



## 2021 Fourth Quarter

### REGULATION F

#### FINANCIAL HIGHLIGHTS

12/31/2021

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	9.87%	5.00%
Common Equity Tier 1 Capital Ratio	14.45%	6.50%
Tier 1 Risk Based Capital Ratio	14.45%	8.00%
Total Risk Based Capital Ratio	15.70%	10.00%
<b>BALANCE SHEET ITEMS</b>		<b>\$ Stated in 000's</b>
Total Assets		\$1,272,894
Total Liabilities		\$1,149,346
Quarterly Average Assets		\$1,268,087
Total Equity Capital		\$123,548
Allowance for Loan Losses		\$12,257
Total Loans (Gross)		\$676,609
Loan 30 Days Past Due and Over/Total Loans		0.02%
Non-Accrual Loans/Total Loans		0.01%
<b>INCOME STATEMENT ITEMS</b>		
Net Income		\$12,887
Return on Average Assets (ROAA)		1.03%
Return on Equity (ROE)		11.40%

Member FDIC