

DIVERSITY & INCLUSION AT



A Message from Our Chairman & CEO

Being a responsible company is integral to our success, and we strive to lead and engage on the issues that matter most to us. Our employees are guided by a common set of values that ensure we deliver on our company goals while also helping to address local challenges. I'm proud of the impact we make each day.

At UBSI, our strength is our people, and we are committed to nurturing an inclusive culture that:

- is reflective of the communities we serve;
- celebrates diversity of thought, backgrounds, and experience;
- promotes respect and a shared purpose; and
- aligns with our core values.

Developing a diverse and inclusive workforce starts at the top, because we believe it is the right thing to do. Executive and senior management remain committed to increasing employees' understanding and awareness of diversity and inclusion through select training initiatives and education, and we are proud to share the details of our diversity and inclusion program.

We take pride in our role as a community leader and recognize that the diversity of our team supports the company's overall mission to provide excellence in service to our shareholders, employees, customers, and communities.



A handwritten signature in black ink, appearing to read "R. Adams". The signature is fluid and cursive, written over a white background.

Richard M. Adams
Chairman & CEO
United Bankshares, Inc.

A Message from Our Director of Human Resources

As a first-generation immigrant and minority, I am honored to be a part of UBSI and to join our leadership in embracing what is not only an important matter of values but also a key business element – fostering a welcoming and inspiring workplace. UBSI’s focus on diversity and inclusion emphasizes our commitment to our people and will allow us to improve not only our workplace but also the extended communities we serve.

As I reflect on my role at UBSI, I look not only to our company’s leadership to generate success but also to every employee who continues to make our company great. Here, I see executives committed to enhancing UBSI’s diversity and inclusion efforts, purely because it is the right thing to do. Here, I see hard-working employees who remain open-minded and willing to listen, exemplifying not only good intentions but good decisions.

Today, I see our diversity and inclusion program as an illustration of the positive impact that UBSI and its employees can have, both inside and outside the walls of our company. We are ensuring people know they matter, regardless of their differences, and we are celebrating those differences. Together, with pride and dedication, and rooted in our core values of integrity, hard work, teamwork, and caring, we are pushing the discussion of diversity and inclusion forward.



Dinna C. Rivera

Dinna Rivera
Senior Vice President
Human Resources Director
United Bankshares, Inc.

Our Workforce at a Glance

UBSI’s mission is excellence in service to our shareholders, our employees, our customers, and our communities. Our strength is our people, and we are committed to nurturing a diverse and inclusive culture.

The table below provides a glance at our workforce as of January 2018.

Category	Total Workforce	Women	Men	White	Total People of Color	Black or African American	Hispanic or Latino	Asian	American Indian or Alaskan Native	Native Hawaiian/Pacific Islander	Two or More Races
Exec./Sr. Officials & Managers	1.4%	23.3%	76.7%	93.3%	6.7%	0.0%	3.3%	3.3%	0.0%	0.0%	0.0%
First/Mid-Level Officials & Managers	15.1%	52.6%	47.4%	83.4%	16.6%	4.8%	3.9%	6.3%	0.0%	0.0%	1.5%
Professionals	14.4%	52.1%	48.0%	81.7%	18.3%	8.5%	1.9%	6.6%	0.3%	0.0%	1.0%
All Others (Sales, Admin. Support)	69.1%	75.1%	24.9%	76.2%	23.8%	7.8%	6.9%	8.0%	0.1%	0.0%	1.0%
Total Workforce	100.0%	67.7%	32.3%	78.3%	21.7%	7.4%	5.6%	7.5%	0.1%	0.0%	1.1%

Source: January 2018 UBSI workforce data is produced in a manner consistent with EEO-1 reporting.





Governance

An active leadership body that sets diversity and inclusion strategy, develops programming, and monitors results is key to developing an inclusive culture. UBSI has a cross-functional Diversity & Inclusion Executive Council to advise executive and senior leadership on the company's diversity and inclusion strategy and implement initiatives going forward. Current membership consists of representatives from various lines of business, including middle, senior, and executive management.

