



## 2021 Third Quarter

### REGULATION F

#### FINANCIAL HIGHLIGHTS

9/30/2021

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	10.00%	5.00%
Common Equity Tier 1 Capital Ratio	14.34%	6.50%
Tier 1 Risk Based Capital Ratio	14.34%	8.00%
Total Risk Based Capital Ratio	15.60%	10.00%
<b>BALANCE SHEET ITEMS</b>		<b>\$ Stated in 000's</b>
Total Assets		\$1,227,121
Total Liabilities		\$1,104,953
Quarterly Average Assets		\$1,225,133
Total Equity Capital		\$122,168
Allowance for Loan Losses		\$12,225
Total Loans (Gross)		\$663,156
Loan 30 Days Past Due and Over/Total Loans		0.00%
Non-Accrual Loans/Total Loans		0.01%
<b>INCOME STATEMENT ITEMS</b>		
Net Income		\$10,252
Return on Average Assets (ROAA)		1.08%
Return on Equity (ROE)		12.09%

Member FDIC