



## 2020 Fourth Quarter

### REGULATION F

#### FINANCIAL HIGHLIGHTS

12/31/2020

	CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio		8.28%	5.00%
Common Equity Tier 1 Capital Ratio		13.44%	6.50%
Tier 1 Risk Based Capital Ratio		13.44%	8.00%
Total Risk Based Capital Ratio		14.69%	10.00%
<b>BALANCE SHEET ITEMS</b>			<b>\$ Stated in 000's</b>
Total Assets			\$1,344,287
Total Liabilities			\$1,231,198
Quarterly Average Assets			\$1,348,799
Total Equity Capital			\$113,089
Allowance for Loan Losses			\$12,203
Total Loans (Gross)			\$653,705
Loan 30 Days Past Due and Over/Total Loans			0.01%
Non-Accrual Loans/Total Loans			0.01%
<b>INCOME STATEMENT ITEMS</b>			
Net Income			\$7,445
Return on Average Assets (ROAA)			0.69%
Return on Equity (ROE)			7.03%

Member FDIC