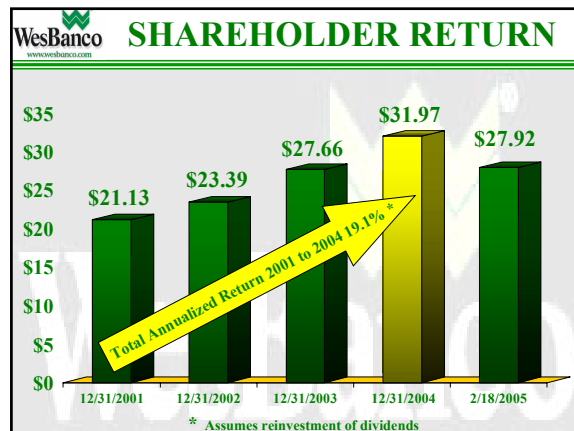
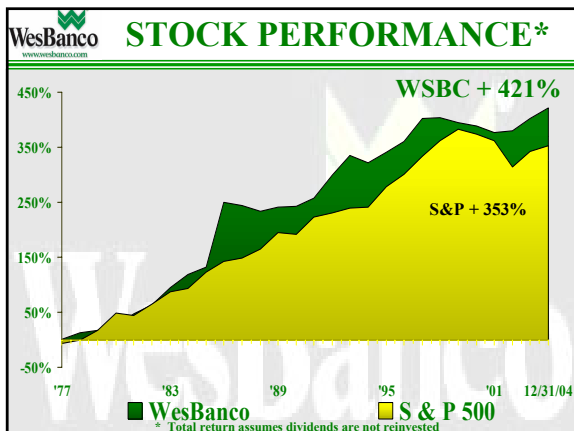
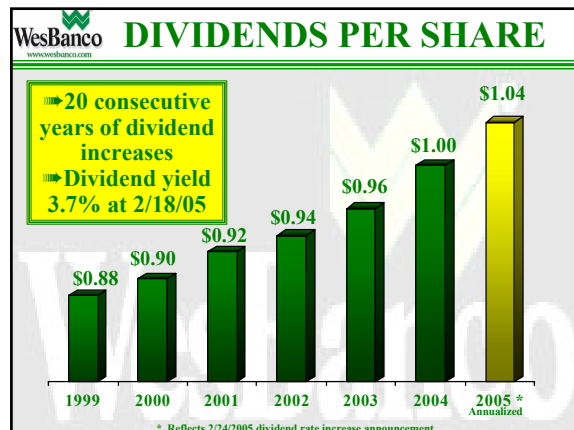
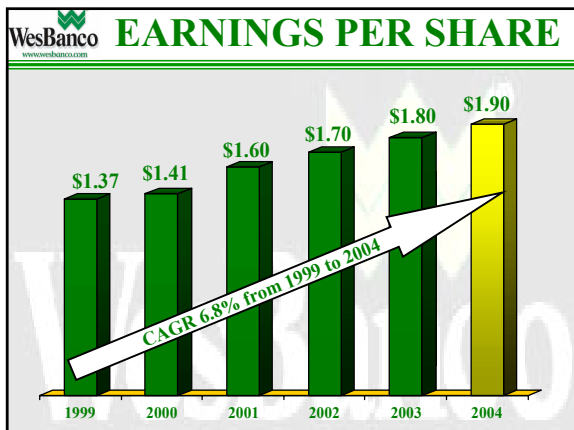


<b>WesBanco</b> www.wesbanco.com			
<b>2004 RESULTS</b>			
	YEAR 12/31/2004	YEAR 12/31/2003	% CHG
<i>(net income in thousands)</i>			
Net income	\$38,182	\$36,130	5.7%
EPS - diluted	\$1.90	\$1.80	5.6%
Return on assets	1.07%	1.08%	-0.9%
Return on equity	11.37%	11.38%	-0.1%
Return on tangible equity*	14.18%	13.93%	1.8%
Tier I leverage	9.34%	8.76%	6.6%
Net interest margin	3.60%	3.66%	-1.6%
Efficiency ratio	58.29%	56.12%	3.9%

