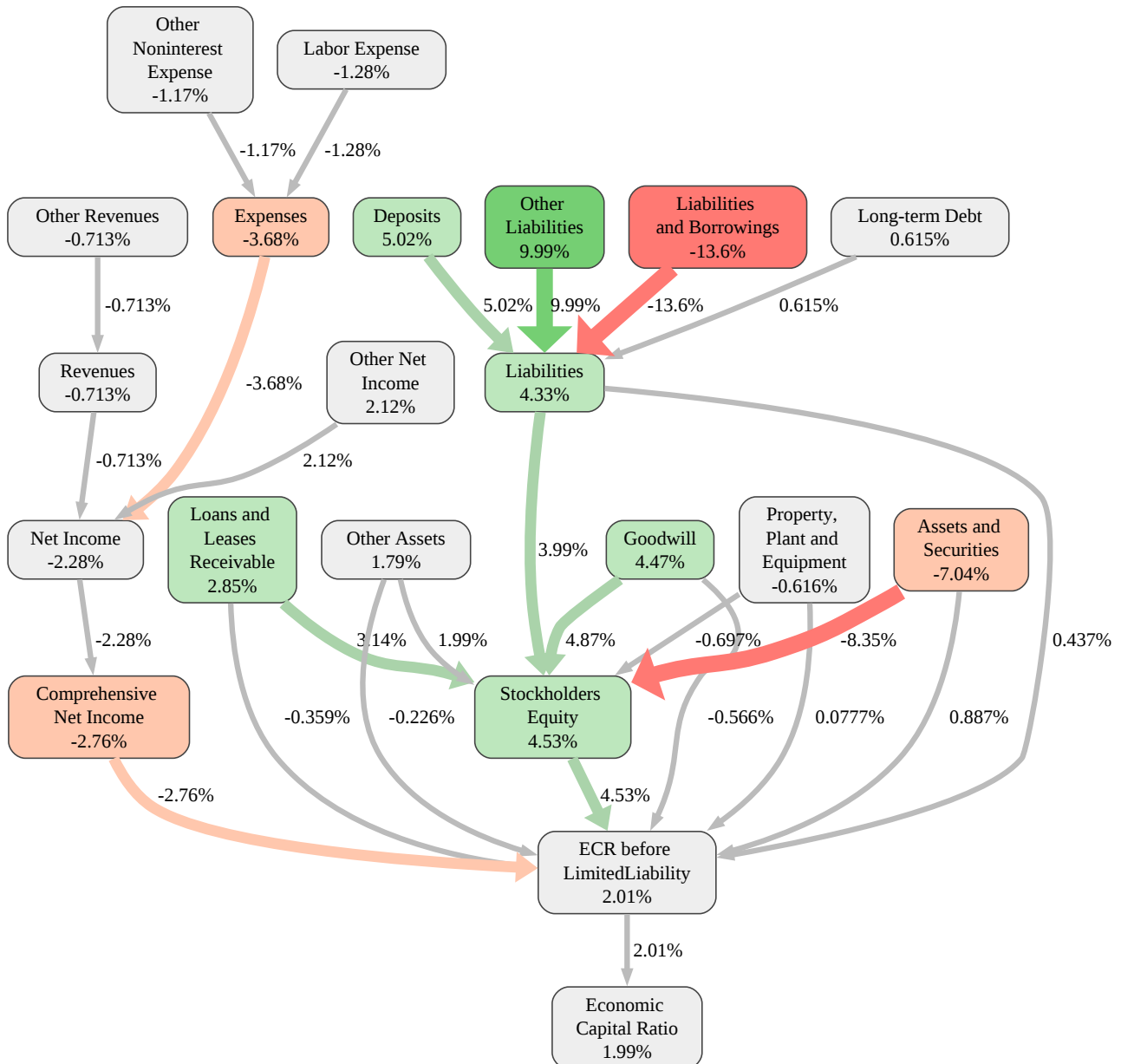




RealRate

STATE BANKS 2020

United Bankshares INC WV
Rank 37 of 143



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 10.0% points. The greatest weakness of United Bankshares INC WV is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 2.0% points above the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	441,922
Cash Deposits and Cash Equivalents	837,493
Deposits	13,852,421
Fees	8,070
Goodwill	1,478,014
IT and Equipment Expense	36,442
Labor Expense	173,962
Liabilities and Borrowings	9,231,059
Loans and Leases Receivable	13,635,072
Long-term Debt	0
Occupancy	34,850
Other Assets	3,173,179
Other Compr. Net Income	22,100
Other Expenses	112,403
Other Liabilities	-6,784,989
Other Net Income	556,784
Other Noninterest Expense	81,267
Other Revenues	8,666
Property, Plant and Equipment	96,644

Output Variable	Value in 1000 USD
Liabilities	16,298,491
Assets	19,662,324
Expenses	446,994
Revenues	8,666
Stockholders Equity	3,363,833
Net Income	118,456
Comprehensive Net Income	140,556
BaseVar	19,858,105
ECR before Limited Liability	17%
Economic Capital Ratio	17%