

Small enough to listen.

Big enough to help.

**KBW HONOR ROLL & 6th
ANNUAL COMMUNITY
BANK INVESTOR
CONFERENCE
JULY 27, 2005**



www.wesbanco.com

PRESENTERS

Paul M. Limbert
President &
Chief Executive Officer

Robert H. Young
Executive Vice President &
Chief Financial Officer

FORWARD LOOKING DISCLOSURES

Forward-looking statements in this presentation relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained in this presentation should be read in conjunction with WesBanco's 2004 Annual Report on Form 10-K, as well as the 10-Q for the prior quarter ended March 31, 2005, filed with the Securities and Exchange Commission ("SEC"), which are available at the SEC's website www.sec.gov or at WesBanco's website, www.wesbanco.com. Investors are cautioned that forward-looking statements, which are not historical fact, involve risks and uncertainties, including those detailed in WesBanco's 2004 Annual Report on Form 10-K filed with the SEC under the section "Risk Factors". Such statements are subject to important factors that could cause actual results to differ materially from those contemplated by such statements, including without limitation, the businesses of WesBanco and its recent acquisitions may not be integrated successfully or such integration may take longer to accomplish than expected; the expected cost savings and any revenue synergies from the mergers may not be fully realized within the expected timeframes; disruption from the mergers may make it more difficult to maintain relationships with clients, associates, or suppliers; the effects of changing regional and national economic conditions; changes in interest rates, spreads on earning assets and interest-bearing liabilities, and associated interest rate sensitivity; sources of liquidity available to the parent company and its related subsidiary operations; potential future credit losses and the credit risk of commercial, real estate, and consumer loan customers and their borrowing activities; actions of the Federal Reserve Board, Federal Deposit Insurance Corporation, the SEC, the National Association of Securities Dealers and other regulatory bodies; potential legislative and federal and state regulatory actions and reform; competitive conditions in the financial services industry; rapidly changing technology affecting financial services and/or other external developments materially impacting WesBanco's operational and financial performance. WesBanco does not assume any duty to update forward-looking statements.

CORPORATE PROFILE*

NASDAQ: WSBC

- **Founded in 1870**
- **\$4.5 billion in assets**
- **Serving approximately: 172,000 deposit & 49,000 loan customers in 3 states**
- **85 offices, 2 lending offices, & 129 ATM's**
- **\$2.6 billion in trust assets**
- **Market capitalization: \$670 million**
- **2006 average daily shares traded: 62,000**

