

ADAMS RICHARD M SR  
 Form 5  
 January 28, 2005

**FORM 5**

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

OMB APPROVAL  
 OMB Number: 3235-0362  
 Expires: January 31, 2005  
 Estimated average burden hours per response... 1.0

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL 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

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

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)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2004

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
 Chairman of the Board & CEO

514 MARKET STREET  
 (Street)

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

6. Individual or Joint/Group Reporting  
 (check applicable line)

PARKERSBURG, WV 26101

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**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)	(A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	Â	Â	Â	Â	Â	Â	443,088.47 (1)	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	21,794 (2)	I	By 401(k)
Common Stock	Â	Â	Â	Â	Â	Â	29,843.38	I	By Immediate Family
Common Stock	Â	Â	Â	Â	Â	Â	17,190	I	Trust

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Common Stock	Â	Â	Â	Â	Â	Â	2,917	I	Wife - IRA
Common Stock - Direct IRA	Â	Â	Â	Â	Â	Â	3,315	D	Â

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

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SEC 2270  
(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. 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
Stock Option	\$ 15	Â	Â	Â	Â	11/27/1995 11/27/2005	Common Stock	25,428
Stock Option	\$ 14.875	Â	Â	Â	Â	11/07/1996 11/07/2006	Common Stock	25,428
Stock Option	\$ 22	Â	Â	Â	Â	11/14/1997 11/14/2007	Common Stock	28,000
Stock Option	\$ 27	Â	Â	Â	Â	11/05/1998 11/05/2008	Common Stock	24,000
Stock Option	\$ 25.625	Â	Â	Â	Â	11/04/1999 11/04/2009	Common Stock	24,000
Stock Option	\$ 19.188	Â	Â	Â	Â	11/02/2000 11/02/2010	Common Stock	24,000
Stock Option	\$ 27.12	Â	Â	Â	Â	11/01/2001 11/01/2011	Common Stock	30,000
Stock Option	\$ 29.37	Â	Â	Â	Â	11/08/2002 11/08/2012	Common Stock	30,000
Stock Option	\$ 30.2	Â	Â	Â	Â	11/06/2003 11/06/2013	Common Stock	30,000
Stock Option	\$ 36.71	Â	Â	Â	Â	11/04/2004 11/04/2014	Common Stock	30,000

# Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
ADAMS RICHARD M SR 514 MARKET STREET PARKERSBURG, WV 26101	X		Chairman of the Board & CEO	

# Signatures

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

01/28/2005

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) Additional shares acquired through Dividend Reinvestment and Employee Stock Purchase.
  - (2) UBSI 401k shares held at year end 2004.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.