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Approval expires December 31, 2015
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MAR 21 2014

Board of Governors of the Federal Reserve System



FILE ROOM

Annual Report of Holding Companies—FR Y-6
SUPERVISION, REGULATION
& CREDIT DEPARTMENT

FRB RICHMOND

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Richard M. Adams

Name of the Holding Company Director and Official

CEO & Chairman of the Board

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
03/18/2014

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

United Bankshares, Inc.

Legal Title of Holding Company

PO Box 1508

(Mailing Address of the Holding Company) Street / P.O. Box

Parkersburg

WV

26101

City

State

Zip Code

300 United Center 500 Virginia St East Charleston WV

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Bonnie Rice

External Accountant

Name

Title

304-424-8769

Area Code / Phone Number / Extension

304-424-8711

Area Code / FAX Number

Bonnie.Rice@bankwithunited.com

E-mail Address

www.ubsi-inc.com

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

UBC Holding Company, Inc.

Legal Title of Subsidiary Holding Company

300 United Center, 500 Virginia Street East

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Charleston WV 25322

City State Zip Code

5th & Avery Streets, Parkersburg, WV 26101

Physical location (if different from mailing address)

George Mason Bankshares, Inc.

Legal Title of Subsidiary Holding Company

11185 Fairfax Boulevard, PO Box 600

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Fairfax VA 22030

City State Zip Code

5th & Avery Streets, Parkersburg, WV 26101

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

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City State Zip Code

Physical location (if different from mailing address)

Form FR Y-6
United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2013

ITEM 1 - Annual report to shareholders

N/A - United Bankshares, Inc. is registered with the SEC.

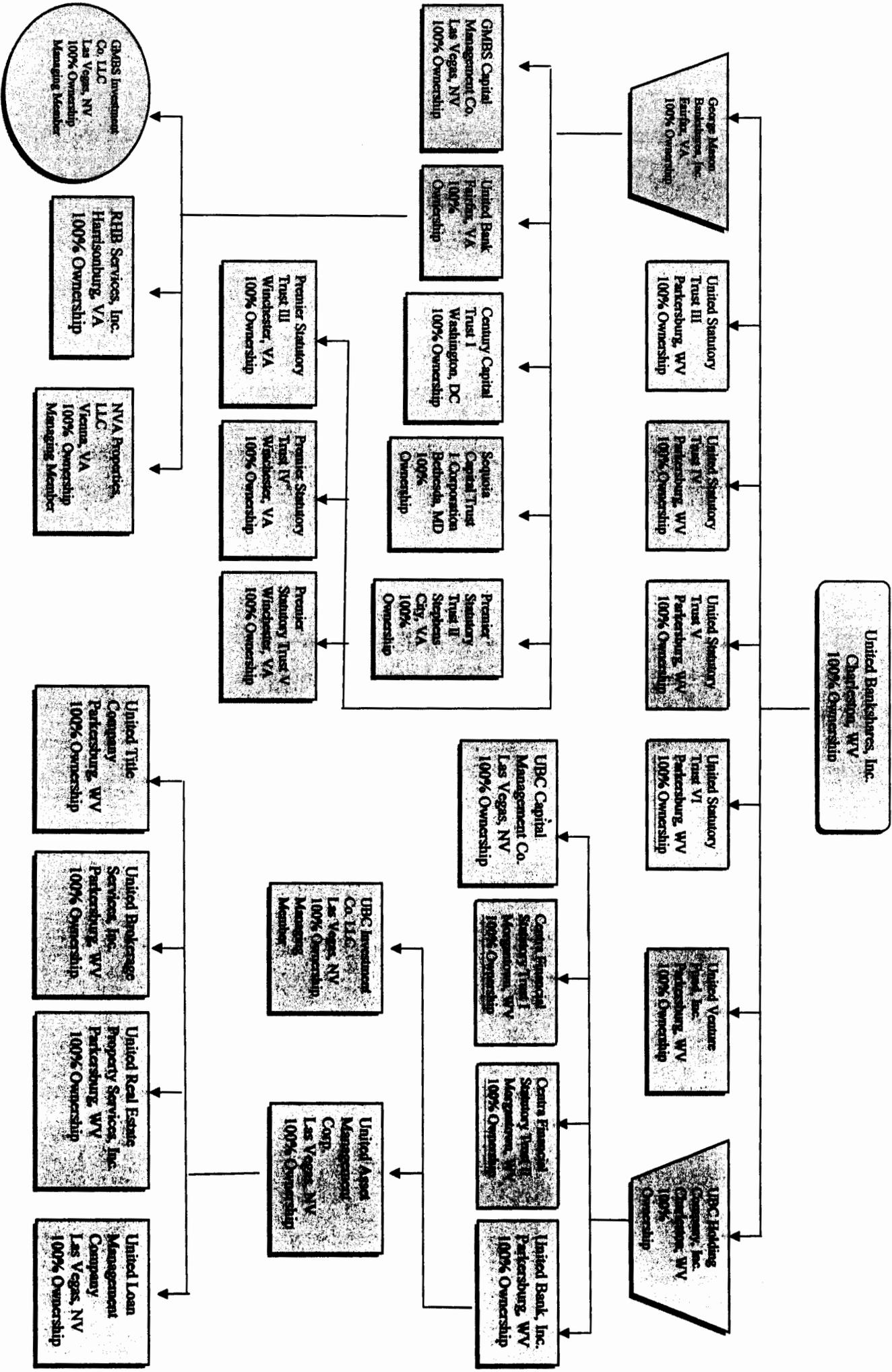
ITEM 2a: Organization Chart

The organization chart for United Bankshares, Inc. as of December 31, 2013 is presented on the following page.

