

United Bankshares, Inc.

Independence of Directors

The Governance and Nominating Committee established the criteria for the determination of the independence of the members of the Board of Directors. This determination is based on both subjective and objective criteria developed by the NASDAQ listing standards and the SEC rules.

The Board of Directors of United Bankshares, Inc. has determined that a majority of the members of the Board are 'independent' and that members of the Audit, Compensation and Governance and the Nominating Committees are comprised solely of 'independent' directors. Directors deemed independent by the Board include: Theodore J. Georgelas, J. Paul McNamara, Mark R Nesselroad, Albert H. Small, Jr., Mary K. Weddle, Gary G. White, and P. Clinton Winter, Jr.