

United Bankshares (USA): Merger with Cardinal Financial Corp (USA) Changes in FTSE Indexes

19 April 2017

Subject to the completion of the stock acquisition of Cardinal Financial (USA, constituent) by United Bankshares, please see details of affected indexes and effective dates below:

Index	Effective From Start of Trading
FTSE Global Small Cap Index	24 April 2017

*The number of shares is based on the merger terms of 0.71 United Bankshares for every share of Cardinal Financial held.

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