#### Board of Governors of the Federal Reserve System



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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who 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 03/17/2017	
Date of Signature	
For holding companies <u>not</u> registered with the SEC Indicate status of Annual Report to Shareholders: I 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.	_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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

#### December 31, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

	апу	
PO Box 1508	····	
(Mailing Address of the Hol	ding Company) Street /	P.O. Box
Parkersburg	WV	26102
City	State	Zip Code
300 United Center	500 Virginia St E	Charleston WV 25301
Physical Location (if differen	nt from mailing address)	<u> </u>
Person to whom ques	tions about this re	port should be directed:
Bonnie Rice	Exter	nal Accountant
	Exter	nal Accountant
Name		nal Accountant
Name 304-424-8769	Title	nal Accountant
Bonnie Rice Name 304-424-8769 Area Code / Phone Number 304-424-8711	Title	nal Accountant

bonnie.rice@bankwithunited.com

E-mail Address

www.ubsi-inc.com

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

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes 0
In accordance with the General Instructions for this re (check only one),	eport
1. a letter justifying this request is being provided with the report	
2. a letter justifying this request has been provide separately	
NOTE: Information for which confidential treatment is requested must be provided separately and la as "confidential."	

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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, NW, 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 Com				Company, LLC	
Legal Title of Subsidiary H	loiding Company			iary Holding Company	
PO Box 393			PO Box 600		0
(Mailing Address of the Su	ibsidiary Holding Company	/) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company)	Street P.O. Box
Charleston	<u>wv</u>	25322	Fairfax	VA	22030
City	State	Zip Code	City	State	Zip Code
500 Virginia St. Ea	ast, Charleston WV	25301	11185 Fairfax	Blvd, Fairfax VA 22030	
Physical Location (if differently and the second se	ent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary H	olding Company		Legal Tille of Subsidi	ary Holding Company	
(Mailing Address of the Su	bsidiary Holding Company	) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differe	ent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiary H	olding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the Su	bsidiary Holding Company	) Street / P.O. Box	(Mailing Address of th	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differe	ent from mailing address)		Physical Location (if o	different from mailing address)	······
Legal Title of Subsidiary Ho	olding Company		Legal Title of Subsidia	ary Holding Company	
(Mailing Address of the Su	osidiary Holding Company,	Street / P.O. Box	(Mailing Address of th	e Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if differe	nt from mailing address)			lifferent from mailing address)	

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#### 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, 2016, is presented on the following page.

#### **ITEM 2b: Domestic Branch Listing**

The domestic branch listing for United Bankshares, Inc. as of December 31, 2016, was presented to the Federal Reserve via email on March 6, 2017.

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

Current Shareholder 5% or more with por 2016			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 12-31-2016			
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship of Incorporation	(1)(c) Number & Percentage of Each Class of Voting Securifies	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship of Incorporation	(2)(c) Number & Percentage of Each Class of Voting Securities	
State Street Corporation One Lincoln Street Boston, MA USA	United States	6,113,493 7.54% Common Stock	N/A			
Black Rock, Inc. 55 East 52 <sup>nd</sup> Street New York, NY USA	United States	12,143,669 14.98% Common Stock				
The Vanguard Group 100 Vanguard Blvd Malvern, PA USA	United States	6,791,277 8.38% Common Stock				

# **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- 2016			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 12-31-2016			
Name & Address	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, LLC (1)(a)(b)(c) and (2)(a)(b)(c)

5% or more with power to vote as of fiscal year ending 12-31-			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 12-31-2016				
(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				

## 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	Chainnan 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 and WV Chamber of Commerce.	1.13%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Robert G. Astorg Vienna, WV USA	СРА	Director	N/A	Owner of Robert G. Astorg, CPA, PLLC.	<1%	N/A	Robert G. Astorg, CPA, PLLC 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%

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Baak 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)
Michael P. Fítzgerald Naples, FL USA	Former President and CEO of Bank of Georgetown	Director	Vice Chairman of United Bank (VA)	Trustee of Marymount University and Providence Hospital	<1%	N/A	N/A
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 LEC, 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 Springhill LLC, Stammere	<1%	N/A	Anjon Inc. 100%, Great Northern Land and Machinery LLC 55%, Tysons/Spring Hill LP 26%, Tysons Telecom LLC 25%, Georgelas Group LLC 25%, Georgelas Management LLC 25%, Communities of Beaver Creck LLC 25%, SCI des Haudres 40%, Georgelas Investments, LLC 34%, Bryton Homes VA LLC 50%, Bryton Homes Delaware LLC 50%, Smith Run Preserve LLC 50%, Stannore Beaver Creek LLC 40%, Bryton Homes at Moncure Valley LLC 30%, Bryton Ambrose LLC 35%, and 8500 Tyco Road LLC 32.5%

