

Loans by County

Respondent ID: 0001161029

Small Business Loans - Originations

Agency: FRS - 2

Institution: The Bank of Hampton Roads

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAMDEN COUNTY (029), NC</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	68	0	0	0	0	1	8	0	0
Income Not Known	0	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	68	0	0	0	0	1	8	0	0
<b>CHOWAN COUNTY (041), NC</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	111	0	0	2	900	3	64	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	111	0	0	2	900	3	64	0	0
<b>CURRITUCK COUNTY (053), NC</b>										
<b>MSA 47260</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	0	0	0	0	2	100	0	0
Middle Income	4	190	3	533	2	1,100	5	960	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	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	290	3	533	2	1,100	7	1,060	0	0





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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAKE COUNTY (183), NC 2/</b>										
<b>MSA 39580</b>										
<b>Inside AA 0007</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	341	1	341	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	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	341	1	341	0	0
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	70	0	0	1	464	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	40	0	0	0	0	1	40	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0

Footnote:

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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)
Median Family Income >= 120%	1	40	0	0	0	0	1	40	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	150	0	0	1	464	2	80	0	0
<b>Totals For County: (183) 2/</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	70	0	0	1	464	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	341	1	341	0	0
Median Family Income 100-110%	1	40	0	0	0	0	1	40	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	65	0	0	0	0	1	40	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	175	0	0	2	805	3	421	0	0
<b>WASHINGTON COUNTY (187), NC</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	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	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	61	2,651	13	2,285	16	7,830	42	4,830	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)
TOTAL OUTSIDE AA IN STATE	7	357	1	110	1	464	2	80	0	0
STATE TOTAL	68	3,008	14	2,395	17	8,294	44	4,910	0	0

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Small Business Loans - Originations

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Institution: The Bank of Hampton Roads

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBEMARLE COUNTY (003), VA</b>										
<b>MSA 16820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>CHESTERFIELD COUNTY (041), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0010</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	212	1	525	1	525	0	0
Upper Income	0	0	1	248	0	0	0	0	0	0
Income Not Known	0	0	0	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	460	1	525	1	525	0	0
<b>GREENSVILLE COUNTY (081), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0012</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENRICO COUNTY (087), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0013</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	176	1	900	0	0	0	0
Upper Income	1	57	1	200	1	687	2	744	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	2	376	2	1,587	2	744	0	0
<b>ISLE OF WIGHT COUNTY (093), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
<b>PRINCE GEORGE COUNTY (149), VA</b>										
<b>MSA 40060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHESAPEAKE CITY (550), VA 2/</b>										
<b>MSA 47260</b>										
<b>Inside AA 0009</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	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	23	0	0	0	0	0	0	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	387	2	498	4	2,265	3	636	0	0
Upper Income	6	218	4	668	1	981	5	1,074	0	0
Income Not Known	0	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	605	6	1,166	5	3,246	8	1,710	0	0
<b>Totals For County: (550) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	410	2	498	4	2,265	3	636	0	0
Upper Income	6	218	4	668	1	981	5	1,074	0	0
Income Not Known	0	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	628	6	1,166	5	3,246	8	1,710	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EMPORIA CITY (595), VA</b>										
<b>MSA NA</b>										
<b>Inside AA 0011</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	0	0	0	0
Middle Income	2	120	0	0	0	0	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	0	0	0	0	1	53	0	0
<b>FRANKLIN CITY (620), VA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	138	0	0	0	0	0	0
Income Not Known	0	0	0	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	138	0	0	0	0	0	0
<b>HAMPTON CITY (650), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEWPORT NEWS CITY (700), VA</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	1	200	0	0	1	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	1	200	0	0	1	200	0	0
<b>NORFOLK CITY (710), VA 2/</b>										
<b>MSA 47260</b>										
<b>Inside AA 0014</b>										
Low Income	1	100	1	221	2	1,200	2	1,000	0	0
Moderate Income	1	100	2	370	1	300	1	225	0	0
Middle Income	0	0	0	0	2	1,525	0	0	0	0
Upper Income	6	305	4	766	2	1,252	6	1,382	0	0
Income Not Known	3	97	0	0	0	0	1	7	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	602	7	1,357	7	4,277	10	2,614	0	0
<b>PORTSMOUTH CITY (740), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0015</b>										
Low Income	0	0	1	216	0	0	1	216	0	0
Moderate Income	4	322	1	175	0	0	2	152	0	0
Middle Income	0	0	2	400	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	4	322	4	791	0	0	3	368	0	0

