





RealRate

STATE BANKS 2023

UNITED BANCORP INC OH Rank 120 of 165



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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.1%, being 1.5% points below the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	6,793
Cash Deposits and Cash Equivalents	30,080
Deposits	649,913
Fees	0
Goodwill	682
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	458,823
Long-term Debt	0
Occupancy	0
Other Assets	248,878
Other Compr. Net Income	-16,300
Other Expenses	879
Other Liabilities	47,750
Other Net Income	9,536
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,144

Output Variable	Value in 1000 USD
Liabilities	697,663
Assets	757,400
Expenses	879
Revenues	0
Stockholders Equity	59,737
Net Income	8,657
Comprehensive Net Income	-7,643
Economic Capital Ratio	3.1%