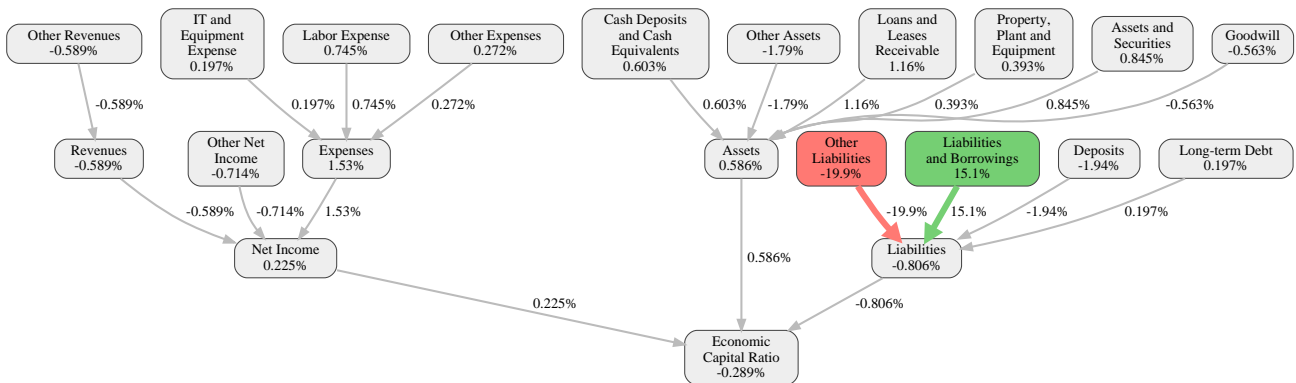




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The relative strengths and weaknesses of UNITED BANCORP INC OH are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.29% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	151,486
Cash Deposits and Cash Equivalents	82,999
Deposits	605,136
Fees	0
Goodwill	682
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	450,699
Long-term Debt	0
Occupancy	0
Other Assets	25,833
Other Compr. Net Income	-2,319
Other Expenses	1,230
Other Liabilities	47,619
Other Net Income	10,681
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,757

Output Variable	Value in 1000 USD
Liabilities	652,755
Assets	724,456
Expenses	1,230
Revenues	0
Stockholders Equity	71,701
Net Income	9,451
Comprehensive Net Income	7,132
Economic Capital Ratio	6.2%