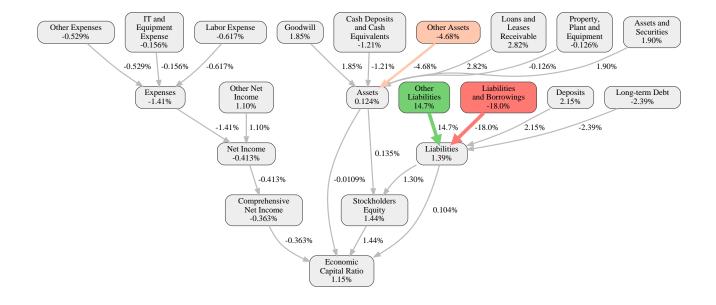


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STATE BANKS 2019

Atlantic Union Bankshares Corp Rank 36 of 172









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The relative strengths and weaknesses of Atlantic Union Bankshares Corp 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 Atlantic Union Bankshares Corp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Atlantic Union Bankshares Corp 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 8.1%, being 1.2% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	2,025,031
Cash Deposits and Cash Equivalents	261,199
Deposits	9,970,960
Fees	16,927
Goodwill	727,200
IT and Equipment Expense	30,388
Labor Expense	159,378
Liabilities and Borrowings	7,988,446
Loans and Leases Receivable	9,675,162
Long-term Debt	668,481
Occupancy	25,368
Other Assets	930,040
Other Compr. Net Income	-9,343
Other Expenses	128,312
Other Liabilities	-6,786,869
Other Net Income	433,693
Other Noninterest Expense	7,410
Other Revenues	14,343
Property, Plant and Equipment	146,967

Output Variable	Value in 1000 USD
Liabilities	11,841,018
Assets	13,765,599
Expenses	367,783
Revenues	14,343
Stockholders Equity	1,924,581
Net Income	80,253
Comprehensive Net Income	70,910
Economic Capital Ratio	8.1%