ITEM 2b: Domestic Branch Listing

The domestic branch listing for United Bankshares, Inc. as of December 31, 2013 was presented to the Federal Reserve via email on March 4, 2014.

Organizational Chart As of 12-31-13



SUBSIDIARIES OF THE REGISTRANT

<u>TITLE</u>	<u>STATE OF INCORPORATION</u>
United Bankshares, Inc	West Virginia
UBC Holding Company, Inc.	West Virginia
United Bank, Inc.	West Virginia
United Brokerage Services, Inc.	West Virginia
United Real Estate Property Services, Inc.	West Virginia
United Venture Fund, Inc.	West Virginia
United Title Company	West Virginia
George Mason Bankshares, Inc.	Virginia
United Bank	Virginia
NVA Properties, LLC	Virginia
NVA Residential, LLC	Virginia
NVA Commercial, LLC	Virginia
RHB Services, Inc	Virginia
GMBS Capital Management Co.	Nevada
GMBS Investment Co., LLC	Nevada
UBC Capital Management, Co.	Nevada
UBC Investment Co., LLC	Nevada
United Asset Management Corp.	Nevada
United Loan Management Co.	Nevada
Century Capital Trust I	District of Columbia
United Statutory Trust III	Connecticut
United Statutory Trust IV	Delaware

SUBSIDIARIES OF THE REGISTRANT
(continued)

<u>TITLE</u>	<u>STATE OF INCORPORATION</u>
United Statutory Trust V	Delaware
United Statutory Trust VI	Delaware
Sequoia Trust I	Delaware
Premier Statutory Trust II	Delaware
Premier Statutory Trust III	Delaware
Premier Statutory Trust IV	Delaware
Premier Statutory Trust V	Delaware
Centra Statutory Trust I	Delaware
Centra Statutory Trust II	Delaware

