

## 1856 - United Bankshares Inc

**General** - Incorporation ..... MI  
 Employees ..... 202  
 Auditor ..... BKD LLP  
 Stk Agt ..... Registrar & Transfer Co  
 Counsel ..... NA  
 DUNS No. .... 00-696-0967

**Stock** - Price on: 12/24/2007 ..... \$22  
 Stock Exchange ..... OTC  
 Ticker Symbol ..... UBMI  
 Outstanding Shares ..... \$230,000  
 E.P.S. .... \$1.63  
 Shareholders ..... NA

**Business:** The group's principal activities are to provide financial services to individuals, corporations, fiduciaries and other institutions through the subsidiary, united bank & trust. The services of the group include checking, now accounts, savings, time deposit accounts, money market deposit accounts, safe deposit facilities, money transfers and lending loans. The group also provides non-deposit investment products through licensed representatives in the banking offices and sell credit and life insurance products. Loan portfolio consists of real estate loans, secured and unsecured business loans, personal loans, consumer installment loans, credit card and check-credit loans, home equity loans, accounts receivable and inventory financing, equipment lease financing and construction financing. The group conducts its operations through sixteen banking offices and fifteen automated teller machines in lenawee, washtenaw and monroe counties situated in Michigan.

**Primary SIC and add'l.:** 6712 6035

**CIK No.:** 0000775345

**Subsidiaries:** United Bank & Trust, United Bank & Trust - Washtenaw

**Officers:** Robert K. Chapman/Dir., CEO, Pres./\$427,215.00, Randal Rabe/CEO, Pres. - United Bank, Trust/\$312,785.00, Thomas Gannon/Sr. VP - Human Resources, United Bank, Trust/\$160,392.00, John Odenweller/Sr. VP - Technology, Operations, Michelle Sumerix/Assist. VP - Trust Administration, Wealth Management Group, Rodney Clark/VP - Financial Advisor, Wealth Management Group, Jim Winslow/VP - Financial Advisor, Wealth Management Group, Jamie Guise/Sr. VP, Chief Marketing Officer - United Bank, Trust, Joseph Zuchowski/VP - Mortgage Sales, United Bank, Trust, Joe Williams/Exec. VP, Chief Community Banking Officer - United Bank, Trust, Rachel Emery/Community Banking Administration Officer - United Bank, Trust, Tammy Hall/Community Banking Officer - United Bank, Trust, Todd Clark/Pres., Chief Banking Officer United Bank - Trust, Washtenaw/\$273,133.00, Tiffany Gruber/Human Resources Officer - United Bank, Trust, Diane Schuler/Assist. VP - Client Accounting (71 Officers included in Index)

**Directors:** Robert K. Chapman/Dir., CEO, Pres., David S. Hickman/Chmn., George H. Cress/Dir. Emeritus, Kathryn M. Mohr/45/Dir., James D. Buhr/59/Dir., James C. Lawson/60/Dir., Donald J. Martin/68/Dir., David E. Maxwell/68/Dir., John H. Foss/65/Dir., James G. Haeussler/49/Dir., Robert G. Macomber/Dir., Joseph D. Butcko/66/Dir.

**Owners:** David S. Hickman/1.91%, John H. Foss, Insiders/11.38%, Randal J. Rabe, Robert G. Macomber, Robert K. Chapman, James C. Lawson/1.42%, David E. Maxwell/1.64%, Dale L. Chadderdon, James G. Haeussler, Kathryn M. Mohr, Donald J. Martin/2.56%, John A. Odenweller, George H. Cress, Joseph D. Butcko (20 Owners included in Index)

