ADAMS RICHARD M SR

Form 4

Common

Common

Stock

Stock

November 2	1, 2005													
FORM	OMB APPROVAL													
	OMB Number: 3235-0287													
Check thi if no long subject to Section 1 Form 4 o	ger STATEM 6.	Expires: January 31, 2005 Estimated average burden hours per response 0.5												
Form 5 obligations may continue. See Instruction 1(b). 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														
(Print or Type Responses)														
ADAMS RICHARD M SR Symbol			Issuer ED BANKSHARES INC/WV											
		[U	[Che	(Check all applicable)										
(Last) 514 MARK	(First) (NET STREET	(Mo	below)	_X_ Officer (give title Other (specify										
PARKERSI	(Street) BURG, WV 2610	File	Ionth/Day/Year) Applicable Line) _X_ Form filed by Form filed by	6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person										
(City)	(State)	(Zip)	ble I - Non-Derivative Securities Acquired, Disposed	of, or Beneficially Owned										
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. 4. Securities Acquired 5. Amount of Transaction(A) or Disposed of Securities Code (D) Beneficially (Instr. 8) (Instr. 3, 4 and 5) Owned Following Reported Transaction(s)	6. 7. Nature of Ownership Indirect Form: Direct Beneficial (D) or Ownership Indirect (I) (Instr. 4)										
Common	11/01/0005		Code V Amount (D) Price (Instr. 3 and 4)	D										
Stock	11/21/2005		M 25,428 A \$15 472,862.56	D										
Common Stock			23,100	I By 401(k)										
Common Stock			31,305.62	By I Immediate Family										

15,990

3,006

I

I

Trust

Wife - IRA

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(e.g., puts, calls, warrants, options, convertible securities)

Common

Stock -3,415 Direct IRA

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

Persons who respond to the collection of SEC 1474 information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

D

(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

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. Transactic Code (Instr. 8)	orDeri Secu Acq or D (D)	urities uired (A) isposed of ex. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Option	\$ 15	11/21/2005		M		25,428	11/27/1995	11/27/2005	Common Stock	25,428
Stock Option	\$ 14.875						11/07/1996	11/07/2006	Common Stock	25,428
Stock Option	\$ 22						11/14/1997	11/14/2007	Common Stock	28,000
Stock Option	\$ 27						11/05/1998	11/05/2008	Common Stock	24,000
Stock Option	\$ 25.625						11/04/1999	11/04/2009	Common Stock	24,000
Stock Option	\$ 19.188						11/02/2000	11/02/2010	Common Stock	24,000
Stock Option	\$ 27.12						11/01/2001	11/01/2011	Common Stock	30,000
Stock Option	\$ 29.37						11/08/2002	11/08/2012	Common Stock	30,000
Stock Option	\$ 30.2						11/06/2003	11/06/2013	Common Stock	30,000
Stock Option	\$ 36.71						11/04/2004	11/04/2014	Common Stock	30,000
Stock	\$ 37.19						11/03/2005	11/03/2015	Common	30,000

Option Stock

Reporting Owners

PARKERSBURG, WV 26101

Reporting Owner Name / Address

Director 10% Owner Officer Other

ADAMS RICHARD M SR

514 MARKET STREET X Chairman of the Board & CEO

Signatures

By: Jennie S Singer, Lmtd POA, Attorney-in-Fact

**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).

Note: File three copies of this Form, one of which must be manually signed. If space 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.

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