Results: A list of branches for your holding company: UNITED BANKSHARES, INC. (1076217) of CHARLESTON, WV.
The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	365325	UNITED BANK	11185 FAIRFAX BOULEVARD	FAIRFAX	VA	22030	FAIRFAX CITY	UNITED STATES	15972	0	UNITED BANK		365325
OK		Full Service	3300626	G STREET BRANCH	1001 G STREET NW	WASHINGTON	DC	20001	DISTRICT OF COLUMBIA	UNITED STATES	35800	42	UNITED BANK		365325
OK		Full Service	3300644	INGELSIDE BRANCH	3050 MILITARY RD NW	WASHINGTON	DC	20015	DISTRICT OF COLUMBIA	UNITED STATES	359504	50	UNITED BANK		365325
OK		Full Service	653723	INTERNATIONAL SQUARE BRANCH	1875 I STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	16648	32	UNITED BANK		365325
OK		Full Service	2638694	K STREET OFFICE	1667 K STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	257449	20	UNITED BANK		365325
OK		Full Service	2241384	PENNSYLVANIA AVENUE BRANCH	1275 PENNSYLVANIA AVE NW	WASHINGTON	DC	20004	DISTRICT OF COLUMBIA	UNITED STATES	287756	33	UNITED BANK		365325
OK		Full Service	1969980	SPRING VALLEY OFFICE BRANCH	4900 MASSACHUSETTS AVENUE, NW	WASHINGTON	DC	20016	DISTRICT OF COLUMBIA	UNITED STATES	257448	19	UNITED BANK		365325
OK		Full Service	2468538	BETHESDA METRO BRANCH	7535 OLD GEORGETOWN ROAD	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	255758	39	UNITED BANK		365325
OK		Full Service	2696733	COMMUNITY BRANCH	7250 WISCONSIN AVE	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	262035	45	UNITED BANK		365325
OK		Full Service	2946045	SHADY GROVE BR	16268 FREDERICK ROAD	GAITHERSBURG	MD	20877	MONTGOMERY	UNITED STATES	262037	47	UNITED BANK		365325
OK		Full Service	2565400	ROCKVILLE BRANCH	12127 ROCKVILLE PIKE	ROCKVILLE	MD	20852	MONTGOMERY	UNITED STATES	257450	21	UNITED BANK		365325
OK		Full Service	2946072	FENTON STREET BRANCH	8630 FENTON STREET	SILVER SPRING	MD	20910	MONTGOMERY	UNITED STATES	262036	46	UNITED BANK		365325
OK		Full Service	92975	ALEXANDRIA BRANCH	301 SOUTH WASHINGTON STREET	ALEXANDRIA	VA	22314	ALEXANDRIA CITY	UNITED STATES	285266	40	UNITED BANK		365325
OK		Full Service	1357372	WOODBURN BRANCH	3289 WOODBURN RD	ANNANDALE	VA	22003	FAIRFAX	UNITED STATES	255466	3	UNITED BANK		365325
OK		Full Service	2338220	LEE-HARRISON OFFICE	5335 LEE HIGHWAY	ARLINGTON	VA	22207	ARLINGTON	UNITED STATES	255475	14	UNITED BANK		365325
OK		Full Service	3058093	QUINCY PLAZA BRANCH	907 NORTH QUINCY STREET	ARLINGTON	VA	22203	ARLINGTON	UNITED STATES	360962	51	UNITED BANK		365325
OK		Full Service	2391869	SOUTH ARLINGTON OFFICE	2300 NINTH STREET SOUTH	ARLINGTON	VA	22204	ARLINGTON	UNITED STATES	255476	15	UNITED BANK		365325
OK		Full Service	3262368	BRIDGEWATER BRANCH	309 NORTH MAIN STREET	BRIDGEWATER	VA	22812	ROCKINGHAM	UNITED STATES	429768	71	UNITED BANK		365325
OK		Full Service	3439227	BROADWAY BRANCH	361 SOUTH MAIN STREET	BROADWAY	VA	22815	ROCKINGHAM	UNITED STATES	452967	75	UNITED BANK		365325
OK		Full Service	2332518	CHANTILLY OFFICE	4501 DALY DRIVE, SUITE 100	CHANTILLY	VA	20151	FAIRFAX	UNITED STATES	255473	12	UNITED BANK		365325
OK		Full Service	2751977	CHARLOTTESVILLE BRANCH	1265 SEMINOLE TRAIL	CHARLOTTESVILLE	VA	22901	ALBEMARLE	UNITED STATES	62121	72	UNITED BANK		365325
OK		Full Service	3722488	DOWNTOWN MALL BRANCH	100 FIFTH STREET SE	CHARLOTTESVILLE	VA	22902	CHARLOTTESVILLE CITY	UNITED STATES	362922	73	UNITED BANK		365325
OK		Full Service	2519421	ELKTON BRANCH	410 WEST SPOTSWOOD TRAIL	ELKTON	VA	22827	ROCKINGHAM	UNITED STATES	289363	67	UNITED BANK		365325
OK		Full Service	2250845	FAIR LAKES BRANCH	13060 FAIR LAKES BOULEVARD	FAIRFAX	VA	22033	FAIRFAX	UNITED STATES	255472	11	UNITED BANK		365325
OK		Full Service	3943171	CHESTERBROOK BRANCH	2030 WESTMORELAND STREET	FALLS CHURCH	VA	22043	FAIRFAX	UNITED STATES	491475	78	UNITED BANK		365325
OK		Full Service	1990144	FALLS CHURCH BRANCH	7787 LEESBURG PIKE	FALLS CHURCH	VA	22043	FAIRFAX	UNITED STATES	14645	6	UNITED BANK		365325
OK		Full Service	3226865	SHENANDOAH AVENUE BRANCH	1729 NORTH SHENANDOAH AVENUE	FRONT ROYAL	VA	22630	WARREN	UNITED STATES	429634	60	UNITED BANK		365325
OK		Full Service	2083856	WARREN AVENUE BRANCH	300 WARREN AVE	FRONT ROYAL	VA	22630	WARREN	UNITED STATES	261958	54	UNITED BANK		365325
OK		Full Service	1495331	HARRISONBURG BRANCH	110 UNIVERSITY BOULEVARD	HARRISONBURG	VA	22801	HARRISONBURG CITY	UNITED STATES	46432	64	UNITED BANK		365325
OK		Full Service	2141149	RED FRONT BRANCH	677 CHICAGO AVE	HARRISONBURG	VA	22802	ROCKINGHAM	UNITED STATES	289361	65	UNITED BANK		365325
OK		Full Service	2326580	SOUTH MAIN BRANCH	1980 SOUTH MAIN STREET	HARRISONBURG	VA	22801	HARRISONBURG CITY	UNITED STATES	289362	66	UNITED BANK		365325
OK		Full Service	2468510	LEESBURG OFFICE	531-A EAST MARKET STREET	LEESBURG	VA	20176	LOUDOUN	UNITED STATES	255477	16	UNITED BANK		365325
OK		Full Service	2334035	PRINCE WILLIAM OFFICE	9872 LIBERIA AVENUE	MANASSAS	VA	20110	MANASSAS CITY	UNITED STATES	255474	13	UNITED BANK		365325
OK		Full Service	1964239	MCLEAN BRANCH	1320 OLD CHAIN BRIDGE ROAD	MC LEAN	VA	22101	FAIRFAX	UNITED STATES	255468	5	UNITED BANK		365325
OK		Full Service	1418116	RESTON PARKWAY BRANCH	1801 RESTON PARKWAY	RESTON	VA	20190	FAIRFAX	UNITED STATES	252398	7	UNITED BANK		365325
OK		Full Service	3110348	RUCKERSVILLE BRANCH	8260 SEMINOLE TRAIL	RUCKERSVILLE	VA	22968	GREENE	UNITED STATES	365296	74	UNITED BANK		365325
OK		Full Service	3035898	STAUNTON BRANCH	49 LEE JACKSON HIGHWAY SUITE 101	STAUNTON	VA	24401	AUGUSTA	UNITED STATES	362003	70	UNITED BANK		365325
OK		Full Service	2241058	LOUDOUN BRANCH	21036 TRIPLESEVEN ROAD	STERLING	VA	20185	LOUDOUN	UNITED STATES	255471	10	UNITED BANK		365325
OK		Full Service	3489763	STRASBURG BRANCH	120 OXBOW DRIVE	STRASBURG	VA	22657	SHENANDOAH	UNITED STATES	465790	63	UNITED BANK		365325
OK		Full Service	2338248	TYSONS BRANCH	2071 CHAIN BRIDGE ROAD	VIENNA	VA	22182	FAIRFAX	UNITED STATES	289084	29	UNITED BANK		365325
OK		Full Service	2817761	WAYNESBORO BRANCH	2556 JEFFERSON HWY	WAYNESBORO	VA	22980	AUGUSTA	UNITED STATES	289365	69	UNITED BANK		365325
OK		Full Service	2824031	WEYERS CAVE BRANCH	54 FRANKLIN ST SUITE 102	WEYERS CAVE	VA	24486	AUGUSTA	UNITED STATES	289364	68	UNITED BANK		365325
OK		Full Service	3202252	522 SOUTH BRANCH	199 FRONT ROYAL PIKE	WINCHESTER	VA	22602	FREDERICK	UNITED STATES	419679	59	UNITED BANK		365325
OK		Full Service	3116573	OLD TOWN BRANCH	139 N CAMERON ST	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	364111	58	UNITED BANK		365325
OK		Full Service	3452815	ROUTE 50 WEST BRANCH	2051 NORTHWESTERN PIKE	WINCHESTER	VA	22603	FREDERICK	UNITED STATES	452227	62	UNITED BANK		365325
OK		Full Service	2587970	SUNNYSIDE BRANCH	1447 N FREDERICK PIKE	WINCHESTER	VA	22603	FREDERICK	UNITED STATES	261960	56	UNITED BANK		365325
OK		Full Service	3392247	VALLEY AVENUE BRANCH	2252 VALLEY AVENUE	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	445669	61	UNITED BANK		365325
OK		Full Service	1229228	WINCHESTER BRANCH	4095 VALLEY PIKE	WINCHESTER	VA	22602	FREDERICK	UNITED STATES	480637	77	UNITED BANK		365325