**Financial Data:** Fiscal Year End: 12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income
2006	\$59,231,000	\$8,972,000
2005	\$50,319,000	\$8,324,000
2004	\$42,759,000	\$7,653,000
<b>Curr. Assets:</b>	\$33,081,000	<b>Curr. Liab.:</b> \$635,508,000
<b>Plant, Equip.:</b>	\$13,215,000	<b>Total Liab.:</b> \$676,453,000
<b>Total Assets:</b>	\$750,989,000	<b>Net Worth:</b> \$74,536,000
		<b>P/E Ratio:</b> 13.50
		<b>Indic. Yr. Divd.:</b> \$0.800
		<b>Debt/Equity:</b> 0.5662

## United BancCorp of Alabama Inc

PO Box 8, Atmore, AL, 36504; **PH:** 1-254-446-6100; **http://** www.ubankal.com

**General** - Incorporation ..... DE  
 Employees ..... 165  
 Auditor ..... Mauldin & Jenkins LLC  
 Stk Agt ..... Registrar & Transfer Co  
 Counsel ..... NA  
 DUNS No. .... 10-208-0801

**Stock** - Price on: 12/24/2007 ..... \$16.85  
 Stock Exchange ..... OTC  
 Ticker Symbol ..... UBAB  
 Outstanding Shares ..... 2,240,000  
 E.P.S. .... \$0.93  
 Shareholders ..... NA

**Business:** The group's principal activity is to provide commercial banking services. The depository products offered include checking accounts, now accounts, money market deposit accounts, statement savings accounts, repurchase agreements and various other time deposit savings programs. The loans offered include business loans, personal, automobile, home and home improvement loans. The other services offered include securities brokerage services, visa and master card, multi-purpose, nationally recognized credit card and trust services. The group also offers Internet banking, bill pay and online brokerage services. The operations are conducted through nine full service banking offices located in atmore, frisco city, monroeville, flomaton, foley, lillian, bay minette, silverhill and magnolia springs Alabama, a drive up facility in atmore and a loan production office in jay, Florida.

**Primary SIC and add'l.:** 6022 6712

**CIK No.:** 0000704561

**Subsidiaries:** United Bancorp Capital Trust I, United Bank, United Insurance Service

**Officers:** Bob Jones/Pres., CEO - United Bank, Robert R. Jones/CEO, Pres., Dottie Baker/Contact - Frisco City, United Bank, Tina Brooks/Corp. Sec. - United Bank, Wayne Briske/Florida Pres. - United Bank, Elaine Haynie/Lillian Branch Mgr. - United Bank, Rudy Baugh/Administration, United Bank, Phyllis Bell/Monroeville Branch Manager, United Bank, B. J. Maher/Flomaton Branch Mgr. - United Bank, Alton McRee/Agri, Finance Services, United Bank, Barbara Ward/Summerdale Branch Mgr. - United Bank, Bruce Trammell/Collection Recovery, United Bank, Carolyn Crane/Atmore Branch Mgr. - United Bank, Cathy Lowrey/Deposit Operations Mgr. - United Bank, Chris Coaker/Foley Branch Mgr. - United Bank (39 Officers included in Index)

**Directors:** William J. Justice/Dir., David D. Swift/Dir., Michael R. Andreoli/Dir., Dale M. Ash/Dir., J. W. Trawick/Dir., Walter L. Crim/Dir.

**Owners:** Walter L. Crim, Insiders/13.29%, Wayne J. Trawick, Leon H. Esneul/4.31%, Dale M. Ash, Michael R. Andreoli, David D. Swift/1.59%, William J. Justice/1.40%, Robert R. Jones/4.09%

**Financial Data:** Fiscal Year End: 12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income
2006	\$28,967,000	\$3,135,000
2005	\$22,230,000	\$2,895,000
2004	\$17,398,000	\$2,153,000
<b>Curr. Assets:</b>	\$54,784,000	<b>Curr. Liab.:</b> \$381,123,000
<b>Plant, Equip.:</b>	\$11,796,000	<b>Total Liab.:</b> \$395,446,000
<b>Total Assets:</b>	\$426,171,000	<b>Net Worth:</b> \$30,725,000
		<b>P/E Ratio:</b> 14.40
		<b>Indic. Yr. Divd.:</b> NA
		<b>Debt/Equity:</b> NA

