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UNITED BANKSHARES INC/WV Form 8-K

April 17, 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

Date of Report (Date of earliest event reported): April 17, 2003

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

West Virginia

No. 0-13322 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 7. Financial Statements and Exhibits _____

- (c) Exhibits
 - 99.1 Press Release, dated April 17, 2003, issued by United Bankshares, Inc.
 - 99.2 Unaudited Supplemental Financial Information

Item 9. Regulation FD Disclosure

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On April 17, 2003 United Bankshares, Inc. ("United") announced its earnings for the first quarter 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: April 17, 2003

By: /s/ Steven E. Wilson

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