

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.

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.

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.

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

December 31, 2017

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

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

03/15/2018

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. _____

Is confidential treatment requested for any portion of this report submission? No Yes

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.

N/A

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

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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, 2017

ITEM 1 - Annual report to shareholders

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

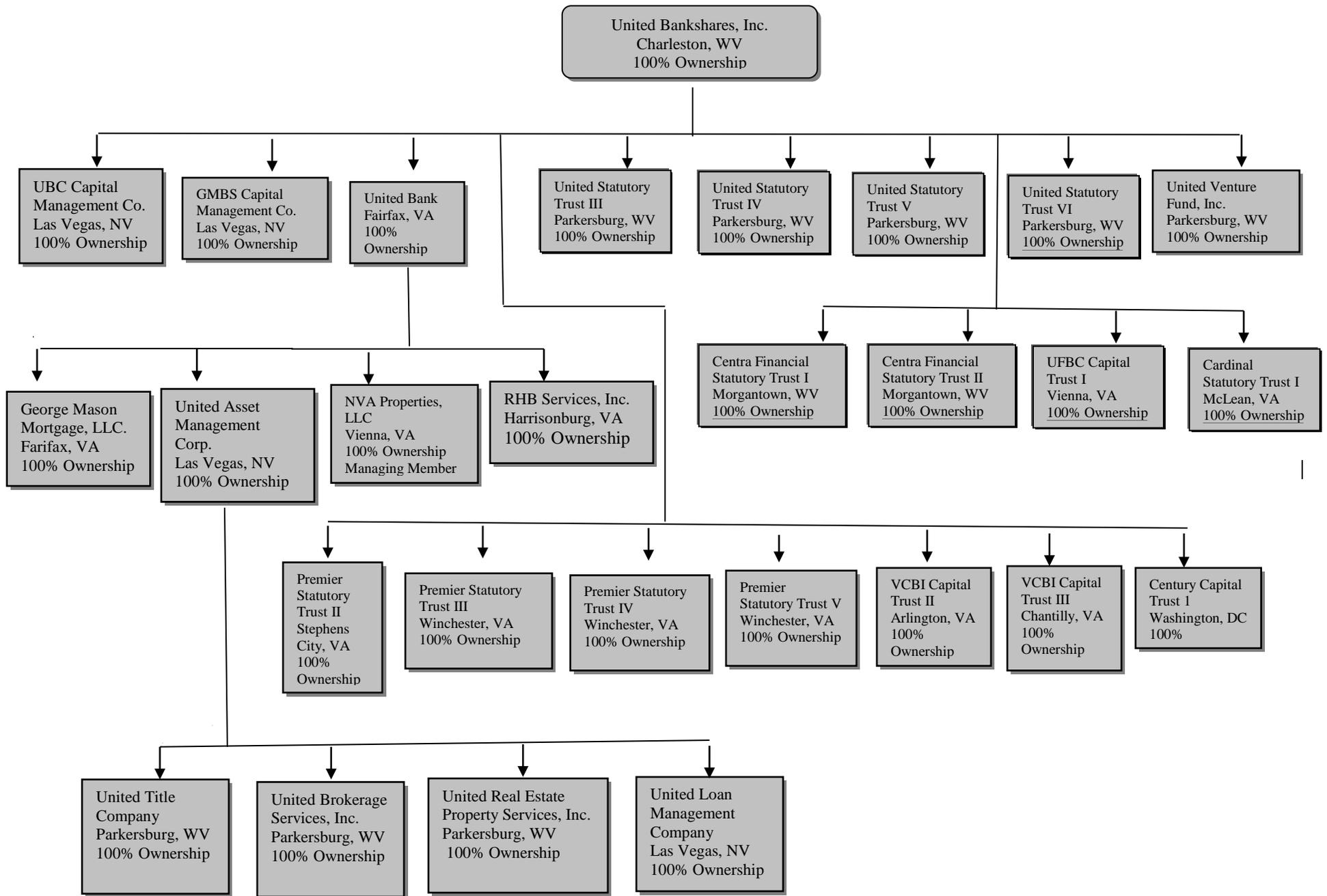
ITEM 2a: Organization Chart

The organization chart for United Bankshares, Inc. as of December 31, 2017, is presented on the following page.