## United Bancshares Inc/OH

100 S High St., Columbus Grove, OH, 45830; **PH:** 1-419-659-2141; **Fax:** 1-419-659-2069; **http://** www.thebank.com; **Email:** onlinemortgages@thebank.com

## THE CORPORATE DIRECTORY - Walker's 2008

**General** - Incorporation ..... OH  
 Employees ..... 152  
 Auditor ..... Clifton Gunderson LLP  
 Stk Agt ..... Mellon Investor Services LLC  
 Counsel ..... NA  
 DUNS No. .... NA

**Stock** - Price on: 12/24/2007 ..... \$15.7  
 Stock Exchange ..... NDQ  
 Ticker Symbol ..... UBOHO  
 Outstanding Shares ..... 3,530,000  
 E.P.S. .... \$1.29  
 Shareholders ..... NA

**Business:** The group's principal activities are to provide full banking services to individuals and small to middle market businesses. The deposit products of the group include checking accounts, passbook savings account, money market accounts and time certificates of deposit. The loan products of the group include commercial, consumer, agricultural, residential mortgage loans and home equity loans. The other services provided by the group include automatic teller machines, credit card services, safe deposit box rentals and other personalized banking services. The operations of the group are carried out through its offices in columbus grove, kalida, ottawa and lima.

**Primary SIC and add'l.:** 6022 6712

**CIK No.:** 0001087456

**Subsidiaries:** The Union Bank Company, United (OH) Statutory Trust I

**Officers:** Daniel W. Schutt/Dir., CEO, Pres./\$327,940.00, Brian D. Young/Exec. VP, Treasurer, CFO/\$156,388.00, Bonita R. Selhorst/Sec.

**Directors:** Daniel W. Schutt/Dir., CEO, Pres., James N. Reynolds/Chmn., Edward E. Rigel/Dir., David P. Roach/Dir., Steven R. Unverferth/Dir., Robert L. Benroth/Dir., Robert L. Dillhoff/Dir.

**Owners:** Steven R. Unverferth, Edward H. Rigel, James N. Reynolds/1.75%, Brian D. Young/0.17%, Robert L. Benroth/0.20%, Robert L. Dillhoff/0.63%, Bonita R. Selhorst/0.57%, Daniel W. Schutt/0.20%, David P. Roach/0.49%, Insiders/4.92%

**Financial Data:** Fiscal Year End: 12/31 Latest Annual Data: 12/31/2006

Year	Sales	Net Income
2006	\$35,951,000	\$4,927,000
2005	\$32,669,000	\$4,622,000
2004	\$30,008,000	\$3,088,000
<b>Curr. Assets:</b>	\$12,310,000	<b>Curr. Liab.:</b> \$377,640,000
<b>Plant, Equip.:</b>	\$7,088,000	<b>Total Liab.:</b> \$504,223,000
<b>Total Assets:</b>	\$550,375,000	<b>Net Worth:</b> \$46,152,000
		<b>P/E Ratio:</b> 11.89
		<b>Indic. Yr. Divd.:</b> \$0.560
		<b>Debt/Equity:</b> NA

## United Bancshares Inc/PA

The Graham Bldg, 30 S 15th St, Ste. 1200, Philadelphia, PA, 19102; **PH:** 1-304-424-8800;

**http://** www.unitedbankofphiladelphia.com

**General** - Incorporation ..... PA  
 Employees ..... 162  
 Auditor ..... McGladrey & Pullen LLP  
 Stk Agt ..... NA  
 Counsel ..... NA  
 DUNS No. .... 62-522-8630

**Stock** - Price on: 12/24/2007 ..... NA  
 Stock Exchange ..... NA  
 Ticker Symbol ..... NA  
 Outstanding Shares ..... NA  
 E.P.S. .... NA  
 Shareholders ..... NA

**Business:** The group's principal activity is to offer commercial and consumer banking services through its subsidiary, bank of philadelphia. These services include a wide range of deposit products including checking accounts, interest-bearing now accounts, money market accounts, certificates of deposit, savings accounts and individual retirement accounts. The lending products include commercial loans, mortgage loans, student loans, home improvement loans, auto loans, personal loans and home equity loans. In addition, the group offers safe deposit boxes, travelers' checks, money orders, direct deposit of payroll and social security checks, wire transfers, automated teller networks and trust services. The operations are carried through four branches located in philadelphia.

