

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	300	1	300	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	1	201	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	155	0	0	1	395	3	550	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	155	1	201	1	395	3	550	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	155	1	201	1	395	3	550	0	0
STATE TOTAL	2	155	1	201	1	395	3	550	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	66	1	121	0	0	1	121	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	1	121	0	0	1	121	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	66	1	121	0	0	1	121	0	0
STATE TOTAL	1	66	1	121	0	0	1	121	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)
FREDERICK COUNTY (021), MD										
MSA 43524										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
MONTGOMERY COUNTY (031), MD										
MSA 43524										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	531	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	175	0	0	1	175	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	120	0	0	1	120	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	295	1	531	2	295	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)
PRINCE GEORGE'S COUNTY (033), MD										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	188	0	0	1	188	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	188	0	0	1	188	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	141	3	483	2	1,031	7	1,082	0	0
STATE TOTAL	5	141	3	483	2	1,031	7	1,082	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SENECA COUNTY (099), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	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	1	100	0	0	1	270	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	270	0	0	0	0
STATE TOTAL	1	100	0	0	1	270	0	0	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)
ALAMANCE COUNTY (001), NC										
MSA 15500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	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	53	0	0	0	0	0	0	0	0
ASHE COUNTY (009), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
BEAUFORT COUNTY (013), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	752	0	0	0	0
Income Not Known	0	0	0	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	752	0	0	0	0

Loans by County

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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)
BERTIE COUNTY (015), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	688	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	688	0	0	0	0
CASWELL COUNTY (033), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	235	0	0	1	235	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	1	235	0	0
CURRITUCK COUNTY (053), NC										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	650	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0

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)
DARE COUNTY (055), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	1	315	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	315	1	200	0	0
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	950	1	950	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	450	1	450	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	126	3	1,740	4	1,866	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	126	5	3,140	6	3,266	0	0

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Small Business Loans - Originations

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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)
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
PASQUOTANK COUNTY (139), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	278	1	278	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	278	1	278	0	0

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Small Business Loans - Originations

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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)
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	100	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	64	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	164	0	0	0	0	0	0	0	0
WILKES COUNTY (193), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	515	1	515	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	515	1	515	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	240	4	711	11	6,338	11	4,644	0	0
STATE TOTAL	4	240	4	711	11	6,338	11	4,644	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	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	800	1	800	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	1	800	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	800	1	800	0	0
STATE TOTAL	0	0	0	0	1	800	1	800	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)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	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	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	0	0	0	0
STATE TOTAL	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: 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)
ALBEMARLE COUNTY (003), VA										
MSA 16820										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	156	3	2,422	2	874	0	0
Middle Income	4	164	2	320	1	502	2	672	0	0
Upper Income	10	412	11	1,975	8	5,325	15	5,195	0	0
Income Not Known	0	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	576	14	2,451	12	8,249	19	6,741	0	0
ALLEGHANY COUNTY (005), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	1	160	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	1	160	0	0	1	160	0	0
AMELIA COUNTY (007), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	72	0	0	0	0	1	72	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	1	72	0	0

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: 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)
AMHERST COUNTY (009), VA										
MSA 31340										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	105	0	0	1	105	0	0
Middle Income	0	0	1	215	0	0	1	215	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	320	0	0	2	320	0	0
ARLINGTON COUNTY (013), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0
AUGUSTA COUNTY (015), VA										
MSA 44420										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	62	0	0	0	0	2	62	0	0
Middle Income	16	718	9	1,744	5	3,148	13	2,501	0	0
Upper Income	2	108	0	0	0	0	2	108	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	888	9	1,744	5	3,148	17	2,671	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)
BATH COUNTY (017), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	0	0	0	0
BEDFORD COUNTY (019), VA										
MSA 31340										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	492	4	636	1	368	15	1,317	0	0
Upper Income	3	40	1	250	2	1,437	3	1,452	0	0
Income Not Known	0	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	532	5	886	3	1,805	18	2,769	0	0
BOTETOURT COUNTY (023), VA										
MSA 40220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	320	1	320	0	0
Upper Income	3	130	1	150	1	400	5	680	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	1	150	2	720	6	1,000	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)
BUCKINGHAM COUNTY (029), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	346	2	446	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	346	2	446	0	0
CAMPBELL COUNTY (031), VA										
MSA 31340										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	0	0	2	270	2	1,015	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	470	2	1,015	2	350	0	0
CAROLINE COUNTY (033), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	256	2	339	0	0	6	426	0	0
Middle Income	9	265	3	507	1	797	5	324	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	521	5	846	1	797	11	750	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)
CARROLL COUNTY (035), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	0	0	0	0
CHARLES CITY COUNTY (036), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	280	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	280	0	0	0	0
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	2	310	0	0	0	0	0	0
Moderate Income	1	50	2	388	1	897	2	238	0	0
Middle Income	19	924	7	1,220	13	6,853	15	3,827	0	0
Upper Income	26	1,250	8	1,356	13	6,817	23	4,715	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	2,224	19	3,274	27	14,567	40	8,780	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)
CULPEPER COUNTY (047), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	577	7	1,413	6	3,085	16	3,682	0	0
Middle Income	3	150	3	553	2	698	5	1,041	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	727	10	1,966	8	3,783	21	4,723	0	0
DINWIDDIE COUNTY (053), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	78	1	250	5	3,689	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	78	1	250	5	3,689	0	0	0	0
ESSEX COUNTY (057), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	481	4	797	0	0	10	476	0	0
Upper Income	5	61	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	542	4	797	0	0	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)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Inside AA 0012										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,160	1	460	0	0
Median Family Income 80-90%	1	48	1	138	1	255	0	0	0	0
Median Family Income 90-100%	3	186	1	134	3	1,185	3	985	0	0
Median Family Income 100-110%	2	138	3	677	5	2,800	2	138	0	0
Median Family Income 110-120%	2	120	1	250	1	300	0	0	0	0
Median Family Income >= 120%	5	344	3	602	4	2,357	5	2,253	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	836	9	1,801	16	8,057	11	3,836	0	0
FAUQUIER COUNTY (061), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	883	4	625	4	1,978	9	1,860	0	0
Middle Income	8	402	5	700	5	2,559	14	3,336	0	0
Upper Income	5	343	0	0	0	0	4	305	0	0
Income Not Known	0	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	1,628	9	1,325	9	4,537	27	5,501	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)
FLOYD COUNTY (063), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	258	2	395	4	1,935	12	1,938	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	258	2	395	4	1,935	12	1,938	0	0
FLUVANNA COUNTY (065), VA										
MSA 16820										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	2	500	3	2,526	5	1,926	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	2	500	3	2,526	5	1,926	0	0
FRANKLIN COUNTY (067), VA										
MSA 40220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	226	0	0	0	0	4	176	0	0
Middle Income	1	30	0	0	1	270	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	256	0	0	1	270	5	206	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)
FREDERICK COUNTY (069), VA										
MSA 49020										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	3	465	2	1,165	2	926	0	0
Upper Income	2	74	2	400	0	0	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	2	74	5	865	3	1,465	4	1,126	0	0
GLOUCESTER COUNTY (073), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	1	366	1	366	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	1	366	1	366	0	0
GOOCHLAND COUNTY (075), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	350	2	550	0	0
Upper Income	7	272	2	280	6	2,945	8	2,060	0	0
Income Not Known	0	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	272	3	480	7	3,295	10	2,610	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)
GREENE COUNTY (079), VA										
MSA 16820										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	400	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	0	0	1	400	1	400	0	0
HANOVER COUNTY (085), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	112	3	526	1	500	4	298	0	0
Middle Income	18	679	9	1,737	13	7,958	25	5,641	0	0
Upper Income	25	1,540	11	1,859	12	6,521	20	5,295	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	46	2,331	23	4,122	26	14,979	49	11,234	0	0
HENRICO COUNTY (087), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	1	150	1	450	0	0	0	0
Moderate Income	17	785	3	558	7	3,981	19	3,372	0	0
Middle Income	23	1,045	14	2,758	18	9,075	32	7,598	0	0
Upper Income	16	774	12	2,079	12	7,154	24	4,205	0	0
Income Not Known	0	0	0	0	2	1,100	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	2,604	30	5,545	40	21,760	76	15,675	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)
KING GEORGE COUNTY (099), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	156	4	752	3	1,985	7	1,555	0	0
Income Not Known	0	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	156	4	752	3	1,985	7	1,555	0	0
KING WILLIAM COUNTY (101), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	274	4	690	2	1,182	4	1,022	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	274	4	690	2	1,182	4	1,022	0	0
LANCASTER COUNTY (103), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	108	0	0	2	915	3	730	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	0	0	2	915	3	730	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)
LOUDOUN COUNTY (107), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	1	370	0	0	0	0
Upper Income	2	100	1	150	4	1,807	3	1,307	0	0
Income Not Known	0	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	375	5	2,177	3	1,307	0	0
LOUISA COUNTY (109), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	71	1	250	0	0	2	260	0	0
Upper Income	2	125	1	200	1	540	3	815	0	0
Income Not Known	0	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	196	2	450	1	540	5	1,075	0	0
LUNENBURG COUNTY (111), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 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)
MADISON COUNTY (113), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	299	2	350	0	0	4	219	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	299	2	350	0	0	4	219	0	0
MATHEWS COUNTY (115), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0
MECKLENBURG COUNTY (117), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	0	0	1	116	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	0	0	1	116	0	0