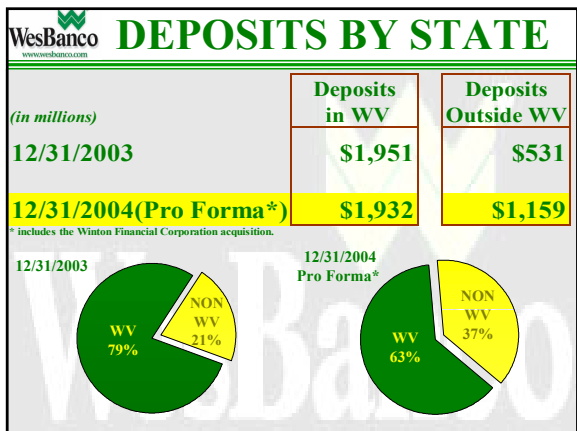
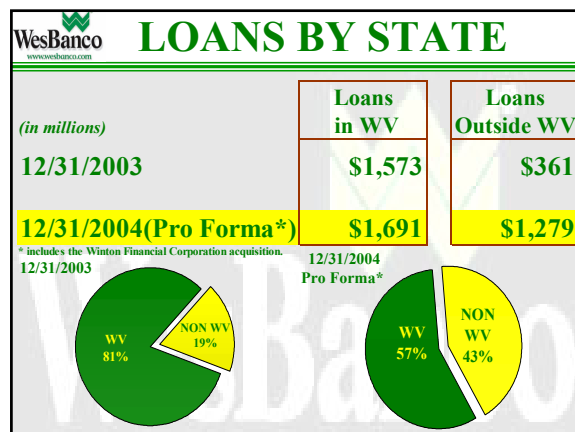
\* Excludes goodwill & core deposit intangible effect on earnings and shareholders' equity



WesBanco WESBANCO MARKET DEMOGRAPHICS*				
	WEST VIRGINIA	ACQUIRED IN 2002 FRANKLIN COUNTY Columbus, OH	ACQUIRED IN 2004 MONTGOMERY, CLARK & GREENE COUNTIES Dayton/Springfield, OH	ACQUIRED IN 2005 <sup>(2)</sup> HAMILTON COUNTY Cincinnati, OH
Total Population *	1,808,344	1,068,978	851,690	845,303
Median Income *	\$29,696	\$42,734	\$41,663 <sup>(1)</sup>	\$40,964
Per Capita Income *	\$16,477	\$23,059	\$21,590 <sup>(1)</sup>	\$24,053
Market Share @6/30/04 <sup>(3)</sup>	8.5%	0.4%	2.8%	1.3%

**The 5 Ohio counties combined represent 1.5 times the total West Virginia population.**

\*Source: Census Bureau - 2000 Census (1) Weighted avg. (2) Winton Financial, acquired on 1/3/2005  
(3) Source: FDIC Summary of Deposits at 6/30/2004



