



2026 Second Quarter

Regulation F Financial Highlights

6/30/2026

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	14.46%	5.00%
Common Equity Tier 1 Capital Ratio	17.12%	6.50%
Tier 1 Risk Based Capital Ratio	17.12%	8.00%
Total Risk Based Capital Ratio	18.37%	10.00%
<u>BALANCE SHEET ITEMS</u>	<u>\$ Stated in 000's</u>	
Total Assets	\$1,050,843	
Total Liabilities	\$903,812	
Quarterly Average Assets	\$1,042,314	
Total Equity Capital	\$147,031	
Allowance for Loan Losses	\$13,453	
Total Loans (Gross)	\$779,972	
Loan 30 Days Past Due and Over/Total Loans	0.08%	
Non-Accrual Loans/Total Loans	0.76%	
<u>Income Statement Items</u>		
Net Income	\$7,237	
Return on Average Assets (ROAA)	1.35%	
Return on Equity (ROE)	10.29%	

