



2021 Second Quarter

REGULATION F

FINANCIAL HIGHLIGHTS

6/30/2021	UBB	WELL CAPITALIZED PER REG. F
CAPITAL		
Leverage Ratio	10.25%	5.00%
Common Equity Tier 1 Capital Ratio	14.14%	6.50%
Tier 1 Risk Based Capital Ratio	14.14%	8.00%
Total Risk Based Capital Ratio	15.39%	10.00%
BALANCE SHEET ITEMS		\$ Stated in 000's
Total Assets		\$1,100,310
Total Liabilities		\$981,910
Quarterly Average Assets		\$1,156,887
Total Equity Capital		\$118,400
Allowance for Loan Losses		\$12,203
Total Loans (Gross)		\$645,483
Loan 30 Days Past Due and Over/Total Loans		0.01%
Non-Accrual Loans/Total Loans		0.01%
INCOME STATEMENT ITEMS		
Net Income		\$6,839
Return on Average Assets (ROAA)		1.10%
Return on Equity (ROE)		12.09%

Member FDIC