ROCKINGHAM COUNTY (165), VA**

**MSA: 25500**

**Moderate Income**

0105.00 0110.00\*

**Middle Income**

0101.00\* 0102.00\* 0104.00\* 0106.00\* 0107.00\* 0108.00 0109.00\* 0111.00\* 0112.00\* 0114.00\* 0115.00\*

0116.00 0117.00 0120.00

**Upper Income**

0103.00 0118.00 0119.00\*

**HARRISONBURG CITY (660), VA**

**MSA: 25500**

**Moderate Income**

0002.07 0003.02

**Middle Income**

0001.01\* 0002.04 0002.05 0003.01 0004.01 0004.02

**Upper Income**

0001.02 0002.03 0002.06\*

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Union Bank & Trust**

---

**Respondent ID: 0000693224**

**Agency: FRS - 2**

**OUTSIDE ASSESSMENT AREA**

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 80-90%**

0005.02

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income >= 120%**

0040.02 0052.01

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income >= 120%**

0425.00

**NASSAU COUNTY (089), FL**

**MSA: 27260**

**Upper Income**

0503.03

**ST. JOHNS COUNTY (109), FL**

**MSA: 27260**

**Upper Income**

0207.07

**BALTIMORE COUNTY (005), MD**

**MSA: 12580**

**Median Family Income 110-120%**

4113.02

**MONTGOMERY COUNTY (031), MD**

**MSA: 43524**

**Median Family Income >= 120%**

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000693224**

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**Agency: FRS - 2**

**Institution: Union Bank & Trust**

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7012.11 7055.02

**PRINCE GEORGE'S COUNTY (033), MD**

**MSA: 47894**

**Median Family Income 100-110%**

8042.00

**WICOMICO COUNTY (045), MD**

**MSA: 41540**

**Middle Income**

0101.01

**BALTIMORE CITY (510), MD**

**MSA: 12580**

**Median Family Income 100-110%**

1102.00

**ALAMANCE COUNTY (001), NC**

**MSA: 15500**

**Upper Income**

0217.02

**CHEROKEE COUNTY (039), NC**

**MSA: NA**

**Middle Income**

9302.00

**CHOWAN COUNTY (041), NC**

**MSA: NA**

**Middle Income**

9302.00

**COLUMBUS COUNTY (047), NC**

**MSA: NA**

**Middle Income**

**2016 Institution Disclosure Statement - Table 6**

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**Agency: FRS - 2**

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9306.00

**NASH COUNTY (127), NC**

**MSA: 40580**

**Moderate Income**

0104.00

**PERSON COUNTY (145), NC**

**MSA: 20500**

**Middle Income**

9205.00

**PITT COUNTY (147), NC**

**MSA: 24780**

**Upper Income**

0016.00

**VANCE COUNTY (181), NC**

**MSA: NA**

**Middle Income**

9602.00

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income >= 120%**

0532.03

**PAULDING COUNTY (125), OH**

**MSA: NA**

**Middle Income**

9604.00

**BERKS COUNTY (011), PA**

**MSA: 39740**

**Middle Income**

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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0112.00

