SMITH ISAAC N JR

Check this box if

no longer subject

to Section 16.

5 obligations

may continue.

Form 4 or Form

Form 5

January 28, 2005

FORM 5 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

OMB APPROVAL

OMB 3235-0362 Number:

January 31, Expires: 2005

1.0

Estimated average burden hours per

response...

5. Relationship of Reporting Person(s) to

Issuer

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL **OWNERSHIP OF SECURITIES**

2. Issuer Name and Ticker or Trading

Washington, D.C. 20549

See Instruction Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, 1(b). Form 3 Holdings Section 17(a) of the Public Utility Holding Company Act of 1935 or Section Reported 30(h) of the Investment Company Act of 1940

Symbol

Form 4

Transactions Reported

SMITH ISAAC N JR

1. Name and Address of Reporting Person *

			UNITED BANKSHARES INC/WV [UBSI]			(Check all applicable)				
(Last)	(First) (M	(Mont	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2004				_X_ Director Officer (gi below)	ve title 00 below)	0% Owner Other (specify	
514 MARKET STREET										
	(Street)		4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Reporting (check applicable line)			
PARKERS	BURG, WV 20	6101					_X_ Form Filed by Person	y One Reporting y More than One		
(City)	(State)	(Zip) Ta	able I - Non-Der	ivative Se	curiti	es Acqu	iired, Disposed	of, or Benefici	ally Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, any (Month/Day/Yea	Date, if Transaction Acquired (A) or Code Disposed of (D) y/Year) (Instr. 8) (Instr. 3, 4 and 5) (A) or)) 5)	5. Amount of Securities Ownership Beneficially Form: Direct Owned at end of Issuer's Indirect (I) Fiscal Year (Instr. 3 and 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	Â	Â	Â	Amount	(D) Â	Price Â	1,700	I	By Immediate Family	
Common Stock	Â	Â	Â	Â	Â	Â	6,100	I	Revocable Trust	
Common Stock	Â	Â	Â	Â	Â	Â	300,000	I	United Bank Cust FBO Kanawha	

Roxalana Co

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 2270 (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	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Titl	e and	8. Price of
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transaction	Number	Expiration D	ate	Amou	nt of	Derivative
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Under	lying	Security
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securi	ities	(Instr. 5)
	Derivative				Securities			(Instr.	3 and 4)	
	Security				Acquired					
					(A) or					
					Disposed					
					of (D)					
					(Instr. 3,					
					4, and 5)					
									A	
									Amount	
						Date	Expiration		or Namel	
						Exercisable	Date		Number	
					(A) (D)				of	
					(A) (D)				Shares	

Reporting Owners

Reporting Owner Name / Address	Relationships						
	Director	10% Owner	Officer	Other			
SMITH ISAAC N JR 514 MARKET STREET PARKERSBURG, WV 26101	ÂX	Â	Â	Â			

Signatures

By: Jennie S Singer, Lmtd POA, Attorney-in-Fact 01/28/2005

**Signature of Reporting Person

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).

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.

Date

Reporting Owners 2