



UNITED BANKERS' BANK

**REGULATION F
FINANCIAL HIGHLIGHTS
12/31/2009**

CAPITAL	UBB	WELL CAPITALIZED PER REG. F
Leverage Ratio	6.60%	5.00%
Tier 1 Risk Based Capital Ratio	12.18%	6.00%
Total Risk Based Capital Ratio	13.44%	10.00%

BALANCE SHEET ITEMS	\$ Stated in 000's
Total Assets	\$539,897
Total Liabilities	\$496,038
Quarterly Average Assets	\$665,047
Total Equity Capital	\$43,859
Allowance for Loan Losses	\$7,333
Total Loans (Gross)	\$319,307
Loan 30 Days Past Due and Over/Total Loans	0.29%
Non-Accrual Loans/Total Loans	2.15%

INCOME STATEMENT ITEMS	
Net Income	\$1,477
Return on Average Assets (ROAA)	0.25%
Return on Equity (ROE)	3.69%