Loans by County

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Small Business Loans - Originations

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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)
MONTGOMERY COUNTY (121), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	811	5	1,025	8	3,247	11	1,768	0	0
Upper Income	17	469	1	150	1	330	4	431	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,280	6	1,175	9	3,577	15	2,199	0	0
NELSON COUNTY (125), VA										
MSA 16820										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	266	0	0	0	0	4	147	0	0
Middle Income	2	62	1	125	2	828	3	390	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	328	1	125	2	828	7	537	0	0
NEW KENT COUNTY (127), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	1	264	2	269	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	1	264	2	269	0	0

Loans by County

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Small Business Loans - Originations

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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)
NORTHUMBERLAND COUNTY (133), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	187	1	200	0	0	5	282	0	0
Upper Income	1	34	1	125	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	221	2	325	0	0	5	282	0	0
NOTTOWAY COUNTY (135), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	187	0	0	1	187	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	187	0	0	1	187	0	0
ORANGE COUNTY (137), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	107	1	150	1	518	2	668	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	258	1	175	3	1,693	6	1,385	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	10	365	2	325	4	2,211	8	2,053	0	0

Loans by County

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Small Business Loans - Originations

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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)
PATRICK COUNTY (141), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	131	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	131	0	0	0	0	0	0
POWHATAN COUNTY (145), VA										
MSA 4060										
Outside Assessment Area										
Low Income	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	80	1	140	1	646	3	220	0	0
Upper Income	2	109	0	0	0	0	0	0	0	0
Income Not Known	0	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	189	1	140	1	646	3	220	0	0
PRINCE EDWARD COUNTY (147), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	307	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	307	0	0	0	0

Loans by County

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Small Business Loans - Originations

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State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PRINCE GEORGE COUNTY (149), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	0	0	0	0	0	0	0	0
Middle Income	1	30	1	114	4	2,022	3	1,008	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	105	1	114	4	2,022	3	1,008	0	0
PRINCE WILLIAM COUNTY (153), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	1	338	1	338	0	0
Moderate Income	2	175	2	478	3	1,654	6	1,957	0	0
Middle Income	4	266	4	825	3	1,524	5	1,190	0	0
Upper Income	3	135	0	0	2	1,100	2	105	0	0
Income Not Known	0	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	576	6	1,303	9	4,616	14	3,590	0	0
PULASKI COUNTY (155), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	430	1	160	2	663	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	8	430	1	160	2	663	1	100	0	0

Loans by County

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Small Business Loans - Originations

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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)
RAPPAHANNOCK COUNTY (157), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	411	7	1,191	4	2,616	11	2,313	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	411	7	1,191	4	2,616	11	2,313	0	0
RICHMOND COUNTY (159), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	39	834	7	1,077	4	1,471	25	2,645	0	0
Upper Income	13	157	0	0	0	0	3	57	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	991	7	1,077	4	1,471	28	2,702	0	0
ROANOKE COUNTY (161), VA										
MSA 40220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	1	225	0	0
Middle Income	4	193	1	200	5	2,598	8	2,691	0	0
Upper Income	8	474	3	573	4	1,340	11	1,557	0	0
Income Not Known	0	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	667	5	998	9	3,938	20	4,473	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)
ROCKBRIDGE COUNTY (163), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	879	1	579	0	0
Upper Income	2	115	0	0	1	350	2	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	2	115	0	0	3	1,229	3	694	0	0
ROCKINGHAM COUNTY (165), VA										
MSA 25500										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	308	5	1,038	5	2,282	5	1,229	0	0
Upper Income	4	182	2	352	0	0	5	362	0	0
Income Not Known	0	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	490	7	1,390	5	2,282	10	1,591	0	0
SHENANDOAH COUNTY (171), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	260	1	260	0	0
Upper Income	2	8	1	232	0	0	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	2	8	1	232	1	260	2	492	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)
SOUTHAMPTON COUNTY (175), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	0	0	0	0
SPOTSYLVANIA COUNTY (177), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	3	1,118	3	1,118	0	0
Moderate Income	14	1,045	15	2,827	15	8,349	15	5,691	0	0
Middle Income	24	1,141	14	2,527	8	4,476	31	5,744	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	38	2,186	29	5,354	26	13,943	49	12,553	0	0
STAFFORD COUNTY (179), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	358	3	698	1	538	4	208	0	0
Middle Income	30	1,316	17	2,770	13	6,989	22	4,604	0	0
Upper Income	6	270	2	302	7	3,902	11	3,118	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,944	22	3,770	21	11,429	37	7,930	0	0

Loans by County

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Small Business Loans - Originations

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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)
SURRY COUNTY (181), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TAZEWELL COUNTY (185), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	1	50	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	1	250	0	0	2	280	0	0
WARREN COUNTY (187), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	18	564	6	1,023	3	1,509	17	2,388	0	0
Middle Income	2	78	2	288	0	0	1	56	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	642	8	1,311	3	1,509	18	2,444	0	0