REASONS TO INVEST IN WESBANCO

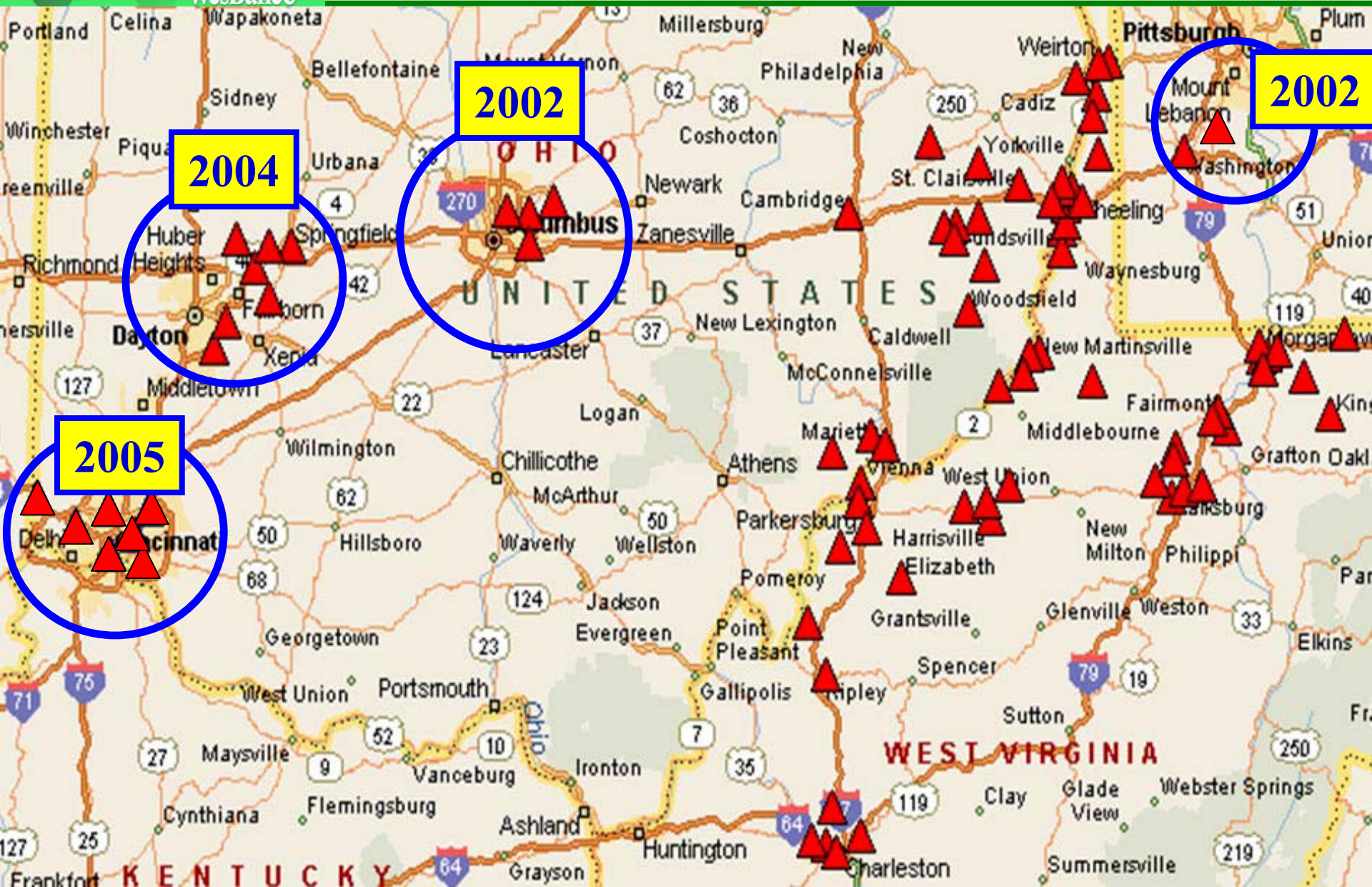
- **Consistent growth in earnings per share**
- **Above average dividend yield: 3.5%⁽¹⁾**
- **Acquisition-focused**
- **Improving demographics & new markets**
- **Improving credit quality**
- **Strong stock performance**

(1) Annualized dividend rate of \$1.04 per share based on 6/30/2005 market price.