- **Rick Adams**, President
- **Dinna Rivera**, Senior Vice President, Human Resources Director
- **Joshua Laguerre**, Fair & Responsible Banking Manager
- **Anne McMurry**, Human Resources Officer
- **Michelle Sloane**, Community Reinvestment Specialist

Our Executive Council participates in diversity and inclusion training at the market and national level. Through this involvement, we continue to grow our knowledge base and gain access to resources from outside experts in the field, which informs and guides our program.

The D&I Executive Council works to incorporate diversity and inclusion in areas, including:

Talent Management | Learning and Development | Employee Engagement | Community Partnerships

UNITED BANK
THE CHALLENGE TO BE
THE BEST NEVER ENDS.

Talent Management

At UBSI, we strive to recruit, engage, and retain diversity in our workforce. We focus on attracting and advancing the careers of employees with different backgrounds, experiences, ideas, and skills. We are dedicated to developing an inclusive pipeline of talented candidates of all backgrounds. In a variety of ways, we manage our talent with the intent to strengthen our diversity.

Our recruiting outreach efforts first identify networks where diversity thrives and then we develop and/or deepen relationships within those networks. Additionally, we have formed a College Recruiting Program charged with attracting students from universities within UBSI's footprint. UBSI employees facilitate introductions and help deepen our relationships on campus, enhancing our ability to seek out diverse graduates from all majors and backgrounds.

Additionally, our two-month internship program exposes participants to a range of departments and introduces them to executives and senior management across the company, enabling them to learn from our leaders and work on a variety of departmental projects. We also provide interns with access to in-house training for both work-specific and general skills and include them in social and professional development events. As a result, participants become ingrained in our culture, develop relationships within the organization, and understand the company's investment in their development. Oftentimes the internship is the foundation of a future career at UBSI.



Learning and Development

We believe that we have a responsibility to develop the company's employees, and to that end, offer several programs that provide opportunities for employees to increase their skills and expertise, expand their internal and external networks, increase visibility to senior and executive leadership, and develop career paths for advancement. We promote diversity of leadership, seeking guest speakers of varied perspectives at premier bank events and encouraging participation in industry groups and events that promote the advancement of individuals of diverse backgrounds.

At UBSI, we believe that offering targeted training programs that foster and reinforce inclusiveness is critical. We aim to create a culture in which employees feel safe voicing new ideas and objections; this leads not only to a more inclusive workplace but also to a more innovative and effective one. Our learning initiatives play a key role in achieving this goal.

The D&I Executive Council focuses on incorporating diversity and inclusion content into our existing suite of training courses. Managers and supervisors receive communication and facilitation skills training to encourage diversity of thought and to identify ways in

which our teams can leverage our unique differences as strengths. We are committed to training on a variety of diversity and inclusion content.

UBSI provides employees of all backgrounds opportunities to advance their careers via professional development training, both through internal programs and external opportunities.

Leadership Development Program

UBSI's Leadership Development Program (LDP) provides an opportunity for the company's rising talent from diverse backgrounds and lines of business to strengthen their leadership and communication skills, increase visibility within the organization, and establish an internal network, helping to foster a future pipeline of leaders across the institution. Members of the program work on special committees to inform senior and executive management on important decisions that impact the company's bottom line. As a direct result of participation in this program, many graduates now hold senior leadership positions within the company.

On the following page, LDP members reflect on diversity, inclusion, and opportunity at UBSI.



Mollie Mock-Kaufman
Training Manager

Becoming a member of the LDP and having the opportunity to chair committees and the entire program have been invaluable to my career

advancement. I have learned how to align my vision with my team, take an idea and execute it, delegate, and most importantly, build relationships.

I grew up in Hinton, WV, a small town whose population of 2,661 comprised limited racial and ethnic diversity. Beginning with my undergraduate degree and career in dance, I was introduced to many people of different ethnicities, races, sexual orientations, religions, and experiences.

At UBSI, I am responsible for ensuring that each employee in our training sessions feels comfortable, included, and engaged – whether they hail from a small town or a country halfway around the world. I may not have the typical business background, but UBSI has made me feel that my experiences have a place of meaning.



Jawad Wali
Consumer Lending Officer

Diversity means being able to be who you are, with no fear of judgement.