OK	Full Service	2619116	WOODSTOCK BRANCH	1014 S MAIN ST	WOODSTOCK	VA	22664	SHENANDOAH	UNITED STATES	261961	57	UNITED BANK	365325
OK	Full Service (Head Office)	1010930	UNITED BANK, INC.	514 MARKET STREET	PARKERSBURG	WV	26101	WOOD	UNITED STATES	4559	0	UNITED BANK, INC.	1010930
OK	Full Service	3727830	DUAL HIGHWAY BRANCH	1219 MOUNT AETNA ROAD	HAGERSTOWN	MD	21742	WASHINGTON	UNITED STATES	464972	99	UNITED BANK, INC.	1010930
OK	Full Service	3967627	NORTH POINTE BRANCH	18750 NORTH POINTE DRIVE	HAGERSTOWN	MD	21742	WASHINGTON	UNITED STATES	506059	103	UNITED BANK, INC.	1010930
OK	Full Service	3298460	BELMONT STREET BRANCH	3198 BELMONT STREET	BELLAIRE	OH	43906	BELMONT	UNITED STATES	272658	69	UNITED BANK, INC.	1010930
OK	Full Service	217929	POINT MARION BRANCH	113 PENN ST	POINT MARION	PA	15474	FAYETTE	UNITED STATES	217616	97	UNITED BANK, INC.	1010930
OK	Full Service	212120	SMITHFIELD BRANCH	69 MAIN STREET	SMITHFIELD	PA	15478	FAYETTE	UNITED STATES	11720	96	UNITED BANK, INC.	1010930
OK	Full Service	3535606	UNIONTOWN BRANCH	81 WEST MAIN STREET	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	365052	98	UNITED BANK, INC.	1010930
OK	Full Service	3935149	WALNUT HILL BRANCH	100 WALNUT HILL ROAD	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	477907	102	UNITED BANK, INC.	1010930
OK	Full Service	1003428	ANSTED BRANCH	120 EAST MAIN STREET	ANSTED	WV	25812	FAYETTE	UNITED STATES	9379	21	UNITED BANK, INC.	1010930
OK	Full Service	1006027	BECKLEY MAIN BRANCH	129 MAIN STREET	BECKLEY	WV	25801	RALEIGH	UNITED STATES	6386	41	UNITED BANK, INC.	1010930
OK	Full Service	2448763	RALEIGH MALL BRANCH	60 RALEIGH MALL	BECKLEY	WV	25801	RALEIGH	UNITED STATES	274191	51	UNITED BANK, INC.	1010930
OK	Full Service	764320	CEREDO OFFICE	555 C STREET	CEREDO	WV	25507	WAYNE	UNITED STATES	4533	34	UNITED BANK, INC.	1010930
OK	Full Service	638122	CHARLES TOWN BRANCH	106 W. WASHINGTON STREET	CHARLES TOWN	WV	25414	JEFFERSON	UNITED STATES	5769	58	UNITED BANK, INC.	1010930
OK	Full Service	3916371	JEFFERSON CROSSING BRANCH	71 JEFFERSON CROSSING WAY, SUITE F	CHARLES TOWN	WV	25414	JEFFERSON	UNITED STATES	491072	87	UNITED BANK, INC.	1010930
OK	Full Service	630827	BIG CHIMNEY BRANCH	4605 PENNSYLVANIA AVENUE	CHARLESTON	WV	25302	KANAWHA	UNITED STATES	14669	14	UNITED BANK, INC.	1010930
OK	Full Service	3139107	KANAWHA CITY BRANCH	4901 MACCORKLE AVENUE SE	CHARLESTON	WV	25304	KANAWHA	UNITED STATES	419472	84	UNITED BANK, INC.	1010930
OK	Full Service	890528	TOWN CENTER BRANCH	1079 CHARLESTON TOWN CENTER	CHARLESTON	WV	25389	KANAWHA	UNITED STATES	186121	13	UNITED BANK, INC.	1010930
OK	Full Service	821821	VIRGINIA STREET OFFICE	500 VIRGINIA ST EAST	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	525	10	UNITED BANK, INC.	1010930
OK	Full Service	2631097	WALMART SUPERSTORE BRANCH	550 EMILY DRIVE	CLARKSBURG	WV	26301	HARRISON	UNITED STATES	212185	57	UNITED BANK, INC.	1010930
OK	Full Service	19338	COWEN BRANCH	90 RAILROAD AVENUE EAST	COWEN	WV	26206	WEBSTER	UNITED STATES	230645	33	UNITED BANK, INC.	1010930
OK	Full Service	2448802	SMOOT AVENUE BRANCH	1661 SMOOT AVENUE	DANVILLE	WV	25053	BOONE	UNITED STATES	274189	47	UNITED BANK, INC.	1010930
OK	Full Service	475626	DUNBAR BRANCH	1200 GROSSCUP AVE	DUNBAR	WV	25064	KANAWHA	UNITED STATES	4166	3	UNITED BANK, INC.	1010930
OK	Full Service	2448820	MAPLE AVENUE BRANCH	145 W MAPLE AVE	FAYETTEVILLE	WV	25840	FAYETTE	UNITED STATES	40975	50	UNITED BANK, INC.	1010930
OK	Full Service	640938	GLENVILLE BRANCH	101 EAST MAIN STREET	GLENVILLE	WV	26351	GILMER	UNITED STATES	4576	28	UNITED BANK, INC.	1010930
OK	Full Service	418128	HUNTINGTON BRANCH	2889 THIRD AVENUE	HUNTINGTON	WV	25702	CABELL	UNITED STATES	16257	6	UNITED BANK, INC.	1010930
OK	Full Service	2680581	WESTMORELAND OFFICE	473 CAMDEN ROAD	HUNTINGTON	WV	25704	WAYNE	UNITED STATES	212100	36	UNITED BANK, INC.	1010930
OK	Full Service	3282157	SOUTH BERKELEY BRANCH	7699 WINCHESTER AVENUE	INWOOD	WV	25428	BERKELEY	UNITED STATES	424195	94	UNITED BANK, INC.	1010930
OK	Full Service	2448848	ARACOMA BRANCH	507 HOLLY AVENUE	LOGAN	WV	25601	LOGAN	UNITED STATES	274190	49	UNITED BANK, INC.	1010930
OK	Full Service	2448839	LOGAN BRANCH	220 MAIN STREET	LOGAN	WV	25601	LOGAN	UNITED STATES	41902	48	UNITED BANK, INC.	1010930
OK	Full Service	2448857	MAN BRANCH	300 MARKET STREET	MAN	WV	25635	LOGAN	UNITED STATES	274188	46	UNITED BANK, INC.	1010930
OK	Full Service	3181118	FOXCROFT MAIN BRANCH	450 FOXCROFT AVE	MARTINSBURG	WV	25401	BERKELEY	UNITED STATES	363040	92	UNITED BANK, INC.	1010930
