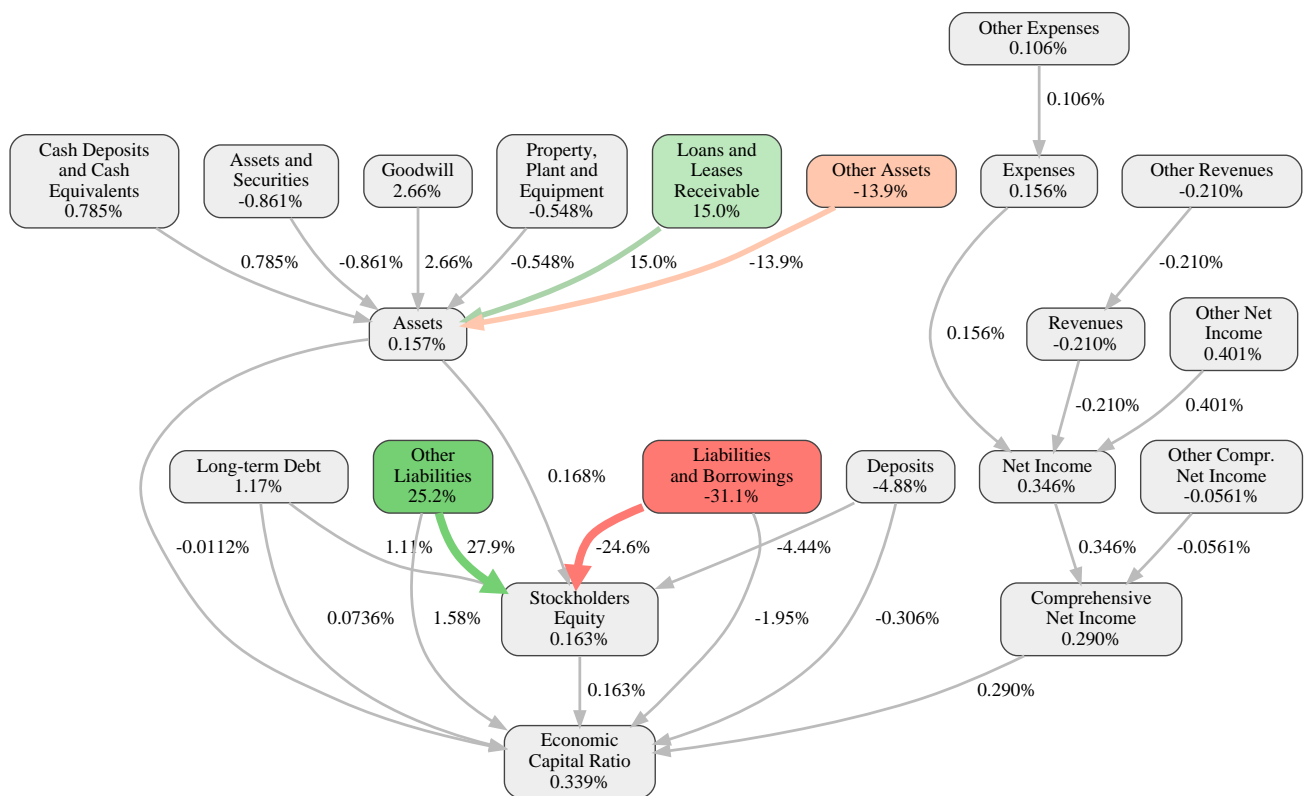




RealRate

# STATE BANKS 2012

United Bankshares INC Wv  
Rank 50 of 151



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The relative strengths and weaknesses of United Bankshares INC Wv are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of United Bankshares INC Wv compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of United Bankshares INC Wv is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.34% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	349,914
Cash Deposits and Cash Equivalents	636,003
Deposits	6,819,010
Fees	0
Goodwill	371,693
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,199,848
Loans and Leases Receivable	6,162,836
Long-term Debt	0
Occupancy	0
Other Assets	854,582
Other Compr. Net Income	0
Other Expenses	34,766
Other Liabilities	-4,536,232
Other Net Income	110,376
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	76,442

Output Variable	Value in 1000 USD
Liabilities	7,482,626
Assets	8,451,470
Expenses	34,766
Revenues	0
Stockholders Equity	968,844
Net Income	75,610
Comprehensive Net Income	75,610
Economic Capital Ratio	10%