Loans by County

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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)
WESTMORELAND COUNTY (193), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	345	0	0	1	350	10	555	0	0
Upper Income	14	453	4	867	3	1,652	6	1,295	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	798	4	867	4	2,002	16	1,850	0	0
WYTHE COUNTY (197), VA										
MSA NA										
Inside AA 0009										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	1	222	0	0	2	230	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	1	222	0	0	2	230	0	0
YORK COUNTY (199), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	246	0	0	0	0	4	165	0	0
Upper Income	6	237	3	401	6	3,365	6	2,010	0	0
Income Not Known	0	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	483	3	401	6	3,365	10	2,175	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

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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)
ALEXANDRIA CITY (510), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	194	0	0	1	650	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	41	0	0	2	700	2	441	0	0
Income Not Known	0	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	235	0	0	3	1,350	2	441	0	0
BUENA VISTA CITY (530), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	249	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	249	0	0	0	0	0	0
CHARLOTTESVILLE CITY (540), VA										
MSA 16820										
Inside AA 0002										
Low Income	2	48	2	281	1	291	2	155	0	0
Moderate Income	1	55	0	0	1	301	1	55	0	0
Middle Income	3	101	2	450	1	657	1	657	0	0
Upper Income	8	297	0	0	6	3,667	8	1,952	0	0
Income Not Known	0	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	501	4	731	9	4,916	12	2,819	0	0

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Small Business Loans - Originations

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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)
CHESAPEAKE CITY (550), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	201	1	475	1	201	0	0
Middle Income	2	130	2	406	3	1,895	3	1,700	0	0
Upper Income	1	51	1	165	4	1,904	3	716	0	0
Income Not Known	0	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	181	4	772	8	4,274	7	2,617	0	0
COLONIAL HEIGHTS CITY (570), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	300	0	0	0	0
COVINGTON CITY (580), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	0	0
Middle Income	3	87	0	0	0	0	2	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	95	0	0	0	0	3	85	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)
FAIRFAX CITY (600), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
FREDERICKSBURG CITY (630), VA										
MSA 47894										
Inside AA 0012										
Low Income	7	388	5	891	6	3,200	10	1,861	0	0
Moderate Income	2	149	5	830	5	2,654	5	2,157	0	0
Middle Income	11	837	1	185	3	1,675	9	2,016	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	1,374	11	1,906	14	7,529	24	6,034	0	0
HAMPTON CITY (650), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	45	4	664	3	1,488	5	999	0	0
Middle Income	1	50	1	250	1	269	3	569	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	76	3	450	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	171	8	1,364	4	1,757	8	1,568	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)
LYNCHBURG CITY (680), VA										
MSA 31340										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	49	0	0	0	0	3	49	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	49	0	0	0	0	3	49	0	0
MANASSAS CITY (683), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	1,885	2	985	0	0
Middle Income	0	0	0	0	1	347	1	347	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	4	2,232	3	1,332	0	0
MANASSAS PARK CITY (685), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	365	2	1,111	4	1,476	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	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	365	2	1,111	4	1,476	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)
NEWPORT NEWS CITY (700), VA										
MSA 47260										
Inside AA 0011										
Low Income	1	53	1	240	0	0	1	53	0	0
Moderate Income	9	408	1	121	2	1,170	4	1,267	0	0
Middle Income	4	199	3	424	3	2,001	5	1,316	0	0
Upper Income	1	30	1	250	0	0	2	280	0	0
Income Not Known	0	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	690	6	1,035	5	3,171	12	2,916	0	0
NORFOLK CITY (710), VA 2/										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	450	3	2,354	1	1,000	0	0
Middle Income	1	75	0	0	1	600	2	675	0	0
Upper Income	1	50	1	238	1	1,000	2	1,238	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	3	688	5	3,954	5	2,913	0	0
NORTON CITY (720), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	704	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	704	0	0	0	0

Footnote:

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

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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)
PETERSBURG CITY (730), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	1	300	1	300	0	0
Moderate Income	0	0	1	164	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	164	1	300	1	300	0	0
POQUOSON CITY (735), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	0	0	0	0
PORTSMOUTH CITY (740), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	266	0	0	0	0
Middle Income	0	0	1	147	2	780	2	780	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	3	1,046	2	780	0	0

Footnote:

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

Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RADFORD CITY (750), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	1	250	3	1,989	4	1,254	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	1	250	3	1,989	4	1,254	0	0
RICHMOND CITY (760), VA										
MSA 40060										
Inside AA 0007										
Low Income	9	601	12	1,906	8	4,074	18	3,681	0	0
Moderate Income	25	719	16	2,956	20	9,440	33	6,315	0	0
Middle Income	5	355	1	200	3	2,133	6	2,338	0	0
Upper Income	18	777	9	1,374	12	6,876	27	6,556	0	0
Income Not Known	1	30	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	58	2,482	38	6,436	43	22,523	84	18,890	0	0
ROANOKE CITY (770), VA										
MSA 40220										
Inside AA 0008										
Low Income	1	32	0	0	1	268	1	268	0	0
Moderate Income	3	160	1	169	1	345	3	229	0	0
Middle Income	11	539	9	1,684	5	1,984	12	1,716	0	0
Upper Income	6	402	1	136	1	316	4	577	0	0
Income Not Known	0	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	1,133	11	1,989	8	2,913	20	2,790	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALEM CITY (775), VA										
MSA 40220										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	758	10	1,920	4	1,882	21	3,644	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	758	10	1,920	4	1,882	21	3,644	0	0
STAUNTON CITY (790), VA										
MSA 44420										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	246	4	801	6	2,801	9	2,298	0	0
Upper Income	1	75	0	0	1	300	2	375	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	321	4	801	7	3,101	11	2,673	0	0
SUFFOLK CITY (800), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,000	1	500	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	2	1,400	0	0	0	0
Moderate Income	4	367	2	262	5	1,907	4	446	0	0
Middle Income	1	50	3	505	5	3,046	3	430	0	0
Upper Income	5	349	0	0	4	2,588	7	2,609	0	0
Income Not Known	1	49	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	815	5	767	16	8,941	14	3,485	0	0
WAYNESBORO CITY (820), VA										
MSA 44420										
Inside AA 0010										
Low Income	2	118	0	0	2	599	3	422	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	374	1	150	0	0	4	259	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	492	1	150	2	599	7	681	0	0
WILLIAMSBURG CITY (830), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	1	218	1	766	2	984	0	0
Middle Income	1	15	1	150	1	306	3	471	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	130	2	368	2	1,072	6	1,530	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINCHESTER CITY (840), VA										
MSA 49020										
Inside AA 0013										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	880	38,222	406	73,069	445	234,904	900	188,592	0	0
TOTAL OUTSIDE AA IN STATE	28	1,337	13	2,175	30	15,539	31	7,470	0	0
STATE TOTAL	908	39,559	419	75,244	475	250,443	931	196,062	0	0

Footnote:

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Loans by County

Respondent ID: 0000693224

Small Business Loans - Originations

Agency: FRS - 2

Institution: Union Bank & Trust

State: 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)
MERCER COUNTY (055), WV										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	120	0	0	1	120	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	120	0	0	1	120	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	120	0	0	1	120	0	0
STATE TOTAL	1	100	1	120	0	0	1	120	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	880	38,222	406	73,069	445	234,904	900	188,592	0	0
TOTAL OUTSIDE AA	51	2,287	24	4,061	47	24,673	56	15,087	0	0
TOTAL INSIDE & OUTSIDE	931	40,509	430	77,130	492	259,577	956	203,679	0	0