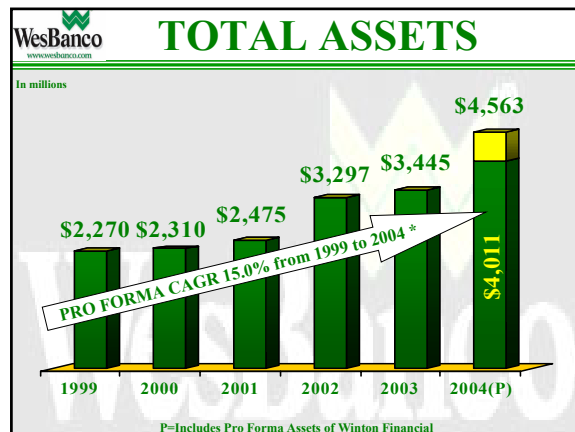
### WesBanco CHECKING PROMOTION

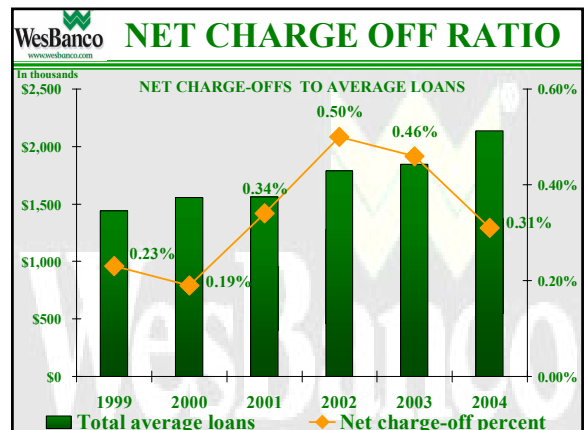
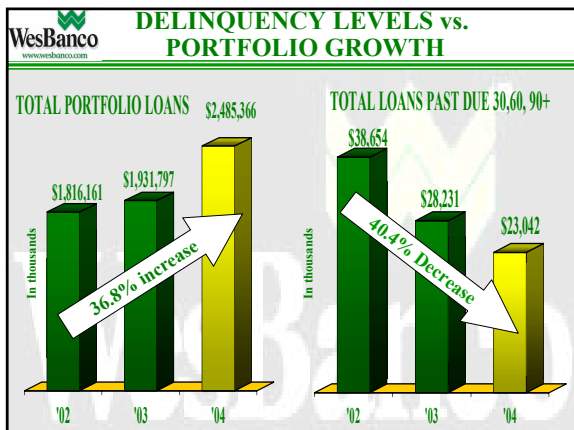
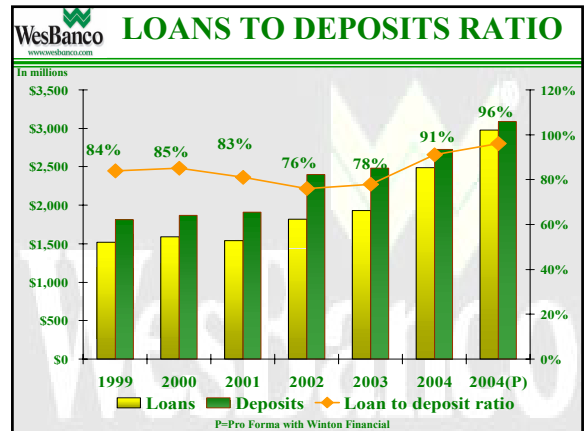
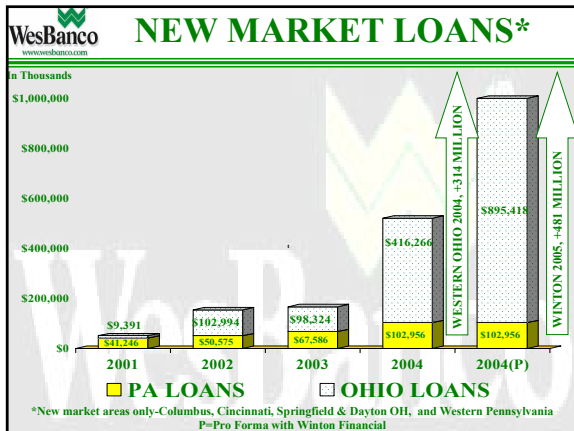
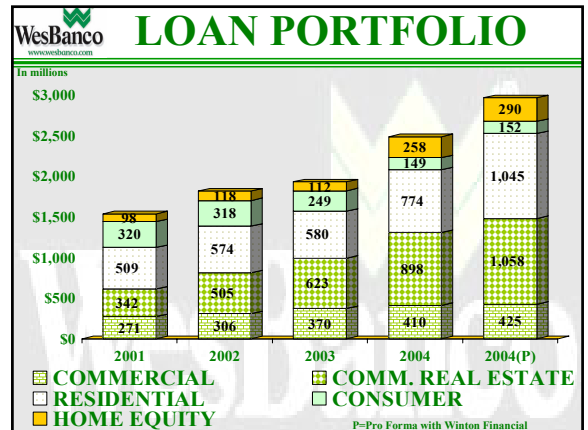
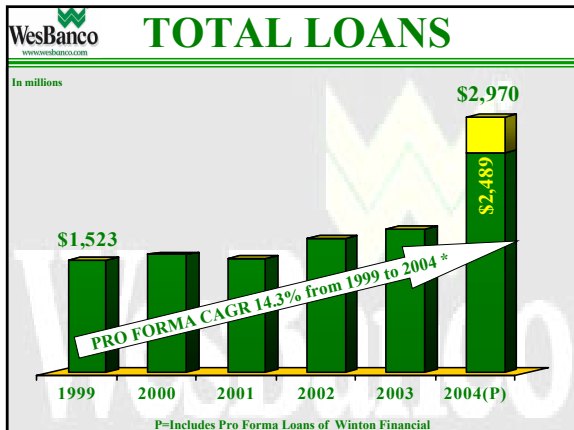
More Than  
**Free Checking.  
No Strings.**

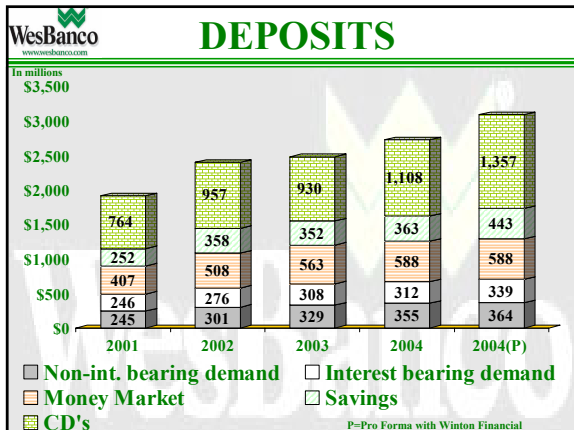
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### WesBanco INTEREST RATE RISK \*

Change in Interest Rates (basis pts.)	Change in Net Interest Income from Base <sup>(1)</sup>	
	Amount	Percent
<i>(dollars in thousands)</i>		
Up 200 Rate Ramp	\$ (24)	-0.02%
Up 200 Rate Shock	(4,855)	-3.83%
Up 100 Rate Shock	(140)	-0.11%
Down 100 Rate Shock	(1,302)	-1.03%

\* As of December 31, 2004 <sup>(1)</sup> For the next 12-month period