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<b>RICHMOND CITY (760), VA</b>										
<b>MSA 40060</b>										
<b>Inside AA 0016</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	70	0	0	1	306	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	140	0	0	0	0	2	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	210	0	0	1	306	2	60	0	0
<b>SUFFOLK CITY (800), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0017</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	0	0	0	0
Upper Income	1	57	1	160	1	415	2	217	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	112	1	160	1	415	2	217	0	0
<b>VIRGINIA BEACH CITY (810), VA</b>										
<b>MSA 47260</b>										
<b>Inside AA 0018</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	2	363	3	1,350	3	413	0	0
Middle Income	25	1,227	6	1,010	13	7,943	21	3,987	0	0
Upper Income	11	519	3	595	6	3,608	9	1,584	0	0
Income Not Known	0	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	1,796	11	1,968	22	12,901	33	5,984	0	0
TOTAL INSIDE AA IN STATE	64	3,332	27	5,112	34	20,011	55	10,615	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: 0001161029

## Small Business Loans - Originations

Agency: FRS - 2

Institution: The Bank of Hampton Roads

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	701	9	1,704	7	4,646	10	1,935	0	0
STATE TOTAL	80	4,033	36	6,816	41	24,657	65	12,550	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	125	5,983	40	7,397	50	27,841	97	15,445	0	0
TOTAL OUTSIDE AA	23	1,058	10	1,814	8	5,110	12	2,015	0	0
TOTAL INSIDE & OUTSIDE	148	7,041	50	9,211	58	32,951	109	17,460	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: 0001161029

Small Farm Loans - Originations

Agency: FRS - 2

Institution: The Bank of Hampton Roads

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHESAPEAKE CITY (550), VA 2/</b>										
<b>MSA 47260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
STATE TOTAL	1	30	0	0	0	0	1	30	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE & OUTSIDE	1	30	0	0	0	0	1	30	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.

**2014 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: The Bank of Hampton Roads**

**Respondent ID: 0001161029**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NC - CAMDEN COUNTY (029) - MSA NA	2	68	1	8	0	0
NC - CHOWAN COUNTY (041) - MSA NA	7	1,011	3	64	0	0
NC - CURRITUCK COUNTY (053) - MSA 47260	11	1,923	7	1,060	0	0
NC - DARE COUNTY (055) - MSA NA	23	4,492	11	1,884	0	0
NC - PASQUOTANK COUNTY (139) - MSA NA	39	4,291	16	1,423	0	0
NC - PERQUIMANS COUNTY (143) - MSA NA	4	100	3	50	0	0
NC - WAKE COUNTY (183) - MSA 39580 2/	2	366	1	341	0	0
NC - WASHINGTON COUNTY (187) - MSA NA	2	515	0	0	0	0
VA - CHESAPEAKE CITY (550) - MSA 47260 2/	1	23	0	0	0	0
VA - CHESTERFIELD COUNTY (041) - MSA 40060	3	985	1	525	0	0
VA - EMPORIA CITY (595) - MSA NA	3	160	1	53	0	0
VA - GREENSVILLE COUNTY (081) - MSA NA	1	50	1	50	0	0
VA - HENRICO COUNTY (087) - MSA 40060	5	2,020	2	744	0	0
VA - NORFOLK CITY (710) - MSA 47260 2/	25	6,236	10	2,614	0	0
VA - PORTSMOUTH CITY (740) - MSA 47260	8	1,113	3	368	0	0
VA - RICHMOND CITY (760) - MSA 40060	5	516	2	60	0	0
VA - SUFFOLK CITY (800) - MSA 47260	4	687	2	217	0	0
VA - VIRGINIA BEACH CITY (810) - MSA 47260	70	16,665	33	5,984	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.

