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UNITED BANKSHARES INC/WV

Form 8-K October 21, 2002

> 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

Date of Report (Date of earliest event reported): October 21, 2002

United Bankshares, Inc. (Exact name of registrant as specified in its charter)

No. 0-13322West Virginia

55-0641179 _____

(State or other jurisdiction of (Commission File Number) (I.R.S. Employer incorporation or organization)

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)

Item 5. Other Events

On October 21, 2002 United Bankshares, Inc. ("United") announced its earnings for the third quarter and first nine months 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 October 21, 2002, issued by United Bankshares, Inc.
 - 99.2 Unaudited Supplemental Financial Information

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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: October 21, 2002

By: /s/ Steven E. Wilson

Steven E. Wilson, Executive Vice

President, Treasurer, Secretary and Chief

Financial Officer