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FR Y-6
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Approval expires December 31, 2015
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Board of Governors of the Federal Reserve System



FRB RICHMOND

Annual Report of Holding Companies—FR Y-6

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014

Month / Day / Year

n/a

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

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

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)

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.

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

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

06/08/2015

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 **1076217**
C.I. _____

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

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
P.O. Box 393
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Charleston WV 25322
City State Zip Code
500 Virginia Street, E. Charleston WV
Physical Location (if different from mailing address) 25301

UBV Holding Company, Inc.
Legal Title of Subsidiary Holding Company
2071 Chain Bridge Road
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
Vienna Va 22182
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)

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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, 2014

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, 2014 is presented on the following page.

ITEM 2b: Domestic Branch Listing

The domestic branch listing for United Bankshares, Inc. as of December 31, 2014 was presented to the Federal Reserve via email on March 4, 2015.

Results: A list of branches for your holding company: UNITED BANKSHARES, INC. (1076217) of CHARLESTON, WV.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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>.

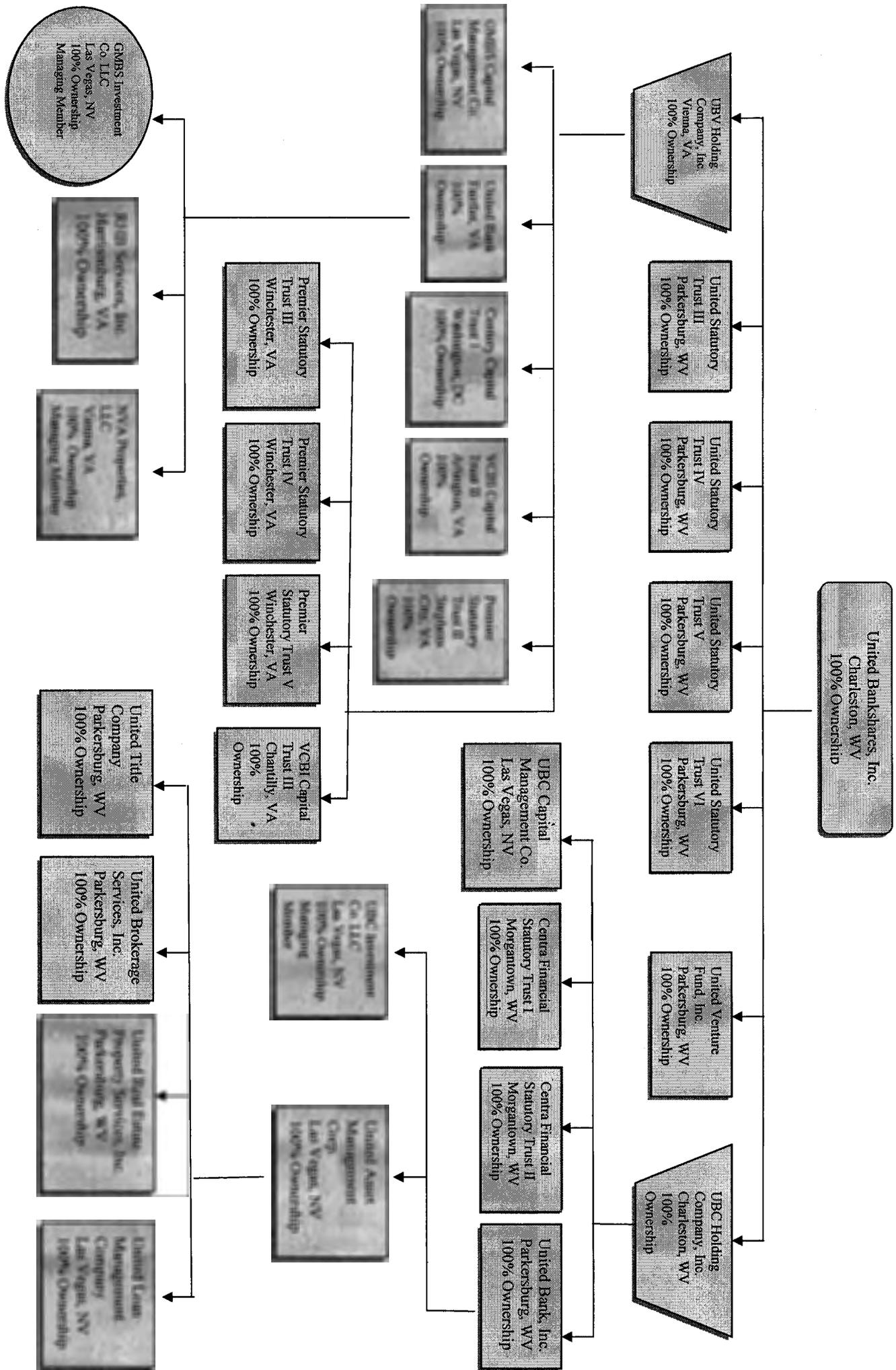
* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	FDIC UNINUM*
OK		Full Service (Head Office)	365325	UNITED BANK	11185 FAIRFAX BOULEVARD	FAIRFAX	VA	22030	FAIRFAX CITY	15972
OK		Full Service	3300626	G STREET BRANCH	1001 G STREET NW	WASHINGTON	DC	20001	DISTRICT OF COLUMBIA	35800
OK		Full Service	653723	INTERNATIONAL SQUARE BRANCH	1875 I STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	16648