ITEM 2b: Domestic Branch Listing

The domestic branch listing for United Bankshares, Inc. as of December 31, 2017, was presented to the Federal Reserve via email on [March 6, 2018](#).

Organizational Chart As of 12-31-17



United Bankshares, Inc. and all entities do not have a LEI

SUBSIDIARIES OF THE REGISTRANT

<u>TITLE</u>	<u>STATE OF INCORPORATION</u>
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
United Bank	Virginia
NVA Properties, LLC	Virginia
George Mason Mortgage, 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
Cardinal Statutory Trust I	Delaware
UFBC Capital Trust I	Delaware

Results: A list of branches for your holding company: UNITED BANKSHARES, INC. (1076217) of CHARLESTON, WV.
The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

Reconciliation and Verification Steps

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

Actions

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

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

Submission Procedure

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

Note:

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

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

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	365325	UNITED BANK	11185 FAIRFAX BOULEVARD	FAIRFAX	VA	22030	FAIRFAX CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3444230	18TH & K BRANCH	1776 K STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	4441731	ELLINGTON BRANCH	1301 U STREET NORTHWEST	WASHINGTON	DC	20009	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3300626	G STREET BRANCH	1001 G STREET NW	WASHINGTON	DC	20001	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3675632	GEORGETOWN BRANCH	1001 WISCONSIN AVE, NW	WASHINGTON	DC	20007	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	4557548	GLOVER BRANCH	1825 WISCONSIN AVENUE, NW	WASHINGTON	DC	20007	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2638694	K STREET OFFICE	1667 F STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	1969980	SPRING VALLEY BRANCH	4900 MASSACHUSETTS AVENUE, NW	WASHINGTON	DC	20016	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3329702	WASHINGTON DC BRANCH	1115 30TH STREET, N.W.	WASHINGTON	DC	20007	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2468538	BETHESDA BRANCH	7845 WISCONSIN AVENUE	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3567054	MONTGOMERY AVE. BRANCH	7315 WISCONSIN AVENUE	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3657553	FRIENDSHIP HEIGHTS BRANCH	5410 WISCONSIN AVENUE	CHEVY CHASE	MD	20815	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2946045	SHADY GROVE BRANCH	16268 FREDERICK ROAD	GAITHERSBURG	MD	20877	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3727830	DUAL HIGHWAY BRANCH	1219 MOUNT AETNA ROAD	HAGERSTOWN	MD	21742	WASHINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3967627	NORTH POINTE BRANCH	18750 NORTH POINTE DRIVE	HAGERSTOWN	MD	21742	WASHINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2565400	ROCKVILLE BRANCH	12127 ROCKVILLE PIKE	ROCKVILLE	MD	20852	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2946072	FENTON STREET BRANCH	8630 BELMONT STREET	SILVER SPRING	MD	20910	MONTGOMERY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3298460	BELMONT STREET BRANCH	3198 BELMONT STREET	BELLAIRE	OH	43906	BELMONT	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	217929	POINT MARION BRANCH	113 PENN ST.	