



2020 First Quarter

REGULATION F

FINANCIAL HIGHLIGHTS

3/31/2020

	CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio		12.12%	5.00%
Common Equity Tier 1 Capital Ratio		13.47%	6.50%
Tier 1 Risk Based Capital Ratio		13.47%	8.00%
Total Risk Based Capital Ratio		14.70%	10.00%
BALANCE SHEET ITEMS			\$ Stated in 000's
Total Assets			\$995,701
Total Liabilities			\$889,069
Quarterly Average Assets			\$873,366
Total Equity Capital			\$106,632
Allowance for Loan Losses			\$9,612
Total Loans (Gross)			\$642,246
Loan 30 Days Past Due and Over/Total Loans			0.05%
Non-Accrual Loans/Total Loans			0.01%
INCOME STATEMENT ITEMS			
Net Income			\$1,624
Return on Average Assets (ROAA)			0.78%
Return on Equity (ROE)			6.14%

Member FDIC