





RealRate

# STATE BANKS 2019

## UNITED BANCORP INC OH Rank 145 of 172



The relative strengths and weaknesses of UNITED BANCORP INC OH 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 BANCORP INC OH compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of UNITED BANCORP INC OH is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 1.6% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	3,273
Cash Deposits and Cash Equivalents	25,253
Deposits	525,443
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	407,640
Long-term Debt	0
Occupancy	0
Other Assets	144,930
Other Compr. Net Income	410
Other Expenses	800
Other Liabilities	17,127
Other Net Income	5,082
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,117

Output Variable	Value in 1000 USD
Liabilities	542,570
Assets	593,213
Expenses	800
Revenues	0
Stockholders Equity	50,643
Net Income	4,282
Comprehensive Net Income	4,692
Economic Capital Ratio	5.3%