OK		Full Service	2638694	K STREET OFFICE	1667 K STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	257449
CLOSED	12/19/2014	Full Service	2241384	PENNSYLVANIA AVENUE BRANCH	1275 PENNSYLVANIA AVE NW	WASHINGTON	DC	20004	DISTRICT OF COLUMBIA	287756
OK		Full Service	1969980	SPRING VALLEY BRANCH	4900 MASSACHUSETTS AVENUE, NW	WASHINGTON	DC	20016	DISTRICT OF COLUMBIA	257448
OK		Full Service	2468538	BETHESDA BRANCH	7845 WISCONSIN AVENUE	BETHESDA	MD	20814	MONTGOMERY	255758
OK		Full Service	2696733	COMMUNITY BRANCH	7250 WISCONSIN AVE	BETHESDA	MD	20814	MONTGOMERY	262035
OK		Full Service	2946045	SHADY GROVE BRANCH	16268 FREDERICK ROAD	GAITHERSBURG	MD	20877	MONTGOMERY	262037
OK		Full Service	2565400	ROCKVILLE BRANCH	12127 ROCKVILLE PIKE	ROCKVILLE	MD	20852	MONTGOMERY	257450
OK		Full Service	2946072	FENTON STREET BRANCH	8630 FENTON STREET	SILVER SPRING	MD	20910	MONTGOMERY	262036
OK		Full Service	2643988	CAMERON STATION BRANCH	5140 DUKE ST	ALEXANDRIA	VA	22304	ALEXANDRIA CITY	Not Required
OK		Full Service	3319691	DEL RAY BRANCH	2401 MOUNT VERNON AVENUE	ALEXANDRIA	VA	22301	ALEXANDRIA CITY	Not Required
OK		Full Service	2847544	KING STREET BRANCH	506 KING STREET	ALEXANDRIA	VA	22314	ALEXANDRIA CITY	Not Required
OK		Full Service	3286980	MT VERNON BRANCH	7901 RICHMOND HIGHWAY	ALEXANDRIA	VA	22306	FAIRFAX	Not Required
OK		Full Service	1445747	PRINCE STREET BRANCH	1414 PRINCE STREET	ALEXANDRIA	VA	22314	ALEXANDRIA CITY	Not Required
OK		Full Service	2643997	JOHN MARR BRANCH	4230 JOHN MARR DRIVE	ANNANDALE	VA	22003	FAIRFAX	Not Required
OK		Full Service	1357372	WOODBURN BRANCH	3289 WOODBURN RD	ANNANDALE	VA	22003	FAIRFAX	255466
OK		Full Service	2941282	CLARENDON BRANCH	2930 WILSON BOULEVARD	ARLINGTON	VA	22201	ARLINGTON	Not Required
OK		Full Service	1190074	LEE-HARRISON OFFICE	5350 LEE HIGHWAY	ARLINGTON	VA	22207	ARLINGTON	Not Required
OK		Full Service	3058093	QUINCY PLAZA BRANCH	907 NORTH QUINCY STREET	ARLINGTON	VA	22203	ARLINGTON	360962
OK		Full Service	2391869	SOUTH ARLINGTON OFFICE	2300 NINTH STREET SOUTH, SUITE G2, GR1	ARLINGTON	VA	22204	ARLINGTON	255476
OK		Full Service	2398662	WILLIAMSBURG BOULEVARD BRANCH	6500 WILLIAMSBURG BOULEVARD	ARLINGTON	VA	22213	ARLINGTON	Not Required
OK		Full Service	3604539	ASHBURN BRANCH	21885 RYAN CENTER WAY	ASHBURN	VA	20147	LOUDOUN	Not Required
OK		Full Service	3262368	BRIDGEWATER BRANCH	309 NORTH MAIN STREET	BRIDGEWATER	VA	22812	ROCKINGHAM	429768
OK		Full Service	3439227	BROADWAY BRANCH	361 SOUTH MAIN STREET	BROADWAY	VA	22815	ROCKINGHAM	452967

