



2020 Second Quarter

REGULATION F

FINANCIAL HIGHLIGHTS

6/30/2020

	CAPITAL	UBB	WELL CAPITALIZED PER REG. F
	Leverage Ratio	10.93%	5.00%
Common Equity Tier 1	Capital Ratio	13.92%	6.50%
Tier 1 Risk Based	Capital Ratio	13.92%	8.00%
Total Risk Based	Capital Ratio	15.15%	10.00%
BALANCE SHEET ITEMS			\$ Stated in 000's
	Total Assets		\$1,039,467
	Total Liabilities		\$930,214
	Quarterly Average Assets		\$991,197
	Total Equity Capital		\$109,253
	Allowance for Loan Losses		\$9,594
	Total Loans (Gross)		\$624,878
Loan 30 Days Past Due and Over	Total Loans		0.05%
Non-Accrual Loans	Total Loans		0.01%
INCOME STATEMENT ITEMS			
	Net Income		\$4,089
	Return on Average Assets (ROAA)		0.94%
	Return on Equity (ROE)		7.73%

Member FDIC