**Primary SIC and add'l.:** 6712 6022

**CIK No.:** 0000944792

**Subsidiaries:** United Bank of Philadelphia

**Officers:** Evelyn F. Smalls/Dir., CEO, Pres., Brenda M. Hudson-Nelson/CFO, Exec. VP, Marionette Y. Wilson/Dir., Assist. Sec., William B. Moore/Dir., Sec., Norman W. Greene/VP, Chief Risk Officer, Terrence Barclift/Sr. VP, Sr. Lending Officer

**Directors:** Evelyn F. Smalls/Dir., CEO, Pres., Armstead L. Edwards/Chmn., David R. Bright/Dir., Joseph T. Drennan/Dir., Marionette Y. Wilson/Dir., Assist. Sec., Ahsan M. Nasrullah/Dir., Bernard E. Anderson/Dir., Ernest L. Wright/Dir., William B. Moore/Dir., Sec.

**Owners:** Armstead Edwards/1.24%, William B. Moore, Evelyn F. Smalls, Bernard E. Anderson, Marionette Y. Wilson/2.05%, Ernest L. Wright, Ahsan M. Nasrullah, The Estate of James F. Bodine/5.11%, Brenda M. Hudson-Nelson, Joseph T. Drennan, Philadelphia Municipal Retirement System/8.21%, Greater Philadelphia Urban Affairs Coalition/5.44%, Insiders/4.75%, Wachovia Corporation/5.73%, David R. Bright

## United Bankshares Inc

5th and Ave.ry St.s, Parkersburg, WV, 26101; **PH:** 1-304-424-8800; **http://** www.ubsi-wv.com

**General** - Incorporation ..... WV  
 Employees ..... 1,367  
 Auditor ..... Ernst & Young LLP  
 Stk Agt ..... Mellon Investor Services LLC  
 Counsel ..... NA  
 DUNS No. .... 14-730-7029

**Stock** - Price on: 12/24/2007 ..... \$32.23  
 Stock Exchange ..... NDQ  
 Ticker Symbol ..... UBSI  
 Outstanding Shares ..... 40,730,000  
 E.P.S. .... \$2.39  
 Shareholders ..... NA

**Business:** The group's principal activity is to provide community and mortgage banking services. It accepts demand deposits, checking accounts, savings deposits, money market accounts, certificates of deposits and time deposits. The group lends commercial loans, construction loans, residential mortgage loans, commercial mortgage loans, residential real estate loans, construction loans and consumer loans. It also provides retirement accounts, safe deposit boxes and other banking products and services. The group's subsidiaries offer credit card services, executors and administrators of estates and performs a variety of investment and security services. At 31-Dec-2003, the group had 52 offices located throughout west Virginia, 36 offices throughout the northern Virginia, Maryland and Washington and 3 in Ohio. On 10-Oct-2003, group acquired sequoia bancshares inc.

**Primary SIC and add'l.:** 6021 6111 6712 6531

**CIK No.:** 0000729986

**Subsidiaries:** Century Capital Trust I, George Mason Bankshares, Inc., GMBS Capital Management Co., GMBS Investment Co., LLC, Sequoia Trust I, Sequoia Trust II, UBC Capital Management Co., UBC Holding Company, Inc., UBC Investment Co., LLC, United Asset Management Co., United Bank, United Bank, Inc., United Brokerage Services, Inc., United Loan Management Co., United Real Estate Property Services, Inc. 21 Subsidiaries included in the Index