Footnote:

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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)
AUGUSTA COUNTY (015), VA										
MSA 44420										
Inside AA 0010										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	1	30	2	229	0	0	0	0	0	0
Income Not Known	0	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	60	2	229	0	0	1	30	0	0
CAROLINE COUNTY (033), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	0	0	0	0	0	0	0	0
Middle Income	0	0	1	223	1	333	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	1	223	1	333	0	0	0	0
CULPEPER COUNTY (047), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	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)
ESSEX COUNTY (057), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	1	108	0	0	0	0	0	0
Upper Income	3	68	0	0	0	0	3	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	139	1	108	0	0	3	68	0	0
FAUQUIER COUNTY (061), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	60	0	0	2	950	4	1,010	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	60	0	0	2	950	4	1,010	0	0
FLOYD COUNTY (063), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	1	280	3	335	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	1	280	3	335	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)
JAMES CITY COUNTY (095), VA										
MSA 47260										
Inside AA 0011										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	22	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
KING WILLIAM COUNTY (101), VA										
MSA 40060										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	390	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	2	390	0	0	0	0	0	0
MONTGOMERY COUNTY (121), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	230	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	0	0	0	0

Loans by County

Small Farm Loans - Originations

Institution: Union Bank & Trust

Respondent ID: 0000693224

Agency: FRS - 2

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NELSON COUNTY (125), VA										
MSA 16820										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
NORTHUMBERLAND COUNTY (133), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	2	372	0	0	3	392	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	2	372	0	0	3	392	0	0
PULASKI COUNTY (155), VA										
MSA 13980										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	150	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	150	0	0	2	200	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)
RAPPAHANNOCK COUNTY (157), VA										
MSA 47894										
Inside AA 0012										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	52	0	0	1	292	3	344	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	52	0	0	1	292	3	344	0	0
RICHMOND COUNTY (159), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	340	1	140	0	0	11	192	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	370	1	140	0	0	11	192	0	0
ROCKBRIDGE COUNTY (163), VA										
MSA NA										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	0	0	0	0	1	81	0	0

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

Respondent ID: 0000693224
Agency: FRS - 2
State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTMORELAND COUNTY (193), VA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	23	0	0	0	0	0	0	0	0
Upper Income	7	236	0	0	0	0	5	181	0	0
Income Not Known	0	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	259	0	0	0	0	5	181	0	0
TOTAL INSIDE AA IN STATE	49	1,281	12	1,992	6	2,355	38	3,483	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	49	1,281	12	1,992	6	2,355	38	3,483	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	49	1,281	12	1,992	6	2,355	38	3,483	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	49	1,281	12	1,992	6	2,355	38	3,483	0	0

2017 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VA - FLOYD COUNTY (063) - MSA 13980	14	2,588	12	1,938	0	0
VA - MONTGOMERY COUNTY (121) - MSA 13980	51	6,032	15	2,199	0	0
VA - PULASKI COUNTY (155) - MSA 13980	11	1,253	1	100	0	0
VA - RADFORD CITY (750) - MSA 13980	5	2,254	4	1,254	0	0
VA - ALBEMARLE COUNTY (003) - MSA 16820	40	11,276	19	6,741	0	0
VA - FLUVANNA COUNTY (065) - MSA 16820	7	3,176	5	1,926	0	0
VA - GREENE COUNTY (079) - MSA 16820	3	515	1	400	0	0
VA - NELSON COUNTY (125) - MSA 16820	11	1,281	7	537	0	0
VA - CHARLOTTESVILLE CITY (540) - MSA 16820	27	6,148	12	2,819	0	0
VA - ROCKINGHAM COUNTY (165) - MSA 25500	22	4,162	10	1,591	0	0
VA - HARRISONBURG CITY (660) - MSA 25500	19	4,296	10	2,527	0	0
VA - AMHERST COUNTY (009) - MSA 31340	2	320	2	320	0	0
VA - BEDFORD COUNTY (019) - MSA 31340	26	3,223	18	2,769	0	0
VA - CAMPBELL COUNTY (031) - MSA 31340	5	1,485	2	350	0	0
VA - LYNCHBURG CITY (680) - MSA 31340	3	49	3	49	0	0
VA - ESSEX COUNTY (057) - MSA NA	24	1,339	11	481	0	0
VA - KING AND QUEEN COUNTY (097) - MSA NA	2	66	0	0	0	0
VA - KING GEORGE COUNTY (099) - MSA NA	14	2,893	7	1,555	0	0
VA - LANCASTER COUNTY (103) - MSA NA	5	1,023	3	730	0	0
VA - LOUISA COUNTY (109) - MSA NA	8	1,186	5	1,075	0	0
VA - NORTHUMBERLAND COUNTY (133) - MSA NA	11	546	5	282	0	0
VA - RICHMOND COUNTY (159) - MSA NA	63	3,539	28	2,702	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	45	3,667	16	1,850	0	0

2017 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 - ALLEGHANY COUNTY (005) - MSA NA	2	168	1	160	0	0
VA - MADISON COUNTY (113) - MSA NA	8	649	4	219	0	0
VA - ORANGE COUNTY (137) - MSA NA	16	2,901	8	2,053	0	0
VA - ROCKBRIDGE COUNTY (163) - MSA NA	5	1,344	3	694	0	0
VA - BUENA VISTA CITY (530) - MSA NA	1	249	0	0	0	0
VA - COVINGTON CITY (580) - MSA NA	4	95	3	85	0	0
VA - LEXINGTON CITY (678) - MSA NA	1	100	0	0	0	0
VA - CAROLINE COUNTY (033) - MSA 40060	21	2,164	11	750	0	0
VA - CHARLES CITY COUNTY (036) - MSA 40060	1	280	0	0	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	92	20,065	40	8,780	0	0
VA - HANOVER COUNTY (085) - MSA 40060	95	21,432	49	11,234	0	0
VA - HENRICO COUNTY (087) - MSA 40060	126	29,909	76	15,675	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	11	2,146	4	1,022	0	0
VA - NEW KENT COUNTY (127) - MSA 40060	2	269	2	269	0	0
VA - COLONIAL HEIGHTS CITY (570) - MSA 40060	2	330	0	0	0	0
VA - PETERSBURG CITY (730) - MSA 40060	2	464	1	300	0	0
VA - RICHMOND CITY (760) - MSA 40060	139	31,441	84	18,890	0	0
VA - BOTETOURT COUNTY (023) - MSA 40220	6	1,000	6	1,000	0	0
VA - FRANKLIN COUNTY (067) - MSA 40220	7	526	5	206	0	0
VA - ROANOKE COUNTY (161) - MSA 40220	26	5,603	20	4,473	0	0
VA - ROANOKE CITY (770) - MSA 40220	40	6,035	20	2,790	0	0
VA - SALEM CITY (775) - MSA 40220	30	4,560	21	3,644	0	0
VA - CARROLL COUNTY (035) - MSA NA	1	15	0	0	0	0

