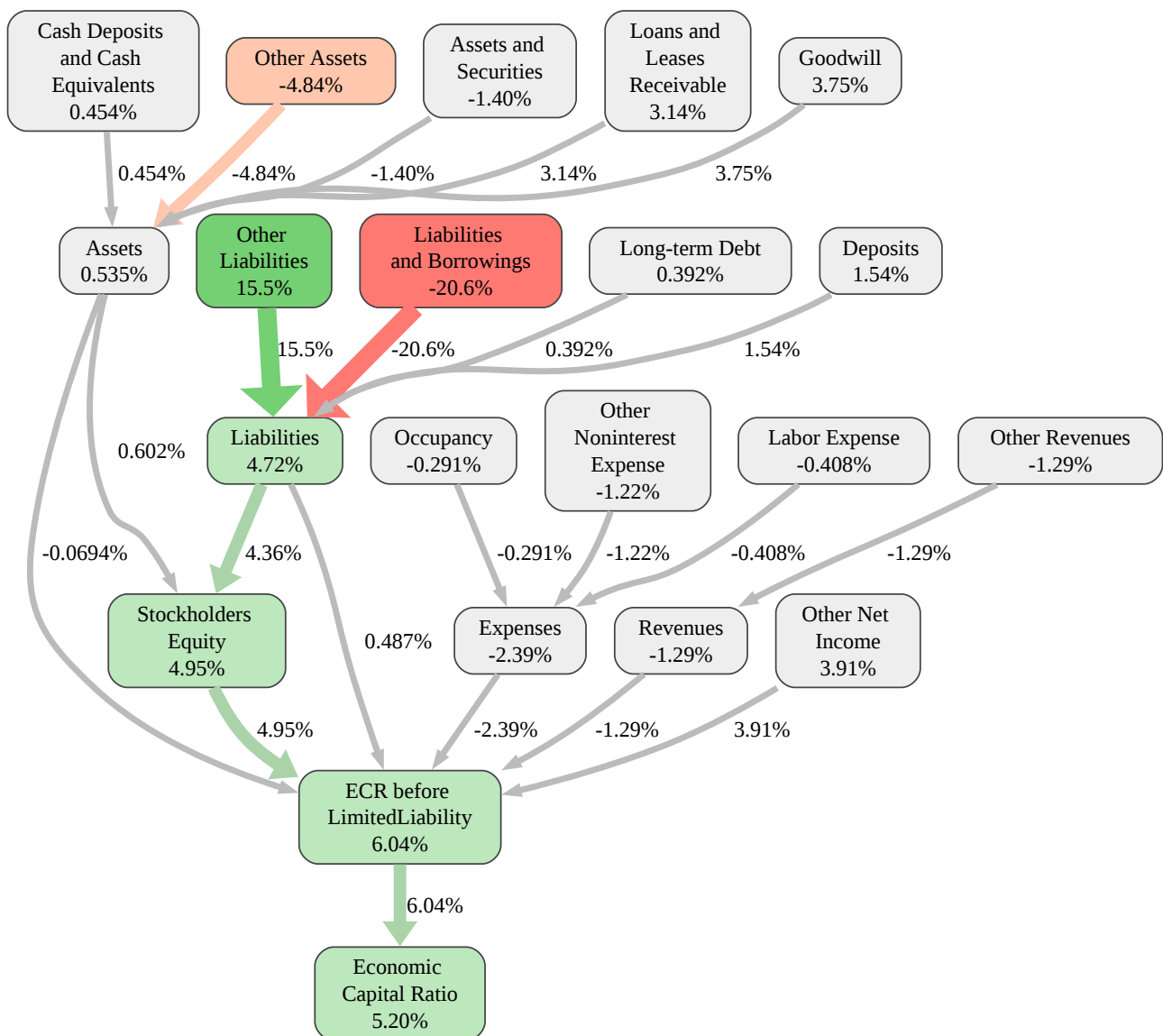




The relative strengths and weaknesses of United Bankshares INC WV are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of United Bankshares INC WV compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of United Bankshares INC WV is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	4,062,790
Cash Deposits and Cash Equivalents	1,598,943
Deposits	22,819,319
Fees	30,376
Goodwill	1,888,889
IT and Equipment Expense	59,126
Labor Expense	230,809
Liabilities and Borrowings	16,670,239
Loans and Leases Receivable	21,099,847
Long-term Debt	0
Occupancy	46,426
Other Assets	1,085,493
Other Compr. Net Income	73,051
Other Expenses	154,943
Other Liabilities	-14,334,316
Other Net Income	894,871
Other Noninterest Expense	136,036
Other Revenues	19,386
Property, Plant and Equipment	190,520

Output Variable	Value in 1000 USD
Liabilities	25,155,242
Assets	29,926,482
Expenses	657,716
Revenues	19,386
Stockholders Equity	4,771,240
Net Income	256,541
Comprehensive Net Income	329,592
BaseVar	30,526,581
ECR before Limited Liability	18%
Economic Capital Ratio	18%