

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, 2021

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

United Bancorp Inc.

Title of the Holding Company Director and Official

United Bancorp Inc.

Legal Title of Holding Company

201 S 4th Street P.O. Box 10

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

Martins Ferry OH 43935

City State Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Randall M. Greenwood SVP, CFO & Treasurer

Name Title

740 633 0445 ext 181

Area Code / Phone Number / Extension

740 633 2073

Area Code / FAX Number

cfo@unitedbancorp.com

E-mail Address

Signature of Holding Company Director and Official

03/18/2022

Date of Signature

www.unitedbancorp.com

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

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? 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 ...

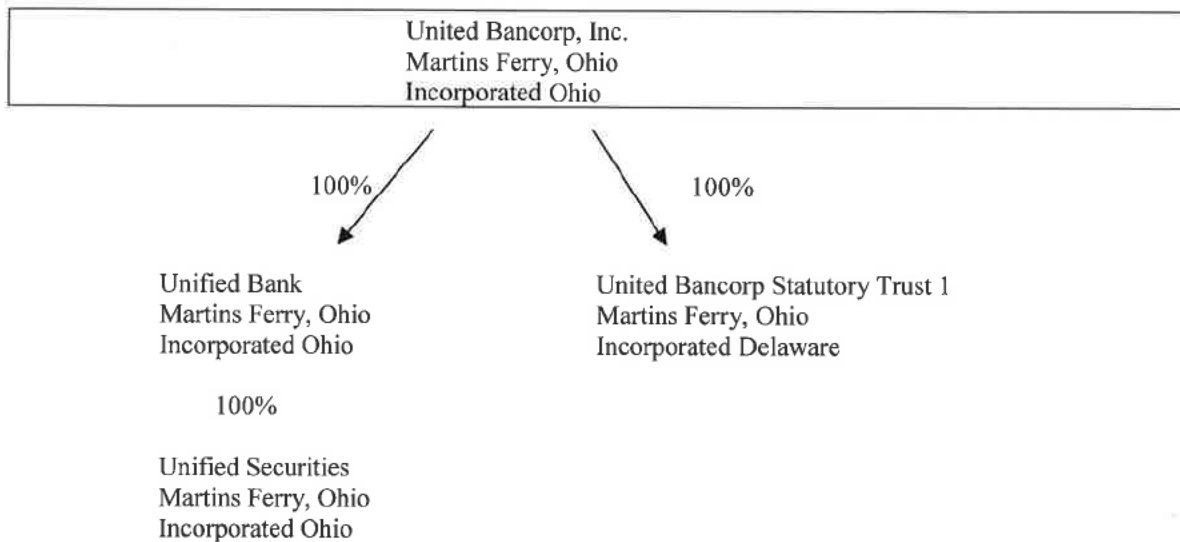
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FRY- 6
United Bancorp, Inc.
Martins Ferry, Ohio
Fiscal Year Ending December 31, 2021

Report Item

1: N/A

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 Saint Clairsville Ohio United State of America, John M. Hoopingarner Dover Ohio, United States of America, Richard L. Riesbeck, Cambridge, Ohio United States of America) 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, 398,104 shares had been allocated to participants' accounts a. This is approximately 6.9% of the common outstanding shares of United Bancorp, Inc. The ESOP Trust is an Ohio based Trust.

3.2 N/A

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

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 12/31/2021. Data reflects information that was received and processed through 01/12/2022.

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 Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|----------------------------------|-------------------------------|-------------------|-------|----------|------------|---------------|--------------|----------------|--------------|----------------------|----------|
| ok | | Full Service (Head Office) | 584724 | UNIFIED BANK | 201 SOUTH FOURTH STREET | MARTINS FERRY | OH | 43935 | BELMONT | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 212317 | AMESVILLE BRANCH | 25 STATE ROUTE 550 | AMESVILLE | OH | 45711 | ATHENS | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 523022 | BRIDGEPORT BRANCH | HOWARD STREET & DEKALB STREET | BRIDGEPORT | OH | 43912 | BELMONT | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 236425 | COLERAIN BRANCH | 72541 SHARON ROAD | COLERAIN | OH | 43916 | BELMONT | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 968212 | DELLROY BRANCH | 2 NORTH SMITH STREET | DELLROY | OH | 44620 | CARROLL | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 1459744 | DOVER OFFICE | 2909 NORTH WOOSTER AVENUE | DOVER | OH | 44622 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 2860048 | HIGH STREET BRANCH | 88 HIGH STREET | GLOUSTER | OH | 45732 | ATHENS | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 3668344 | JEWETT BRANCH | 318 EAST MAIN STREET | JEWETT | OH | 43986 | 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 | 43130 | FAIRFIELD | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 2861111 | EAST MAIN STREET BRANCH | 1321 EAST MAIN STREET | LANCASTER | OH | 43130 | FAIRFIELD | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 232315 | NELSONVILLE BRANCH | 873 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 | 44663 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 138725 | UNIFIED-POWHATAN POINT BRANCH | 345 HIGHWAY 7 NORTH | POWHATAN POINT | OH | 43942 | BELMONT | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 1369236 | SAINT CLAIRSVILLE BRANCH EAST | 68400 STEWART DRIVE | SAINT CLAIRSVILLE | OH | 43950 | BELMONT | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 3668335 | SAINT CLAIRSVILLE BRANCH WEST | 100 PLAZA DRIVE WEST | SAINT CLAIRSVILLE | OH | 43950 | BELMONT | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 967710 | SHERRODSVILLE BRANCH | 15 SHERROD AVE. | SHERRODSVILLE | OH | 44675 | CARROLL | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 583428 | STRASBURG BRANCH | 202 N WOOSTER AVE | STRASBURG | OH | 44680 | TUSCARAWAS | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 750716 | TILTONSVILLE BRANCH | 303 WALDEN AVENUE | TILTONSVILLE | OH | 43963 | JEFFERSON | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |
| ok | | Full Service | 5517503 | MOUNDSDVILLE BRANCH | 700 SEVENTH STREET | MOUNDSDVILLE | WV | 26041 | MARSHALL | UNITED STATES | Not Required | Not Required | UNIFIED BANK | 584724 | |

FORM FRY 6
 United Bancorp, Inc.
 Fiscal Year Ending December 31, 2021

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 Common Stock | 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 Unified Bank | None | 2.26% | None | N/A |
| John M. Hoopingarner Dover Ohio, United States of America | Of Counsel, McMahon. DeGulis LLP | Director | Director Unified Bank | Of Counsel, McMahon. DeGulis LLP | Less than 1% | None | N/A |
| Richard L. Riesbeck Cambridge Ohio, United States of America | President of Riesbecks Food Markets, Inc. | Chairman United Bancorp | Director Unified Bank | Riesbeck Food Market Inc. | 1.00% | None | N/A |
| Gary W. Glessner Wheeling Wva, United States of America | Managing Director of Glessner & Associates, LLC | Director | Director Unified Bank | Glessner and Associates | 1.18% | None | N/A |