**CHESTER COUNTY (029), PA**

**MSA: 33874**

**Upper Income**

3021.02

**LANCASTER COUNTY (057), SC**

**MSA: 16740**

**Middle Income**

0112.02

**TRAVIS COUNTY (453), TX**

**MSA: 12420**

**Median Family Income 40-50%**

0024.11

**AMHERST COUNTY (009), VA**

**MSA: 31340**

**Moderate Income**

0105.03

**Middle Income**

0101.00 0105.04

**APPOMATTOX COUNTY (011), VA**

**MSA: 31340**

**Upper Income**

0402.00

**ARLINGTON COUNTY (013), VA**

**MSA: 47894**

**Upper Income**

1014.03 1034.02

**BEDFORD COUNTY (019), VA**

**2016 Institution Disclosure Statement - Table 6**

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**MSA: 31340**

**Moderate Income**

0306.03 0501.00

**Middle Income**

0302.02 0304.01 0304.02 0305.01 0305.03 0305.04 0306.02

**Upper Income**

0301.03

**BOTETOURT COUNTY (023), VA**

**MSA: 40220**

**Middle Income**

0402.00 0403.01

**BUCKINGHAM COUNTY (029), VA**

**MSA: 16820**

**Moderate Income**

9301.01

**CAMPBELL COUNTY (031), VA**

**MSA: 31340**

**Middle Income**

0201.01 0202.00 0204.03

**CARROLL COUNTY (035), VA**

**MSA: NA**

**Middle Income**

0802.00

**CHARLES CITY COUNTY (036), VA**

**MSA: 40060**

**Moderate Income**

6001.00

**CUMBERLAND COUNTY (049), VA**

**2016 Institution Disclosure Statement - Table 6**

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---

**MSA: NA**

**Middle Income**

9301.00

**DINWIDDIE COUNTY (053), VA**

**MSA: 40060**

**Middle Income**

8405.00

**FLOYD COUNTY (063), VA**

**MSA: 13980**

**Middle Income**

9201.01 9201.02 9202.00

**FRANKLIN COUNTY (067), VA**

**MSA: 40220**

**Moderate Income**

0204.00 0208.00 0209.00

**Middle Income**

0201.01 0203.00 0205.00 0207.00

**GILES COUNTY (071), VA**

**MSA: 13980**

**Middle Income**

9302.00

**Upper Income**

9301.00

**GLOUCESTER COUNTY (073), VA**

**MSA: 47260**

**Middle Income**

1002.02 1003.01

**GOOCHLAND COUNTY (075), VA**

**2016 Institution Disclosure Statement - Table 6**

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---

**MSA: 40060**

**Middle Income**

4002.00

**Upper Income**

4001.00 4004.00

**GREENE COUNTY (079), VA**

**MSA: 16820**

**Moderate Income**

0301.01

**Middle Income**

0301.02

**HALIFAX COUNTY (083), VA**

**MSA: NA**

**Middle Income**

9303.01

**HENRY COUNTY (089), VA**

**MSA: NA**

**Middle Income**

0103.00

**ISLE OF WIGHT COUNTY (093), VA**

**MSA: 47260**

**Middle Income**

2801.03 2802.00

**LOUISA COUNTY (109), VA**

**MSA: NA**

**Middle Income**

9504.00

**Upper Income**

9503.00 9505.00



**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Union Bank & Trust**

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**LUNENBURG COUNTY (111), VA**

