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UNITED BANKSHARES INC/WV

Form 8-K July 18, 2003

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

United Bankshares, Inc.

(Exact name of registrant as specified in its charter)

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 7. Financial Statements and Exhibits

(c) Exhibits

- 99.1 Press Release, dated July 18, 2003, issued by United Bankshares, Inc.
- 99.2 Unaudited Supplemental Financial Information

Item 9. Regulation FD Disclosure

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On July 18, 2003 United Bankshares, Inc. ("United") announced its earnings for the second quarter and first half of 2003. 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.

This information is being provided pursuant to Item 12, Results of Operations and Financial Condition, in accordance with the guidance provided in SEC Release Nos. 33-8216 and 34-47583.

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: July 18, 2003 By: /s/ Steven E. Wilson

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