



2021 First Quarter

REGULATION F

FINANCIAL HIGHLIGHTS

3/31/2021

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	8.61%	5.00%
Common Equity Tier 1 Capital Ratio	14.09%	6.50%
Tier 1 Risk Based Capital Ratio	14.09%	8.00%
Total Risk Based Capital Ratio	15.34%	10.00%
BALANCE SHEET ITEMS		\$ Stated in 000's
Total Assets		\$1,540,288
Total Liabilities		\$1,425,704
Quarterly Average Assets		\$1,337,186
Total Equity Capital		\$114,584
Allowance for Loan Losses		\$12,191
Total Loans (Gross)		\$638,444
Loan 30 Days Past Due and Over/Total Loans		0.01%
Non-Accrual Loans/Total Loans		0.01%
INCOME STATEMENT ITEMS		
Net Income		\$3,406
Return on Average Assets (ROAA)		1.14%
Return on Equity (ROE)		12.05%

Member FDIC