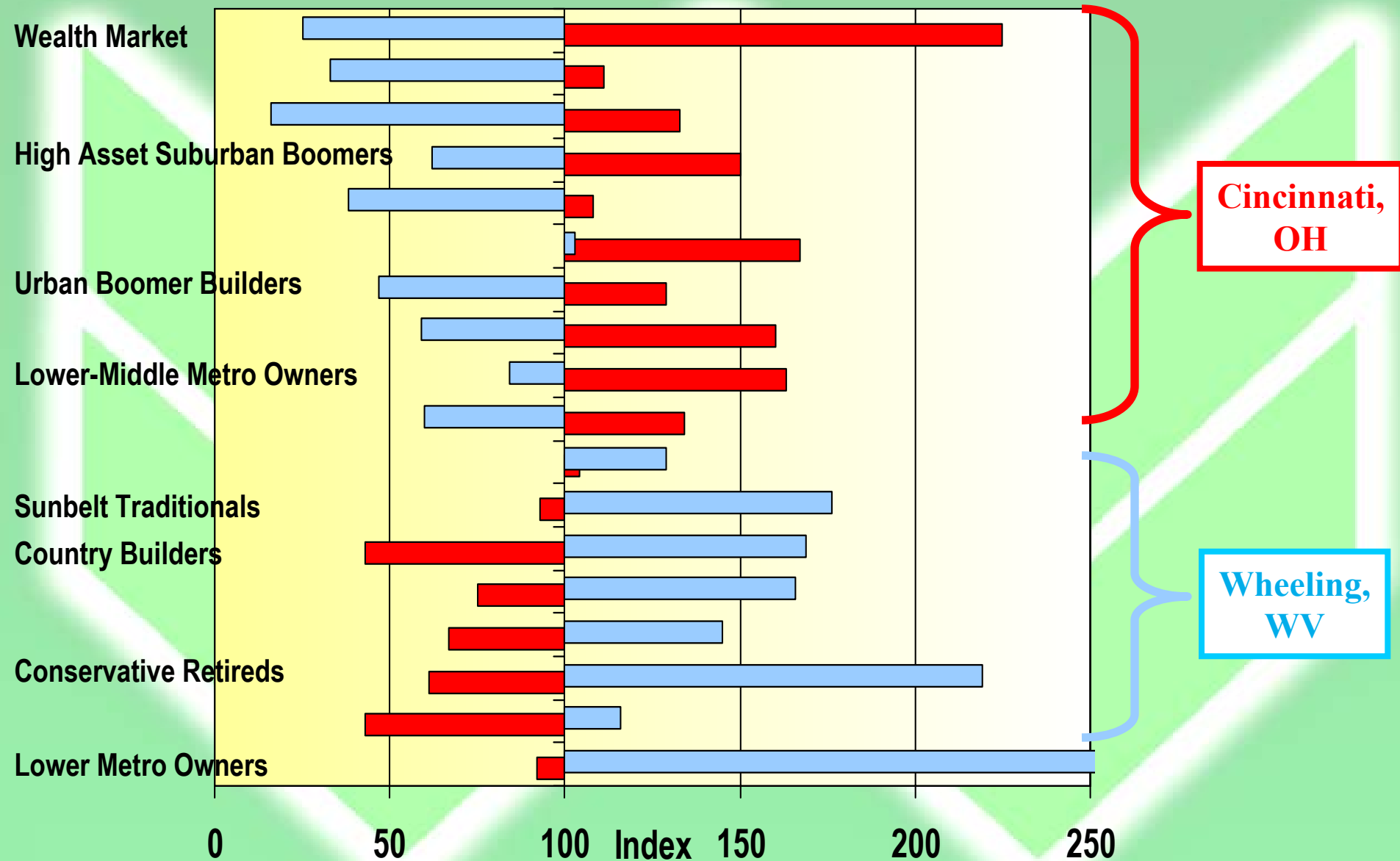
Small enough to listen.
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WesBanco

