



2020 Third Quarter

REGULATION F

FINANCIAL HIGHLIGHTS

9/30/2020

	CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio		9.82%	5.00%
Common Equity Tier 1 Capital Ratio		13.69%	6.50%
Tier 1 Risk Based Capital Ratio		13.69%	8.00%
Total Risk Based Capital Ratio		14.94%	10.00%
BALANCE SHEET ITEMS			\$ Stated in 000's
Total Assets			\$1,028,764
Total Liabilities			\$918,057
Quarterly Average Assets			\$1,116,248
Total Equity Capital			\$110,707
Allowance for Loan Losses			\$11,244
Total Loans (Gross)			\$634,038
Loan 30 Days Past Due and Over/Total Loans			0.35%
Non-Accrual Loans/Total Loans			0.01%
INCOME STATEMENT ITEMS			
Net Income			\$5,353
Return on Average Assets (ROAA)			0.75%
Return on Equity (ROE)			6.74%

Member FDIC