

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 5458(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 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.

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

United Bankshares, Inc

Legal Title of Holding Company

PO Box 1508

(Mailing Address of the Holding 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 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

Is confidential treatment requested for any portion
of this report submission?

0=No

1=Yes

0

In accordance with the General Instructions for this report
(check only one),

1. a letter justifying this request is being provided along
with the report ☐
2. a letter justifying this request has been provided
separately ☐

NOTE: Information for which confidential treatment is being
requested must be provided separately and labeled
as "confidential."

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

PO Box 393

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

Charleston WV 25322
City State Zip Code

500 Virginia St. East, Charleston WV 25301

Physical Location (if different from mailing address)

UBV Holding Company, LLC

Legal Title of Subsidiary Holding Company

PO Box 600

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

Fairfax VA 22030
City State Zip Code

11185 Fairfax Blvd, Fairfax VA 22030

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

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

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, 2016

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.

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

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 12-31-2016			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 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
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 nd 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			

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

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		
(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, LLC
(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		
(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, 2016

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 and WV Chamber of Commerce.	1.13%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Robert G. Astorg Vienna, WV USA	CPA	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%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

(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)
Michael P. Fitzgerald 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 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 Springhill LLC, Stanmore	<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 Creek 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%, Stanmore Beaver Creek LLC 40%, Bryton Homes at Moncure Valley LLC 30%, Bryton Ambrose LLC 35%, and 8500 Tyco Road LLC 32.5%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

(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)
				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, Potomac 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%, Washington Capital Fund GP LLC 37.50%
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 94%, Glenmark Corp 94%, Gatekeeper Maintenance, LLC 93.525%, Cottonwood Place, LLC 94.05%, GMH 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%,

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

(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	CPA	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%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

(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%

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

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 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	Monterey 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

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

(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)
Douglas B. Ernest Vienna, 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
Craig 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

Form FR Y-6
United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

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	Retired	Vice President & Director	N/A	N/A	All shares owned by United	N/A	N/A

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

ITEM 4: Insiders – Directors and Officers UBV Holding Company, LLC

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

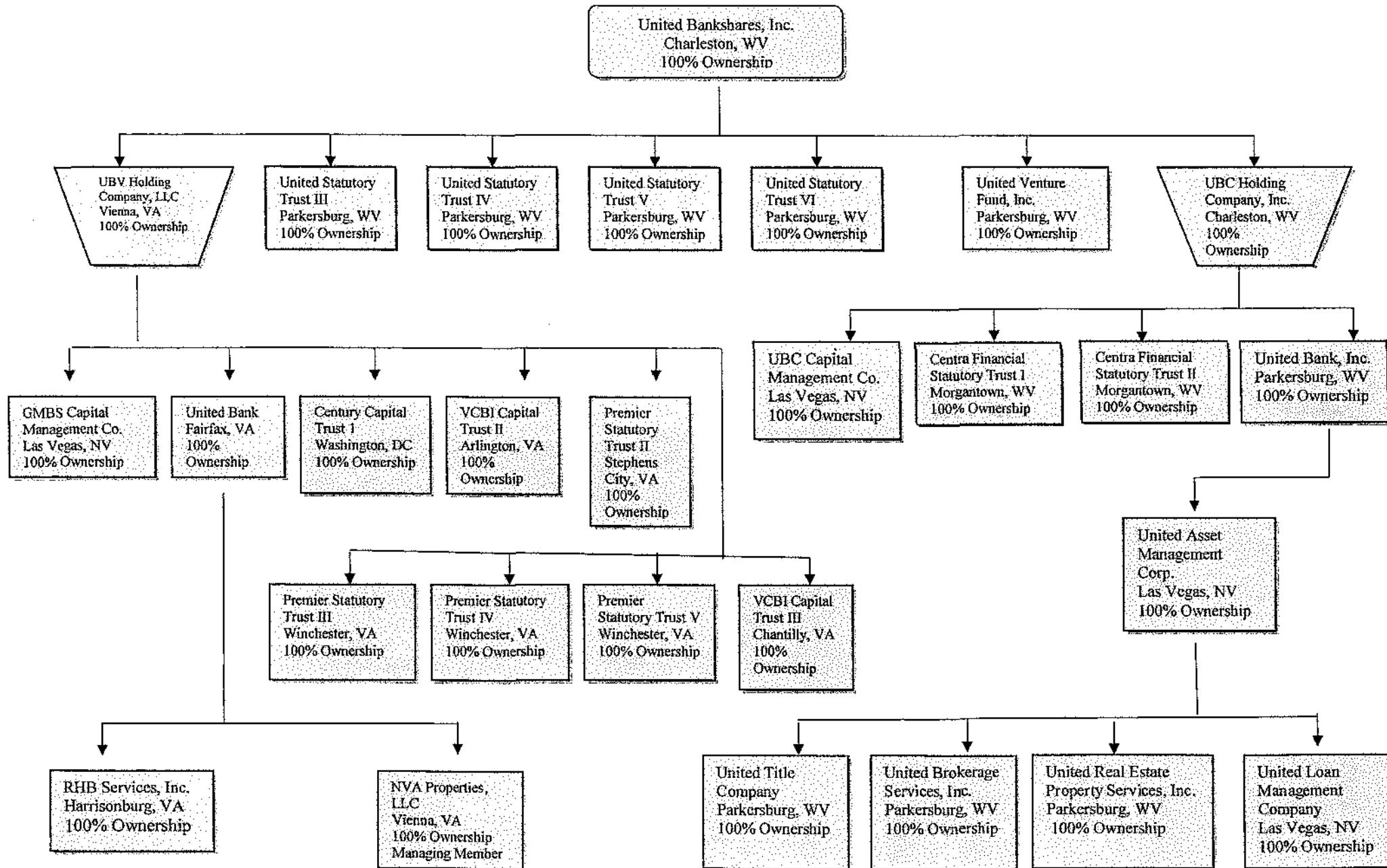
(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other 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., 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