OK		Full Service	3906372	CENTREVILLE BRANCH	6375 MULTIPLEX DRIVE	CENTREVILLE	VA	20121	FAIRFAX	Not Required
OK		Full Service	2332518	CHANTILLY OFFICE	4501 DALY DRIVE, SUITE 100	CHANTILLY	VA	20151	FAIRFAX	255473
OK		Full Service	2964441	SULLY PLAZA BRANCH	13881G METROTECH DR	CHANTILLY	VA	20151	FAIRFAX	Not Required
OK		Full Service	2751977	CHARLOTTESVILLE MAIN BRANCH	1265 SEMINOLE TRAIL	CHARLOTTESVILLE	VA	22901	ALBEMARLE	62121
OK		Full Service	3722488	DOWNTOWN MALL BRANCH	100 FIFTH STREET SE	CHARLOTTESVILLE	VA	22902	CHARLOTTESVILLE CITY	362922
OK		Full Service	4036883	DUMFRIES BRANCH	17054 JEFFERSON DAVIS HIGHWAY	DUMFRIES	VA	22026	PRINCE WILLIAM	Not Required
OK		Full Service	2519421	ELKTON BRANCH	410 WEST SPOTSWOOD TRAIL	ELKTON	VA	22827	ROCKINGHAM	289363
OK		Full Service	2250845	FAIR LAKES BRANCH	13060 FAIR LAKES BOULEVARD	FAIRFAX	VA	22033	FAIRFAX	255472
OK		Full Service	2716994	FAIRFAX CITY BRANCH	4021 UNIVERSITY DRIVE	FAIRFAX	VA	22030	FAIRFAX CITY	Not Required
OK		Full Service	3943171	CHESTERBROOK BRANCH	2030 WESTMORELAND STREET	FALLS CHURCH	VA	22043	FAIRFAX	491475
OK		Full Service	1990144	FALLS CHURCH BRANCH	7787 LEESBURG PIKE	FALLS CHURCH	VA	22043	FAIRFAX	14645
OK		Full Service	3860830	WEST METRO PLAZA BRANCH	7115 LEESBURG PIKE, SUITE 101	FALLS CHURCH	VA	22043	FAIRFAX	Not Required
OK		Full Service	3686478	CENTRAL PARK BRANCH	1304 CENTRAL PARK BOULEVARD	FREDERICKSBURG	VA	22401	FREDERICKSBURG CITY	Not Required
OK		Full Service	3624911	COURTHOUSE ROAD BRANCH	10800-A COURTHOUSE ROAD	FREDERICKSBURG	VA	22408	SPOTSYLVANIA	Not Required
OK		Full Service	3226865	SHENANDOAH AVENUE BRANCH	1729 NORTH SHENANDOAH AVENUE	FRONT ROYAL	VA	22630	WARREN	429634
OK		Full Service	2083856	WARREN AVENUE BRANCH	300 WARREN AVE	FRONT ROYAL	VA	22630	WARREN	261958
OK		Full Service	1495331	HARRISONBURG MAIN BRANCH	110 UNIVERSITY BOULEVARD	HARRISONBURG	VA	22801	HARRISONBURG CITY	46432
OK		Full Service	2326580	HARRISONBURG SOUTH BRANCH	1980 SOUTH MAIN STREET	HARRISONBURG	VA	22801	HARRISONBURG CITY	289362
OK		Full Service	2141149	RED FRONT BRANCH	677 CHICAGO AVE	HARRISONBURG	VA	22802	ROCKINGHAM	289361
OK		Full Service	2468510	LEESBURG OFFICE	531-A EAST MARKET STREET	LEESBURG	VA	20176	LOUDOUN	255477
OK		Full Service	3375530	BATTLEFIELD BRANCH	10830 BALLS FORD ROAD	MANASSAS	VA	20109	PRINCE WILLIAM	Not Required
OK		Full Service	2334035	PRINCE WILLIAM OFFICE	9872 LIBERIA AVENUE	MANASSAS	VA	20110	MANASSAS CITY	255474
OK		Full Service	3339514	GREENSBORO BRANCH	8251 GREENSBORO DRIVE	MC LEAN	VA	22102	FAIRFAX	Not Required
OK		Full Service	1964239	MCLEAN BRANCH	1320 OLD CHAIN BRIDGE ROAD	MC LEAN	VA	22101	FAIRFAX	255468
OK		Full Service	3113639	RESTON BRANCH	11820 SPECTRUM CENTER	RESTON	VA	20190	FAIRFAX	Not Required
OK		Full Service	3488636	SPRINGFIELD BRANCH	7830 BACKLICK ROAD, SUITE 101	SPRINGFIELD	VA	22150	FAIRFAX	Not Required
