

UNITED BANCORP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1135516	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$884	\$906	2.6%	
Loans	\$572	\$600	4.9%	
Construction & development	\$38	\$39	3.3%	
Closed-end 1-4 family residential	\$129	\$148	14.6%	
Home equity	\$51	\$49	-3.5%	
Credit card	\$0	\$0		
Other consumer	\$18	\$21	17.9%	
Commercial & Industrial	\$93	\$105	13.5%	
Commercial real estate	\$203	\$201	-1.1%	
Unused commitments	\$123	\$122	-1.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$103	\$160	56.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$70	\$46	-35.3%	
Cash & balances due	\$107	\$71	-34.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$86	\$99	15.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$86	\$96	11.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$796	\$815	2.4%	
Deposits	\$770	\$790	2.6%	
Total other borrowings	\$24	\$22	-8.5%	
FHLB advances	\$24	\$22	-8.5%	
Equity				
Equity capital at quarter end	\$88	\$91	4.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	9.6%	--	
Tier 1 risk based capital ratio	14.2%	14.4%	--	
Total risk based capital ratio	15.5%	15.7%	--	
Return on equity ¹	11.0%	6.7%	--	
Return on assets ¹	1.1%	0.7%	--	
Net interest margin ¹	3.8%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.0%	134.6%	--	
Loss provision to net charge-offs (qtr)	6.3%	105.1%	--	
Net charge-offs to average loans and leases ¹	2.7%	1.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	15.8%	9.8%	1.5%	0.4%
Closed-end 1-4 family residential	2.7%	1.6%	0.2%	0.0%
Home equity	0.1%	0.1%	0.5%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.5%	0.2%	0.2%	0.4%
Commercial & Industrial	4.8%	1.3%	0.2%	1.4%
Commercial real estate	5.6%	4.5%	1.5%	0.6%
Total loans	4.5%	2.8%	0.8%	0.5%