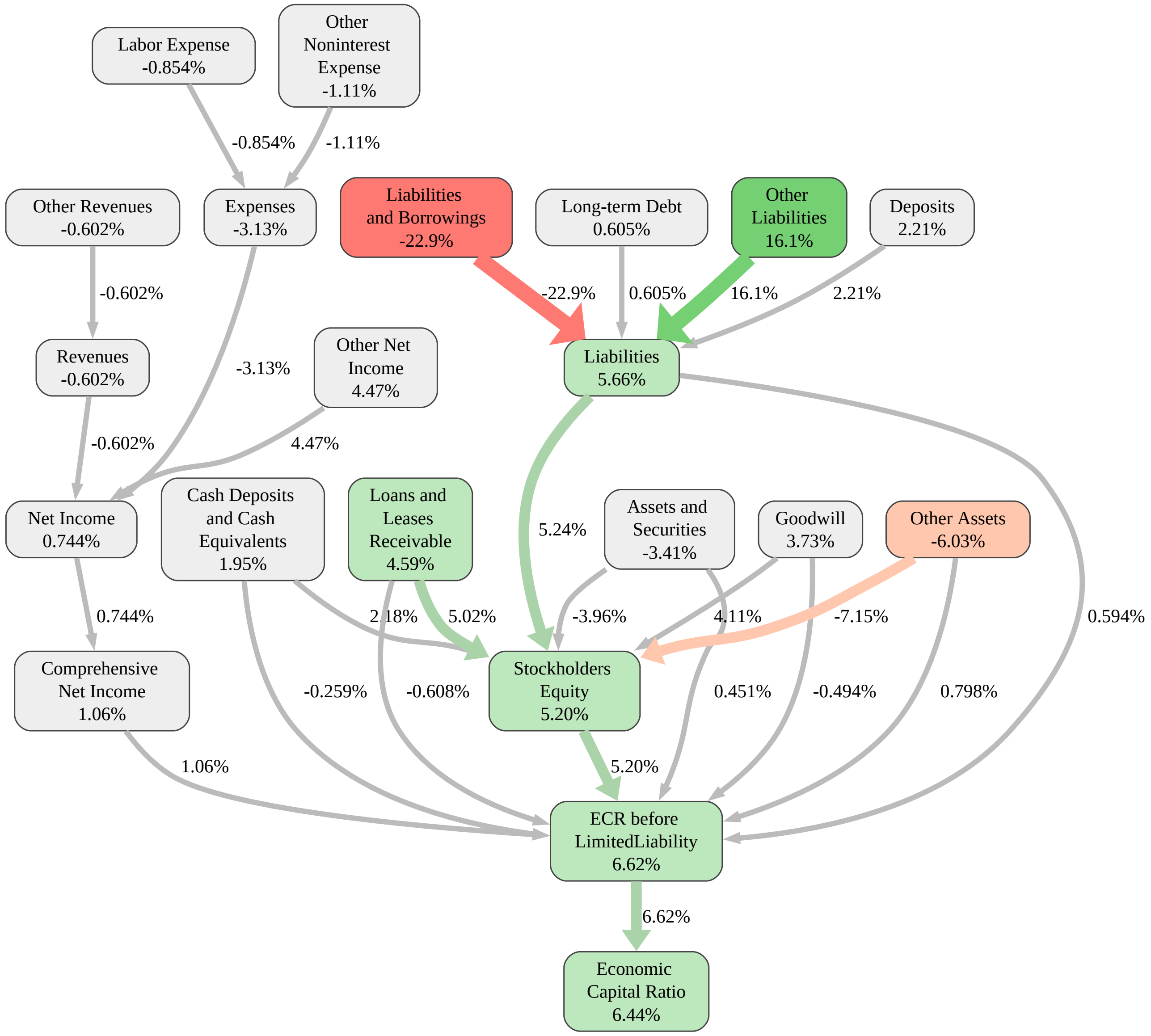
STATE BANKS 2025

United Bankshares INC WV
Rank 3 of 96



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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 16% points.The greatest weakness of United Bankshares INC WV is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 6.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,229,360
Cash Deposits and Cash Equivalents	2,292,244
Deposits	23,961,859
Fees	19,735
Goodwill	1,888,889
IT and Equipment Expense	59,332
Labor Expense	234,618
Liabilities and Borrowings	17,826,446
Loans and Leases Receivable	21,401,649
Long-term Debt	0
Occupancy	46,084
Other Assets	1,025,272
Other Compr. Net Income	35,778
Other Expenses	150,889
Other Liabilities	-16,757,983
Other Net Income	887,153
Other Noninterest Expense	125,956
Other Revenues	18,946
Property, Plant and Equipment	186,131

Output Variable	Value in 1000 USD
Liabilities	25,030,322
Assets	30,023,545
Expenses	636,614
Revenues	18,946
Stockholders Equity	4,993,223
Net Income	269,485
Comprehensive Net Income	305,263
BaseVar	30,391,895
ECR before LimitedLiability	18%
Economic Capital Ratio	18%