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2016

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. does not have a LEI

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, 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
Premier Statutory Trust IV	Delaware

SUBSIDIARIES OF THE REGISTRANT
(continued)

<u>TITLE</u>	<u>STATE OF INCORPORATION</u>
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 company: UNITED BANKSHARES, INC. 417621274 of CLEVELAND, OH
The data are as of 12/31/2016. Data reflects information that was received and processed through 01/10/2017

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, make the data, enter "Change" in the Data Action column and the date when the 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 Procedures
When you are finished, send a saved copy to your FRB contact. See the detailed instructions on the 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 FRB's reporting requirements, you must also submit FRB's 20 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FRB's 20 report may be submitted in a hardcopy format or via the FRB's 20 Online Application - <https://fitchline.frb.org/submit>.

* FDIC UNIFORM, Office Number, and ID_#550 columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Name	Branch ID_#550*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number	Head Office	Comments
OK		Full Service	663325	UNITED BANK	1301 U STREET NORTHWEST	WASHINGTON	DC	20009	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	663325	UNITED BANK	1301 U STREET NORTHWEST	WASHINGTON	DC	20009	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	663325	UNITED BANK	1301 U STREET NORTHWEST	WASHINGTON	DC	20009	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
Change	6/1/2016	Full Service	663325	FRENCHMAN HEIGHTS BRANCH	5236 40TH STREET NW	WASHINGTON	DC	20015	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3006295	G STREET BRANCH	2001 G STREET NW	WASHINGTON	DC	20003	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3676532	GEORGETOWN BRANCH	2001 G STREET NW	WASHINGTON	DC	20003	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	612723	INTERNATIONAL SQUARE BRANCH	1875 I STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2638994	I STREET OFFICE	1667 K STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	1399880	SPAIN VALLEY BRANCH	4900 MASSACHUSETTS AVENUE, NW	WASHINGTON	DC	20016	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3329702	WASHINGTON DC BRANCH	1115 5TH STREET, NW	WASHINGTON	DC	20007	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2485593	BETHSDA BRANCH	17845 WISCONSIN AVENUE	BETHSDA	MD	20814	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3416045	SHADY GROVE BRANCH	16268 FREDERICK ROAD	GAITHERSBURG	MD	20877	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2554001	ROCKVILLE BRANCH	12327 ROCKVILLE PIKE	ROCKVILLE	MD	20853	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2946072	FENTON STREET BRANCH	8630 FENTON STREET	SILVER SPRING	MD	20910	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2643698	CAMERON STATION BRANCH	5140 DURT ST	ALEXANDRIA	VA	22304	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3119951	DEL LAY BRANCH	2401 MOUNT VERNON AVENUE	ALEXANDRIA	VA	22304	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2967548	KING STREET BRANCH	506 KING STREET	ALEXANDRIA	VA	22314	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2388888	KAY VENETIAN BRANCH	2903 RICHMOND HIGHWAY	ALEXANDRIA	VA	22306	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	1457527	PRINCE STREET BRANCH	1414 PRINCE STREET	ALEXANDRIA	VA	22314	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3373737	JOHN MARSH BRANCH	2632 JOHN MARSH RD	FAIRFAX	VA	22033	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3012191	ALBANY BRANCH	2810 ALBANY BOULEVARD	FALLS CHURCH	VA	22033	FALLS CHURCH	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3100741	LEESBURG OFFICE	5150 LEES HIGHWAY	ARLINGTON	