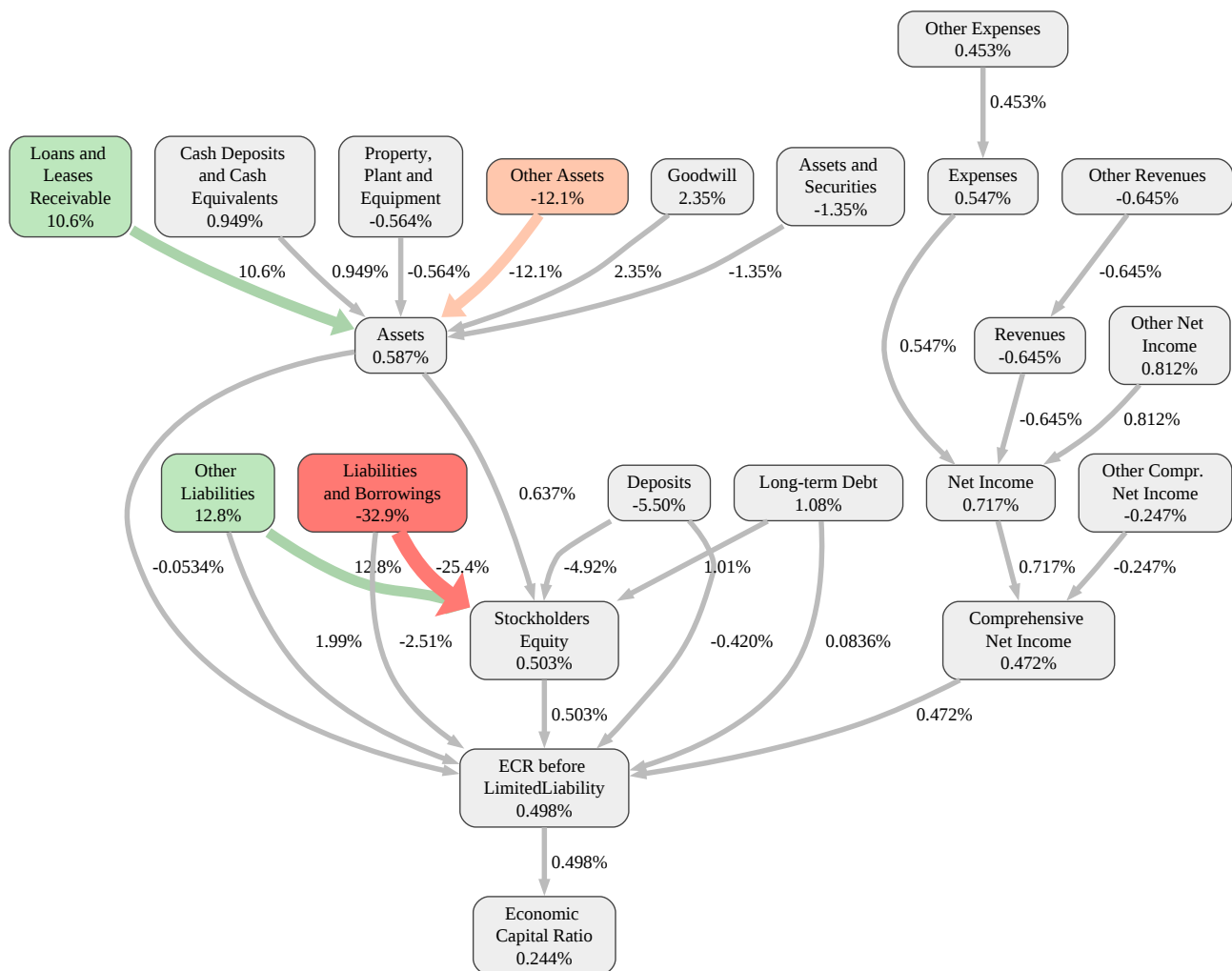




RealRate

STATE BANKS 2012

United Bankshares INC WV
Rank 31 of 78



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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 13% points. The greatest weakness of United Bankshares INC WV is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 0.24% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	349,914	Liabilities	7,482,626
Cash Deposits and Cash Equivalents	636,003	Assets	8,451,470
Deposits	6,819,010	Expenses	34,766
Fees	0	Revenues	0
Goodwill	371,693	Stockholders Equity	968,844
IT and Equipment Expense	0	Net Income	75,610
Labor Expense	0	Comprehensive Net Income	75,610
Liabilities and Borrowings	5,199,848	BaseVar	8,230,481
Loans and Leases Receivable	6,162,836	ECR before Limited Liability	13%
Long-term Debt	0	Economic Capital Ratio	13%
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		