OK		Full Service	3110348	STANDARDSVILLE BRANCH	96 MAIN STREET	STANDARDSVILLE	VA	22973	GREENE	365296
OK		Full Service	3035898	STAUNTON BRANCH	49 LEE JACKSON HIGHWAY SUITE 101	STAUNTON	VA	24401	AUGUSTA	362003
OK		Full Service	3790740	DULLES BRANCH	23510 OVERLAND DRIVE	STERLING	VA	20166	LOUDOUN	Not Required
OK		Full Service	2241058	LOUDOUN BRANCH	21036 TRIPLESEVEN ROAD	STERLING	VA	20165	LOUDOUN	255471
OK		Full Service	3489763	STRASBURG BRANCH	120 OXBOW DRIVE	STRASBURG	VA	22657	SHENANDOAH	465790
OK		Full Service	2338248	TYSONS BRANCH	2071 CHAIN BRIDGE ROAD	VIENNA	VA	22182	FAIRFAX	289084
OK		Full Service	2839503	VIENNA BRANCH	374 MAPLE AVE EAST	VIENNA	VA	22180	FAIRFAX	Not Required
OK		Full Service	2817761	WAYNESBORO BRANCH	2556 JEFFERSON HWY, SUITE 110	WAYNESBORO	VA	22980	AUGUSTA	289365
OK		Full Service	2824031	WEYERS CAVE BRANCH	54 FRANKLIN ST SUITE 102	WEYERS CAVE	VA	24486	AUGUSTA	289364
OK		Full Service	3202252	522 SOUTH BRANCH	199 FRONT ROYAL PIKE	WINCHESTER	VA	22602	FREDERICK	419679
OK		Full Service	3116573	CAMERON STREET BRANCH	139 N CAMERON ST	WINCHESTER	VA	22601	WINCHESTER CITY	364111
OK		Full Service	1229228	KERNSTOWN BRANCH	4095 VALLEY PIKE	WINCHESTER	VA	22602	FREDERICK	480637
OK		Full Service	3452815	ROUTE 50 WEST BRANCH	2051 NORTHWESTERN PIKE	WINCHESTER	VA	22603	FREDERICK	452227
OK		Full Service	2587970	SUNNYSIDE BRANCH	1447 N FREDERICK PIKE	WINCHESTER	VA	22603	FREDERICK	261960
OK		Full Service	3392247	VALLEY AVENUE BRANCH	2252 VALLEY AVENUE	WINCHESTER	VA	22601	WINCHESTER CITY	445669
OK		Full Service	3019647	LAKE RIDGE BRANCH	2030 OLD BRIDGE ROAD	WOODBIDGE	VA	22192	PRINCE WILLIAM	Not Required
OK		Full Service	2619116	WOODSTOCK BRANCH	1014 S MAIN ST	WOODSTOCK	VA	22664	SHENANDOAH	261961
OK		Full Service (Head Office)	1010930	UNITED BANK, INC.	514 MARKET STREET	PARKERSBURG	WV	26101	WOOD	4559
OK		Full Service	3727830	DUAL HIGHWAY BRANCH	1219 MOUNT AETNA ROAD	HAGERSTOWN	MD	21742	WASHINGTON	464972
OK		Full Service	3967627	NORTH POINTE BRANCH	18750 NORTH POINTE DRIVE	HAGERSTOWN	MD	21742	WASHINGTON	506059
OK		Full Service	3298460	BELMONT STREET BRANCH	3198 BELMONT STREET	BELLAIRE	OH	43906	BELMONT	272658
OK		Full Service	217929	POINT MARION BRANCH	113 PENN ST.	POINT MARION	PA	15474	FAYETTE	217616
OK		Full Service	212120	SMITHFIELD BRANCH	69 MAIN STREET	SMITHFIELD	PA	15478	FAYETTE	11720
OK		Full Service	3535606	UNIONTOWN BRANCH	81 WEST MAIN STREET	UNIONTOWN	PA	15401	FAYETTE	365052
OK		Full Service	3935149	WALNUT HILL BRANCH	100 WALNUT HILL ROAD	UNIONTOWN	PA	15401	FAYETTE	477907
OK		Full Service	1003428	ANSTED BRANCH	120 EAST MAIN STREET	ANSTED	WV	25812	FAYETTE	9379
OK		Full Service	1006027	BECKLEY MAIN BRANCH	129 MAIN STREET	BECKLEY	WV	25801	RALEIGH	6386
OK		Full Service	2448763	RALEIGH MALL BRANCH	60 RALEIGH MALL	BECKLEY	WV	25801	RALEIGH	274191