VA	22207	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3068693	CUNYAT BRANCH	507 NORTH CUNYAT STREET	ARLINGTON	VA	22209	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2501866	SOUTH ARLINGTON OFFICE	2309 NORTH STREET SUITE 101, G1	ARLINGTON	VA	22204	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3086642	WILLIAMSBURG BOULEVARD BRANCH	6500 WILLIAMSBURG BOULEVARD	ARLINGTON	VA	22215	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3625359	ASHBURN BRANCH	2185 PHAN CENTER WAY	ASHBURN	VA	20147	LOUISIANA	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3232363	BROADWAY BRANCH	145 NORTH MAIN STREET	BROADWAY	VA	22815	ROCKINGHAM	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2497277	CHANTILLY OFFICE	6175 DAILY DRIVE SUITE 100	CHANTILLY	VA	20151	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2323238	CHANTILLY OFFICE	13925 METROPLEX DRIVE	CHANTILLY	VA	20151	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2964441	SULLY PLAZA BRANCH	1285 FARMVIEW TRAIL	CHARLOTTESVILLE	VA	22901	ALBEMARLE	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2725977	CHARLOTTESVILLE MAIN BRANCH	1007 FIFTH STREET SE	CHARLOTTESVILLE	VA	22902	CHARLOTTESVILLE CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	4063683	QUINCY BRANCH	17054 JEFFERSON DAVIS HIGHWAY	DUMFRIES	VA	22026	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2339421	ELECT ONE BRANCH	410 WEST SPOKESWOOD TRAIL	ELKTON	VA	22827	ROCKINGHAM	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2220645	FAIR LAKES BRANCH	13060 FAIR LAKES BOULEVARD	FAIRFAX	VA	22033	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2745944	FAIRFAX CITY BRANCH	4021 UNIVERSITY DRIVE	FAIRFAX	VA	22030	FAIRFAX CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3301641	FALLS CHURCH BRANCH	7787 LEBURG PIKE	FALLS CHURCH	VA	22034	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3906020	WEST METRO PLAZA BRANCH	7115 LEBURG PIKE SUITE 101	FALLS CHURCH	VA	22034	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3506237	CENTRAL PARK BRANCH	1504 CENTRAL PARK BOULEVARD	FREDERICKSBURG	VA	22401	FREDERICKSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3549221	COURTHOUSE ROAD BRANCH	1000A COURTHOUSE ROAD	FREDERICKSBURG	VA	22401	FREDERICKSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3726483	SHERWOOD AVENUE BRANCH	1725 NORTH SHERRWOOD AVENUE	FRENT RIDGE	VA	22850	WARREN	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2003150	WARREN AVENUE BRANCH	310 WARREN AVE	FRENT RIDGE	VA	22850	WARREN	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	1405311	HALLSBURG MAIN BRANCH	110 UNIVERSITY BOULEVARD	HALLSBURG	VA	22850	HALLSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2225429	HALLSBURG SOUTH BRANCH	1903 SOUTH MAIN STREET	HALLSBURG	VA	22850	HALLSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3115115	LEESBURG OFFICE	977 CUNYAT STREET	LEESBURG	VA	22850	HALLSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3375300	BATTLEFIELD BRANCH	20020 FALLS ROAD	MANASSAS	VA	20109	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	2134025	PRINCE WILLIAM OFFICE	9871 UBERTA AVENUE	MANASSAS	VA	20109	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3335114	GREENSBORO BRANCH	8331 GREENSBORO DRIVE	MC LEAN	VA	22101	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3946239	MC LEAN BRANCH	13100 MC LEAN BRIDGE ROAD	MC LEAN	VA	22101	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3111819	ALSTON BRANCH	11820 SPECTRUM CENTER	RELIANT	VA	22150	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3488568	SPRINGFIELD BRANCH	2030 SACHIN ROAD, SUITE 101	SPRINGFIELD	VA	22150	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3120348	STANARDSVILLE BRANCH	98 MAIN STREET	STANARDSVILLE	VA	22974	EDGE HILL	UNITED STATES	Not Required	Not Required	UNITED BANK	355325
OK		Full Service	3051489	STANARDSVILLE BRANCH	6911 E JACKSON HIGHWAY SUITE 101	STANARDSVILLE	VA	22481	ALBUQUERQUE	UNITED STATES	Not Required	Not Required	UNITED BANK	355325