2017 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 - WYTHE COUNTY (197) - MSA NA	2	230	2	230	0	0
VA - AUGUSTA COUNTY (015) - MSA 44420	34	5,780	17	2,671	0	0
VA - STAUNTON CITY (790) - MSA 44420	19	4,223	11	2,673	0	0
VA - WAYNESBORO CITY (820) - MSA 44420	11	1,241	7	681	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	30	6,135	19	4,088	0	0
VA - YORK COUNTY (199) - MSA 47260	20	4,249	10	2,175	0	0
VA - CHESAPEAKE CITY (550) - MSA 47260	15	5,227	7	2,617	0	0
VA - HAMPTON CITY (650) - MSA 47260	15	3,292	8	1,568	0	0
VA - NEWPORT NEWS CITY (700) - MSA 47260	26	4,896	12	2,916	0	0
VA - NORFOLK CITY (710) - MSA 47260 2/	10	4,767	5	2,913	0	0
VA - POQUOSON CITY (735) - MSA 47260	1	31	0	0	0	0
VA - VIRGINIA BEACH CITY (810) - MSA 47260	32	10,523	14	3,485	0	0
VA - WILLIAMSBURG CITY (830) - MSA 47260	7	1,570	6	1,530	0	0
VA - CULPEPER COUNTY (047) - MSA 47894	32	6,476	21	4,723	0	0
VA - FAIRFAX COUNTY (059) - MSA 47894	38	10,694	11	3,836	0	0
VA - FAUQUIER COUNTY (061) - MSA 47894	49	7,490	27	5,501	0	0
VA - LOUDOUN COUNTY (107) - MSA 47894	9	2,652	3	1,307	0	0
VA - PRINCE WILLIAM COUNTY (153) - MSA 47894	24	6,495	14	3,590	0	0
VA - RAPPAHANNOCK COUNTY (157) - MSA 47894	20	4,218	11	2,313	0	0
VA - SPOTSYLVANIA COUNTY (177) - MSA 47894	93	21,483	49	12,553	0	0
VA - STAFFORD COUNTY (179) - MSA 47894	85	17,143	37	7,930	0	0
VA - WARREN COUNTY (187) - MSA 47894	31	3,462	18	2,444	0	0
VA - ALEXANDRIA CITY (510) - MSA 47894	6	1,585	2	441	0	0

Footnote:

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

2017 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 - FAIRFAX CITY (600) - MSA 47894	1	400	0	0	0	0
VA - FREDERICKSBURG CITY (630) - MSA 47894	45	10,809	24	6,034	0	0
VA - MANASSAS CITY (683) - MSA 47894	4	2,232	3	1,332	0	0
VA - MANASSAS PARK CITY (685) - MSA 47894	4	1,476	4	1,476	0	0
VA - FREDERICK COUNTY (069) - MSA 49020	10	2,404	4	1,126	0	0
VA - WINCHESTER CITY (840) - MSA 49020	2	950	0	0	0	0

Footnote:

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

2017 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 - FLOYD COUNTY (063) - MSA 13980	3	335	3	335	0	0
VA - MONTGOMERY COUNTY (121) - MSA 13980	1	230	0	0	0	0
VA - PULASKI COUNTY (155) - MSA 13980	2	200	2	200	0	0
VA - NELSON COUNTY (125) - MSA 16820	1	150	1	150	0	0
VA - ESSEX COUNTY (057) - MSA NA	5	247	3	68	0	0
VA - NORTHUMBERLAND COUNTY (133) - MSA NA	3	392	3	392	0	0
VA - RICHMOND COUNTY (159) - MSA NA	23	510	11	192	0	0
VA - WESTMORELAND COUNTY (193) - MSA NA	9	259	5	181	0	0
VA - ROCKBRIDGE COUNTY (163) - MSA NA	2	131	1	81	0	0
VA - CAROLINE COUNTY (033) - MSA 40060	3	619	0	0	0	0
VA - KING WILLIAM COUNTY (101) - MSA 40060	2	390	0	0	0	0
VA - AUGUSTA COUNTY (015) - MSA 44420	4	289	1	30	0	0
VA - JAMES CITY COUNTY (095) - MSA 47260	1	22	0	0	0	0
VA - CULPEPER COUNTY (047) - MSA 47894	1	500	1	500	0	0
VA - FAUQUIER COUNTY (061) - MSA 47894	4	1,010	4	1,010	0	0
VA - RAPPAHANNOCK COUNTY (157) - MSA 47894	3	344	3	344	0	0

2017 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Union Bank & Trust

Respondent ID: 0000693224
Agency: FRS - 2

Memo Item: Loans by Affiliates

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

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0001

FLOYD COUNTY (063), VA

MSA: 13980

Middle Income

9201.01 9201.02 9202.00

GILES COUNTY (071), VA

MSA: 13980

Middle Income

9301.00* 9302.00* 9303.00* 9304.00*

MONTGOMERY COUNTY (121), VA

MSA: 13980

Moderate Income

0204.00*

Middle Income

0202.01* 0202.02 0207.00 0208.00 0209.00 0212.00 0214.00 0215.00

Upper Income

0203.00* 0205.00* 0206.00* 0210.00 0211.00 0213.00

Income Not Known

0201.00*

PULASKI COUNTY (155), VA

MSA: 13980

Middle Income

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

Income Not Known

9801.00* 9802.00*

RADFORD CITY (750), VA

MSA: 13980

Middle Income

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0101.01 0102.00

Income Not Known

0101.02*

ASSESSMENT AREA - 0002

ALBEMARLE COUNTY (003), VA

MSA: 16820

Moderate Income

0107.00 0109.01* 0109.02* 0113.02

Middle Income

0101.00* 0105.00 0106.02 0108.00 0112.01 0113.01 0114.00*

Upper Income

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

Income Not Known

0109.03*

FLUVANNA COUNTY (065), VA

MSA: 16820

Middle Income

0201.01 0201.02 0202.00 0203.00*

GREENE COUNTY (079), VA

MSA: 16820

Moderate Income

0301.01

Middle Income

0301.02 0302.00

NELSON COUNTY (125), VA

MSA: 16820

Moderate Income

9501.00 9503.00

Middle Income

2017 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

9502.00

CHARLOTTESVILLE CITY (540), VA

MSA: 16820

Low Income

0002.02 0004.02

Moderate Income

0002.01 0004.01* 0005.01 0006.00*

Middle Income

0003.02 0005.02* 0008.00 0009.00

Upper Income

0007.00 0010.00

ASSESSMENT AREA - 0003

ROCKINGHAM COUNTY (165), VA

MSA: 25500

Moderate Income

0101.00*

Middle Income

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

0114.00 0115.00 0116.00 0117.00 0120.00

Upper Income

0118.00 0119.00*

HARRISONBURG CITY (660), VA

MSA: 25500

Low Income

0002.07*

Moderate Income

0001.01* 0002.05 0003.02

Middle Income

0001.02* 0002.04 0003.01 0004.01 0004.02*

2017 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

0002.03 0002.06*

ASSESSMENT AREA - 0004

AMHERST COUNTY (009), VA

MSA: 31340

Moderate Income

0105.02* 0105.03

Middle Income

0101.00* 0102.00* 0104.01* 0104.02* 0105.04 0106.00*

Upper Income

0103.00*

APPOMATTOX COUNTY (011), VA

MSA: 31340

Middle Income

0401.00* 0402.00* 0403.00*

BEDFORD COUNTY (019), VA

MSA: 31340

Middle Income

0302.02* 0303.00 0304.01 0304.02 0305.01 0305.03 0305.04 0306.01* 0306.02 0306.03* 0306.04
0306.05* 0501.00