OK		Full Service	764320	CEREDO OFFICE	555 C STREET	CEREDO	WV	25507	WAYNE	4533
OK		Full Service	638122	CHARLES TOWN BRANCH	106 W. WASHINGTON STREET	CHARLES TOWN	WV	25414	JEFFERSON	5769
OK		Full Service	3916371	JEFFERSON CROSSING BRANCH	71 JEFFERSON CROSSING WAY, SUITE F	CHARLES TOWN	WV	25414	JEFFERSON	491072
OK		Full Service	630827	BIG CHIMNEY BRANCH	4605 PENNSYLVANIA AVENUE	CHARLESTON	WV	25302	KANAWHA	14669
OK		Full Service	3139107	KANAWHA CITY BRANCH	4901 MACCORKLE AVENUE SE	CHARLESTON	WV	25304	KANAWHA	419472
OK		Full Service	890528	TOWN CENTER BRANCH	1079 CHARLESTON TOWN CENTER	CHARLESTON	WV	25389	KANAWHA	186121
OK		Full Service	821821	VIRGINIA STREET OFFICE	500 VIRGINIA ST EAST	CHARLESTON	WV	25301	KANAWHA	525
OK		Full Service	2631097	WALMART SUPERSTORE BRANCH	550 EMILY DRIVE	CLARKSBURG	WV	26301	HARRISON	212185
OK		Full Service	19338	COWEN BRANCH	90 RAILROAD AVENUE EAST	COWEN	WV	26206	WEBSTER	230645
OK		Full Service	2448802	SMOOT AVENUE BRANCH	1661 SMOOT AVENUE	DANVILLE	WV	25053	BOONE	274189
OK		Full Service	475626	DUNBAR BRANCH	1200 GROSSCUP AVE	DUNBAR	WV	25064	KANAWHA	4166
OK		Full Service	2448820	MAPLE AVENUE BRANCH	145 W MAPLE AVE	FAYETTEVILLE	WV	25840	FAYETTE	40975
OK		Full Service	640938	GLENVILLE BRANCH	101 EAST MAIN STREET	GLENVILLE	WV	26351	GILMER	4576
OK		Full Service	418128	HUNTINGTON BRANCH	2889 THIRD AVENUE	HUNTINGTON	WV	25702	CABELL	16257
OK		Full Service	2680581	WESTMORELAND OFFICE	473 CAMDEN ROAD	HUNTINGTON	WV	25704	WAYNE	212100
OK		Full Service	3282517	SOUTH BERKELEY BRANCH	7699 WINCHESTER AVENUE	INWOOD	WV	25428	BERKELEY	424195
OK		Full Service	2448848	ARACOMA BRANCH	507 HOLLY AVENUE	LOGAN	WV	25601	LOGAN	274190
OK		Full Service	2448839	LOGAN BRANCH	220 MAIN STREET	LOGAN	WV	25601	LOGAN	41902
OK		Full Service	2448857	MAN BRANCH	300 MARKET STREET	MAN	WV	25635	LOGAN	274188
OK		Full Service	3181218	FOXCROFT MAIN BRANCH	450 FOXCROFT AVE	MARTINSBURG	WV	25401	BERKELEY	363040
OK		Full Service	3227871	MARTINSBURG BRANCH	24 DISTRICT WAY AT EDWIN MILLER BLVD	MARTINSBURG	WV	25404	BERKELEY	424215
OK		Full Service	3935176	SPRING MILLS BRANCH	5453 WILLIAMSPOUR PIKE	MARTINSBURG	WV	25404	BERKELEY	475449
OK		Full Service	953133	MONTGOMERY BRANCH	4TH AVENUE & LEE STREET	MONTGOMERY	WV	25136	FAYETTE	4556
OK		Full Service	3282508	CHEAT LAKE BRANCH	101 VENTURE DRIVE	MORGANTOWN	WV	26508	MONONGALIA	423154
OK		Full Service	2448866	FAYETTE STREET BRANCH	154 FAYETTE STREET	MORGANTOWN	WV	26505	MONONGALIA	42481
OK		Full Service	3366640	SABRATON BRANCH	1750 EARL L CORE ROAD	MORGANTOWN	WV	26505	MONONGALIA	433287
