



For Immediate Release
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United Bankshares, Inc. to Present at Keefe, Bruyette & Woods, Inc. 2004 Honor Roll and 5th Annual Community Bank Investor Conference

Parkersburg, WV. United Bankshares, Inc. (NASDAQ: UBSI), will be presenting at the Keefe, Bruyette & Woods, Inc. 2004 Honor Roll and 5th Annual Community Bank Investor Conference on Wednesday, July 28, 2004, at 11:30 a.m. EDT at the Pierre Hotel, New York, New York.

Speaking on behalf of United will be Richard M. Adams, Chairman and Chief Executive Officer and Steven E. Wilson, Executive Vice-President and Chief Financial Officer. The presentation will include, among other things, discussions of United's financial performance and corporate objectives.

The presentation, which is expected to last one-half hour, may be viewed live and for approximately sixty days after the conference by accessing the following address: www.kbw.com and clicking the "conference webcast" tab.

United Bankshares, with approximately \$6.52 billion in assets, presently has 91 full-service offices in West Virginia, Virginia, Maryland, Ohio, and Washington, D.C. United Bankshares stock is traded on the NASDAQ Stock Market System under the quotation symbol "UBSI".

The presentation may contain certain forward-looking statements, including certain plans, expectations, goals and projections, which are subject to numerous assumptions, risks and uncertainties. Actual results could differ materially from those contained in or implied by such statements for a variety of factors including: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of business strategies; the nature and extent of governmental actions and reforms; and rapidly changing technology and evolving banking industry standards.