Upper Income

0301.01* 0301.03 0301.04 0302.01

CAMPBELL COUNTY (031), VA

MSA: 31340

Moderate Income

0204.01 0207.00*

Middle Income

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

Upper Income

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0203.00* 0204.02*

LYNCHBURG CITY (680), VA

MSA: 31340

Low Income

0019.00*

Moderate Income

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

Middle Income

0005.00* 0010.00* 0014.00* 0016.00* 0017.00* 0018.00*

Upper Income

0001.00* 0002.01*

ASSESSMENT AREA - 0005

ESSEX COUNTY (057), VA

MSA: NA

Middle Income

9507.00 9508.00

Upper Income

9506.00

KING AND QUEEN COUNTY (097), VA

MSA: NA

Middle Income

9504.00 9505.00

KING GEORGE COUNTY (099), VA

MSA: NA

Upper Income

0401.00 0402.00 0403.00 0404.00 0405.00

LANCASTER COUNTY (103), VA

MSA: NA

Upper Income

2017 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

0301.00 0302.00 0303.00

Income Not Known

9901.00*

LOUISA COUNTY (109), VA

MSA: NA

Middle Income

9502.01 9505.00

Upper Income

9501.00* 9502.02 9503.00 9504.00*

NORTHUMBERLAND COUNTY (133), VA

MSA: NA

Middle Income

0201.00

Upper Income

0202.00 0203.00

Income Not Known

9901.00*

RICHMOND COUNTY (159), VA

MSA: NA

Middle Income

0401.00

Upper Income

0402.00

WESTMORELAND COUNTY (193), VA

MSA: NA

Middle Income

0101.00 0103.00

Upper Income

0102.00 0104.00

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0006

ALLEGHANY COUNTY (005), VA

MSA: NA

Middle Income

0701.00* 0801.00 0802.02*

Upper Income

0802.01 0803.01* 0803.02*

MADISON COUNTY (113), VA

MSA: NA

Middle Income

9301.00 9302.00

ORANGE COUNTY (137), VA

MSA: NA

Moderate Income

1102.00

Upper Income

1101.02 1101.03 1101.04 1103.00

ROCKBRIDGE COUNTY (163), VA

MSA: NA

Middle Income

9301.00 9302.00* 9304.00*

Upper Income

9303.00

BUENA VISTA CITY (530), VA

MSA: NA

Moderate Income

9306.00

COVINGTON CITY (580), VA

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: NA

Moderate Income

0601.00

Middle Income

0602.00

LEXINGTON CITY (678), VA

MSA: NA

Middle Income

9305.00

ASSESSMENT AREA - 0007

CAROLINE COUNTY (033), VA

MSA: 40060

Moderate Income

0303.00 0304.00

Middle Income

0301.00 0302.01* 0302.02* 0305.00 0306.00

CHARLES CITY COUNTY (036), VA

MSA: 40060

Moderate Income

6002.00*

Middle Income

6001.00 6003.00*

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Low Income

1001.07* 1003.00 1004.04 1004.06*

Moderate Income

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

Middle Income

2017 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

1002.06* 1002.09* 1004.09 1005.05* 1005.06* 1005.08 1005.10 1007.01* 1007.02* 1007.03* 1008.04
1008.12 1008.15* 1008.16* 1008.17* 1008.18* 1008.19* 1008.20 1008.23 1009.07 1009.10* 1009.15
1009.19 1009.20 1009.21* 1009.22 1009.23* 1009.33 1009.34 1010.12

Upper Income

1001.06 1002.08* 1004.03 1005.07* 1005.09 1008.21 1008.22 1009.02 1009.12 1009.24 1009.26
1009.27 1009.28 1009.29* 1009.30 1009.31 1009.32 1009.35 1009.36 1010.03* 1010.04 1010.07
1010.08 1010.09 1010.10 1010.11 1010.13*

HANOVER COUNTY (085), VA

MSA: 40060

Moderate Income

3206.01

Middle Income

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

Upper Income

3202.00 3203.00 3207.01 3207.02 3208.01 3208.03 3208.04 3208.05 3209.00 3214.03*

HENRICO COUNTY (087), VA

MSA: 40060

Low Income

2007.00 2008.05*

Moderate Income

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

Middle Income

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

Upper Income

2001.07 2001.08* 2001.09* 2001.16* 2001.19 2001.20 2001.21 2001.22 2001.24 2001.28* 2001.29