MARKET DIVERSIFICATION



CUSTOMER PROFILES



WESBANCO MARKET DEMOGRAPHICS*

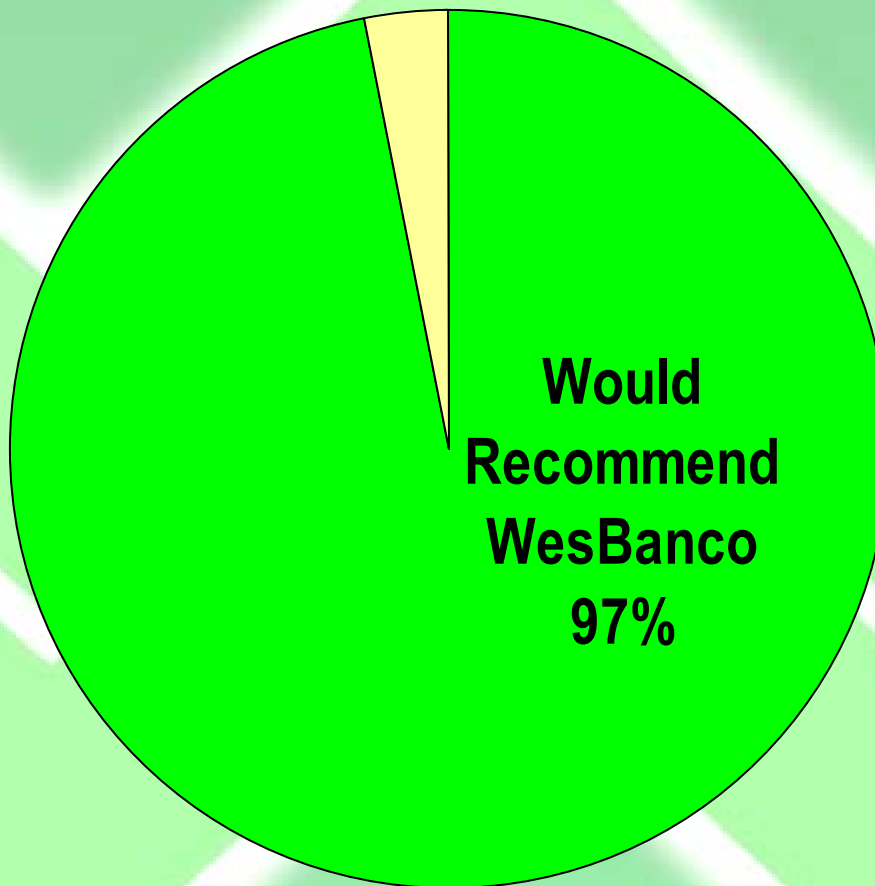
	WEST VIRGINIA	NEW MARKETS MONTGOMERY, CLARK & GREENE COUNTIES Dayton/Springfield, OH	NEW MARKET HAMILTON COUNTY Cincinnati, OH
Total Population *	1,808,344	851,690	845,303
Median Income *	\$29,696	\$41,663 ⁽¹⁾	\$40,964
Per Capita Income *	\$16,477	\$21,590 ⁽¹⁾	\$24,053
Market Share @6/30/04 ⁽²⁾	8.5%	2.8%	1.3%

The 4 Ohio counties combined represent nearly
100% of the total West Virginia population.

WESBANCO BUSINESS MODEL

- **8 regional markets with a foundation based on strong customer relationships and quality service.**
- **Each region has a regional president which reinforces WesBanco's slogan of "Small enough to listen, Big enough to Help."**
- **Large bank features and services with a small community bank culture and feel.**
- **Apply business model to newly acquired large Ohio MSA's.**

CUSTOMER SATISFACTION RATING



CUSTOMER SATISFACTION RATING

97%
Bank
Customer
Satisfaction
Rate*

WE'RE NEW.
BUT WE COME HIGHLY
RECOMMENDED.



*Percentage of customers who would recommend WesBanco to a friend. First Performance, Inc. Survey.

