ADAMS RICHARD M JR

Form 4

January 10, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB Number:

3235-0287

Expires:

5. Relationship of Reporting Person(s) to

January 31, 2005

0.5

Estimated average burden hours per

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response...

if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

Check this box

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

2. Issuer Name and Ticker or Trading

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person *

ADAMS RICHARD M JR			Symbol UNITED BANKSHARES INC/WV [UBSI]					Issuer (Check all applicable)			
514 MARKET STREET			(Month/Day/Year) 01/07/2005					below) below) EXECUTIVE VICE PRESIDENT			
	(Street) 4. If Amen			ndment, Date Original				6. Individual or Joint/Group Filing(Check			
Filed(Month/Day/Year)						Applicable Line) _X_ Form filed by One Reporting Person					
PARKERSBURG, WV 26101								Form filed by More than One Reporting Person			
(City)	(State)	(Zip)	Table	e I - Non-D	erivative S	Securi	ties Ac	quired, Disposed	of, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, any (Month/Day/Year)		on Date, if	Code Disposed of (D)				5. Amount of Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
				Code V	Amount	(A) or (D)	Price	Transaction(s) (Instr. 3 and 4)			
Common Stock	01/07/2005			M	2,630	A	\$ 15	21,514	D		
Common Stock								3,016 (1)	I	By 401(k)	
Common Stock								8,174	I	Family Trust	
Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.											
Reminuer. Report on a separate fine for each class of securities ben					Persons who respond to the collection of information contained in this form are no					SEC 1474 (9-02)	

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number.

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. Transactic Code (Instr. 8)	5. Number ction of Derivative Securities 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exerci Expiration Date (Month/Day/Y	te	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	\$ 15	01/07/2005		M		2,630	11/27/1995	11/27/2005	Common Stock	2,630
Phantom Stock	\$ 0 (2)						(3)	<u>(4)</u>	Common Stock	171.72
Stock Option	\$ 14.875						11/07/1996	11/07/2006	Common Stock	2,630
Stock Option	\$ 22						11/14/1997	11/14/2007	Common Stock	4,000
Stock Option	\$ 27						11/05/1998	11/05/2008	Common Stock	3,500
Stock Option	\$ 25.625						11/04/1999	11/04/2009	Common Stock	4,000
Stock Option	\$ 19.188						11/02/2000	11/02/2010	Common Stock	6,000
Stock Option	\$ 27.12						11/01/2001	11/01/2011	Common Stock	7,200
Stock Option	\$ 29.37						11/08/2002	11/08/2012	Common Stock	10,000
Stock Option	\$ 30.2						11/06/2003	11/06/2013	Common Stock	10,000
Stock Option	\$ 36.71						11/04/2004	11/04/2014	Common Stock	10,000

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

EXECUTIVE VICE PRESIDENT

Reporting Owners 2

ADAMS RICHARD M JR 514 MARKET STREET PARKERSBURG, WV 26101

Signatures

By: Jennie S Singer, Lmtd Pwr Atty, Attorney-in-fact

01/10/2005

**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).
- (1) Includes additional shares acquired under the UBSI 401K plan since the date of the reporting person's last 401K ownership report.
- (2) 1 for 1
- (3) The reporting person's shares of phantom stock arose through his deferral of compensation under the United Bankshares, Inc, Non-qualified Retirement and Savings Plan (the Plan). Shares of phantom stock are exercisable immediately.
- (4) Shares of phantom stock are payable in cash following the reporting persons termination of employment with UBSI.

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.

Signatures 3