



For Immediate Release  
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## **United Bankshares, Inc. to Present at Sandler O’Neill 2004 Financial Services Conference**

United Bankshares, Inc. (NASDAQ: UBSI), will be presenting at the Sandler O’Neill 2004 Financial Services Conference on Thursday, November 11, 2004, at 10:55 a.m. (Eastern), at the PGA National Resort & Spa, Palm Beach Gardens, Florida.

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 twenty minutes, may be viewed live and will be available for thirty days beginning November 12, 2004 by accessing the following address: [www.sandleroneill.com](http://www.sandleroneill.com) and registering for the conference webcast. The conference will also be available via audio conference at 706-645-9215. Callers will need to reference “Sandler O’Neill Conference Session Two”.

United Bankshares, with \$6.3 billion in assets, has 90 full-service offices in West Virginia, Virginia, Maryland, Ohio, and Washington, D.C. United Bankshares common stock is traded on the NASDAQ (National Association of Securities Dealers Quotation System) National 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.