2005 RESULTS

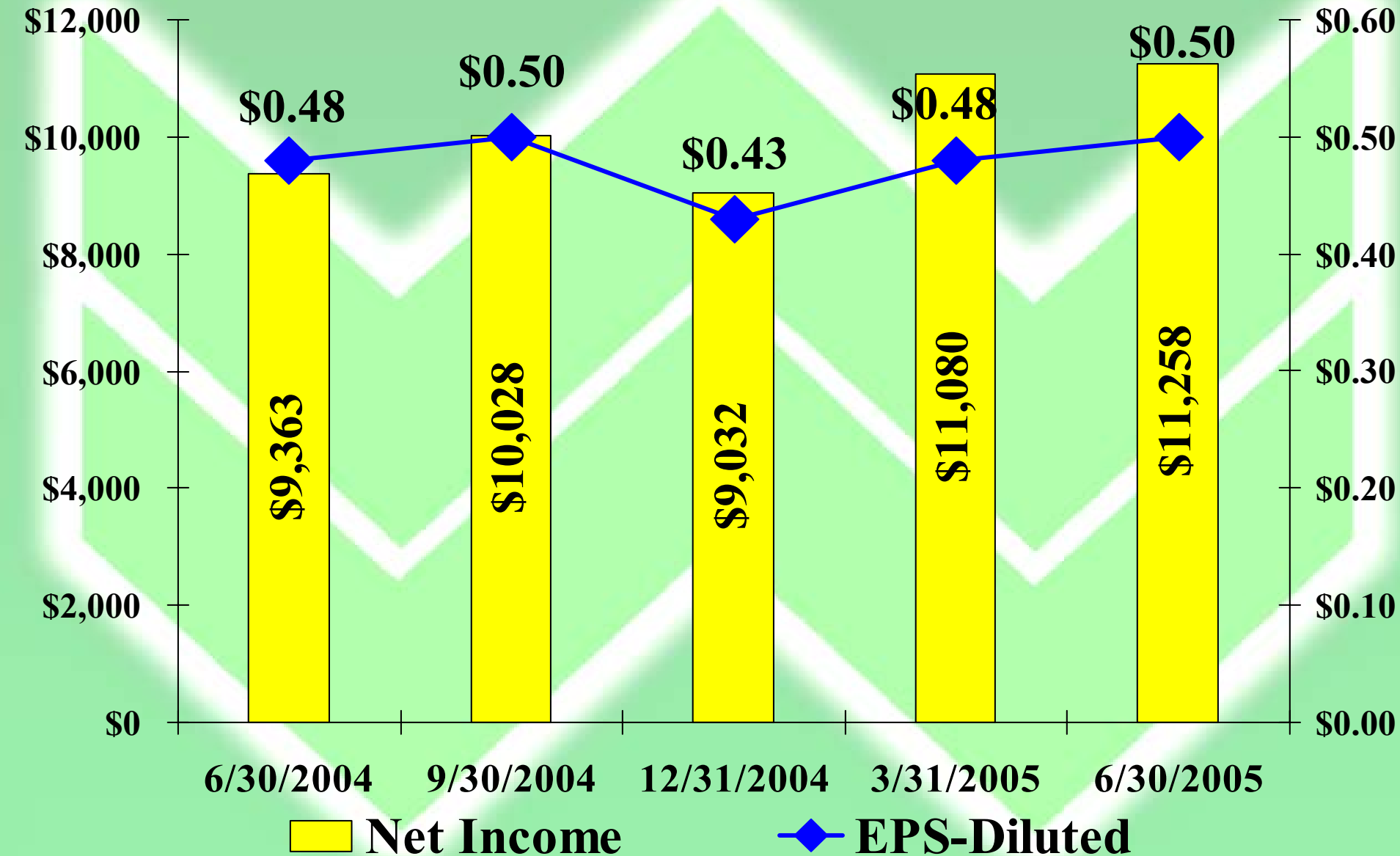
(net income in thousands)

	YTD 6/30/2005	YTD 6/30/2004	% CHG
Net income	\$22,338	\$19,122	16.8%
EPS - diluted	\$0.98	\$0.97	1.0%
Return on assets	0.99%	1.13%	-12.4%
Return on equity	10.54%	12.02%	-12.3%
Return on tangible equity*	16.04%	14.65%	9.5%
Net interest margin	3.51%	3.69%	-4.9%
Efficiency ratio	59.41%	57.38%	3.5%