(1) Names & Addresses (City, Siate, 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)
				Beaver Creek LLC, Breyton Homes at Moncure Valley LLC, MGD Silverpeak, Bryton Ambrose LLC, 8500 Tyco Road 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 Station Joint Venture, Potomae Capital Advisors LLC, Washington Century Fund LLC, Washington Capital Fund GP LLC, Three Sisters LP, and Bay Shore J.V. LLC; Director of Assure Holding and America's Insurance. Trustee of the Trust under the will of Robert W. Ayers, II.	<1%	N/A	Rymac Joint Venture 50%, Kensington Partners LLC 50%, Potomac Capital Advisors 37,5%, Washingotn Capital Fund GP LLc 37,50%
Mark R. Nessicroad Morgantown, WV USA	CEO of Glenmark Holding, LLC; Director of WV United Health System, The EdVenture Group and Mylan Park Foundation, Inc.	Diréctor	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 94%, Glenmark Corp 94%, Gatekeeper Maintenance, LLC 93.525%, Cottonwood Place, LLC 94.05%, GMII Properties, LLC 41.9625%, M&E Holdings, LLC 94.05%, Magnolia Pointe, LLC 50.5%, MGA Enterprises, LLC 94.05%, MPN, LLC 50%, South Carolina Fitness LLC 93.53%,

(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)
							Magnolia Pointe Home Owners Association, Inc 27.27%, South Carolina Plaza LLC 94%, Sabraton Properties, LLC 94.06%, South Carolina FEC LLC 94%, GMW Acquisition Group, LLC 94.06%, GMH Capital, LLC 94.06%, Defense on Depth LLC 94%, M2 Holdings LLC 51%, FCX, Inc. 52.5%, D.A. Consulting, LLC 28.20%, Easterncap LLC 50%, M&J Property Holdings, LLC 45.85%, University Park at Evansdale, LLC 32.9029% Black Diamond Realty 29,14%, M&M holdings LLC 99%.
Mary K. Weddle McLean, VA USA	СРА	Director	Director of United Bank (VA)	Former Executive Vice President of Long & Foster Companies, Owner of Seward Sterling, LLC, Murphy Key, LLC, Crystal Properties LLC, and ProAction, LLC.	<1%	N/A	Seward Sterling, LLC 100%, Murphy Key, LLC 100%, Crystal Properties LLC 100%, ProAction, LLC 100%
Gary G. White Logan, WV USA	Owner of JRW, LLC	Director	N/A	President Gilbert Development, Director Arc	<1%	N/A	JRW, LLC 100%

(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)
				Terminals Holding, LLC, Owner of JRW, LLC, and member of Gary Wolf Energy, LLC.			
P. Clinton Winter Logan, WV USA	President of Bray & Oakley Insurance Agency	Director	N/A	President of Bray & Oakley Insurance Agency. Director of W.W. McDonald Land Co., The Bruce McDonald Holding Company, David B. McDonald Land Co., Chief member of Oakley Inc. LLC, and Insurance Premium Solutions LLC.	<1%	N/A	Bray & Oakley Insurance Agency, Inc. 52%, Insurance Premium Solutions, LLC 50%

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

(1) Names & Addresses (City, State, Country)	(2) Priucipal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bauk 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 Mcadowcrest Inc. Director of WV United Health System and WV Chamber of Commerce.	1.13%	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 Monterey Declaration of Trust, Elijah Blue Adams Education Trust, Dashiell Luke Adams Education Trust and Wylie Brier Adams Education Trust; Manager for Washington Holding Co. LLC, WH1 LLC, and Blennerhassett Storage Co, LLC.	<1%	N/A	Montercy Declaration of Trust (Rev. Living Trust) 100%, Washington Holding Co, LLC 100%, WH1, LLC 100%, Blennerhassett Storage Co, LLC 100%
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

(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 Baok 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)
Douglas B. Ernest Vjenna, WV USA	N/A	Executive Vice President & Chief Credit Officer	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 Administrative and Information Office	Executive Vice President of United Bank (VA)	N/A	<1%	N/A	N/A
W. Mark Tatterson Vienna, WV USA	N/A	Executive Vice President and Chief Financial Officer	Chief Financial Officer of United Bank (WV)	N/A	<1%	N/A	N/A
Darren K. Williams Morgantown, WV USA	N/A	Executive Vice President & Chief Risk Officer	N/A	N/A	<1%	N/A	N/A

# 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., Director of United Health System and WV Chamber of Commerce.	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 The Villages, FL USA	Retircd	Vice President & Director	N/A	N/A	All shares owned by United	N/A	N/A

