

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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.

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

December 31, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, Scott A. Everson

Name of the Holding Company Director and Official

President & 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.

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

Signature of Holding Company Director and Official

03/22/2017

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. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission?  No  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.

Not Applicable

Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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Physical Location (if different from mailing address)

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Legal Title of Subsidiary Holding Company

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

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City State Zip Code

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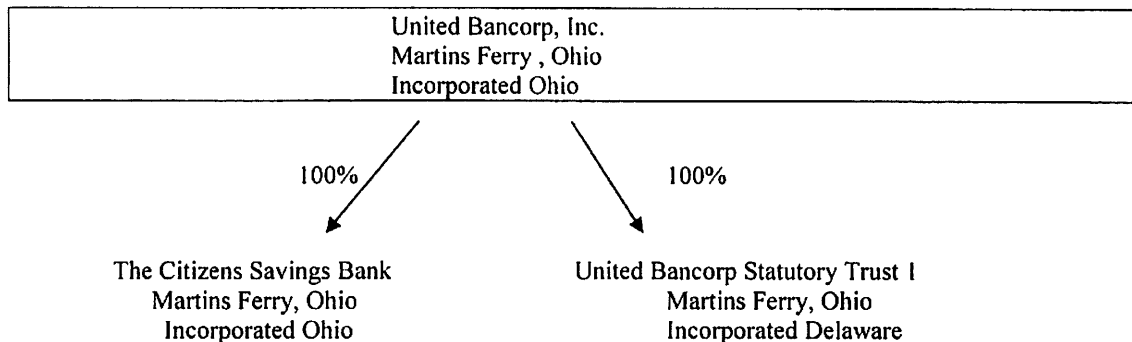
Physical Location (if different from mailing address)

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Form FRY- 6  
United Bancorp, Inc.  
Martins Ferry, Ohio  
Fiscal Year Ending December 31, 2016

Report Item

- 1: a. The BHC has enclosed a copy of the 10K filing for the year ended December 31, 2016.
- 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 unless noted

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. Riesbecck) 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, 333,790 shares had been allocated to participants' accounts and 94,541 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 FR Y-6

United Bancorp, Inc.  
Martins Ferry  
Fiscal Year Ending December 31, 2016

**Report Item 3: Securities Holders**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016			Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Scott A. Everson Trustee for The United Bancorp, Inc. ESOP Plan	St. Clairsville Ohio, United States of America	428,331 shares and 8.2%	N/A	N/A	N/A
Richard L. Riesbeck Trustee for The United Bancorp, Inc. ESOP Plan	Cambridge Ohio United States of America	428,331 shares and 8.2%	N/A	N/A	N/A
John M. Hoopingarner Trustee for The United Bancorp, Inc. ESOP Plan	Dover Ohio United States of America	428,331 shares and 8.2%	N/A	N/A	N/A

*Revised*

Form FR Y-6

United Bancorp, Inc.  
Martins Ferry  
Fiscal Year Ending December 31, 2016

**Report Item 3: Securities Holders**

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(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Scott A. Everson St Clairsville, Ohio, USA	United States of America	428,331 shares - 8.2%	N/A	N/A	N/A
Richard L. Riesbeck Cambridge Ohio, USA	United States of America	428,331 shares - 8.2%	N/A	N/A	N/A
John M. Hoopingarner Dover Ohio, USA	United States of America	428,331 shares - 8.2%	N/A	N/A	N/A

FORM FRY 6  
 United Bancorp, Inc.  
 Fiscal Year Ending December 31, 2016

Report Item 4: Insiders

1 Name	2 Occupation	3 (a) Title Position Holding Co	3 (b) Title Position Sudsiaries	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	1.60%	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.	Les than 1%	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

**Results:** A list of branches for your depository institution: CITIZENS SAVINGS BANK, THE (ID\_RSSD: 584724).  
 This depository institution is held by UNITED BANCORP, INC. (1071502) of MARTINS FERRY, OH.  
 The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017.

**Reconciliation 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*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head O
ok		Full Service (Head Office)	584724	CITIZENS SAVINGS BANK, THE	201 SOUTH FOURTH STREET	MARTINS FERRY	OH	43915	BELMONT	UNITED STATES	6081	0	CITIZEN
ok		Full Service	212317	AMESVILLE BRANCH	25 STATE ROUTE 550	AMESVILLE	OH	45711	ATHENS	UNITED STATES	4359	13	CITIZEN
ok		Full Service	523022	BRIDGEPORT BRANCH	HOWARD STREET & DEKALB STREET	BRIDGEPORT	OH	43912	BELMONT	UNITED STATES	220199	2	CITIZEN
ok		Full Service	236425	COLERAIN BRANCH	72541 SHARON ROAD	COLERAIN	OH	43916	BELMONT	UNITED STATES	220198	1	CITIZEN
ok		Full Service	968212	DELLROY BRANCH	2 NORTH SMITH STREET	DELLROY	OH	44620	CARROLL	UNITED STATES	226814	11	CITIZEN
ok		Full Service	4523208	DILLONVALE BRANCH	81 MAIN STREET	DILLONVALE	OH	43917	JEFFERSON	UNITED STATES	8704	18	CITIZEN
ok		Full Service	1459744	DOVER OFFICE	1909 NORTH WOOSTER AVENUE	DOVER	OH	44622	TUSCARAWAS	UNITED STATES	222092	8	CITIZEN
ok		Full Service	2860048	HIGH STREET BRANCH	28 HIGH STREET	GLOUSTER	OH	45732	ATHENS	UNITED STATES	340583	17	CITIZEN
ok		Full Service	3568344	JEWETT BRANCH	318 EAST MAIN STREET	JEWETT	OH	43986	HARRISON	UNITED STATES	4428	5	CITIZEN
ok		Full Service	291910	201 NORTH COLUMBUS STREET BRANCH	201 NORTH COLUMBUS STREET	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	10504	12	CITIZEN
ok		Full Service	2861111	EAST MAIN STREET BRANCH	1321 EAST MAIN STREET	LANCASTER	OH	43130	FAIRFIELD	UNITED STATES	237904	16	CITIZEN
ok		Full Service	292315	NELSONVILLE BRANCH	873 CHESTNUT ST.	NELSONVILLE	OH	45764	ATHENS	UNITED STATES	237903	15	CITIZEN
ok		Full Service	571126	NEW PHILADELPHIA BRANCH	141 NORTH BROADWAY	NEW PHILADELPHIA	OH	44663	TUSCARAWAS	UNITED STATES	211881	10	CITIZEN
ok		Full Service	3668335	SAINTE CLAIREVILLE BRANCH	100 PLAZA DRIVE WEST	SAINTE CLAIREVILLE	OH	43950	BELMONT	UNITED STATES	540080	22	CITIZEN
ok		Full Service	1369236	SAINTE CLAIREVILLE BRANCH	68400 STEWART DR.	SAINTE CLAIREVILLE	OH	43950	BELMONT	UNITED STATES	230641	20	CITIZEN
ok		Full Service	967710	SHERRODSVILLE BRANCH	15 SHERROD AVE.	SHERRODSVILLE	OH	44675	CARROLL	UNITED STATES	221748	9	CITIZEN
ok		Full Service	583428	STRASBURG BRANCH	102 N WOOSTER AVE	STRASBURG	OH	44680	TUSCARAWAS	UNITED STATES	6578	7	CITIZEN
ok		Full Service	750716	TILTONSVILLE BRANCH	303 WALDEN AVENUE	TILTONSVILLE	OH	43963	JEFFERSON	UNITED STATES	520041	21	CITIZEN