ADAMS RICHARD M SR

Form 4

Common

Common

Common

Stock -

Stock

Stock

November 19, 2004

November 1	9, 2004											
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549									OMB APPROVAL			
								OMB Number:	3235-0287			
Check th if no long subject to Section 1 Form 4 o	ger STATEM 16.	STATEMENT OF CHANGES IN BENEFICIAL OWNE SECURITIES								timated average rden hours per		
may cont	Form 5 obligations may continue. See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940											
(Print or Type l	Responses)											
ADAMS RICHARD M SR Symbol				Name and DBANK				5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Mor			(Month/D	Date of Earliest Transaction onth/Day/Year) /18/2004				X Director 10% Owner Other (specify below) below) Chairman of the Board & CEO				
				ndment, Date Original th/Day/Year)				6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
								Person				
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative (Securi	ities Ac	quired, Disposed o	f, or Benefici	ally Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deen Execution any (Month/D	Date, if	3. Transaction Code (Instr. 8)	4. Securition(A) or Dis (Instr. 3, 4)	posed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	11/18/2004			M	29,000	A	\$ 11.5	443,083.35	D			
Common Stock								29,830.57	I	By Immediate Family		

Family

Trust

Wife - IRA

I

I

D

17,190

2,917

3,315

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Direct IRA

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. 5. Number of TransactionDerivative Code Securities (Instr. 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 11.5	11/18/2004		M		29,000	11/28/1994	11/28/2004	Common Stock	29,000
Stock Option	\$ 15						11/27/1995	11/27/2005	Common Stock	25,428
Stock Option	\$ 14.875						11/07/1996	11/07/2006	Common Stock	25,428
Stock Option	\$ 22						11/14/1997	11/14/2007	Common Stock	28,000
Stock Option	\$ 27						11/05/1998	11/05/2008	Common Stock	24,000
Stock Option	\$ 25.625						11/04/1999	11/04/2009	Common Stock	24,000
Stock Option	\$ 19.188						11/02/2000	11/02/2010	Common Stock	24,000
Stock Option	\$ 27.12						11/01/2001	11/01/2011	Common Stock	30,000
Stock Option	\$ 29.37						11/08/2002	11/08/2012	Common Stock	30,000
Stock Option	\$ 30.2						11/06/2003	11/06/2013	Common Stock	30,000
Stock Option	\$ 36.71						11/04/2004	11/04/2014	Common Stock	30,000

Reporting Owners

Reporting Owner Name / Address

Director 10% Owner Officer Other

ADAMS RICHARD M SR
514 MARKET STREET X Chairman of the Board & CEO

PARKERSBURG, WV 26101

Signatures

By: Jennie S Singer, Lmtd POA, Attorney-in-Fact

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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