

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies — FR Y-6: 40

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 FEDERAL RESERVE BANK
 CLEVELAND

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Scott A. Everson

Name of the Holding Company Director and Official
President and CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

For holding companies *not* registered with the SEC—
 Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2018

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

United Bancorp, Inc.

Legal Title of Holding Company

201 South Fourth Street

(Mailing Address of the Holding Company) Street / P.O. Box

Martins Ferry OH 43935
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Randall Greenwood SVP CFO
 Name Title

740-635-6181

Area Code / Phone Number / Extension

740-633-2073

Area Code / FAX Number

cfo@unitedbancorp.com

E-mail Address

www.unitedbancorp.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

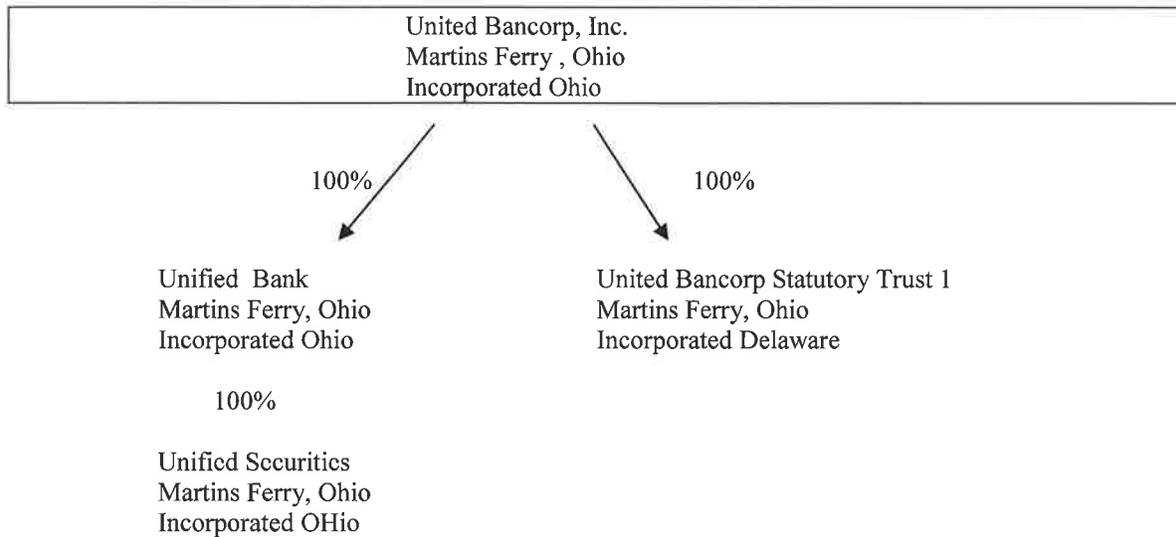
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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Form FRY- 6
United Bancorp, Inc.
Martins Ferry, Ohio
Fiscal Year Ending December 31, 2018

Report Item

- 1: a. The BHC has enclosed a copy of the 10K filing for the year ended December 31, 2018.
- 1: b. The BHC does prepare an annual report for its shareholders and it is part of the 10K.
- 2: Organization structure. The only one reportable entity that is owned by United Bancorp, Inc. is listed below. We have no other partial ownership companies to report.



LEI is N/A for United Bancorp, Unified Bank's LEI number is 2549001ZX163R62TB83

2b. Domestic Branch List – Included in packet

3 Under the terms of the ESOP, the ESOP trustees (Scott A. Everson, John M. Hoopingarner, Richard L. Riesbeck) will vote shares allocated to participants' accounts in the manner directed by the participants. As a general matter, the ESOP trustee is required to vote unallocated shares in the same manner as the trustee has been directed to vote allocated shares by participants holding a majority of the allocated shares voted in connection with the meeting. As of the Record Date, 366,971 shares had been allocated to participants' accounts and 47,271 shares remain unallocated under the ESOP.

3.2 N/A

4: See enclosed copy of the Company's proxy statement and supplemental schedule for requested information.