POINT MARION	PA	15474	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	212120	SMITHFIELD BRANCH	69 MAIN STREET	SMITHFIELD	PA	15478	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3535606	UNIONTOWN BRANCH	81 WEST MAIN STREET	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3935149	WALNUT HILL BRANCH	100 WALNUT HILL ROAD	UNIONTOWN	PA	15401	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2920438	ALEXANDRIA BRANCH	1737 KING STREET	ALEXANDRIA	VA	22314	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2643988	CAMERON STATION BRANCH	5140 DUKE ST	ALEXANDRIA	VA	22304	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3319691	DEL RAY BRANCH	2401 MOUNT VERNON AVENUE	ALEXANDRIA	VA	22301	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2847544	KING STREET BRANCH	506 KING STREET	ALEXANDRIA	VA	22314	ALEXANDRIA CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3286980	MT VERNON BRANCH	7901 RICHMOND HIGHWAY	ALEXANDRIA	VA	22306	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2643997	JOHN MARR BRANCH	4230 JOHN MARR DRIVE	ANNANDALE	VA	22003	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	1357372	WOODBURN BRANCH	3289 WOODBURN RD	ANNANDALE	VA	22003	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2941282	CLARENDON BRANCH	2930 WILSON BOULEVARD	ARLINGTON	VA	22201	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	1190074	LEE-HARRISON OFFICE	5350 LEE HIGHWAY	ARLINGTON	VA	22207	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3058093	QUINCY PLAZA BRANCH	907 NORTH QUINCY STREET	ARLINGTON	VA	22203	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2391869	SOUTH ARLINGTON BRANCH	2409 COLUMBIA PIKE	ARLINGTON	VA	22204	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	4296810	WILLIAMSBURG BOULEVARD BRANCH	6402 WILLIAMSBURG BOULEVARD	ARLINGTON	VA	22207	ARLINGTON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3604539	ASHBURN BRANCH	21885 RYAN CENTER WAY	ASHBURN	VA	20147	LOUDOUN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3262368	BRIDGEWATER BRANCH	309 NORTH MAIN STREET	BRIDGEWATER	VA	22812	ROCKINGHAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3439227	BROADWAY BRANCH	361 SOUTH MAIN STREET	BROADWAY	VA	22815	ROCKINGHAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3906372	CENTREVILLE BRANCH	6375 MULTIPLEX DRIVE	CENTREVILLE	VA	20121	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2332518	CHANTILLY OFFICE	4501 DALY DRIVE, SUITE 100	CHANTILLY	VA	20151	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3444249	SULLYFIELD BRANCH	14000 SULLYFIELD CIRCLE	CHANTILLY	VA	20151	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2751977	CHARLOTTESVILLE MAIN BRANCH	1265 SEMINOLE TRAIL	CHARLOTTESVILLE	VA	22901	ALBEMARLE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3722488	DOWNTOWN MALL BRANCH	100 FIFTH STREET SE	CHARLOTTESVILLE	VA	22902	CHARLOTTESVILLE CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3314351	UNION MILL BRANCH	5766 UNION MILL ROAD	CLIFTON	VA	20124	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	4036883	DUMFRIES BRANCH	17054 JEFFERSON DAVIS HIGHWAY	DUMFRIES	VA	22026	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2519421	ELKTON BRANCH	410 WEST SPOTSWOOD TRAIL	ELKTON	VA	22827	ROCKINGHAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2250845	FAIR LAKES BRANCH	13060 FAIR LAKES BOULEVARD	FAIRFAX	VA	22033	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	2716994	FAIRFAX CITY BRANCH	4021 UNIVERSITY DRIVE	FAIRFAX	VA	22030	FAIRFAX CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3391745	FAIRFAX CORNER OFFICE	4100 MONUMENT CORNER DRIVE	FAIRFAX	VA	22030	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3211704	FAIRFAX EAST BRANCH	10641 FAIRFAX CITY	FAIRFAX	VA	22030	FAIRFAX CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3281480	UNIVERSITY MALL BRANCH	10695 BRADDOCK RD	FAIRFAX	VA	22032	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	1990144	FALLS CHURCH BRANCH	7787 LEEBSBURG PIKE	FALLS CHURCH	VA	22043	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	
OK		Full Service	3860830	WEST METRO PLAZA BRANCH	7115 LEEBSBURG PIKE, SUITE 101	FALLS CHURCH	VA	22043	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325	