**2014 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: The Bank of Hampton Roads**

PAGE: 1 OF 1

**Respondent ID: 0001161029**  
**Agency: FRS - 2**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	4	7,530	0	0
Purchased	0	0	0	0
Total	4	7,530	0	0
Consortium/Third Party Loans (optional)				



**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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**ASSESSMENT AREA - 0001**

**CAMDEN COUNTY (029), NC**

**MSA: NA**

**Upper Income**

9501.01\* 9501.02

**ASSESSMENT AREA - 0002**

**CHOWAN COUNTY (041), NC**

**MSA: NA**

**Middle Income**

9301.01 9302.00

**Upper Income**

9301.02\*

**ASSESSMENT AREA - 0003**

**CURRITUCK COUNTY (053), NC**

**MSA: 47260**

**Moderate Income**

1104.01 1104.02

**Middle Income**

1101.01 1101.02\* 1102.00 1103.01\* 1103.02

**Income Not Known**

9901.00\*

**ASSESSMENT AREA - 0004**

**DARE COUNTY (055), NC**

**MSA: NA**

**Middle Income**

9705.02 9706.02

**Upper Income**

9701.01 9701.02 9702.00 9703.00 9704.00 9705.01\* 9706.01

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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**Income Not Known**

9901.00\* 9902.00\*

**ASSESSMENT AREA - 0005**

**PASQUOTANK COUNTY (139), NC**

**MSA: NA**

**Low Income**

9603.00

**Middle Income**

9601.00 9602.00 9604.00 9605.01 9605.03\*

**Upper Income**

9605.02 9606.00 9607.01 9607.02\*

**ASSESSMENT AREA - 0006**

**PERQUIMANS COUNTY (143), NC**

**MSA: NA**

**Middle Income**

9201.00 9202.01 9202.02\*

**ASSESSMENT AREA - 0007**

**WAKE COUNTY (183), NC 2/**

**MSA: 39580**

**Median Family Income 20-30%**

0507.00\* 0508.00\* 0509.00\* 0511.01\*

**Median Family Income 40-50%**

0506.00\*

**Median Family Income 60-70%**

0505.00\*

**Median Family Income 70-80%**

0510.00\*

**Median Family Income 90-100%**

0504.00

**Footnote:**

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

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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**Median Family Income >= 120%**

0501.00\* 0503.00 0512.00\*

**Median Family Income Not Known**

0511.02\*

**ASSESSMENT AREA - 0008**

**WASHINGTON COUNTY (187), NC**

**MSA: NA**

**Moderate Income**

9502.00

**Middle Income**

9501.00 9503.00\*

**ASSESSMENT AREA - 0009**

**CHESAPEAKE CITY (550), VA 2/**

**MSA: 47260**

**Low Income**

0201.00\*

**Moderate Income**

0200.02\* 0200.03\* 0202.00\* 0203.00\* 0204.00\* 0207.00\*

**Middle Income**

0200.01\* 0205.00\* 0206.00\* 0208.05

**Upper Income**

0208.04\*

**ASSESSMENT AREA - 0010**

**CHESTERFIELD COUNTY (041), VA**

**MSA: 40060**

**Low Income**

1003.00\* 1004.04\*

**Moderate Income**

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

**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.

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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**Middle Income**

1002.06\* 1002.09\* 1002.10\* 1004.09\* 1005.05\* 1005.06\* 1005.08\* 1005.10\* 1007.01\* 1007.02\* 1007.03\*  
1008.04\* 1008.05\* 1008.07\* 1008.15\* 1008.16\* 1008.19\* 1008.20\* 1009.02 1009.07\* 1009.10\* 1009.15  
1009.19\* 1009.20\* 1009.21\* 1009.22\* 1009.23\* 1009.34\* 1010.12\*

**Upper Income**

1001.06\* 1002.08\* 1004.03\* 1005.07\* 1005.09\* 1008.12\* 1008.18\* 1008.21\* 1008.22\* 1008.23\* 1009.12\*  
1009.24 1009.26\* 1009.27\* 1009.28\* 1009.29\* 1009.30\* 1009.31\* 1009.32\* 1009.35\* 1009.36\* 1010.03\*  
1010.04\* 1010.07\* 1010.08\* 1010.09\* 1010.10\* 1010.11\* 1010.13\*

