TOP RATED 2023
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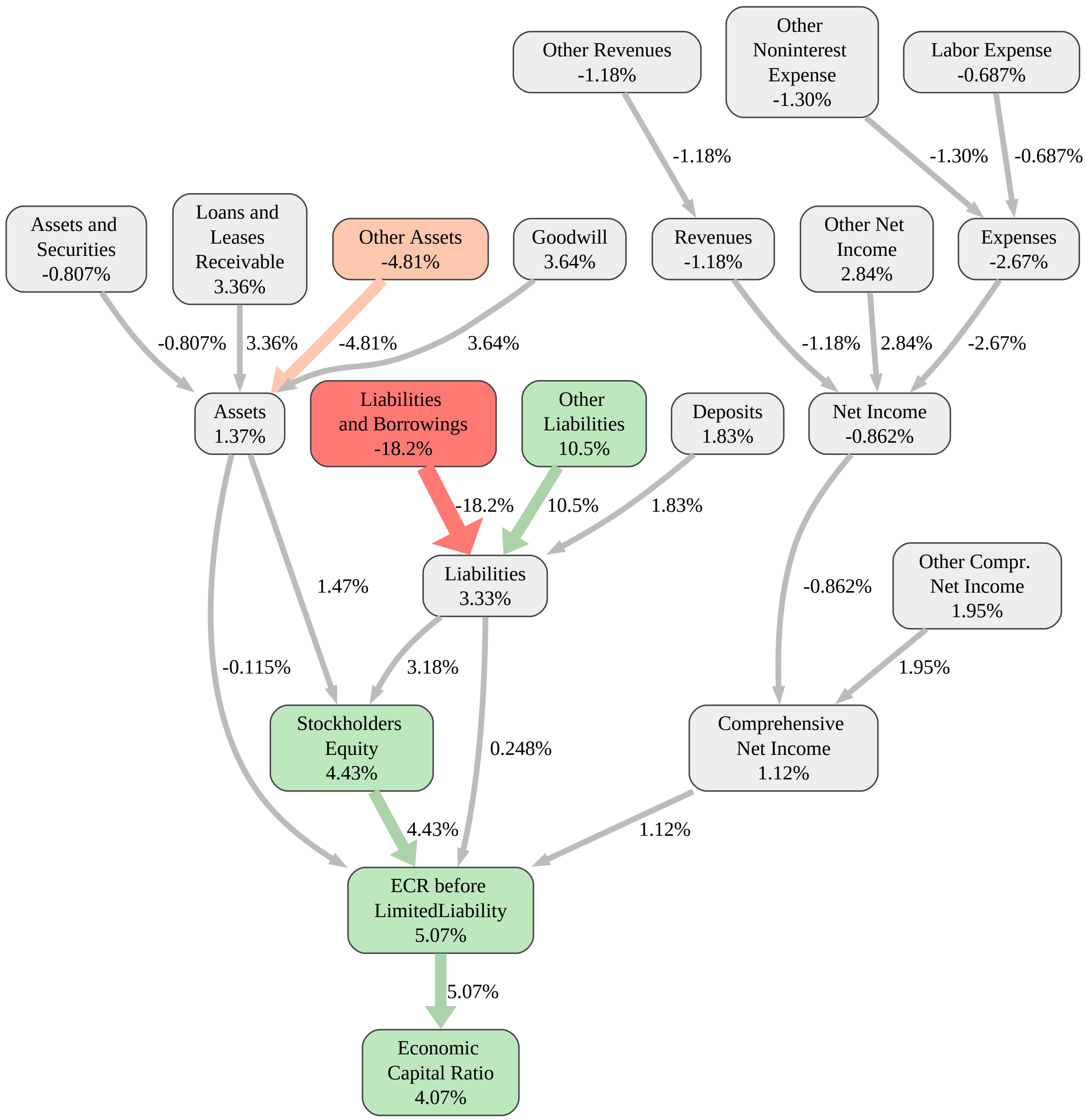
STATE BANKS 2023

United Bankshares INC WV
Rank 21 of 157

UNITED BANK



STATE BANKS 2023

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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 11% points.The greatest weakness of United Bankshares INC WV is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 4.1% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	4,846,460
Cash Deposits and Cash Equivalents	1,176,652
Deposits	22,303,166
Fees	11,988
Goodwill	1,888,889
IT and Equipment Expense	59,317
Labor Expense	242,408
Liabilities and Borrowings	15,103,488
Loans and Leases Receivable	20,323,420
Long-term Debt	0
Occupancy	45,129
Other Assets	1,054,798
Other Compr. Net Income	-327,844
Other Expenses	153,975
Other Liabilities	-12,433,467
Other Net Income	887,620
Other Noninterest Expense	138,426
Other Revenues	16,528
Property, Plant and Equipment	199,161

Output Variable	Value in 1000 USD
Liabilities	24,973,187
Assets	29,489,380
Expenses	651,243
Revenues	16,528
Stockholders Equity	4,516,193
Net Income	252,905
Comprehensive Net Income	-74,939
BaseVar	30,649,355
ECR before LimitedLiability	12%
Economic Capital Ratio	12%