OK		Full Service	2094320	STAR CITY BRANCH	3441 UNIVERSITY AVENUE	MORGANTOWN	WV	26505	MONONGALIA	254886
OK		Full Service	2856500	SUNCREST BRANCH	990 ELMER PRINCE DRIVE	MORGANTOWN	WV	26505	MONONGALIA	78826
OK		Full Service	3181227	WATERFRONT BRANCH	40 HURLEY ST	MORGANTOWN	WV	26501	MONONGALIA	361528
OK		Full Service	3558418	WESTOVER BRANCH	689 FAIRMONT ROAD	MORGANTOWN	WV	26501	MONONGALIA	466356
OK		Full Service	601724	MOUNDSVILLE BRANCH	621 SEVENTH ST	MOUNDSVILLE	WV	26041	MARSHALL	8372
OK		Full Service	570727	CROSSROADS MALL BRANCH	CROSSROADS MALL, RT 16 & 19	MOUNT HOPE	WV	25880	RALEIGH	16427
OK		Full Service	962836	EXPRESS BRANCH	1029 MURDOCH AVENUE	PARKERSBURG	WV	26101	WOOD	212182
OK		Full Service	339371	ROSEMAR BRANCH	1 ROSEMAR CIRCLE	PARKERSBURG	WV	26104	WOOD	17389
OK		Full Service	3935	RIPLEY BRANCH	113 NORTH STREET	RIPLEY	WV	25271	JACKSON	4565
OK		Full Service	837130	WEST RIPLEY BRANCH	716 WEST MAIN ST	RIPLEY	WV	25271	JACKSON	212200
OK		Full Service	2680572	TEAYS VALLEY BRANCH	ROUTE 34 & POPLAR FORK RD	SCOT DEPOT	WV	25560	PUTNAM	14566
OK		Full Service	826527	SHEPHERDSTOWN BRANCH	7867 MARTINSBURG PIKE	SHEPHERDSTOWN	WV	25443	JEFFERSON	452374
OK		Full Service	787235	SOPHIA BRANCH	425 ROBERT C BYRD DRIVE	SOPHIA	WV	25921	RALEIGH	15399
OK		Full Service	2448875	SUMMERSVILLE BRANCH	2004 WEST WEBSTER RD	SUMMERSVILLE	WV	26651	NICHOLAS	274192
OK		Full Service	2681711	GRAND CENTRAL MALL BRANCH	234 GRAND CENTRAL MALL	VIENNA	WV	26105	WOOD	14583
OK		Full Service	729235	VIENNA BRANCH	2650 GRAND CENTRAL AVE	VIENNA	WV	26105	WOOD	11370
OK		Full Service	853336	WEBSTER SPRINGS BRANCH	1 COURT SQUARE	WEBSTER SPRINGS	WV	26288	WEBSTER	8707
OK		Full Service	642325	MAIN STREET BRANCH	3567 MAIN ST	WEIRTON	WV	26062	HANCOCK	247778
OK		Full Service	673020	THREE SPRINGS BRANCH	109 THREE SPRINGS DR	WEIRTON	WV	26062	HANCOCK	247777
OK		Full Service	1399121	WESTON BRANCH	202 MAIN AVE	WESTON	WV	26452	LEWIS	1601
OK		Full Service	3298666	BETHLEHEM BOULEVARD BRANCH	14 BETHLEHEM BLVD	WHEELING	WV	26003	OHIO	272653
OK		Full Service	3298657	ELM GROVE BRANCH	2180 NATIONAL ROAD	WHEELING	WV	26003	OHIO	272648
OK		Full Service	3298648	WARWOOD SHOPPING PLAZA BRANCH	1269 WARWOOD AVE	WHEELING	WV	26003	OHIO	272652
OK		Full Service	668624	WHEELING BRANCH	1501 MARKET ST	WHEELING	WV	26003	OHIO	521628
OK		Full Service	3298488	WHEELING KROGER BRANCH	200 MT. DECHANTAL ROAD	WHEELING	WV	26003	OHIO	362206
OK		Full Service	892175	WHEELING MAIN BRANCH	21 12TH STREET	WHEELING	WV	26003	OHIO	41901