OK	Full Service	3227871	MARTINSBURG BRANCH	24 DISTRICT WAY AT EDWIN MILLER BLVD	MARTINSBURG	WV	25404	BERKELEY	UNITED STATES	424215	85	UNITED BANK, INC.	1010930
OK	Full Service	3935176	SPRING MILLS BRANCH	5453 WILLIAMSPORT PIKE	MARTINSBURG	WV	25404	BERKELEY	UNITED STATES	475449	101	UNITED BANK, INC.	1010930
OK	Full Service	953133	MONTGOMERY BRANCH	4TH AVENUE & LEE STREET	MONTGOMERY	WV	25136	FAYETTE	UNITED STATES	4556	19	UNITED BANK, INC.	1010930
OK	Full Service	3282508	CHEAT LAKE BRANCH	101 VENTURE DRIVE	MORGANTOWN	WV	26508	MONONGALIA	UNITED STATES	423154	93	UNITED BANK, INC.	1010930
OK	Full Service	2448866	FAYETTE STREET BRANCH	154 FAYETTE STREET	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	42481	55	UNITED BANK, INC.	1010930
OK	Full Service	3366640	SABRATON BRANCH	1750 EARL L CORE ROAD	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	433287	95	UNITED BANK, INC.	1010930
OK	Full Service	2094320	STAR CITY BRANCH	3441 UNIVERSITY AVENUE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	254886	40	UNITED BANK, INC.	1010930
OK	Full Service	2856500	SUNCREST BRANCH	990 ELMER PRINCE DRIVE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	78826	89	UNITED BANK, INC.	1010930
OK	Full Service	3181227	WATERFRONT BRANCH	40 HURLEY ST	MORGANTOWN	WV	26501	MONONGALIA	UNITED STATES	361528	91	UNITED BANK, INC.	1010930
OK	Full Service	3558418	WESTOVER BRANCH	689 FAIRMONT ROAD	MORGANTOWN	WV	26501	MONONGALIA	UNITED STATES	466356	100	UNITED BANK, INC.	1010930
OK	Full Service	603724	MOUNDSVILLE BRANCH	621 SEVENTH ST	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	8372	23	UNITED BANK, INC.	1010930
OK	Full Service	570727	CROSSROADS MALL BRANCH	CROSSROADS MALL, RT 16 & 19	MOUNT HOPE	WV	25880	RALEIGH	UNITED STATES	16427	43	UNITED BANK, INC.	1010930
OK	Full Service	962836	EXPRESS BRANCH	1029 MURDOCH AVENUE	PARKERSBURG	WV	26101	WOOD	UNITED STATES	212182	1	UNITED BANK, INC.	1010930
OK	Full Service	339371	ROSEMAR BRANCH	1 ROSEMAR CIRCLE	PARKERSBURG	WV	26104	WOOD	UNITED STATES	17389	8	UNITED BANK, INC.	1010930
OK	Full Service	3935	RIPLEY BRANCH	113 NORTH STREET	RIPLEY	WV	25271	JACKSON	UNITED STATES	4565	17	UNITED BANK, INC.	1010930
OK	Full Service	837130	WEST RIPLEY BRANCH	716 WEST MAIN ST	RIPLEY	WV	25271	JACKSON	UNITED STATES	212200	18	UNITED BANK, INC.	1010930
OK	Full Service	2680572	TEAYS VALLEY BRANCH	ROUTE 34 & POPLAR FORK RD	SCOT DEPOT	WV	25560	PUTNAM	UNITED STATES	14566	12	UNITED BANK, INC.	1010930
OK	Full Service	826527	SHEPHERDSTOWN BRANCH	7867 MARTINSBURG PIKE	SHEPHERDSTOWN	WV	25443	JEFFERSON	UNITED STATES	452374	86	UNITED BANK, INC.	1010930
OK	Full Service	787235	SOPHIA BRANCH	425 ROBERT C BYRD DRIVE	SOPHIA	WV	25921	RALEIGH	UNITED STATES	15399	44	UNITED BANK, INC.	1010930
OK	Full Service	2448875	SUMMERSVILLE BRANCH	2004 WEST WEBSTER RD	SUMMERSVILLE	WV	26651	NICHOLAS	UNITED STATES	274192	52	UNITED BANK, INC.	1010930
OK	Full Service	2681711	GRAND CENTRAL MALL BRANCH	234 GRAND CENTRAL MALL	VIENNA	WV	26105	WOOD	UNITED STATES	14583	9	UNITED BANK, INC.	1010930
OK	Full Service	729235	VIENNA BRANCH	2650 GRAND CENTRAL AVE	VIENNA	WV	26105	WOOD	UNITED STATES	11370	16	UNITED BANK, INC.	1010930
OK	Full Service	853336	WEBSTER SPRINGS BRANCH	1 COURT SQUARE	WEBSTER SPRINGS	WV	26288	WEBSTER	UNITED STATES	8707	31	UNITED BANK, INC.	1010930
OK	Full Service	642325	MAIN STREET BRANCH	3567 MAIN ST	WEIRTON	WV	26062	HANCOCK	UNITED STATES	247778	27	UNITED BANK, INC.	1010930
OK	Full Service	673020	THREE SPRINGS BRANCH	109 THREE SPRINGS DR	WEIRTON	WV	26062	HANCOCK	UNITED STATES	247777	26	UNITED BANK, INC.	1010930
OK	Full Service	1399121	WESTON BRANCH	202 MAIN AVE	WESTON	WV	26452	LEWIS	UNITED STATES	1601	29	UNITED BANK, INC.	1010930
OK	Full Service	3298666	BETHLEHEM BOULEVARD BRANCH	14 BETHLEHEM BLVD	WHEELING	WV	26003	OHIO	UNITED STATES	272653	63	UNITED BANK, INC.	1010930
OK	Full Service	3298657	ELM GROVE BRANCH	2180 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	272648	61	UNITED BANK, INC.	1010930
OK	Full Service	3298648	WARWOOD SHOPPING PLAZA BRANCH	1269 WARWOOD AVE	WHEELING	WV	26003	OHIO	UNITED STATES	272652	62	UNITED BANK, INC.	1010930
OK	Full Service	668624	WHEELING BRANCH	1501 MARKET ST	WHEELING	WV	26003	OHIO	UNITED STATES	521628	88	UNITED BANK, INC.	1010930
OK	Full Service	3298488	WHEELING KROGER BRANCH	200 MT. DECHANTAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	362206	73	UNITED BANK, INC.	1010930
OK	Full Service	892175	WHEELING MAIN BRANCH	21 12TH STREET	WHEELING	WV	26003	OHIO	UNITED STATES	41901	66	UNITED BANK, INC.	1010930