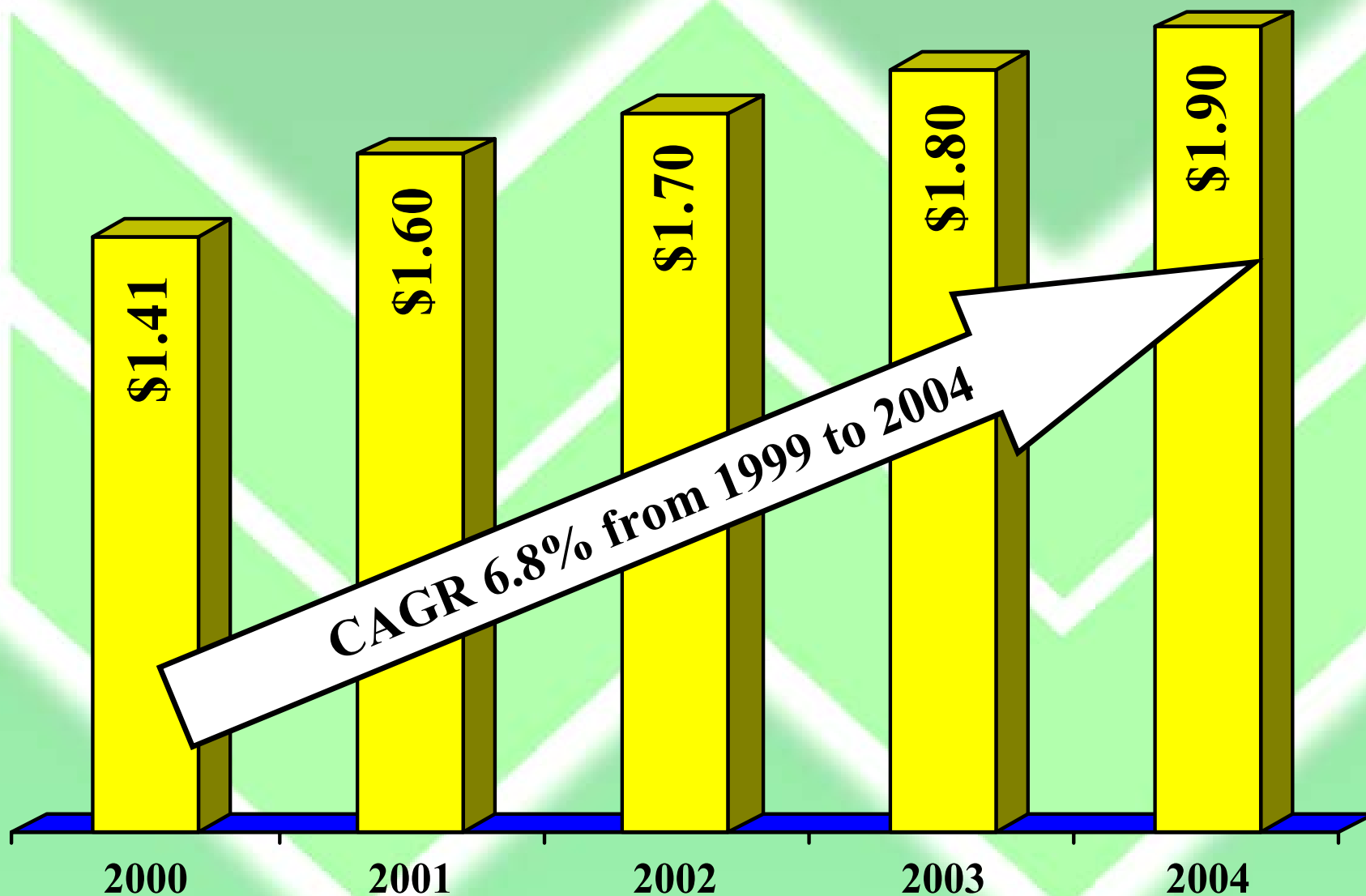
* Excludes goodwill & core deposit intangible effect on earnings and shareholders' equity