Organizational Chart As of 12-31-14



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
UBV Holding Company, Inc	Virginia
United Bank	Virginia
NVA Properties, 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>
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United Statutory Trust V	Delaware
United Statutory Trust VI	Delaware
Premier Statutory Trust II	Delaware
Premier Statutory Trust III	Delaware
Premier Statutory Trust IV	Delaware
Premier Statutory Trust V	Delaware
Centra Financial Statutory Trust I	Delaware
Centra Financial Statutory Trust II	Delaware
VCBI Capital Trust II	Delaware
VCBI Capital Trust III	Delaware

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

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 12-31-2014			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 12-31-2014		
(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. 55 East 52 nd Street New York, NY USA	United States	9,475,675 13.70% Common Stock	N/A		
The Vanguard Group 100 Vanguard Blvd Malvern, PA USA	United States	4,203,802 6.07% Common Stock			

Form FR Y-6
United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

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 12-31-2014			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 12-31-2014		
(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 – UBV 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 12-31-2014			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 12-31-2014		
(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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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

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.	1.24%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Robert G. Astorg Vienna, WV USA	CPA	Director	N/A	Owner of Astorg and Jones CPAs, A.C.	<1%	N/A	Astorg and Jones CPAs, A.C. 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 and Energy Corporation of America	<1%	N/A	Caperton Consulting 100%
Peter A. Converse Arlington, VA USA	N/A	Director	Director of United Bank (VA)	N/A	<1%	N/A	N/A
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 70%, Drexel Hamilton 51%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

(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)
W. Douglas Fisher Palm Beach Gardens, FL USA	Former Director Virginia Commerce Bank, Inc.	Director	N/A	Director of StreamCenter, Inc., and Partner of NMF Financial LLC.	<1%	N/A	NMF Financial LLC 32.69%
Theodore J. Georgelas McLean, VA USA	Real Estate Developer	Director	Director of United Bank (VA)	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, 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, GDM LLC, Stanmore Beaver	<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%, Stanmore Beaver Creek LLC 40%, Bryton Homes at Moncure Valley LLC 30%, Bryton Ambrose LLC 35%, and 8500 Tyco Road LLC 37.5%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