OK		Full Service	3686478	CENTRAL PARK BRANCH	1304 CENTRAL PARK BOULEVARD	FREDERICKSBURG	VA	22401	FREDERICKSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3624911	COURTHOUSE ROAD BRANCH	10800-A COURTHOUSE ROAD	FREDERICKSBURG	VA	22408	SPOTSYLVANIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3286739	FREDERICKSBURG BRANCH	501 JEFFERSON DAVIS HIGHWAY SUITE C	FREDERICKSBURG	VA	22401	FREDERICKSBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3226865	SHENANDOAH AVENUE BRANCH	1729 NORTH SHENANDOAH AVENUE	FRONT ROYAL	VA	22630	WARREN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2083856	WARREN AVENUE BRANCH	300 WARREN AVE	FRONT ROYAL	VA	22630	WARREN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3592391	GAINESVILLE BRANCH	7905 HERITAGE VILLAGE PLAZA	GAINESVILLE	VA	20155	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1495331	HARRISONBURG MAIN BRANCH	110 UNIVERSITY BOULEVARD	HARRISONBURG	VA	22801	HARRISONBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2326580	HARRISONBURG SOUTH BRANCH	1980 SOUTH MAIN STREET	HARRISONBURG	VA	22801	HARRISONBURG CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2141149	RED FRONT BRANCH	677 CHICAGO AVE	HARRISONBURG	VA	22802	ROCKINGHAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3216615	CATOCCTIN CIRCLE BRANCH	20 CATOCCTIN CIRCLE SE	LEESBURG	VA	20175	LOUDOUN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2468510	LEESBURG OFFICE	531-A EAST MARKET STREET	LEESBURG	VA	20176	LOUDOUN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3375530	BATTLEFIELD BRANCH	10830 BALLS FORD ROAD	MANASSAS	VA	20109	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2817583	MANASSAS BRANCH	9626 CENTER ST	MANASSAS	VA	20110-5522	MANASSAS CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2334035	PRINCE WILLIAM OFFICE	9872 LIBERIA AVENUE	MANASSAS	VA	20110	MANASSAS CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2838896	DOLLEY MADISON BRANCH	1451 DOLLEY MADISON BOULEVARD, SUITE 103	MC LEAN	VA	22101	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2683014	GREENSBORO BRANCH	8270 GREENSBORO DR, SUITE 500	MC LEAN	VA	22102	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1964239	MCLEAN BRANCH	1320 OLD CHAIN BRIDGE ROAD	MC LEAN	VA	22101	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3311060	PURCELLVILLE BRANCH	440 EAST MAIN STREET	PURCELLVILLE	VA	20132	LOUDOUN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3113639	RESTON BRANCH	11820 SPECTRUM CENTER	RESTON	VA	20190	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3141230	WIEHLE METRO BRANCH	1900 CENTENNIAL PARK DRIVE	RESTON	VA	20191	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3488636	SPRINGFIELD BRANCH	7830 BACKLICK ROAD, SUITE 101	SPRINGFIELD	VA	22150	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3289178	STAFFORD BRANCH	289 GARRISONVILLE RD	STAFFORD	VA	22554	STAFFORD	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3110348	STANARDSVILLE BRANCH	96 MAIN STREET	STANARDSVILLE	VA	22973	GREENE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3035898	STAUNTON BRANCH	49 LEE JACKSON HIGHWAY SUITE 101	STAUNTON	VA	24401	AUGUSTA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3790740	DULLES BRANCH	23510 OVERLAND DRIVE	STERLING	VA	20166	LOUDOUN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2823959	STERLING BRANCH	46005 REGAL PLAZA, SUITE 180	STERLING	VA	20165	LOUDOUN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3489763	STRASBURG BRANCH	120 OXBOW DRIVE	STRASBURG	VA	22657	SHENANDOAH	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2338248	TYSONS BRANCH	2071 CHAIN BRIDGE ROAD	VIENNA	VA	22182	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2839503	VIENNA BRANCH	374 MAPLE AVE EAST	VIENNA	VA	22180	FAIRFAX	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2817761	WAYNESBORO BRANCH	2556 JEFFERSON HWY, SUITE 110	WAYNESBORO	VA	22980	AUGUSTA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2824031	WEYERS CAVE BRANCH	54 FRANKLIN ST SUITE 102	WEYERS CAVE	VA	24486	AUGUSTA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3202252	S22 SOUTH BRANCH	199 FRONT ROYAL PIKE	WINCHESTER	VA	22602	FREDERICK	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3116573	CAMERON STREET BRANCH	139 N CAMERON ST	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1229228	KERNSTOWN BRANCH	4095 VALLEY PIKE	WINCHESTER	VA	22602	FREDERICK	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3452815	ROUTE 50 WEST BRANCH	2051 NORTHWESTERN PIKE	WINCHESTER	VA	22603	FREDERICK	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2587970	SUNNYSIDE BRANCH	1447 N FREDERICK PIKE	WINCHESTER	VA	22603	FREDERICK	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3392247	VALLEY AVENUE BRANCH	2252 VALLEY AVENUE	WINCHESTER	VA	22601	WINCHESTER CITY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3019647	LAKE RIDGE BRANCH	2030 OLD BRIDGE ROAD	WOODBRIDGE	VA	22192	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3228878	SMOKETOWN BRANCH	13870 SMOKETOWN ROAD	WOODBRIDGE	VA	22192	PRINCE WILLIAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2619116	