

SMITH ISAAC N JR  
 Form 4  
 March 20, 2003  
 SEC Form 4

<p align="center"><b>FORM 4</b></p> <p>[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).</p> <p>(Print or Type Responses)</p>	<p><b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b>                  Washington, D.C. 20549</p> <p><b>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</b></p> <p>Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940</p>	<p align="center">OMB APPROVAL</p> <hr/> <p>OMB Number: 3235-0287                  Expires: January 31, 2005                  Estimated average burden hours per response: . . . . 0.5</p>
<p>1. Name and Address of Reporting Person*</p> <p><b>SMITH, JR, ISAAC NOYES</b></p> <p>(Last) (First) (Middle)  <b>514 MARKET STREET</b></p> <p>(Street)  <b>PARKERSBURG, WV 26101</b></p> <p>(City) (State) (Zip)</p>	<p>2. Issuer Name and Ticker or Trading Symbol</p> <p><b>UNITED BANKSHARES, INC UBSI</b></p>	<p>6. Relationship of Reporting Person(s) to Issuer (Check all applicable)</p> <p><input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner  <input type="checkbox"/> Officer <input type="checkbox"/> Other</p> <hr/> <p>7. Individual or Joint/Group Filing (Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person</p>
	<p>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</p>	<p>4. Statement for Month/Day/Year</p> <p align="center"><b>January 27, 2003</b></p> <p>5. If Amendment, Date of Original (Month/Day/Year)</p>

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned							
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code and Voluntary Code (Instr. 8)	4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code   V	Amount   A/D   Price			
Common Stock	06/17/2002		S	2500   D   \$29.0000		I	Bene. I Noyes Smith
Common Stock	06/18/2002		S	2500   D   \$29.1500		I	Bene. I Noyes Smith
Common Stock	06/19/2002		S	2500   D   \$28.8500		I	Bene. I Noyes Smith
Common Stock	06/19/2002		S	1000   D   \$29.0000		I	Bene. I Noyes Smith
Common Stock	06/19/2002		S	2500   D   \$29.0000		I	Bene. I Noyes Smith
Common Stock	06/20/2002		S	700   D   \$28.3000		I	Bene. I Noyes Smith
Common Stock	06/20/2002		S	1300   D   \$28.1500		I	Bene. I Noyes Smith
Common Stock	06/20/2002		S	1900   D   \$28.2500		I	Bene. I Noyes Smith

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Common Stock	06/20/2002		S	2100   D   \$28.5000		I	Bene. I Noyes Smith
Common Stock	06/24/2002		S	3000   D   \$28.0000		I	Bene. I Noyes Smith
Common Stock	06/25/2002		S	2500   D   \$28.5000	0	I	Bene. I Noyes Smith
Common Stock	01/27/2003		J (1)	697   A	6006	I	Revocable Trust
Common Stock			J (1)		0	I	UBSI 401 (K)
Common Stock					1700	I	By Immediate Family
Common Stock					314968	I	United Bank Cust FBO Kanawha Roxalana Co

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

Persons who respond to the collection of information contained in this form are not required to

respond unless the form displays a currently valid OMB control number.

(over)  
SEC 1474 (9-02)

**SMITH, JR, ISAAC NOYES - January 27, 2003**

**Form 4 (continued)**

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code and Voluntary Code (Instr.8)	5. Number of Derivative Securities Acquired (A) or Disposed (D) Of (Instr. 3,4 and 5)	6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr.5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transactions (Instr.4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr.4)	11. Nature of Indirect Beneficial Ownership (Instr.4)
				Code   V		(DE)   (ED)					

Explanation of Responses :

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

**By: Jennie S Singer, Lmted POA, Attorney-in-Fact**

\*\* Signature of Reporting Person

Date

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient,

see Instruction 6 for procedure.

**Power of Attorney**

Potential persons who are to respond to the collection of information contained in this form are not

required to respond unless the form displays a currently valid OMB number.

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**SMITH, JR, ISAAC NOYES - January 27, 2003**

**Form 4 (continued)**

**FOOTNOTE Descriptions for UNITED BANKSHARES, INC  
UBSI**

Form 4 - January 2003

**ISAAC NOYES SMITH, JR  
514 MARKET STREET**

**PARKERSBURG, WV 26101**

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**Explanation of responses:**

**(1) Eligible payout distribution from UBSI 401 (k)**