LINKED QUARTER RESULTS

In thousands



EARNINGS PER SHARE



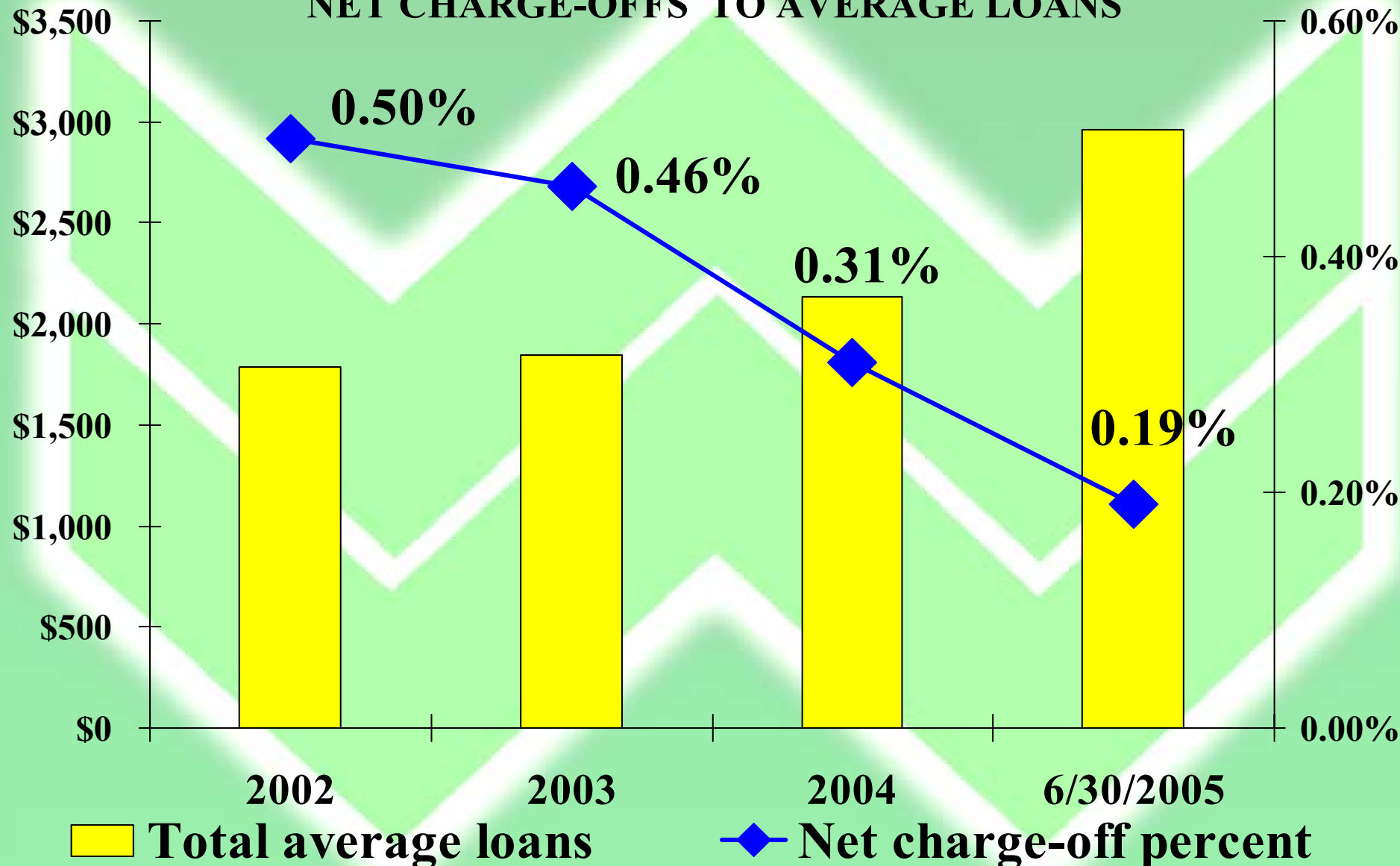
DIVIDENDS PER SHARE

- 20 consecutive years of dividend increases
- Current dividend yield approximating 3.5%