FORM FRY 6
 United Bancorp, Inc.
 Fiscal Year Ending December 31, 2018

Report Item 4: Insiders

1 Name	2 Occupation	3 (a) Title Position Holding Co	3 (b) Title Position Subsidiaries	3 Title Position Other Business	4 (a) Percent Owner Holding Co	4 (b) Percent Owner Subsidiary	4 Other Companies 25% Owner
Scott A. Everson Saint Clairsville Ohio, United States of America	N/A	President and Chief Executive Officer	Chairman President and CEO of The Citizens Savings Bank	None	2.01%	None	N/A
John M. Hoopingarner Dover Ohio, United States of America	Executive Director Muskingum Watershed Conservancy District	Director	Director	Muskingum Watershed Conservancy District	Less than 1%	None	N/A
Richard L. Riesbeck Cambridge Ohio, United States of America	President of Riesbecks Food Markets, Inc.	Director	Chairman United Bancorp	Riesbeck Food Market Inc.	1.05%	None	N/A
Gary W. Glessner Wheeling Wva, United States of America	Managing Director of Glessner & Associates, LLC	Director	Director	Glessner and Associates	Less than 1%	None	N/A
Carl A Novak Clarington Wva United States of	Dentist	Director	Director	Novak Dental Clinic	Less than 1%	None	N/A

Results: A list of branches for your depository institution: UNIFIED BANK (ID_RSSD: 584724).
 This depository institution is held by UNITED BANCORP, INC. (1071502) of MARTINS FERRY, OH.
 The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

Recapitulation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
 Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
 Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
 Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
 Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Branch Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	584724	UNIFIED BANK	201 SOUTH FOURTH STREET	MARTINS FERRY	OH	43335	BELMONT	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	212917	AMESVILLE BRANCH	25 STATE ROUTE 550	AMESVILLE	OH	45713	ATHENS	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	322022	BADGEPORT BRANCH	HOWARD STREET & DEKALB STREET	BADGEPORT	OH	43932	BELMONT	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	236425	COLERAIN BRANCH	72811 SHAKON ROAD	COLERAIN	OH	43916	BELMONT	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	264222	DELLROY BRANCH	7 NORTH SMITH STREET	DELLROY	OH	44420	CARROLL	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	452308	COLLONVALE BRANCH	81 MAIN STREET	COLLONVALE	OH	43317	JEFFERSON	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	345944	DOVER OFFICE	2909 NORTH WOODSTER AVENUE	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	366044	HIGH STREET BRANCH	88 HIGH STREET	GLOUSTER	OH	45782	ATHENS	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	366444	JEWETT BRANCH	318 EAST MAIN STREET	JEWETT	OH	43586	HARRISON	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	291910	201 NORTH COLUMBUS STREET BRANCH	201 NORTH COLUMBUS STREET	LANCASTER	OH	44130	FAIRFIELD	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	286111	EAST MAIN STREET BRANCH	1122 EAST MAIN STREET	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	232315	HILLSBORO BRANCH	123 CHESTNUT ST.	NELSONVILLE	OH	45764	ATHENS	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	571126	NEW PHILADELPHIA BRANCH	141 NORTH BROADWAY	NEW PHILADELPHIA	OH	44661	TUSCARAWAS	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	138725	UNIFIED-POWHDATAN POINT BRANCH	345 HIGHWAY 7 NORTH	POWHDATAN POINT	OH	43941	BELMONT	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	336835	SANIT CLAIRSVILLE BRANCH EAST	6600 STEWART DRIVE	SANIT CLAIRSVILLE	OH	43850	BELMONT	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	364833	SANIT CLAIRSVILLE BRANCH WEST	100 PLAZA DRIVE WEST	SANIT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	207730	SHERARDVILLE BRANCH	15 SHERARD AVE	SHERARDVILLE	OH	44479	CARROLL	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	584728	STRASSBURG BRANCH	702 N WOODSTER AVE	STRASSBURG	OH	44600	TUSCARAWAS	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	
ok		Full Service	250718	TILTONVILLE BRANCH	303 WALDEN AVENUE	TILTONVILLE	OH	43963	JEFFERSON	UNITED STATES	Not Required	Not Required	UNIFIED BANK	584724	