I am lucky enough to work in an environment where it doesn't matter that I am a mixed-race male, what language I speak, or what I wear; what is important is the value that I bring to my team and my organization.

Participating in the LDP has been a great journey for me. I have built confidence, which led my management team to recognize that my skills would be well-suited for a lending officer position. I was promoted to run the D.C. Metro indirect lending market and look forward to more opportunities for success.



Gaurav Nayyar
Credit Officer

Diversity and inclusion means that everyone's presence and opinion matters, regardless of their background. It gives individuals a sense

of belonging, promotes a healthy workplace, and fosters an environment where fresh ideas and perspectives are welcome.

Through the LDP, I've had many opportunities to interact with and learn from executives, while having the chance to work with employees with whom I would not otherwise have come in contact. It has provided me with the support system needed to grow as an individual, employee, and a manager. The LDP has redefined my career as a banker.



Michelle Sloane
Community Reinvestment Specialist

The LDP has given me countless opportunities to expand my internal network, increase confidence in my public speaking skills, and expand my banking knowledge. Additionally, I have

gained exposure to senior management, which resulted in my appointment to an executive council to advise UBSI executive management on company-wide strategy.

My parents hailed from different continents, races, and religions but shared common values. I grew up in a culturally diverse metropolitan area and lived and worked in fast-paced environments.

When I moved to West Virginia to work for UBSI, at first I felt somewhat out of place but learned to value my neighbors and colleagues who had their own unique stories and qualities to share. While our employees vary in perspectives, abilities, and experiences, we all share common values of integrity, hard work, teamwork, and caring. Changing careers and moving to the rolling hills of Appalachia has broadened my perspective on the many dimensions of diversity, and I now realize that it spans the whole spectrum of human experience. To me, inclusion is acknowledging the diversity of those we interact with, valuing their perspectives especially if they challenge the status quo, and being intentional about giving them a platform to bring their voice to the table.



Step Up Program

United's Step Up Program is a continuing education curriculum that provides an opportunity for sales associates across the company's footprint to learn about other lines of business and expand their working knowledge of products and services. Participants hail from a variety of branches and experiences, including many non-traditional backgrounds. Through this program, sales associates are recognized by management for potential growth within the company.



Jillian Butler | Sales Associate Supervisor

My path into banking was not as glamorous as I would like for it to have been. I had worked retail and restaurant jobs for many years when I found myself as a single mother and knew I needed a more stable career. I knew I would invest my every being into my career with UBSI because they were doing that with me when they hired me. Having completed the Step Up Program, I have not only received a promotion to Sales Associate Supervisor, but I also have a better understanding of the services we offer to our customers and the path I want my career to take within the company. UBSI makes every employee and their family feel so welcome and included. The many team-building activities we participate in allow us to build relationships on a more personal level, making me proud to be part of the UBSI family.

Continuing Education Opportunities

UBSI supports employees in their career development by providing tools and resources to pursue educational opportunities, including external conferences and seminars, non-college credit courses, and a competitive tuition assistance program for undergraduate and graduate courses.

We encourage the pursuit of certifications and professional affiliations, as well as participation in specialized financial and business organizations that offer continuing educational opportunities. Each year, United sponsors a group of employees to attend Virginia Bankers School of Bank Management at the University of Virginia's Darden School of Business and the West Virginia School of Banking, providing rising leaders with a challenging, multidimensional educational experience and the opportunity to develop a range of skills that help to qualify them as candidates for advancement within our organization. United employees excel in these programs, frequently progressing into leadership positions within the programs.

In Their Own Words

How professional development opportunities contribute to our employees' success.



Jules Tamo | Branch Manager

Diversity has many facets including race, ethnicity, gender or gender identity, age, religious affiliation, and sexual orientation, and UBSI reflects the communities we serve.

We are working together with our entire community to meet their financial needs and to build a path forward. Therefore, I believe that we as bankers serve a higher purpose – to create a world where everyone has equal rights, equal pay, equal access to education, and equal opportunities to succeed.

As an African American and the president of the Virginia Bankers School Class of 2019, representing 72 students is such an honor. Bank School has offered me strategic insight into banking processes and best practices and has helped bring out the best in me in the current competitive and challenging banking environment. As a result, I have no doubt that I have become a great leader and will move ahead with confidence and peace of mind in my banking career.



