



2022 First Quarter

REGULATION F

FINANCIAL HIGHLIGHTS

3/31/2022

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	10.63%	5.00%
Common Equity Tier 1 Capital Ratio	14.84%	6.50%
Tier 1 Risk Based Capital Ratio	14.84%	8.00%
Total Risk Based Capital Ratio	16.09%	10.00%
BALANCE SHEET ITEMS		\$ Stated in 000's
Total Assets		\$1,138,128
Total Liabilities		\$1,020,189
Quarterly Average Assets		\$1,207,652
Total Equity Capital		\$117,939
Allowance for Loan Losses		\$12,258
Total Loans (Gross)		\$678,288
Loan 30 Days Past Due and Over/Total Loans		0.01%
Non-Accrual Loans/Total Loans		0.01%
INCOME STATEMENT ITEMS		
Net Income		\$3,202
Return on Average Assets (ROAA)		1.05%
Return on Equity (ROE)		10.37%

Member FDIC