CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: United Bank & Trust/UBT Bancshares, Inc.
Person to be contacted about this report: Leonard R. Wolfe, President
Submission date: April 8, 2009

RSSD (for Bank Holding Companies):3219577
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions): 17477

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$39,155	$38,745		
b. Average Commercial Loans	$262,448	$263,339		
c. Total Loans (sum of lines a and b)	$301,603	$302,084		

2. General Market Commentary (optional)