2017 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

2001.30 2002.01* 2002.02 2003.01 2004.13* 2004.14* 2009.04*

Income Not Known

9801.00

KING WILLIAM COUNTY (101), VA

MSA: 40060

Moderate Income

9502.00

Middle Income

9501.01 9501.02 9503.00*

NEW KENT COUNTY (127), VA

MSA: 40060

Middle Income

7001.00 7003.00

Upper Income

7002.00*

COLONIAL HEIGHTS CITY (570), VA

MSA: 40060

Moderate Income

8302.00* 8304.00* 8305.00*

Middle Income

8301.00 8303.00*

PETERSBURG CITY (730), VA

MSA: 40060

Low Income

8101.00* 8104.00* 8105.00* 8106.00* 8107.00* 8112.00

Moderate Income

8109.00* 8111.00* 8113.00

Middle Income

8110.00*

2017 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

Income Not Known

8103.00*

RICHMOND CITY (760), VA

MSA: 40060

Low Income

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

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

0403.00

ASSESSMENT AREA - 0008

BOTETOURT COUNTY (023), VA

MSA: 40220

Middle Income

0401.00* 0402.00* 0404.01 0405.02*

Upper Income

0403.01 0403.02 0404.02 0405.01*

CRAIG COUNTY (045), VA

MSA: 40220

Middle Income

0501.00*

FRANKLIN COUNTY (067), VA

2017 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: 40220

Moderate Income

0202.00 0206.00* 0207.00* 0208.00 0209.00

Middle Income

0201.02* 0203.00* 0204.00 0205.00

Upper Income

0201.01*

ROANOKE COUNTY (161), VA

MSA: 40220

Moderate Income

0311.01

Middle Income

0302.01* 0302.03* 0302.04 0303.00 0307.02 0310.00* 0311.02* 0312.01*

Upper Income

0301.00* 0302.05 0305.00 0306.00* 0307.01 0308.01 0308.02 0309.00 0312.02

ROANOKE CITY (770), VA

MSA: 40220

Low Income

0010.00* 0025.00 0026.00

Moderate Income

0001.00 0005.00 0009.00 0019.00* 0024.00* 0027.00* 0028.00*

Middle Income

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

Upper Income

0018.00* 0021.00 0029.00

SALEM CITY (775), VA

MSA: 40220

Middle Income

0101.00 0102.00 0103.00 0105.01 0105.02

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

ASSESSMENT AREA - 0009

CARROLL COUNTY (035), VA

MSA: NA

Moderate Income

0806.02*

Middle Income

0801.00 0802.00* 0803.00* 0804.00* 0805.00* 0806.01*

WYTHE COUNTY (197), VA

MSA: NA

Middle Income

0501.00 0502.00* 0503.01* 0503.02* 0504.01* 0504.02

ASSESSMENT AREA - 0010

AUGUSTA COUNTY (015), VA

MSA: 44420

Moderate Income

0701.00* 0711.01

Middle Income

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

Upper Income

0711.02

STAUNTON CITY (790), VA

MSA: 44420

Middle Income

0001.00 0002.00 0003.00 0004.00 0006.00

Upper Income

0005.00

WAYNESBORO CITY (820), VA

MSA: 44420

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

Low Income

0031.00

Moderate Income

0033.00*

Middle Income

0032.00 0034.00 0035.00

ASSESSMENT AREA - 0011

JAMES CITY COUNTY (095), VA

MSA: 47260

Moderate Income

0801.02*

Middle Income

0802.05 0803.01*

Upper Income

0801.01 0802.02 0802.03 0802.06 0803.03 0803.04 0804.01 0804.02

YORK COUNTY (199), VA

MSA: 47260

Moderate Income

0502.04* 0505.00* 0509.00*

Middle Income

0510.00

Upper Income

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

Income Not Known

9901.00*

CHESAPEAKE CITY (550), VA

MSA: 47260

Low Income

0201.00* 0202.00*

2017 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

Moderate Income

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

Middle Income

0200.01* 0200.03* 0206.00* 0208.05 0208.06* 0208.07* 0208.08* 0208.09* 0209.03 0209.05* 0209.06
0210.10* 0214.01* 0214.02* 0215.01* 0215.02*

Upper Income

0208.04 0209.04* 0210.04 0210.05 0210.06* 0210.09* 0210.11* 0210.12* 0210.13* 0211.01* 0211.02*
0212.00* 0213.01* 0213.02* 0216.01

HAMPTON CITY (650), VA

MSA: 47260

Low Income

0103.13* 0114.00*

Moderate Income

0101.04* 0103.09* 0104.00 0105.01 0105.02* 0106.02* 0107.01* 0107.02* 0109.00* 0110.00 0112.00*
0113.00* 0116.00* 0118.00* 0119.00 0120.00*

Middle Income

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

Upper Income

0102.00* 0103.07* 0111.00*

Income Not Known

0106.01 9901.00*

NEWPORT NEWS CITY (700), VA

MSA: 47260

Low Income

0301.00 0303.00* 0304.00* 0306.00* 0321.26* 0322.25*

Moderate Income

0305.00* 0308.00 0309.00* 0311.00 0312.00* 0313.00* 0314.00 0317.01* 0320.06* 0321.23* 0321.24*
0321.27 0321.28 0321.29 0322.12* 0322.23* 0322.24* 0322.26* 0323.00*

Middle Income

2017 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

0315.00 0316.01* 0316.02 0317.02* 0319.02* 0320.05 0320.07 0321.13 0321.14* 0321.17* 0321.31*
0321.32* 0322.11* 0324.00

Upper Income

0318.00 0319.01* 0320.01* 0320.02* 0321.30

NORFOLK CITY (710), VA 2/

MSA: 47260

Low Income

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

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

9801.00* 9802.00* 9803.00*

POQUOSON CITY (735), VA

MSA: 47260

Upper Income

3401.00 3402.00* 3403.00*

Income Not Known

9901.00*

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Low Income

Footnote:

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2017 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

0448.06

Moderate Income

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

Middle Income

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

Upper Income

0404.04* 0412.00 0414.00* 0416.00* 0418.02* 0420.00* 0422.01* 0422.02* 0430.02* 0430.03* 0430.04*
0434.00* 0436.00* 0438.00 0440.03* 0444.01* 0446.00 0450.00 0454.12* 0454.17* 0454.20 0454.21*
0454.22* 0454.23 0454.24 0454.26* 0458.03* 0460.02* 0460.06* 0460.16* 0462.11* 0462.12* 0462.14*
0462.16* 0462.17* 0462.19* 0462.22* 0462.23* 0462.25* 0464.00*

Income Not Known

0440.04 9901.00*

WILLIAMSBURG CITY (830), VA

MSA: 47260

Moderate Income

3702.00

Middle Income

3703.00

Upper Income

3701.00

ASSESSMENT AREA - 0012

CLARKE COUNTY (043), VA

MSA: 47894

Middle Income

Footnote:

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2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0101.00* 0102.00* 0103.00*

CULPEPER COUNTY (047), VA

MSA: 47894

Moderate Income

9301.01* 9302.01 9302.02 9303.00 9304.00 9305.02

Middle Income

9301.02 9305.01

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 30-40%

4516.01* 4525.02*

Median Family Income 40-50%

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

Median Family Income 50-60%

4506.02* 4523.02* 4528.01*

Median Family Income 60-70%

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

Median Family Income 70-80%

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

Median Family Income 80-90%

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

Median Family Income 90-100%

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

Median Family Income 100-110%

4205.01* 4222.02* 4301.02* 4309.02 4310.02* 4320.00* 4321.00* 4524.00* 4607.01* 4711.00* 4712.02*

Footnote:

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2017 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

4713.03 4802.02* 4811.01* 4811.03 4811.04* 4817.02* 4825.01* 4901.03 4913.01* 4914.01* 4917.02*
4923.00*

Median Family Income 110-120%

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

Median Family Income >= 120%

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

Median Family Income Not Known

9801.00* 9802.00* 9803.00*

FAUQUIER COUNTY (061), VA

MSA: 47894

Moderate Income

9303.02 9307.06 9307.07

Middle Income

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

Upper Income

Footnote:

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

2017 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

9302.04 9303.04

LOUDOUN COUNTY (107), VA

MSA: 47894

Low Income

6105.05*

Moderate Income

6106.03* 6110.18* 6112.04* 6115.01* 6116.02* 6117.00*

Middle Income

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

6112.06* 6113.00* 6114.00* 6115.02 6116.01*

Upper Income

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

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

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

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

Income Not Known

9801.00*

PRINCE WILLIAM COUNTY (153), VA

MSA: 47894

Low Income

9002.03* 9009.01

Moderate Income

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

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

Middle Income

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

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

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

Upper Income

Footnote:

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

2017 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

9005.02* 9008.01* 9010.05* 9010.09 9010.10* 9010.11* 9012.19* 9012.24* 9012.29* 9012.31* 9012.32*
9012.33* 9012.34* 9012.35* 9012.36* 9013.03* 9013.06* 9014.10 9014.11* 9014.12* 9014.13* 9014.15
9014.16* 9015.03 9015.05* 9015.09* 9015.10* 9015.11*

Income Not Known

9801.00*

RAPPAHANNOCK COUNTY (157), VA

MSA: 47894

Moderate Income

9501.00 9502.00

SPOTSYLVANIA COUNTY (177), VA

MSA: 47894

Low Income

0201.08

Moderate Income

0201.09 0201.10* 0202.01 0202.02 0203.04 0203.05* 0203.07* 0203.11 0204.03 0204.04* 0204.05*
0204.06* 0204.08*

Middle Income

0201.04* 0201.05 0201.06 0201.07 0201.11 0201.12* 0201.13* 0201.14* 0202.03 0202.04 0202.05
0203.06 0203.08 0203.09 0203.10 0204.07

STAFFORD COUNTY (179), VA

MSA: 47894

Moderate Income

0102.07 0103.04 0105.04*

Middle Income

0101.03 0101.05 0101.06* 0101.08* 0102.02* 0102.06 0102.10 0102.11 0102.12* 0102.14* 0103.03
0103.05 0104.03 0104.04 0104.05* 0104.06 0105.02 0105.03

