



For Immediate Release
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United Bankshares Declares Third Quarter Dividend

WASHINGTON, DC and CHARLESTON, WV-- United Bankshares, Inc. (NASDAQ: UBSI), today announced that its Board of Directors declared a third quarter dividend of 26¢ per share for shareholders of record as of September 9, 2005. Dividends per share of 78¢ for the first three quarters of 2005 represents a 3% increase over the 76¢ per share paid for the first three quarters of 2004.

The dividend payout of approximately \$11.1 million on 42.5 million shares is payable October 1, 2005. The year 2005 is expected to be the 32nd consecutive year of dividend increases to United shareholders.

Earlier today, United announced diluted earnings per share of 57¢ for the second quarter of 2005, which represented a 4% increase from diluted earnings per share of 55¢ for the second quarter of 2004. United generated net income of \$24.5 million for the second quarter of 2005 as compared to \$24.2 million earned in the second quarter of 2004. Net income per diluted share for the first half of 2005 was \$1.14, up 6% from net income per diluted share of \$1.08 for the first half of 2004. Net income was \$49.3 million and \$47.7 million for the first half of 2005 and 2004, respectively.

United Bankshares, with \$6.5 billion in assets, has 90 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".