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ITEM 3: Securities holders – United Bankshares, Inc.
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2013		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship of Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship of Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
Black Rock, Inc. 40 East 52 nd Street New York, NY USA	United States	4,483,679 8.89% Common Stock	N/A		
The Vanguard Group 100 Vanguard Blvd Malvern, PA USA	United States	2,853,328 5.65% Common Stock			

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ITEM 3: Securities holders - UBC Holding Company, Inc.
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2013		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship of Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship of Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
United Bankshares, Inc. Charleston, WV USA	United States	100 100% Common Stock	N/A		

ITEM 3: Securities holders - George Mason Bankshares, Inc.
(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2013			Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2013		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship of Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship of Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities
United Bankshares, Inc. Charleston, WV USA	United States	1,801,802 100% Common Stock	N/A		

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Fiscal Year Ended December 31, 2013

ITEM 4: Insiders - Directors

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Richard M. Adams Parkersburg, WV USA	N/A	Chairman and Chief Executive Officer of United	Chairman and Chief Executive Officer of United Bank (WV)	Partner of Adams & Hale; President of Meadowcrest Inc.; Director of WV United Health System.	1.57%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Robert G. Astorg Vienna, WV USA	CPA	Director	N/A	Owner of Astorg and Koreski, PLLC	<1%	N/A	Astorg and Koreski, PLLC 100%
W. Gaston Caperton, III Charleston, WV USA	Former President of The College Board. Sole Proprietor of Caperton Consulting.	Director	N/A	Former President of The College Board; Sole Proprietor of Caperton Consulting; Director of Brickstreet, The Mountain Company, Energy Corporation of America, and Prudential Financial.	<1%	N/A	Caperton Consulting 100%
Lawrence K. Doll Arlington, VA USA	President of Lawrence Doll Company.	Director	Chairman of United Bank (VA)	President of Lawrence Doll Company, and of Lawrence Doll Homes LLC; Partner of Drexel Hamilton.	<1%	N/A	The Lawrence Doll Company 100%, Lawrence Doll Homes 100%, Drexel Hamilton 51%

