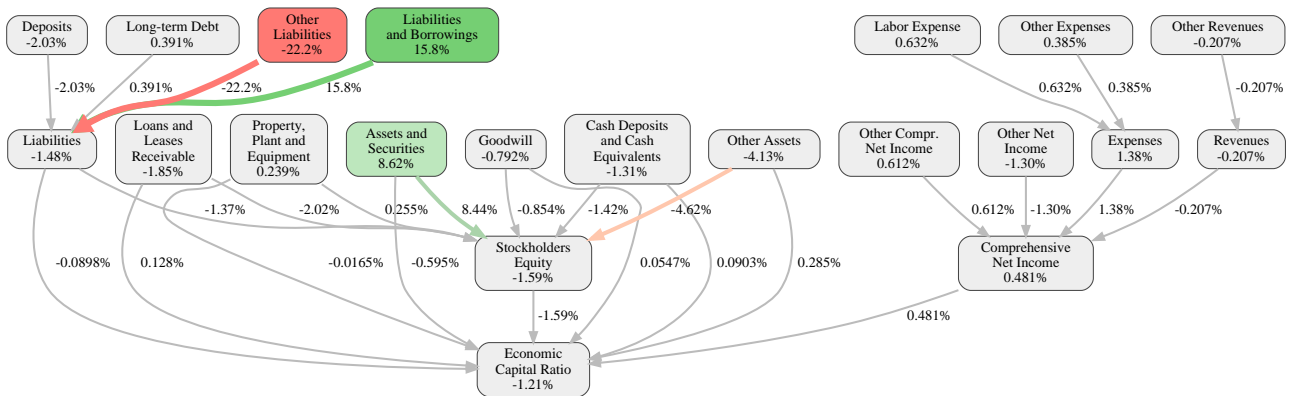




STATE BANKS 2020

UNITED BANCORP INC OH
Rank 141 of 190





RealRate

STATE BANKS 2020

UNITED BANCORP INC OH Rank 141 of 190



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 16% points. The greatest weakness of UNITED BANCORP INC OH is the variable Other Liabilities, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.2% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	192,736
Cash Deposits and Cash Equivalents	14,985
Deposits	548,069
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	439,317
Long-term Debt	0
Occupancy	0
Other Assets	26,266
Other Compr. Net Income	5,546
Other Expenses	599
Other Liabilities	77,715
Other Net Income	7,409
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,402

Output Variable	Value in 1000 USD
Liabilities	625,784
Assets	685,706
Expenses	599
Revenues	0
Stockholders Equity	59,922
Net Income	6,810
Comprehensive Net Income	12,356
Economic Capital Ratio	6.5%