

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):
September 16, 2005

United Bankshares, Inc.

(Exact name of registrant as specified in its charter)

West Virginia
(State or other jurisdiction of
incorporation or organization)

No. 0-13322
(Commission File Number)

55-0641179
(I.R.S. Employer
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)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 1.02. Termination of a Material Definitive Agreement

On September 16, 2005, United Bankshares, Inc. (“United”) announced the retirement of J. Paul McNamara from his position as Vice Chairman (of the Board) for United Bank (VA), a wholly-owned subsidiary of United. The effective date of Mr. McNamara’s retirement is October 31, 2005.

As previously disclosed in United’s proxy statement for its 2004 annual meeting of shareholders, Mr. McNamara entered into a three year Employment Agreement with United, effective October 11, 2003 (“Employment Agreement”). Under the terms of the Employment Agreement, Mr. McNamara served as Vice Chairman of United Bank (VA) and a member of United’s Board of Directors . Mr. McNamara received an annual base salary of \$250,000 and participated in United’s incentive bonus, retirement, and health and welfare benefit programs and received certain perquisites, including use of an automobile and paid country club memberships. By mutual agreement, United and Mr. McNamara will terminate the Employment Agreement on October 31, 2005. Upon termination of the Employment Agreement, Mr. McNamara will be fully vested in the normal retirement benefit provided for under the salary continuation agreement assumed by United, and United will continue his participation in health and welfare benefits, or provide similar coverage, for a period of 36 months.

Mr. McNamara will also continue to serve as a member of the boards of directors for both United and United Bank (VA). Attached as Exhibit 99.1 is a copy of the press release relating to the announcement, which is incorporated herein by reference.

Item 9.01. Financial Statements and Exhibits

(c) Exhibits.

- 10.1 Employment Agreement, dated April 4, 2003, between J. Paul McNamara and United. (Incorporated by reference to Exhibit 10.3 of Part II of United’s Form S-4 Registration Statement filed July 9, 2003 in connection with the merger of Sequoia Bancshares, Inc.)
- 99.1 Press Release, dated September 16, 2005, issued by United Bankshares, Inc.

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: September 21, 2005

By: /s/ Steven E. Wilson
Steven E. Wilson, Executive Vice President,
Treasurer, Secretary and Chief Financial Officer



For Immediate Release
September 16, 2005

Contact: James Consagra
Executive Vice President
(703) 442-7190

UNITED ANNOUNCES RETIREMENT OF VICE CHAIRMAN J. PAUL MCNAMARA

WASHINGTON, DC - September 16, 2005 - United Bankshares, Inc. (NASDAQ: UBSI) today announced that J. Paul McNamara, United Bank-Virginia Board Member and Vice Chairman, would retire from his position as Vice Chairman on October 31, 2005. McNamara will continue to serve on the Board of the Bank and its parent United Bankshares, Inc.

"For the past two years, J. Paul McNamara has played an integral role in the establishment and growth of the United Bank franchise in the greater Washington, D.C. area," said Richard M. Adams, Chairman and CEO of United Bankshares, Inc. "His dedication to the local business community and leadership of our Virginia Bank group will be missed."

J. Paul McNamara joined United Bank in October 2003, after United's acquisition of Bethesda-based Sequoia Bancshares, Inc. where he served as President and Chief Operating Officer of SequoiaBank for more than 15 years. McNamara and a group of investors purchased Sequoia Federal Savings and Loan in 1988 and grew the institution from three retail offices in Maryland, to a thriving commercial bank, with offices in Maryland, Washington and Northern Virginia. Prior to SequoiaBank, McNamara was a Senior Vice President at The National Bank of Washington and had worked for the Marriott Corporation.

Mr. McNamara has been active in professional, community and charitable organizations throughout his life. He is a member of the Finance Council for the Archdiocese of Washington. Mr. McNamara is a Knight of the Sovereign Military Order of Malta and serves as Treasurer for the Federal Association in Washington. He is member of the Board of the Washington Jesuit Academy. He is a member of the Finance Committee of the Christ Child Society of Washington, DC and a member of the Capital Campaign Cabinet for the Center City Consortium. Mr. McNamara is the past President and is a member of the Board of Directors of the Society of the Friendly Sons of St. Patrick. Mr. McNamara was a member of the Board of Directors of NCRIC, a publicly traded regional healthcare financial services company headquartered in Washington, DC, which recently merged with Pro Assurance. He is a member of the Board of Trade of Greater Washington, the American Bankers Association and the Maryland Bankers Associations.

"I've enjoyed being part of the banking industry for over 30 years and working with customers and community organizations in securing their financial goals. United is a high performance banking company and I will miss working directly with our many talented employees. I do, however, look forward to continuing to serve on the UBSI and United Bank Boards," said McNamara.

United Bankshares, Inc, with \$6.4 Billion in assets, has 90 full-service offices in Virginia, West Virginia, Maryland, Ohio, and Washington, DC. The Company's stock is traded on the NASDAQ (National Association of Securities Dealers Quotation System) National Market System under the quotation symbol "UBSI". ###