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(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Theodore J. Georgelas McLean, VA USA	Real Estate Developer	Director	Director of United Bank (VA)	Managing director of Georgelas Group, LLC; Owner of Anjon Inc.; Principal of SCI des Haudres; President of Carlton Equities, Ltd., General Partner of Tysons Spring Hill LP, Greensboro Corporate Center LP; Limited partner of City Place Limited Partnership, and McCarWash Limited Partnership; Manager of Great Northern Land and Machinery LLC, G&S International, L.C., Tysons Equity Investors LLC, Tysons Telecom LLC, Greensboro Drive Acq. LLC, Georgelas Group LLC, Georgelas Management LLC, Communities of Beaver Creek LLC, Columbia Station LLC, Opal Southwinds LLC, Tysons Spring Hill Station LLC, Georgelas Investments LLC, Bryton Homes VA LLC, Bryton Homes Delaware LLC, Tysons West Assemblage LLC, Smith Run Preserve LLC, City Place Air Rights LLC, and GDM LLC.	<1%	N/A	Anjon Inc. 100%, Great Northern Land and Machinery LLC 55%, SCI des Haudres 40%, Tysons Springhill LP 26%, Tysons Telecom LLC 25%, Georgelas Group LLC 25%, Georgelas Management LLC 25%, Communities of Beaver Creek LLC 25%, Georgelas Investments, LLC 34%, Bryton Homes VA LLC 50%, Bryton Homes Delaware LLC 50%, Smith Run Preserve LLC 50%, City Place Air Rights LLC 32.5%

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(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
F. T. Graff, Jr. Charleston, WV USA	Attorney	Director	N/A	Partner of Bowles, Rice LLP. Secretary of WV Media Holdings and WV Media Partners GP LLC.; Director of Fahlgren, Inc., Director of Bank of Mount Hope, Mt Hope Bankshares Inc., MSS Performance; Manager of Graff-Lane Properties LLC and HFS LLC.; Trustee of twelve Bright Family Trusts.	<1%	N/A	HFS, LLC 45%, Graff-Lane Properties, Inc. 50%, Fahlgren, Inc. Indirect 29%
Douglas J. Leech Morgantown, WV USA	Former President & CEO of Centra Bank, Inc.	Director	N/A	President and owner of LD Realty, Inc., Chairman of the Board for Mycan Labs, Morgantown Sober Living, Inc., Salvation Army and Monongalia County Schools Foundation. Principal of DLJ Advisors.	<1%	N/A	LD Realty, Inc 100%
John M. McMahon Bethesda, MD USA	Chairman of Miller & Long Co.	Director	Director of United Bank (VA)	Chairman of the Board of Miller & Long Co.; Secretary/Treasurer of Miller & Long DC, Inc., Secretary of Firstlear Leasing LLC, Inc. President of MCP Corporation, Director of Miller, Long, & Arnold Co.; Managing Member of Alpine Properties LLC., MPM Investment Co.; MPM Gallery Associates LLC,	<1%	N/A	N/A

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Fiscal Year Ended December 31, 2013

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
				MPM Rugby Associates LLC, PMC LLC., and JMM LLC., General Partner for McMahon Master LP, PMC Investments, and PMH Associates, Manager for MPM 8240 Associates LLC, MCP Ballston Inn LLC, MCP Tysons Hotel LLC, MCP Courthouse LLC, MCP Bethesda Hilton LLC, MCP 140 Eye St LLC, and Trustee of the General Partner for Largo West Associates.			
J. Paul McNamara Bethesda, MD USA	Chairman of Potomac Capital Advisors.	Director	Director of United Bank (VA)	Partner of Rymac Joint Venture, Kensington Partners, Kensington Joint Venture, and Bay Shore J.V. LLC; Director of Assure Holding and America's Insurance.	<1%	N/A	Rymac Joint Venture 50%, Kensington Partners 50%, Potomac Capital 37.5%
Mark R. Nessleroad Morgantown, WV USA	CEO of Glenmark Holding, LLC; Director of WV United Health System, and Mylan Park Foundation, Inc.	Director	N/A	CEO of Glenmark Holding, LLC; Director of WV United Health System, and Mylan Park Foundation, Inc.	<1%	N/A	Glenmark Holding, LLC 99.75%, Glenmark Corp 99.75%, Gatekeeper Maintenance, LLC 99.25%, Cottonwood Place, LLC 99.75%, GMH Properties, LLC 44.53%, M&E Holdings, LLC 99.75%, Magnolia Pointe, LLC 50.5%, MGA Enterprises, LLC

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2013

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
							99.75%, MPN, LLC 50%, Pierpont Professional Office Bldg, LLC 44.53%, Magnolia Pointe Home Owners Assn, Inc. 27.27%, Sabraton Office Building, LLC 44.53%, Sabraton Properties, LLC 99.75%, Sabraton Profess. Office Bldg, LLC 44.53%, GMW Acquisition Group, LLC 99.75%, GMH Capital, LLC 99.75%, Medical Properties, LLC 99.75%, MedMark Development, LLC 49.88%, FCX, Inc. 52.5%, D.A. Consulting, LLC 29.93%, Easterncap LLC 50%, M&J Property Holdings, LLC 49.88%, University Park at Evansdale, LLC 33.25% Black Diamond Realty 30.92%
William C. Pitt, III Wilmington, NC USA	Director and Former President and CEO of CSX Hotels	Director	N/A	N/A	<1%	N/A	N/A

