

ADAMS RICHARD M JR  
Form 4  
January 10, 2005

**FORM 4**

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

OMB APPROVAL

OMB Number: 3235-0287  
Expires: January 31, 2005  
Estimated average burden hours per response... 0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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 Responses)

1. Name and Address of Reporting Person \*  
ADAMS RICHARD M JR

2. Issuer Name and Ticker or Trading Symbol  
UNITED BANKSHARES INC/WV [UBSI]

5. Relationship of Reporting Person(s) to Issuer  
(Check all applicable)

(Last) (First) (Middle)  
514 MARKET STREET  
(Street)

3. Date of Earliest Transaction (Month/Day/Year)  
01/07/2005

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
EXECUTIVE VICE PRESIDENT

PARKERSBURG, WV 26101  
(City) (State) (Zip)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	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)
			Code	V Amount (D) Price			
Common Stock	01/07/2005		M	2,630 A \$ 15	21,514	D	
Common Stock					3,016 <sup>(1)</sup>	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.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control**

SEC 1474 (9-02)

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. Transaction Code (Instr. 8)	5. Number of Derivative Securities 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)	8. Amount or Number of Shares
						Date Exercisable	Expiration Date		
Stock Option	\$ 15	01/07/2005		M	2,630	11/27/1995	11/27/2005	Common Stock	2,630
Phantom Stock	\$ 0 <sup>(2)</sup>					<sup>(3)</sup>	<sup>(4)</sup>	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

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.