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WILCON LOF

Form 4										
November 08	ГЛ								APPROVAL	
FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549						Nome Number:	3235-0287			
Check thi if no long subject to Section 1 Form 4 or Form 5 obligatior	suant to S	F CHAN	GES IN I SECUR	BENEFI ITIES e Securit	I CIAL OV ies Exchan	VNERSHIP OF ge Act of 1934, of 1935 or Sectio	Expires:January 312005Estimated averageburden hours perresponse0.5			
may conti <i>See</i> Instru 1(b).	inue.			•	•	y Act of 19		511		
(Print or Type R	Responses)									
1. Name and Address of Reporting Person <u>*</u> WILSON JOE L			2. Issuer Name and Ticker or Trading Symbol UNITED BANKSHARES INC/WV			5. Relationship of Reporting Person(s) to Issuer				
	[UBSI]						ck all applicable)			
(Last) (First) (Middle) 514 MARKET STREET			3. Date of Earliest Transaction (Month/Day/Year) 11/04/2004			Director 10% Owner XOfficer (give titleOther (specify below)				
(Street) PARKERSBURG, WV 26101			4. If Amendment, Date Original Filed(Month/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 			
(City)		I Zip)				~	Person			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deer Execution any	ned	3. Transactio Code (Instr. 8) Code V	4. Securit nAcquired Disposed (Instr. 3,	ties (A) or of (D)	Securities Beneficially Owned	of, or Benefici 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of	
Common Stock							37,042	D		
Common Stock							21,200	I	By Immediate Family	
Common Stock - Direct IRA							3,395 <u>(1)</u>	D		

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

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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required to respond unless the form displays a currently valid OMB control 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. Transacti Code (Instr. 8)	5. Number of orDerivative 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)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 36.71	11/04/2004		А	10,000	11/04/2004	11/04/2014	Common Stock	10,000
Stock Option	\$ 14.875					11/07/1996	11/07/2006	Common Stock	8,000
Stock Option	\$ 22					11/14/1997	11/14/2007	Common Stock	8,000
Stock Option	\$ 27					11/05/1998	11/05/2008	Common Stock	7,450
Stock Option	\$ 25.625					11/04/1999	11/04/2009	Common Stock	7,500
Stock Option	\$ 19.188					11/02/2000	11/02/2010	Common Stock	7,500
Stock Option	\$ 27.12					11/01/2001	11/01/2011	Common Stock	9,000
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

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
WILSON JOE L							
514 MARKET STREET			EXECUTIVE VICE PRESIDENT				
PARKERSBURG, WV 26101							

Signatures

By: Jennie S Singer, Lmtd POA,

Attorney-in-Fact

11/08/2004

**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) Additional stock acquired in the Dividend Reinvestment Plan.

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.