Upper Income

0101.07 0102.04 0102.05 0102.13* 0103.01

Income Not Known

Footnote:

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

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

0102.01*

WARREN COUNTY (187), VA

MSA: 47894

Moderate Income

0203.00 0204.00 0205.00 0206.01 0206.02 0207.00

Middle Income

0201.00 0202.00

ALEXANDRIA CITY (510), VA

MSA: 47894

Low Income

2001.03* 2001.04* 2001.05* 2005.00* 2012.03*

Moderate Income

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

Middle Income

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

Upper Income

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

2018.01 2018.02* 2019.00* 2020.01 2020.02*

FAIRFAX CITY (600), VA

MSA: 47894

Middle Income

3001.00* 3004.00* 3005.00*

Upper Income

3002.00* 3003.00

FALLS CHURCH CITY (610), VA

MSA: 47894

Upper Income

5001.00* 5002.00* 5003.00*

FREDERICKSBURG CITY (630), VA

Footnote:

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

2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 47894

Low Income

0002.00 0004.00

Moderate Income

0003.02 0005.00

Middle Income

0001.00

Income Not Known

0003.01*

MANASSAS CITY (683), VA

MSA: 47894

Moderate Income

9102.01 9102.02* 9103.01 9103.02* 9104.01

Middle Income

9101.00* 9104.02

MANASSAS PARK CITY (685), VA

MSA: 47894

Moderate Income

9201.00*

Middle Income

9202.00

ASSESSMENT AREA - 0013

FREDERICK COUNTY (069), VA

MSA: 49020

Moderate Income

0511.02

Middle Income

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

Upper Income

Footnote:

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

2017 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

0502.00 0506.00* 0508.02 0511.01*

WINCHESTER CITY (840), VA

MSA: 49020

Moderate Income

0001.00* 0003.01*

Middle Income

0002.01 0003.02

Upper Income

0002.02*

OUTSIDE ASSESSMENT AREA

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

Median Family Income 40-50%

0117.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 10-20%

0088.03

Median Family Income >= 120%

0008.01 0012.00

OSCEOLA COUNTY (097), FL

MSA: 36740

Middle Income

0438.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 80-90%

4503.00

Median Family Income 110-120%

Footnote:

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2017 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

4113.02

CALVERT COUNTY (009), MD

MSA: 47894

Upper Income

8606.00

FREDERICK COUNTY (021), MD

MSA: 43524

Moderate Income

7505.03

MONTGOMERY COUNTY (031), MD

MSA: 43524

Median Family Income 50-60%

7012.19

Median Family Income 90-100%

7012.11

Median Family Income >= 120%

7059.01

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income >= 120%

8006.08

WICOMICO COUNTY (045), MD

MSA: 41540

Middle Income

0105.01

SENECA COUNTY (099), NY

MSA: NA

Middle Income

Footnote:

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

2017 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

9506.00

ALAMANCE COUNTY (001), NC

MSA: 15500

Middle Income

0207.01

ASHE COUNTY (009), NC

MSA: NA

Upper Income

9707.00

BEAUFORT COUNTY (013), NC

MSA: NA

Upper Income

9308.00

BERTIE COUNTY (015), NC

MSA: NA

Moderate Income

9603.00

CASWELL COUNTY (033), NC

MSA: NA

Middle Income

9302.00

CURRITUCK COUNTY (053), NC

MSA: 47260

Middle Income

1103.01

DARE COUNTY (055), NC

MSA: NA

Upper Income

Footnote:

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2017 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

9704.00 9706.01

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 40-50%

0036.00

Median Family Income 60-70%

0041.00

Median Family Income >= 120%

0001.00 0011.00 0031.03 0058.38

NASH COUNTY (127), NC

MSA: 40580

Upper Income

0105.04

PASQUOTANK COUNTY (139), NC

MSA: NA

Moderate Income

9601.00

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 70-80%

0527.07

Median Family Income >= 120%

0535.05

WILKES COUNTY (193), NC

MSA: NA

Upper Income

9610.02

BERKS COUNTY (011), PA

Footnote:

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2017 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: 39740

Moderate Income

0112.00

CHARLESTON COUNTY (019), SC

MSA: 16700

Upper Income

0046.06

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 50-60%

1217.02

AMELIA COUNTY (007), VA

MSA: 40060

Middle Income

9302.00

ARLINGTON COUNTY (013), VA

MSA: 47894

Upper Income

1034.02

BATH COUNTY (017), VA

MSA: NA

Middle Income

9201.00

BUCKINGHAM COUNTY (029), VA

MSA: 16820

Moderate Income

9301.01 9301.02

DINWIDDIE COUNTY (053), VA

Footnote:

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2017 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000693224

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

Agency: FRS - 2

Institution: Union Bank & Trust

MSA: 40060

Moderate Income

8405.00

GLOUCESTER COUNTY (073), VA

MSA: 47260

Middle Income

1001.00 1003.01

GOOCHLAND COUNTY (075), VA

MSA: 40060

Middle Income

4004.00

Upper Income

4001.00 4002.00

ISLE OF WIGHT COUNTY (093), VA

MSA: 47260

Upper Income

2801.03 2801.06

LUNENBURG COUNTY (111), VA

MSA: NA

Middle Income

9301.00

MATHEWS COUNTY (115), VA

MSA: 47260

Upper Income

9514.00

MECKLENBURG COUNTY (117), VA

MSA: NA

Middle Income

Footnote:

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2017 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

9308.00

NOTTOWAY COUNTY (135), VA

MSA: NA

Middle Income

0003.00

PATRICK COUNTY (141), VA

MSA: NA

Middle Income

0301.00

POWHATAN COUNTY (145), VA

MSA: 40060

Middle Income

5001.02 5002.00

Upper Income

5001.01

PRINCE EDWARD COUNTY (147), VA

MSA: NA

Middle Income

9301.00

PRINCE GEORGE COUNTY (149), VA

MSA: 40060

Moderate Income

8503.01

Middle Income

8501.00 8505.01 8505.02

SHENANDOAH COUNTY (171), VA

MSA: NA

Middle Income

Footnote:

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2017 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

0405.00

Upper Income

0401.00 0408.00

SOUTHAMPTON COUNTY (175), VA

MSA: NA

Middle Income

2002.00

SURRY COUNTY (181), VA

MSA: NA

Upper Income

8602.00

TAZEWELL COUNTY (185), VA

MSA: NA

Middle Income

0210.00

Upper Income

0211.00

HOPEWELL CITY (670), VA

MSA: 40060

Moderate Income

8203.00

NORTON CITY (720), VA

MSA: NA

Moderate Income

9601.00

PORTSMOUTH CITY (740), VA

MSA: 47260

Moderate Income

Footnote:

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2017 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

2116.00

Middle Income

2109.00 2130.01

SUFFOLK CITY (800), VA

MSA: 47260

Middle Income

0755.01

Upper Income

0752.03

MERCER COUNTY (055), WV

MSA: NA

Middle Income

0022.00

Footnote:

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2017 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000693224

Institution: Union Bank & Trust

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	635	635	0	0.00%
Small Farm Loans	25	25	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,493	1,493	0	0.00%
Total	2,155	2,155	0	0.00%

Footnote:

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

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