WOODSTOCK BRANCH	1014 S MAIN ST	WOODSTOCK	VA	22664	SHENANDOAH	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1003428	ANSTED BRANCH	120 EAST MAIN STREET	ANSTED	WV	25812	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1006027	BECKLEY MAIN BRANCH	129 MAIN STREET	BECKLEY	WV	25801	RALEIGH	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448763	RALEIGH MALL BRANCH	60 RALEIGH MALL	BECKLEY	WV	25801	RALEIGH	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	764320	CEREDO OFFICE	555 C STREET	CEREDO	WV	25507	WAYNE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	638122	CHARLES TOWN BRANCH	106 W. WASHINGTON STREET	CHARLES TOWN	WV	25414	JEFFERSON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	630827	BIG CHIMNEY BRANCH	4605 PENNSYLVANIA AVENUE	CHARLESTON	WV	25302	KANAWHA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3139107	KANAWHA CITY BRANCH	4901 MCCORKLE AVENUE SE	CHARLESTON	WV	25304	KANAWHA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	890528	TOWN CENTER BRANCH	1079 CHARLESTON TOWN CENTER	CHARLESTON	WV	25389	KANAWHA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	821821	VIRGINIA STREET OFFICE	500 VIRGINIA ST EAST	CHARLESTON	WV	25301	KANAWHA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2631097	WALMART SUPERSTORE BRANCH	550 EMILY DRIVE	CLARKSBURG	WV	26301	HARRISON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	19338	COWEN BRANCH	90 RAILROAD AVENUE EAST	COWEN	WV	26206	WEBSTER	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448802	SMOOT AVENUE BRANCH	1661 SMOOT AVENUE	DANVILLE	WV	25053	BOONE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	475626	DUNBAR BRANCH	1200 GROSSCUP AVE	DUNBAR	WV	25064	KANAWHA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448820	MAPLE AVENUE BRANCH	145 W MAPLE AVE	FAYETTEVILLE	WV	25840	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	640938	GLENVILLE BRANCH	101 EAST MAIN STREET	GLENVILLE	WV	26351	GILMER	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	418128	HUNTINGTON BRANCH	2889 THIRD AVENUE	HUNTINGTON	WV	25702	CABELL	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2680581	WESTMORELAND OFFICE	473 CAMDEN ROAD	HUNTINGTON	WV	25704	WAYNE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3282517	SOUTH BERKELEY BRANCH	7699 WINCHESTER AVENUE	INWOOD	WV	25428	BERKELEY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448848	ARACOMA BRANCH	507 HOLLY AVENUE	LOGAN	WV	25601	LOGAN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448839	LOGAN BRANCH	220 MAIN STREET	LOGAN	WV	25601	LOGAN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448857	MAN BRANCH	300 MARKET STREET	MAN	WV	25635	LOGAN	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3181218	FOXCROFT MAIN BRANCH	450 FOXCROFT AVE	MARTINSBURG	WV	25401	BERKELEY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3227871	MARTINSBURG BRANCH	24 DISTRICT WAY AT EDWIN MILLER BLVD	MARTINSBURG	WV	25404	BERKELEY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3935176	SPRING MILLS BRANCH	5453 WILLIAMSPORT PIKE	MARTINSBURG	WV	25404	BERKELEY	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	953133	MONTGOMERY BRANCH	4TH AVENUE & LEE STREET	MONTGOMERY	WV	25136	FAYETTE	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3282508	CHEAT LAKE BRANCH	101 VENTURE DRIVE	MORGANTOWN	WV	26508	MONONGALIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448866	FAYETTE STREET BRANCH	154 FAYETTE STREET	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3366640	SABRATON BRANCH	1750 EARL L CORE ROAD	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2856500	SUNCREST BRANCH	990 ELMER PRINCE DRIVE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3181227	WATERFRONT BRANCH	40 HURLEY ST	MORGANTOWN	WV	26501	MONONGALIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3558418	WESTOVER BRANCH	689 FAIRMONT ROAD	MORGANTOWN	WV	26501	MONONGALIA	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	601724	MOUNDSVILLE BRANCH	621 SEVENTH ST	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1010930	PARKERSBURG BRANCH MARKET STREET	514 MARKET STREET	PARKERSBURG	WV	26101	WOOD	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	339371	ROSEMARB BRANCH	1 ROSEMARB CIRCLE	PARKERSBURG	WV	26104	WOOD	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3935	RIPLEY BRANCH	113 NORTH STREET	RIPLEY	WV	25271	JACKSON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	837130	WEST RIPLEY BRANCH	716 WEST MAIN ST	RIPLEY	WV	25271	JACKSON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2680572	TEAYS VALLEY BRANCH	ROUTE 34 & POPLAR FORK RD	SCOT DEPOT	WV	25560	PUTNAM	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	826527	SHEPHERDSTOWN BRANCH	7867 MARTINSBURG PIKE	SHEPHERDSTOWN	WV	25443	JEFFERSON	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	787235	SOPHIA BRANCH	425 ROBERT C BYRD DRIVE	SOPHIA	WV	25921	RALEIGH	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	2448875	SUMMERSVILLE BRANCH	2004 WEST WEBSTER RD	SUMMERSVILLE	WV	26651	NICHOLAS	UNITED STATES	Not Required	Not Required	UNITED BANK	365325

