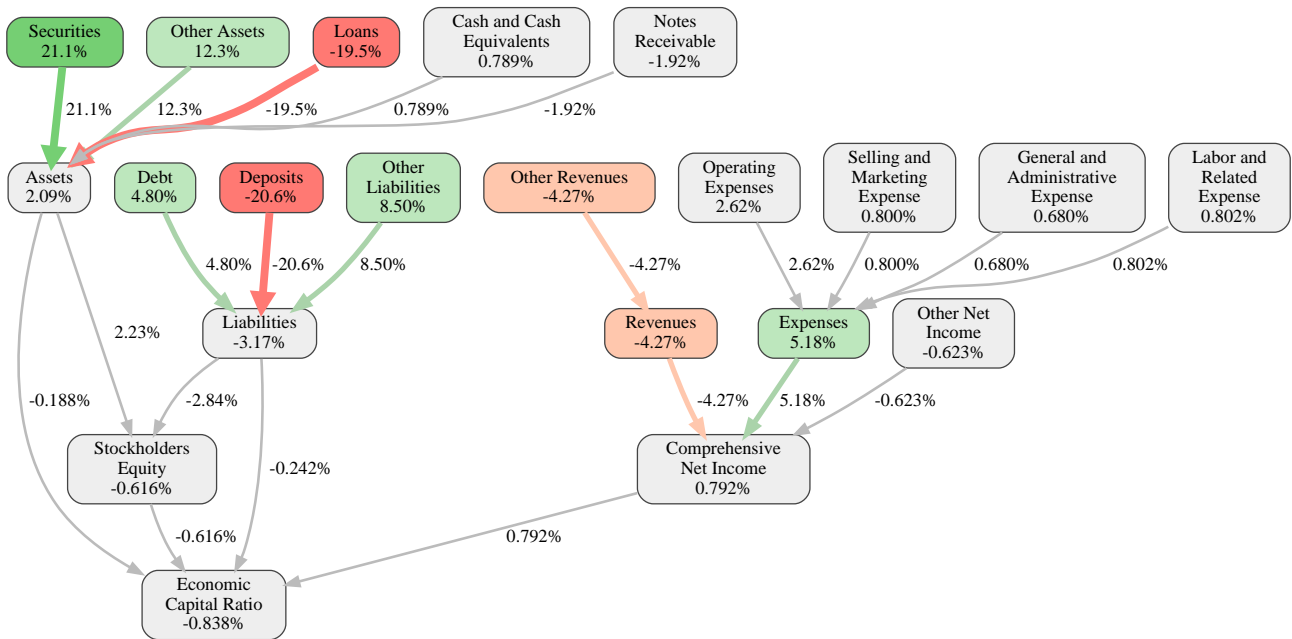




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United Community Bancorp
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The relative strengths and weaknesses of United Community Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of United Community Bancorp compared to the market average is the variable Securities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of United Community Bancorp is the variable Deposits, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 0.84% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	28,980
Debt	0
Deposits	438,885
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	303,894
Other Compr. Net Income	1,915
Other Expenses	541
Other Liabilities	16,750
Other Net Income	3,969
Other Revenues	0
Professional Fees	0
Securities	193,215
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	526,089
Liabilities	455,635
Expenses	541
Revenues	0
Stockholders Equity	70,454
Net Income	3,428
Comprehensive Net Income	5,343
Economic Capital Ratio	8.3%