

2026 Third Quarter

Regulation F Financial Highlights

9/30/2026

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	14.78%	5.00%
Common Equity Tier 1 Capital Ratio	17.55%	6.50%
Tier 1 Risk Based Capital Ratio	17.55%	8.00%
Total Risk Based Capital Ratio	18.80%	10.00%
BALANCE SHEET ITEMS	**$ Stated in 000's**	
Total Assets	$1,202,847	
Total Liabilities	$1,052,806	
Quarterly Average Assets	$1,044,712	
Total Equity Capital	$150,041	
Allowance for Loan Losses	$13,194	
Total Loans (Gross)	$786,959	
Loan 30 Days Past Due and Over/Total Loans	0.02%	
Non-Accrual Loans/Total Loans	0.43%	
Income Statement Items		
Net Income	$10,966	
Return on Average Assets (ROAA)	1.38%	
Return on Equity (ROE)	10.40%	