

UNITED BANKSHARES INC/WV  
Form 8-K  
January 21, 2003

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

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**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):  
January 21, 2003

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**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)

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Item 5. Other Events

On January 21, 2003 United Bankshares, Inc. ( United ) announced its earnings for the fourth quarter and year of 2002. 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.

Item 7. Financial Statements and Exhibits

(c) Exhibits

99.1 Press Release, dated January 21, 2003, 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: January 21, 2003

By: /s/ Steven E. Wilson

Steven E. Wilson, Executive Vice  
President, Treasurer, Secretary and Chief Financial Officer