OK		Full Service	2681711	GRAND CENTRAL MALL BRANCH	234 GRAND CENTRAL MALL	VIENNA	WV	26105	WOOD	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	729235	VIENNA BRANCH	2650 GRAND CENTRAL AVE	VIENNA	WV	26105	WOOD	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	853336	WEBSTER SPRINGS BRANCH	1 COURT SQUARE	WEBSTER SPRINGS	WV	26288	WEBSTER	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	642325	MAIN STREET BRANCH	3567 MAIN ST	WEIRTON	WV	26062	HANCOCK	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	673020	THREE SPRINGS BRANCH	109 THREE SPRINGS DR	WEIRTON	WV	26062	HANCOCK	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	1399121	WESTON BRANCH	202 MAIN AVE	WESTON	WV	26452	LEWIS	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3298666	BETHLEHEM BOULEVARD BRANCH	14 BETHLEHEM BLVD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3298657	ELM GROVE BRANCH	2180 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	3298648	WARWOOD SHOPPING PLAZA BRANCH	1269 WARWOOD AVE	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	668624	WHEELING BRANCH	1501 MARKET ST	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	UNITED BANK	365325
OK		Full Service	892175	WHEELING MAIN BRANCH	21 12TH STREET	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	UNITED BANK	365325

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2017			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 12-31-2017		
(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	13,964,140 13.29% Common Stock	N/A		
State Street Corporation One Lincoln Street Boston, MA USA	United States	13,077,191 12.45% Common Stock			
The Vanguard Group 100 Vanguard Blvd Malvern, PA USA	United States	8,862,301 8.44% Common Stock			