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(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Donald L. Unger Middletown, VA USA	Former President and Chief Executive Officer of Premier Community Bankshares, Inc. Former President of Marathon Bank and former Chief Executive Officer of Marathon Bank.	Director	Director of United Bank (VA)	N/A	<1%	N/A	N/A
Mary K. Weddle McLean, VA USA	CPA	Director	Director of United Bank (VA)	Senior Vice President of Long & Foster Real Estate; Director of Long & Foster.	<1%	N/A	Seward Sterling, LLC 100%
Gary G. White Logan, WV USA	President and Chief Operating Officer of International Resource Partners, LP; President and CEO of International Industries, Inc.	Director	N/A	President and COO of International Resource Partners, LP; President and CEO of International Industries, Inc.	<1%	N/A	N/A
P. Clinton Winter, Jr. Logan, WV USA	President of Bray & Oakley Insurance Agency	Director	N/A	President of Bray & Oakley Insurance Agency. Director and Assistant Secretary of W.W. McDonald Land Co., Director of The Bruce McDonald Holding	<1%	N/A	Bray & Oakley Insurance Agency, Inc. 52%, Insurance Premium Solutions, LLC 50%

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Fiscal Year Ended December 31, 2013

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiary)	(3)(c) Title & Position with Other Businesses (include name of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships if 1% or more voting securities are held (List names of companies and percentage of voting securities held)
				Company, David B. McDonald Land Co., Chief member of Oakley Inc. LLC, and Partner of Insurance Premium Solutions LLC.			

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2013

ITEM 4: Insiders – Executive Officers
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Richard M. Adams Parkersburg, WV USA	N/A	Chairman and Chief Executive Officer	Chairman and Chief Executive Officer of United Bank (WV)	Partner of Adams & Hale. President of Meadowcrest Inc. Director of WV United Health System.	1.57%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Richard M. Adams Jr. Parkersburg, WV USA	N/A	Executive Vice President	President of United Bank (WV). President of United Brokerage Services, Inc. Board member of United Title Co.	Trustee of SAM Irrevocable Trust, Monterey Declaration of Trust, Elijah Blue Adams Education Trust, and Dashiell Luke Adams Education Trust; Manager for Washington Holding Co. LLC, WH1 LLC, and Blennerhassett Storage Co, LLC.	<1%	N/A	Monterey Declaration of Trust (Rev. Living Trust) 100%
James J. Consagra, Jr. Fairfax, VA USA	N/A	Executive Vice President	President and Chief Executive Officer of United Bank (VA)	N/A	<1%	N/A	N/A
James B. Hayhurst, Jr. Vienna, WV USA	N/A	Executive Vice President	Executive Vice President of United Bank (WV)	Director of Highmark Blue Cross Blue Shield of West Virginia Inc.	<1%	N/A	N/A

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(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentages of voting securities held)
Craig L. Smith Fairfax, VA USA	N/A	Executive Vice President	Chief Operating Officer of United Bank (VA)	N/A	<1%	N/A	N/A
W. Mark Tatterson Vienna, WV USA	N/A	Executive Vice President	Senior Vice-President of United Bank (WV)	N/A	<1%	N/A	N/A
Steven E. Wilson Vienna, WV USA	N/A	Executive Vice President, Chief Financial Officer, Treasurer and Secretary	Executive Vice President, Chief Financial Officer, Treasurer and Secretary of United Bank (WV)	N/A	<1%	N/A	N/A

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Fiscal Year Ended December 31, 2013

ITEM 4: Insiders – Directors and Officers UBC Holding Company, Inc.
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Richard M. Adams Parkersburg, WV USA	Chairman and Chief Executive Officer of United	President	Chairman and Chief Executive Officer of United Bank (WV)	Partner of Adams & Hale. President of Meadowcrest Inc.	All shares owned by United	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Harold F. Manner Parkersburg, WV USA	Controller of United	Treasurer & Director	Controller of United Bank (WV)	N/A	All shares owned by United	N/A	N/A
Steven E. Wilson Vienna, WV USA	Executive Vice President, Chief Financial Officer, Treasurer and Secretary of United	Vice President & Director	Executive Vice President, Chief Financial Officer, Treasurer and Secretary of United Bank (WV)	N/A	All shares owned by United	N/A	N/A

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ITEM 4: Insiders – Directors and Officers George Mason Bankshares, Inc.
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
Richard M. Adams Parkersburg, WV USA	Chairman and Chief Executive Officer of United	President	N/A	Partner of Adams & Hale. President of Meadowcrest Inc.	All shares owned by United	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Harold F. Manner Parkersburg, WV USA	Controller of United	Secretary, Treasurer & Director	Controller of United Bank (VA)	N/A	All shares owned by United	N/A	N/A
James J. Consagra, Jr. Fairfax, VA USA	Executive Vice President of United	Vice President & Director	President and Chief Executive Officer of United Bank (VA)	N/A	All shares owned by United	N/A	N/A
Steven E. Wilson Vienna, WV USA	Executive Vice President, Chief Financial Officer, Treasurer and Secretary of United	Director	N/A	N/A	All shares owned by United	N/A	N/A