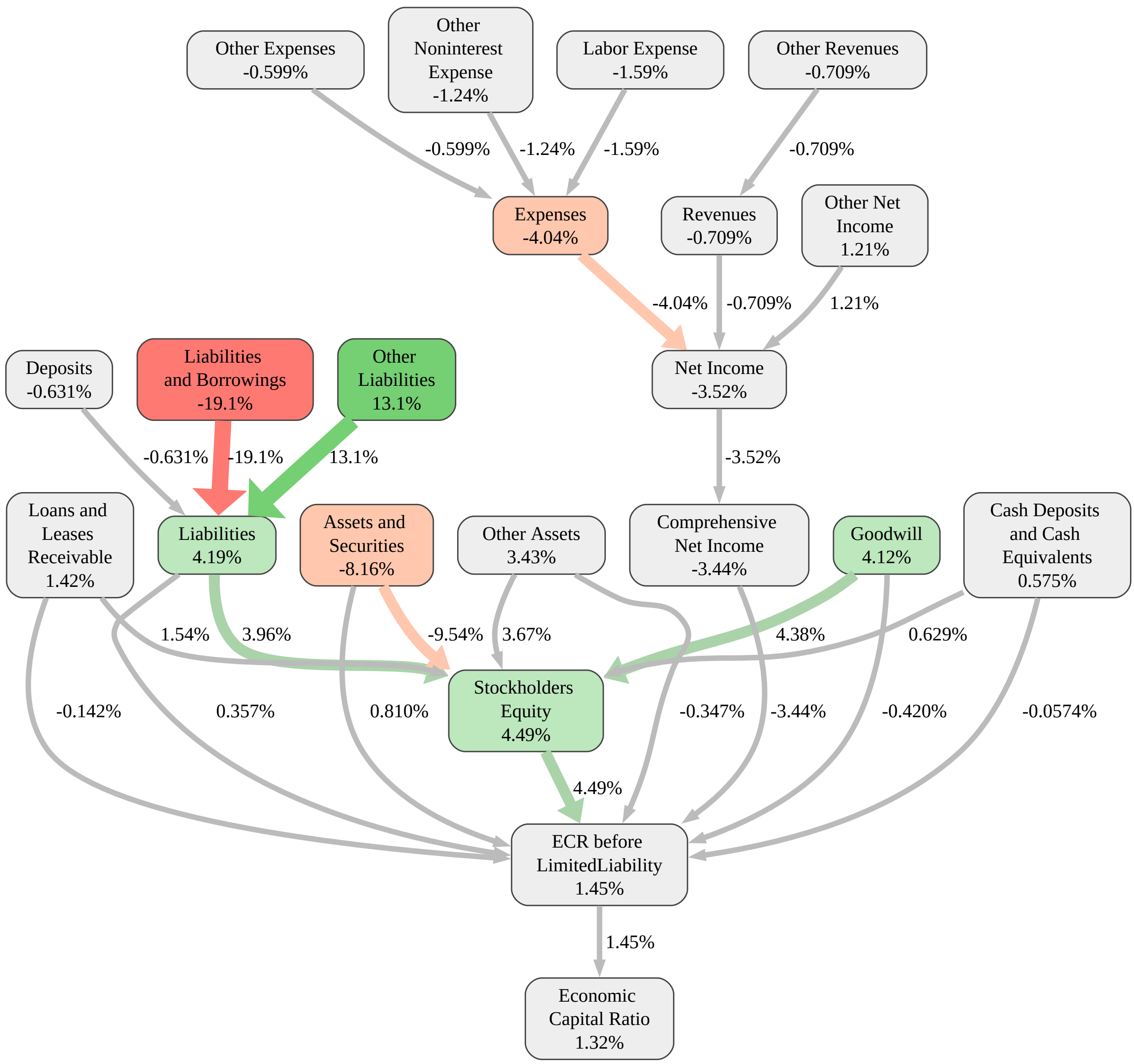
STATE BANKS 2021

United Bankshares INC WV
Rank 45 of 144



STATE BANKS 2021

United Bankshares INC WV
Rank 45 of 144

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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	584,496
Cash Deposits and Cash Equivalents	2,209,068
Deposits	20,585,160
Fees	10,132
Goodwill	1,796,848
IT and Equipment Expense	56,281
Labor Expense	274,661
Liabilities and Borrowings	13,179,900
Loans and Leases Receivable	17,355,583
Long-term Debt	0
Occupancy	41,303
Other Assets	4,062,428
Other Compr. Net Income	57,239
Other Expenses	146,886
Other Liabilities	-11,878,433
Other Net Income	594,808
Other Noninterest Expense	119,671
Other Revenues	9,899
Property, Plant and Equipment	175,824

Output Variable	Value in 1000 USD
Liabilities	21,886,627
Assets	26,184,247
Expenses	648,934
Revenues	9,899
Stockholders Equity	4,297,620
Net Income	-44,227
Comprehensive Net Income	13,012
BaseVar	26,414,684
ECR before LimitedLiability	14%
Economic Capital Ratio	14%