

UNITED BANKSHARES INC/WV

Form 8-K

October 19, 2004

---

---

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

---

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported):

**October 19, 2004**

**United Bankshares, Inc.**

---

(Exact name of registrant as specified in its charter)

**West Virginia**

---

(State or other jurisdiction of  
incorporation or organization)

**No. 0-13322**

---

(Commission File Number)

**55-0641179**

---

(I.R.S. Employer  
Identification No.)

**300 United Center  
500 Virginia Street, East  
Charleston, West Virginia 25301**

---

(Address of Principal Executive Offices)

**(304) 424-8800**

---

(Registrant's telephone number, including area code)

**Not Applicable**

---

(Former name or address, if changed since last report)

---

---

---

Item 2.02. Results of Operations and Financial Condition

On October 19, 2004, United Bankshares, Inc. ( United ) announced its earnings for the third quarter and first nine months of 2004. A copy of the press release is attached as Exhibit 99.1 to this report. Additionally, United provided supplemental financial information for analysts and other interested investors, which is attached as Exhibit 99.2 to this report. The press release and supplemental financial information are being furnished under Item 2.02 of this Form 8-K.

Item 9.01. Financial Statements and Exhibits

(c) The following exhibits are being furnished herewith:

99.1 Press Release, dated October 19, 2004, issued by United Bankshares, Inc.

99.2 Unaudited Supplemental Financial Information

---

**SIGNATURES**

Pursuant to the requirements of the Securities and Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

UNITED BANKSHARES, INC.

Date: October 19, 2004

By: /s/ Steven E. Wilson  
Steven E. Wilson, Executive Vice  
President, Treasurer, Secretary and Chief  
Financial Officer