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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	Chairman of United Bank	Partner of Adams & Hale; President of Meadowcrest Inc.; Director of WVU Medicine and WV Chamber of Commerce.	<1%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Robert G. Astorg Vienna, WV USA	CPA	Director	Director of United Bank	Principal at Astorg and Jones, CPAs, A.C. and 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	N/A	<1%	N/A	N/A
Michael P. Fitzgerald Naples, FL USA	Former President and CEO of Bank of Georgetown	Director	Director of United Bank	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	President of Anjon Inc.; Carlton Equities LTD, Great Northern Land and Machinery Corp, and SCI des Haudres; General Partner of Tysons Spring Hill LP and Tysons Promenade, Manager of Greensboro Corporate	<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

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Fiscal Year Ended December 31, 2017

(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)
				Center LP, G&S International, L.C., Tysons Equity Investors LLC, Tysons Telecom Center LLC, Greensboro Drive Acquisition, LLC, Georgelas Group LLC, Georgelas Management LLC, Communities of Beaver Creek LLC, Columbia Station LLC, Opal Southwinds LLC, Bryton Homes VA LLC, Bryton Homes Delaware LLC, Tysons West Assemblage LLC, Smith Run Preserve LLC, GDM Springhill Station LLC, Breyton Homes at Moncure Valley LLC, Bryton Ambrose LLC, Brytmark at Cowan Crossing LLC, Brytmark at Moncure Valley LLC, Bryton Homes at Cowan Crossing LLC, Brytex LLC, GD Spring Hill Metro, LLC, Bryton Homes at Apple Arbor LC, Med Silverpeak LLC, Bryton Home Custom LLC, Bryton Five Points LLC, BH Custom 116 Melody LLC.			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%
J. Paul McNamara Bethesda, MD USA	Chairman of Potomac Capital Advisors	Director	Director of United Bank	Partner of Rymac Joint Venture, Kensington Partners, Kensington Station Joint Venture, Potomac Capital Advisors LLC,	<1%	N/A	Rymac Joint Venture 50%, Kensington Partners LLC 50%, Potomac Capital Advisors 37.5%,

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2017

(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)
				Washington Century Fund LLC, Washington Capital Fund GP LLC, Three Sisters LP, Bay Shore J.V., and McNamara Family LP; Director of Assure Holding and America's Insurance. Trustee of the Trust under the will of Robert W. Ayers, II.			Washington Capital Fund GP LLC 37.50%, McNamara Family LP 25%
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	Director of United Bank	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 90%, Glenmark Corp 90%, Gatekeeper Maintenance, LLC 89.55%, Cottonwood Place, LLC 94.1%, GMH Properties, LLC 40.177%, M&E Holdings, LLC 90.1%, Magnolia Pointe, LLC 50%, MGA Enterprises, LLC 90.1%, MPN, LLC 50%, South Carolina Fitness LLC 89.55%, Magnolia Pointe Home Owners Association, Inc 27.27%, South Carolina Plaza LLC 90%, Sabraton Properties, LLC 90.1%, South Carolina FEC LLC 90%, GMW Acquisition Group, LLC 90.1%, GMH Capital, LLC 90.1%, Defense on Depth LLC 36.64%, M2 Holdings LLC 51%, FCX, Inc. 52.5%. DID Capital

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(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include name of Subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more voting securities are held (List names of companies and percentage of voting securities held)
							LLC 46%, Easterncap LLC 50%, M&J Property Holdings, LLC 44.05%, University Park at Evansdale, LLC 29.3373%, Black Diamond Realty 28.90%, M&M holdings LLC 99%, and Recovery Properties LLC 69.3%.
Mary K. Weddle McLean, VA USA	CPA	Director	Director of United Bank	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	President of Gilbert Development, Inc., Owner of JRW, LLC	Director	Director of United Bank	President Gilbert Development Inc., Owner of JRW, LLC. JRW Holding, LLC, JRW Investments, LLC and member of Gary Wolf Energy, LLC.	<1%	N/A	JRW, LLC 100%, JRW Holding, LLC, 100%, JRW Investments, LLC 100%
P. Clinton Winter Logan, WV USA	President of Bray & Oakley Insurance Agency	Director	Director of United Bank	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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Fiscal Year Ended December 31, 2017

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	Chairman of United Bank	Partner of Adams & Hale. President of Meadowcrest Inc. Director of WV United Health System and WV Chamber of Commerce.	<1%	N/A	Adams and Hale 50%, Meadowcrest, Inc. 58%
Richard M. Adams Jr. Parkersburg, WV USA	N/A	President	Vice Chairman of United Bank, Chairman of United Brokerage Services, Inc., Board member of United Title Co., Director of George Mason Mortgage, LLC	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%

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Fiscal Year Ended December 31, 2017

(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)
James J. Consagra, Jr. Fairfax, VA USA	N/A	Executive Vice President and Chief Operating Officer	Chief Executive Officer of United Bank	Board of Trustees of George Mason University Foundation	<1%	N/A	N/A
Douglas B. Ernest Vienna, WV USA	N/A	Executive Vice President & Chief Credit Officer	Executive Vice President United Bank	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	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	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

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United Bankshares, Inc. and Subsidiaries
Fiscal Year Ended December 31, 2017

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					13,964,140 shares 13.29%		
State Street Corporation Boston, MA USA					13,077,191 shares 12.45%		