# ITEM 4: Insiders – Directors and Officers UBV Holding Company, LLC (1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation If other ihan 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)
Ricbard M. Adams Parkersburg, WV USA	Chairman and Chief Executive Officer of United	President	N/A	Partner of Adams & Hale. President of Meadowcrest Inc., Director of United Health System and WV Chamber of Commerce.	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	Chief Operating Officer	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 The Villages, FL USA	Retired	Director	N/A	N/A	All shares owned by United	N/A	N/A

#### ITEM 4: Insiders – Securities Holders

(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)
Black Rock New York, NY USA					12,143,669 shares 14.98%		

#### **Organizational Chart As of 12-31-16** United Bankshares, Inc. Charleston, WV 100% Ownership **UBV** Holding United Statutory UBC Holding United Statutory United Statutory United Statutory United Venture Company, LLC Vienna, VA Trust III Company, Inc. Trust IV Trust V Trust VI Fund, Inc. Charleston, WV Parkersburg, WV Parkersburg, WV Parkersburg, WV Parkersburg, WV Parkersburg, WV 100% Ownership 100% Ownership 100% Ownership 100% Ownership 100% 100% Ownership 100% Ownership Ownership Centra Financial **UBC** Capital United Bank, Inc. Centra Financial Statutory Trust II Parkersburg, WV Management Co. Statutory Trust 1 Morgantown, WV Morgantown, WV Las Vegas, NV 100% Ownership 100% Ownership 100% Ownership United Bank Century Capital VCBI Capital **GMBS** Capital Premier 100% Ownership Fairfax, VA Management Co. Trust 1 Trust II Statutory Washington, DC Arlington, VA Las Vegas, NV 100% Trust II 100% Ownership Ownership 100% Ownership 100% Stephens City, VA Ownership 100% Ownership United Asset Management Corp. Las Vegas, NV Premier Statutory Premier Statutory Premier VCBI Capital 100% Ownership Trust III Statutory Trust V Trust IV Trust III Winchester, VA Winchester, VA Winchester, VA Chantilly, VA 100% Ownership 100% 100% Ownership 100% Ownership Ownership United Title United Brokerage United Real Estate United Loan RHB Services, Inc. NVA Properties, Property Services, Inc., Company Services, Inc. Management LLC Harrisonburg, VA Parkersburg, WV Parkersburg, WV Parkersburg, WV Company Vienna, VA 100% Ownership 100% Ownership 100% Ownership 100% Ownership Las Vegas, NV 100% Ownership 100% Ownership Managing Member

United Bankshares, Inc. does not have a LEI

#### SUBSIDIARIES OF THE REGISTRANT

#### TITLE STATE OF INCORPORATION United Bankshares, Inc West Virginia West Virginia UBC Holding Company, Inc. West Virginia United Bank, Inc. 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, LLC Virginia United Bank Virginia **NVA** Properties, LLC Virginia **RHB** Services. Inc Virginia GMBS Capital Management Co. Nevada UBC Capital Management, Co. 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 United Statutory Trust V Delaware United Statutory Trust VI Delaware Premier Statutory Trust II Delaware Premier Statutory Trust III Delaware

Delaware

Premicr Statutory Trust IV

### SUBSIDIARIES OF THE REGISTRANT (continued)

### <u>TITLE</u>

#### STATE OF INCORPORATION

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

Results: A list of branches for your holding roompany: UNITS 0 BANUGHARS, INC. 10762171 eTCHARLESTON, WV The data are set of 12:-31/32:6. Data reflects information that was received and gricessed through  $01/32^{17}07$ 

<u>Bacconstitution and by diffection 5</u>5589. 1. In the backs accounted is stable and how, enter care of more of the actions specified below 2. I frequent, match the takes in the **Effective Date** golumn

Actions for the search information is correct, eater CV. In the Data Action column. Con the search information is proceed and incomplete, mater the data, enter 1: and and action column and the data when this information first became usid as the fracture base column. Consert if the banch information is proceed as and action and the state or chourd action the fracture base column. Consert if a constitution was new coward by this dependent was made and on the base Action column. Deters: if a constitution was new coward by this dependent was a new in the Data Action color.

f printing this lat, you may need to adver your page setup in MS Excel. Try using landscape orientation, page scaling, and/or begat sited paper.

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Note: To start the RP.10 reporting regularment, you must do subhit RP.30 Domenic Banch Schoolm ide each brach with a Data Astlon of Change Ocse. Devier, or And The RP.70 report may be submitted in a hardcopt format eevisi the RP.20 Online application - https://100nline.ideanteerine.com

FDIC UNINUM, Office Number, and ID\_RS\$0 columns are for reference only. Verification of these values is not required.

Data Action   Effective Date   Branch Service Type		Branch ID_RSSO* {Popular Name		Street Address		State Zb Code	de County	Country FBIC U	FDIC UNINUME Office Number	ka Namber Need	Head Office He:	Head Office 10, 6555	Compents
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