NEUNER JOHN III
Form 5
January 28, 2005

FORM 5

OMB APPROVAL

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

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 *
NEUNER JOHN III

(Last) (First) (Middle)

514 MARKET STREET

(Street)

PARKERSBURG,Â WVÂ 26101

(City) (State) (Zip)

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

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

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

_____ Director
_____ 10% Owner
__X__ Officer (give title below)
_____ Other (specify below)
EXECUTIVE VICE PRESIDENT

6. Individual or Joint/Group Reporting

(check applicable line)

_X_ 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 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)
				Amount	(A) or (D)	Price			
Common Stock	Â	Â	Â	Â	Â	Â	9,200	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	1,568 (1)	I	By 401(k)
Common Stock	Â	Â	Â	Â	Â	Â	500	I	Wife - IRA

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

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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 D S (
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Phantom Stock	$ 0 (2)	Â	Â	Â	Â	Â	Â (3)	Â (4)	Common Stock	407.52	
Stock Option	$ 27	Â	Â	Â	Â	Â	11/05/1998	11/05/2008	Common Stock	3,500	
Stock Option	$ 25.625	Â	Â	Â	Â	Â	11/04/1999	11/04/2009	Common Stock	3,500	
Stock Option	$ 27.12	Â	Â	Â	Â	Â	11/01/2001	11/01/2011	Common Stock	2,000	
Stock Option	$ 29.37	Â	Â	Â	Â	Â	11/08/2002	11/08/2012	Common Stock	2,000	
Stock Option	$ 30.2	Â	Â	Â	Â	Â	11/06/2003	11/06/2013	Common Stock	4,000	
Stock Option	$ 36.71	Â	Â	Â	Â	Â	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,Â WVÂ 26101	Â	Â	Â EXECUTIVE VICE PRESIDENT	Â

Signatures

By: Jennie S Singer, Lmtd 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) UBSI 401k shares held at year end 2004.

(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 provided is insufficient, *see* Instruction 6 for procedure.
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