

United Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/U7A1A188971BEN.html>

Date: July 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: U7A1A188971BEN

Abstracts

United Bancorp Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between United Bancorp Inc. and its competitors. This provides our Clients with a clear understanding of United Bancorp Inc. position in the Industry.

The report contains detailed information about United Bancorp Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for United Bancorp Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The United Bancorp Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes United Bancorp Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of United Bancorp Inc. business.

About United Bancorp Inc.

United Bancorp, Inc. operates as the bank holding company for United Bank & Trust (UBT) and United Bank & Trust – Washtenaw (UBTW).

UBT delivers financial services through a system of 11 banking offices and 1 Trust office, and 15 automated teller machines, located in Lenawee and Monroe Counties, Michigan.

UBTW delivers banking services through five banking offices and five automated teller machines in Washtenaw County, Michigan.

Products and Services

The company serves individuals, corporations, fiduciaries and other institutions. Its banking services include checking, NOW accounts, savings, time deposit accounts, money market deposit accounts, safe deposit facilities, and money transfers. The company's lending operations provide real estate loans, secured and unsecured business and personal loans, consumer installment loans, credit card and check-credit loans, home equity loans, accounts receivable and inventory financing, equipment lease financing, and construction financing.

The company's Wealth Management Group offers a variety of fiduciary services to individuals, corporations and governmental entities, including services as trustee for personal, pension, and employee benefit trusts. It provides trust services, financial planning services, investment services, custody services, pension paying agent services, and acts as the personal representative for estates. The company offers the sale of non-deposit investment products through licensed representatives in their banking offices, and sells credit and life insurance products.

The company owns a structured finance company, United Structured Finance (USFC) that offers financing solutions to small businesses, primarily by engaging in SBA 504 and 7(a) lending. The loans generated by USFC are sold on the secondary market, to the extent allowed by the applicable SBA programs.

Loan Portfolio

The company's loan portfolio includes personal loans; business loans, including commercial mortgages; residential mortgage loans; and construction and development loans.

Investment Portfolio

The company's investment portfolio includes securities of U.S. Treasury and government agencies; obligations of states and political subdivisions; corporate, asset backed and other debt securities; and equity securities.

Deposits

The company offers various deposit products, such as checking, NOW accounts, savings accounts, time deposits, and money market deposit accounts.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. UNITED BANCORP INC. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. UNITED BANCORP INC. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. UNITED BANCORP INC. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. UNITED BANCORP INC. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. UNITED BANCORP INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. United Bancorp Inc. Direct Competitors
- 5.2. Comparison of United Bancorp Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of United Bancorp Inc. and Direct Competitors Stock Charts
- 5.4. United Bancorp Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. United Bancorp Inc. Industry Position Analysis

6. UNITED BANCORP INC. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. UNITED BANCORP INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. UNITED BANCORP INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. UNITED BANCORP INC. IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. UNITED BANCORP INC. PORTER FIVE FORCES ANALYSIS²

12. UNITED BANCORP INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

United Bancorp Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

United Bancorp Inc. 1-year Stock Charts

United Bancorp Inc. 5-year Stock Charts

United Bancorp Inc. vs. Main Indexes 1-year Stock Chart

United Bancorp Inc. vs. Direct Competitors 1-year Stock Charts

United Bancorp Inc. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.

List Of Tables

LIST OF TABLES

United Bancorp Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
United Bancorp Inc. Key Executives
United Bancorp Inc. Major Shareholders
United Bancorp Inc. History
United Bancorp Inc. Products
Revenues by Segment
Revenues by Region
United Bancorp Inc. Offices and Representations
United Bancorp Inc. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
United Bancorp Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
United Bancorp Inc. Capital Market Snapshot
United Bancorp Inc. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

United Bancorp Inc. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
United Bancorp Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

I would like to order

Product name: United Bancorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/U7A1A188971BEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/U7A1A188971BEN.html>