**ASSESSMENT AREA - 0011**

**EMPORIA CITY (595), VA**

**MSA: NA**

**Moderate Income**

8901.00

**Middle Income**

8902.00

**ASSESSMENT AREA - 0012**

**GREENSVILLE COUNTY (081), VA**

**MSA: NA**

**Middle Income**

8801.01 8802.00\*

**Income Not Known**

8801.02\*

**ASSESSMENT AREA - 0013**

**HENRICO COUNTY (087), VA**

**MSA: 40060**

**Low Income**

2008.04\* 2008.05\*

**Moderate Income**

2001.23\* 2001.26\* 2003.03\* 2004.04\* 2004.09\* 2004.10\* 2004.11\* 2004.12\* 2005.01\* 2006.00\* 2007.00\*

**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.

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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2009.05\* 2010.02\* 2011.01\* 2011.02\* 2012.01\* 2012.02\* 2014.01\* 2014.03\*

**Middle Income**

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

**Upper Income**

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

**Income Not Known**

9801.00\*

**ASSESSMENT AREA - 0014**

**NORFOLK CITY (710), VA 2/**

**MSA: 47260**

**Low Income**

0025.00 0027.00\* 0034.00\* 0035.01\* 0041.00\* 0042.00 0043.00\* 0046.00\* 0047.00\* 0048.00\* 0051.00\*  
0057.01

**Moderate Income**

0003.00\* 0004.00\* 0005.00\* 0006.00\* 0009.01\* 0009.02\* 0011.00\* 0013.00\* 0014.00 0029.00\* 0031.00\*  
0032.00\* 0033.00\* 0044.00\* 0050.00\* 0055.00\* 0057.02\* 0058.00\* 0059.01\* 0059.02\* 0059.03\* 0061.00\*  
0065.01\* 0066.04\* 0069.01 0070.02\*

**Middle Income**

0001.00\* 0002.01\* 0002.02\* 0007.00\* 0008.00\* 0015.00\* 0016.00\* 0017.00\* 0020.00\* 0026.00\* 0045.00\*  
0056.01\* 0056.02\* 0060.00\* 0062.00\* 0064.00 0066.01\* 0066.02\* 0066.03\* 0066.05\* 0066.06 0066.07\*  
0070.01\*

**Upper Income**

0012.00\* 0021.00\* 0022.00\* 0023.00\* 0024.00\* 0028.00 0030.00\* 0036.00 0037.00 0038.00\* 0040.01  
0040.02\* 0049.00 0065.02 0068.00 0069.02\*

**Income Not Known**

9801.00\* 9802.00 9803.00\*

**Footnote:**

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

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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**ASSESSMENT AREA - 0015**

**PORTSMOUTH CITY (740), VA**

**MSA: 47260**

**Low Income**

2105.00 2111.00\* 2118.00\* 2120.00\*

**Moderate Income**

2114.00\* 2117.00\* 2119.00\* 2121.00\* 2123.00\* 2124.00 2125.00\* 2126.00\* 2127.01 2127.02\* 2128.01  
2131.01\* 2132.00\*

**Middle Income**

2102.00\* 2103.00\* 2106.00\* 2109.00 2115.00\* 2116.00\* 2128.02\* 2129.00 2130.01\* 2131.03\* 2131.04\*

**Upper Income**

2104.00\* 2130.02\*

**Income Not Known**

9801.00\*

**ASSESSMENT AREA - 0016**

**RICHMOND CITY (760), VA**

**MSA: 40060**

**Low Income**

0201.00\* 0202.00\* 0203.00\* 0204.00\* 0207.00\* 0210.00\* 0212.00\* 0301.00\* 0402.00\* 0413.00\* 0602.00\*  
0604.00\* 0607.00\* 0608.00\* 0609.00\* 0610.00\* 0706.01\* 0709.00\*

**Moderate Income**

0103.00\* 0107.00\* 0108.00\* 0109.00\* 0110.00\* 0111.00\* 0209.00\* 0211.00\* 0302.00\* 0305.00 0408.00\*  
0414.00\* 0605.00\* 0706.02\* 0707.00\* 0708.01\* 0708.02\* 0710.01\* 0710.02\* 0711.00\*

