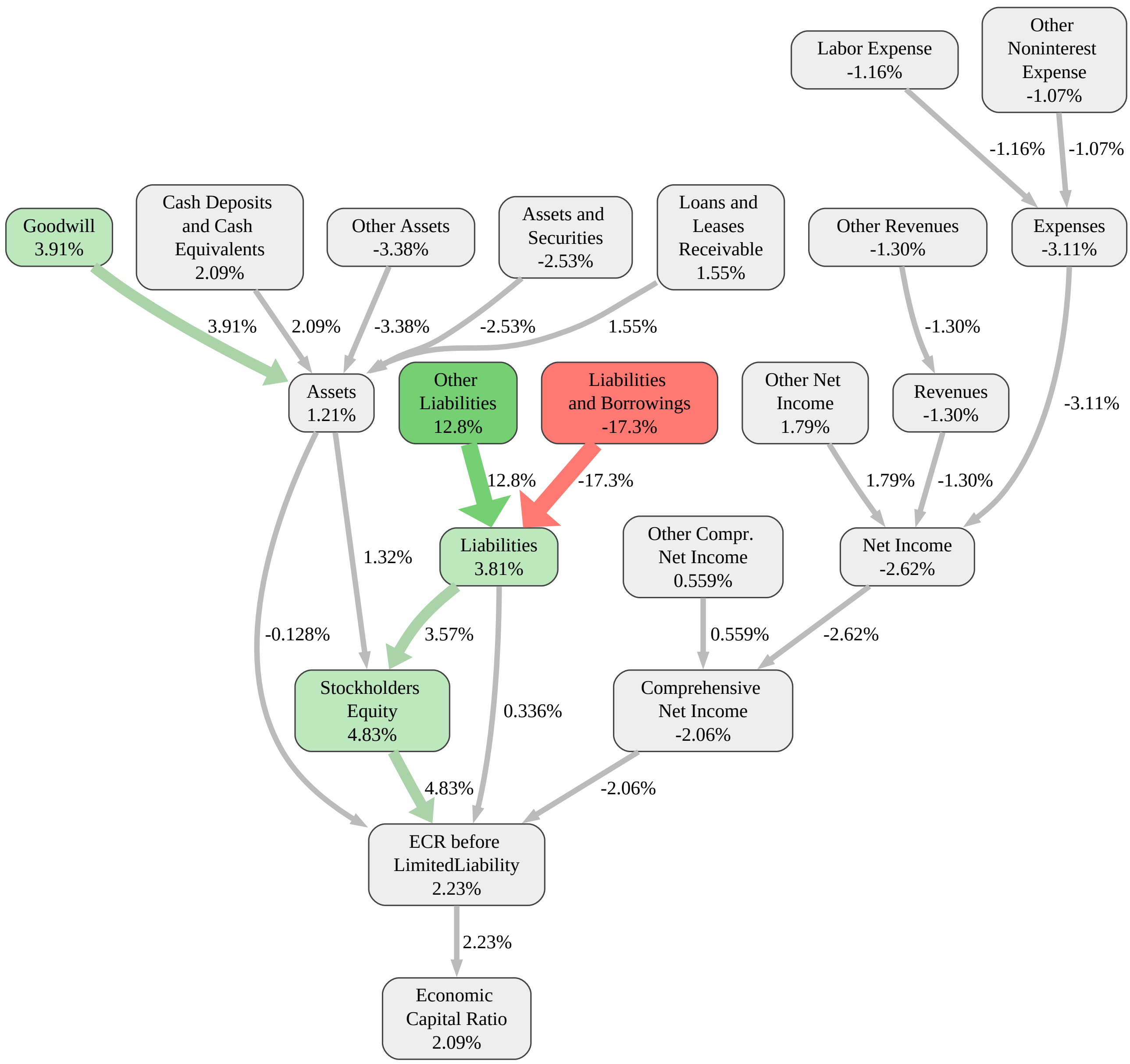
STATE BANKS 2022

United Bankshares INC WV
Rank 21 of 152



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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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.1% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	4,752,322
Cash Deposits and Cash Equivalents	3,758,170
Deposits	23,350,263
Fees	8,346
Goodwill	1,886,494
IT and Equipment Expense	57,425
Labor Expense	279,970
Liabilities and Borrowings	14,369,716
Loans and Leases Receivable	17,807,632
Long-term Debt	0
Occupancy	42,034
Other Assets	927,064
Other Compr. Net Income	-27,258
Other Expenses	168,341
Other Liabilities	-13,109,705
Other Net Income	778,985
Other Noninterest Expense	120,942
Other Revenues	14,844
Property, Plant and Equipment	197,220

Output Variable	Value in 1000 USD
Liabilities	24,610,274
Assets	29,328,902
Expenses	677,058
Revenues	14,844
Stockholders Equity	4,718,628
Net Income	116,771
Comprehensive Net Income	89,513
BaseVar	29,688,721
ECR before LimitedLiability	15%
Economic Capital Ratio	15%