(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)
				Creek LLC, Breyton Homes at Moncure Valley LLC, MGD Silverpeak, Bryton Ambrose LLC, and 8500 Tyco Road LLC.			
Douglas J. Leech Morgantown, WV USA	Former President & CEO of Centra Financial Holdings, Inc.	Director	N/A	President and owner of LD Realty, Inc., Chairman of the Board for Mycan Labs, Salvation Army and Monongalia County Schools Foundation.	<1%	N/A	LD Realty, Inc 100%
John M. McMahon Bethesda, MD USA	Chairman of Miller & Long Co., Inc.	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, MPM Rugby Associates LLC, PMC LLC., and JMM LLC., General Partner for McMahon Master LP, and PMH Associates, Manager for MPM 8240 Associates LLC, MCP Ballston Inn LLC, MCP Tysons Hotel	<1%	N/A	N/A

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

(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)
				LLC, MCP Courthouse LLC, MCP Bethesda Hilton LLC, MCP 1400 Eye St LLC.			
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, Potomac Capital Advisors, 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, The EdVenture Group and Mylan Park Foundation, Inc.	Director	N/A	CEO of Glenmark Holding, LLC; Director of WV United Health System, The EdVenture Group and Mylan Park Foundation, Inc.	<1%	N/A	Glenmark Holding, LLC 95%, Glenmark Corp 95%, Gatekeeper Maintenance, LLC 94.525%, Cottonwood Place, LLC 99.05%, GMH Properties, LLC 42.40895%, M&E Holdings, LLC 95.05%, Magnolia Pointe, LLC 50.5%, MGA Enterprises, LLC 95.05%, MPN, LLC 50%, South Carolina Fitness LLC 95%, Magnolia Pointe Home Owners Association, Inc 27.27%, South Carolina Plaza LLC 95%, Sabraton Properties, LLC 95.05%, South

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

(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)
							Carolina FEC LLC 95%, LLC 44.53%, GMW Acquisition Group, LLC 95.05%, GMH Capital, LLC 95.05%, Medical Properties, LLC 95%, FCX, Inc. 52.5%, D.A. Consulting, LLC 28.50%, Easterncap LLC 50%, M&J Property Holdings, LLC 49.87625%, University Park at Evansdale, LLC 33.24750825% Black Diamond Realty 29.45%.
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
Mary K. Weddle McLean, VA USA	CPA	Director	Director of United Bank (VA)	Former Executive Vice President of Long & Foster Companies, Director of Long & Foster.	<1%	N/A	Seward Sterling, LLC 100%
Gary G. White Logan, WV USA	Former President and Chief Operating Officer of International Resource Partners, LP; Former President and CEO of International	Director	N/A	Interim President of Marshall University, President Gilbert Development	<1%	N/A	JRW, LLC (inactive) 100%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

(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)
	Industries, Inc, Interim President of Marshall University						
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 Company, David B. McDonald Land Co., Chief member of Oakley Inc. LLC, and Partner of Insurance Premium Solutions LLC.	<1%	N/A	Bray & Oakley Insurance Agency, Inc. 52%, Insurance Premium Solutions, LLC 50%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

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.	1.24%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Richard M. Adams Jr. Parkersburg, WV USA	N/A	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, WHI LLC, and Blennerhassett	<1%	N/A	Monterey Declaration of Trust (Rev. Living Trust) 100%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

(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)
				Storage Co, LLC.			
James J. Consagra, Jr. Fairfax, VA USA	N/A	Executive Vice President and Chief Operating Officer	President and Chief Executive Officer of United Bank (VA)	N/A	<1%	N/A	N/A
Douglas B. Ernest Vienna, WV USA	N/A	Executive Vice President	Executive Vice President United Bank (WV) and (VA)	N/A	<1%	N/A	N/A
Craige 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
Darren Williams Morgantown, WV USA	N/A	Executive Vice President	N/A	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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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

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

Form FR Y-6
United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2014

ITEM 4: Insiders – Directors and Officers UBV 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	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