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**United Bancorporation of Alabama, (UBAB), the parent company of United Bank ranked 16<sup>th</sup> Nationally in Respected Industry Survey of Publicly Held Community Banks.**

Atmore, Alabama — United Bancorporation of Alabama (UBAB), the parent company of United Bank, was ranked 16<sup>th</sup> in the country in the recently published American Banker publication annual list of the top 200 publicly held banks with assets of less than \$2 billion.

The survey reviewed more than 600 banks across the country to compile the top 200 list. No other Alabama bank ranked in the top 100.

“Many of our customers still prefer a community bank. Which is why we’ve created a robust retail delivery system of branch offices strategically spread across our market area designed to provide a high level of service to customers wherever and whenever they want,” said United Bank CEO Robert R. Jones, III “This strategy has resulted in a strong boost in core deposits, giving us low-cost access to funding we can use to grow our business and offer much-needed, affordable financial services to the areas we serve.”

Jones added “United Bank was one of the first banks in Alabama to receive the Community Development Financial Institution (CDFI) certification, a formal recognition of United Bank’s healthy financial performance along with our impact in the communities we serve and their economic development.”

As a result, United Bank and UB Community Development, a community development partner of United Bank, has leveraged this position to support the investment of more than \$307 million dollars in the form of New Market Tax Credits, Community Facilities Lending, and Capital Magnet Fund in projects designed to improve the lives of people in the communities it serves.

Ranking in the survey is based on the company's three-year on average equity (ROAE), a calculation of the bank's performance over a financial year. United Bancorporation's three-year ROAE average was 13.86 percent, well above the 600-bank average ROAE of 7.44 percent.

"We are extremely proud of our ranking in this survey," Jones added. "But we're even prouder of the impact we are having on our communities. We will continue to strengthen our bank and grow our business so we can continue to provide value for our customers, our shareholders, and everyone in our communities."

For more information related to the company, please visit the investor relations tab at [www.UnitedBank.com](http://www.UnitedBank.com)

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#### About United Bank

United Bank is a \$670,000,000 financial institution that has enjoyed 115 years of continuous service to Atmore, Alabama and surrounding communities. United Bank has offices in Atmore, Brewton, East Brewton, Flomaton, Monroeville, Frisco City, Bay Minette, Foley, Lillian, Loxley, Magnolia Springs, Silver Hill, Spanish Fort, and Summerdale in Alabama. United Bank serves Santa Rosa County, Florida in Jay, Milton, and Pace. For more information about United Bank, please visit our website at [www.unitedbank.com](http://www.unitedbank.com). Member FDIC.

#### About UB Community Development

UB Community Development's strong history and experience in New Market Tax Credit transactions, coupled with our passion for improving the communities around us, make UBCD the Southeast premier financial partner for economic and community development. Through our NMTC projects, Community Facilities Lending Program and Capital Magnet Fund, UBCD is working with community development partners in the fields of healthcare, education, manufacturing, public works, and more. For more information about UB Community Development, visit our website at [www.UBCommunityDevelopment.com](http://www.UBCommunityDevelopment.com).