**Middle Income**

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

**Upper Income**

0208.00\* 0403.00\* 0405.00\* 0406.00 0409.00\* 0410.00 0411.00\* 0416.00\* 0501.00 0502.00\* 0503.00\*  
0504.00\* 0505.00\* 0506.00\* 0606.00\* 0701.00\* 0704.00\*

**ASSESSMENT AREA - 0017**

**Footnote:**

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

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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**SUFFOLK CITY (800), VA**

**MSA: 47260**

**Low Income**

0651.00\* 0654.00\* 0655.00\*

**Middle Income**

0652.00\* 0653.00\* 0751.01\* 0752.04\* 0753.02\* 0754.03\* 0756.01\* 0756.02 0757.01\* 0757.02\* 0758.02\*  
0758.03\*

**Upper Income**

0751.02\* 0752.01\* 0752.02 0752.03\* 0753.01\* 0754.01\* 0754.02\* 0754.04 0754.05\* 0755.01\* 0755.02  
0757.03\* 0758.01\*

**ASSESSMENT AREA - 0018**

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

**MSA: 47260**

**Low Income**

0458.10\*

**Moderate Income**

0400.00\* 0402.00\* 0404.02\* 0406.00\* 0408.01\* 0428.02 0432.00\* 0440.01 0442.00 0448.06\* 0452.00\*  
0456.03 0458.07\* 0462.13\* 0462.21\*

**Middle Income**

0404.03\* 0408.02 0410.02 0410.03\* 0410.04 0418.01\* 0418.02\* 0424.00 0426.00 0428.01 0440.04\*  
0448.05 0448.07 0448.08 0450.00\* 0454.05\* 0454.06 0454.07 0454.08 0454.14\* 0454.15\* 0454.27\*  
0456.01 0456.04\* 0458.01\* 0458.03\* 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 0462.07 0462.11\* 0462.20\* 0462.24\*

**Upper Income**

0404.04\* 0412.00\* 0414.00 0416.00\* 0420.00\* 0422.01\* 0422.02\* 0430.02 0430.03 0430.04\* 0434.00\*  
0436.00\* 0438.00 0440.03 0444.01\* 0444.02\* 0446.00 0454.12\* 0454.17 0454.20\* 0454.21 0454.22  
0454.23 0454.24\* 0454.25\* 0454.26\* 0454.28\* 0460.02\* 0460.06\* 0460.16\* 0462.06\* 0462.12\* 0462.14  
0462.16\* 0462.17\* 0462.19\* 0462.22\* 0462.23\* 0462.25\* 0464.00

**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.

**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

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9901.00\*

**OUTSIDE ASSESSMENT AREA**

**GATES COUNTY (073), NC**

**MSA: 47260**

**Moderate Income**

9702.00

**HERTFORD COUNTY (091), NC**

**MSA: NA**

**Middle Income**

9504.02

**PITT COUNTY (147), NC**

**MSA: 24780**

**Middle Income**

0002.02 0019.00

**WAKE COUNTY (183), NC 2/**

**MSA: 39580**

**Median Family Income 70-80%**

0527.05 0540.14

**Median Family Income 100-110%**

0540.17

**Median Family Income >= 120%**

0537.22

**ALBEMARLE COUNTY (003), VA**

**MSA: 16820**

**Middle Income**

0107.00

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

**MSA: 47260**

**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.



**2014 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0001161029**

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

**Agency: FRS - 2**

**Institution: The Bank of Hampton Roads**

---

**Middle Income**

2801.03

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

**MSA: 40060**

**Middle Income**

8503.01

**CHESAPEAKE CITY (550), VA 2/**

**MSA: 47260**

**Middle Income**

0208.06 0208.09 0209.03 0209.06 0214.02 0214.04

**Upper Income**

0209.04 0210.10 0210.13 0211.01 0211.02

**FRANKLIN CITY (620), VA**

**MSA: NA**

**Upper Income**

0901.00

**HAMPTON CITY (650), VA**

**MSA: 47260**

**Moderate Income**

0105.01

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

**MSA: 47260**

**Moderate Income**

0321.13 0324.00

**Footnote:**

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

**2014 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0001161029**

**Institution: The Bank of Hampton Roads**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	131	131	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	509	509	0	0.00%
<b>Total</b>	<b>643</b>	<b>643</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

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

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