Shalini Kapur | Branch Manager

To me, diversity and inclusion mean being accepted, respected, and recognized for my opinion and work ethic irrespective of my gender, culture, upbringing, and beliefs. Being selected for Virginia Bankers School was a huge honor, knowing that the company has the confidence that this program will groom me for further advancement and help me climb the management ladder. It has been so enriching to consider banking from the eyes of executives and decision makers, learning how many different areas are interwoven and connected to the growth of a bank. I hope to leverage the skills and mindset I develop through this program to move into leadership positions within the company.



Amanda Painter | Branch Manager

I did not have a set career path when I was hired by UBSI. I had a degree in management, but banking was not on my radar. I am so thankful that the company saw enough potential in me and recognized my drive to work hard and continue to learn, grow, and serve my community, because they have invested in me ever since. They have afforded me several continuing education opportunities to prepare me to go further in my career. I have earned my West Virginia Insurance License and undergone a two-year program at the West Virginia School of Banking, where I got to engage in all aspects of banking through a simulation process.

I am very proud now to say that banking is a chosen career, and UBSI has enabled me to advance into a leadership role as the branch manager. They continue to offer me new challenges and experiences that enhance my skills. I am so grateful for the inclusive and diverse culture here, where anyone who wants to work hard and go further in their career is given the opportunity to do so.

Employee Engagement

United promotes a culture of inclusion through several employee initiatives, including appreciation programs, an internal newsletter, and volunteerism.

The **United Values Award** honors employees who exemplify our core values of integrity, hard work, teamwork, and caring. All employees are eligible and from hundreds of nominations, executives select four extraordinary individuals who are then recognized and celebrated.

Our **monthly internal newsletter** keeps employees informed about news and events throughout the company's footprint and serves as a forum to highlight success stories, spotlight employees from diverse backgrounds, showcase promotions across all levels, and recognize top performers.

During the annual **Employee Appreciation Week**, UBSI recognizes employees across all lines of business. Through organized activities that bring together individuals of different backgrounds, a peer recognition message board, and photo galleries showcasing the week's festivities, UBSI and employees across our footprint celebrate the diverse talent that contributes to the company's success every day.

As part of our ongoing efforts to champion an inclusive workplace, we offer a **comprehensive suite of benefits** that encompasses a wide range of audiences, including foster and adoption leave benefits, as well as health and financial benefits for employees, spouses and/or domestic partners, and children.

United is proud to promote inclusion through our award-winning **Community Reinvestment Act (CRA) Action Committee**, which provides a diverse group of representatives from across the company's footprint and lines of business further opportunities to grow. Members collaborate to connect colleagues to high-impact volunteer opportunities and manage relationships with nonprofit partners in their regions. Members gain access to senior leadership and receive recognition within the company by representing the company at community events, engaging colleagues across business lines, and participating in biannual appreciation events. In 2018, the Committee received national recognition, winning the American Bankers Association Community Commitment Award in the volunteerism category.

Community Partnerships

UBSI is dedicated to promoting diversity and inclusion, not only within the walls of our organization, but also in the communities we serve. This commitment is reflected in our "Outstanding" Community Reinvestment Act (CRA) rating, an achievement fewer than ten percent of financial institutions attain. We support nonprofit and public sector partners in our communities through our Premier Partners program, corporate sponsorships, and donations.



Volunteer service through our partner organizations provides unique opportunities for our employees to engage with clients from diverse socioeconomic, racial, and other backgrounds, creating a positive and lasting impact on both the employee and the individual served.

UBSI is proud to give back by supporting important causes throughout our footprint, including those that promote and provide services to the communities we serve.

Below is a sampling of the programs and causes we are proud to support:

- Distinguished scholar programs in women's and gender studies at local universities
- Scholarships to support first-generation college attendees
- Sponsorships that support capacity-building for college students of diverse backgrounds
- Nonprofits that provide career training and employment opportunities for women, income-challenged families, individuals who speak English as a second language, veterans, and individuals with disabilities
- Microlenders that help women and minority business owners thrive





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