**MSA: NA**

**Middle Income**

9302.00

**MADISON COUNTY (113), VA**

**MSA: NA**

**Upper Income**

9301.00 9302.00

**MATHEWS COUNTY (115), VA**

**MSA: 47260**

**Middle Income**

9513.00

**MIDDLESEX COUNTY (119), VA**

**MSA: NA**

**Upper Income**

9510.00

**MONTGOMERY COUNTY (121), VA**

**MSA: 13980**

**Moderate Income**

0208.00

**Middle Income**

0202.02 0207.00 0209.00 0210.00 0214.00 0215.00

**Upper Income**

0203.00 0205.00 0211.00 0213.00

**NEW KENT COUNTY (127), VA**

**MSA: 40060**

**Middle Income**

7003.00

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Upper Income**

7001.00

**ORANGE COUNTY (137), VA**

**MSA: NA**

**Middle Income**

1101.02 1102.00 1103.00

**Upper Income**

1101.03 1101.04

**PATRICK COUNTY (141), VA**

**MSA: NA**

**Middle Income**

0303.01

**PITTSYLVANIA COUNTY (143), VA**

**MSA: NA**

**Middle Income**

0102.00

**POWHATAN COUNTY (145), VA**

**MSA: 40060**

**Middle Income**

5001.02 5002.00

**PRINCE EDWARD COUNTY (147), VA**

**MSA: NA**

**Middle Income**

9302.01

**PRINCE GEORGE COUNTY (149), VA**

**MSA: 40060**

**Middle Income**

8503.01

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Upper Income**

8505.01

**PULASKI COUNTY (155), VA**

**MSA: 13980**

**Middle Income**

2101.00 2102.02 2106.00

**ROCKBRIDGE COUNTY (163), VA**

**MSA: NA**

**Middle Income**

9301.00

**Upper Income**

9303.00

**SHENANDOAH COUNTY (171), VA**

**MSA: NA**

**Middle Income**

0408.00

**Upper Income**

0405.00

**SMYTH COUNTY (173), VA**

**MSA: NA**

**Middle Income**

0303.01

**TAZEWELL COUNTY (185), VA**

**MSA: NA**

**Middle Income**

0211.00

**WYTHE COUNTY (197), VA**

**MSA: NA**

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Middle Income**

0502.00 0504.01 0504.02

**ALEXANDRIA CITY (510), VA**

**MSA: 47894**

**Moderate Income**

2003.03 2004.05

**Upper Income**

2015.00 2016.00

**BUENA VISTA CITY (530), VA**

**MSA: NA**

**Middle Income**

9306.00

**CHESAPEAKE CITY (550), VA**

**MSA: 47260**

**Middle Income**

0208.05 0209.03 0209.06

**Upper Income**

0210.04 0216.01

**COVINGTON CITY (580), VA**

**MSA: NA**

**Middle Income**

0601.00 0602.00

**EMPORIA CITY (595), VA**

**MSA: NA**

**Moderate Income**

8901.00

**Middle Income**

8902.00

**FRANKLIN CITY (620), VA**

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**MSA: NA**

**Upper Income**

0901.00

**GALAX CITY (640), VA**

**MSA: NA**

**Middle Income**

0701.02

**HOPEWELL CITY (670), VA**

**MSA: 40060**

**Low Income**

8203.00

**Moderate Income**

8205.00 8206.00

**LEXINGTON CITY (678), VA**

**MSA: NA**

**Upper Income**

9305.00

**LYNCHBURG CITY (680), VA**

**MSA: 31340**

**Low Income**

0005.00

**Moderate Income**

0004.00 0007.00 0008.01 0009.00

**Middle Income**

0002.02 0018.00

**NORFOLK CITY (710), VA**

**MSA: 47260**

**Low Income**

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Union Bank & Trust**

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0051.00

**Moderate Income**

0005.00 0029.00 0069.01

**Middle Income**

0064.00 0066.05

**Upper Income**

0049.00 0065.02

**PETERSBURG CITY (730), VA**

**MSA: 40060**

**Low Income**

8101.00 8104.00 8107.00

**Moderate Income**

8109.00

**Middle Income**

8112.00

**PORTSMOUTH CITY (740), VA**

**MSA: 47260**

**Moderate Income**

2119.00 2121.00

**Middle Income**

2115.00 2116.00

**RADFORD CITY (750), VA**

**MSA: 13980**

**Middle Income**

0101.01 0102.00

**Upper Income**

0101.02

**SUFFOLK CITY (800), VA**

**MSA: 47260**

**2016 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Upper Income**

0754.02 0755.02

**VIRGINIA BEACH CITY (810), VA**

**MSA: 47260**

**Moderate Income**

0442.00 0448.06

**Middle Income**

0418.01 0426.00 0448.05 0454.07 0458.03 0460.05 0462.11

**Upper Income**

0430.02 0436.00 0444.01 0454.12 0454.17

**MERCER COUNTY (055), WV**

**MSA: NA**

**Middle Income**

0013.00 0022.00

**2016 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000693224**

**Institution: Union Bank & Trust**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	613	613	0	0.00%
Small Farm Loans	29	29	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,292	1,292	0	0.00%
<b>Total</b>	<b>1,936</b>	<b>1,936</b>	<b>0</b>	<b>0.00%</b>

**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.