

UNITED BANKSHARES INC/WV
 Form 4
 November 18, 2004

FORM 4

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

OMB APPROVAL

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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 *
 NEUNER JOHN III

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)
 11/17/2004

____ 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 Ownership (Instr. 4)
				(A) or (D)	Price		
Common Stock	11/17/2004		M	V	1,125	A	
					\$ 19.188		
Common Stock					500	I	Wife - 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)

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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	\$ 19.188	11/17/2004		M	1,125	11/02/2000 11/02/2010	Common Stock	1,125
Phantom Stock	\$ 0 ⁽¹⁾					⁽²⁾ ⁽³⁾	Common Stock	407.52
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	3,500
Stock Option	\$ 27.12					11/01/2001 11/01/2011	Common Stock	2,000
Stock Option	\$ 29.37					11/08/2002 11/08/2012	Common Stock	2,000
Stock Option	\$ 30.2					11/06/2003 11/06/2013	Common Stock	4,000
Stock Option	\$ 36.71					11/04/2004 11/04/2014	Common Stock	4,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
NEUNER JOHN III 514 MARKET STREET PARKERSBURG, WV 26101			EXECUTIVE VICE PRESIDENT	

Signatures

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

11/18/2004

__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) 1 for 1

(2) 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.

(3) 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.

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