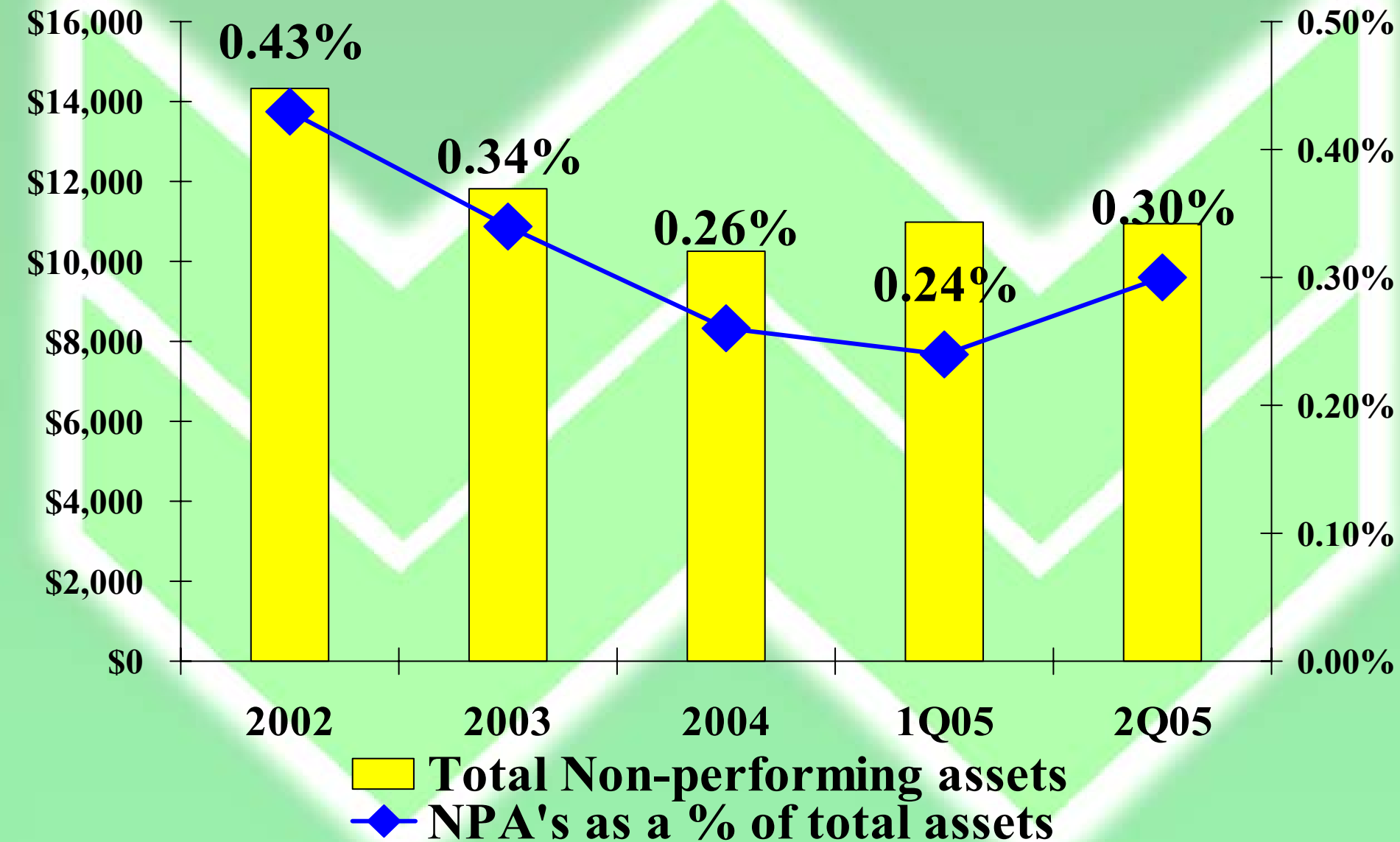
NET CHARGE OFF RATIO

In millions



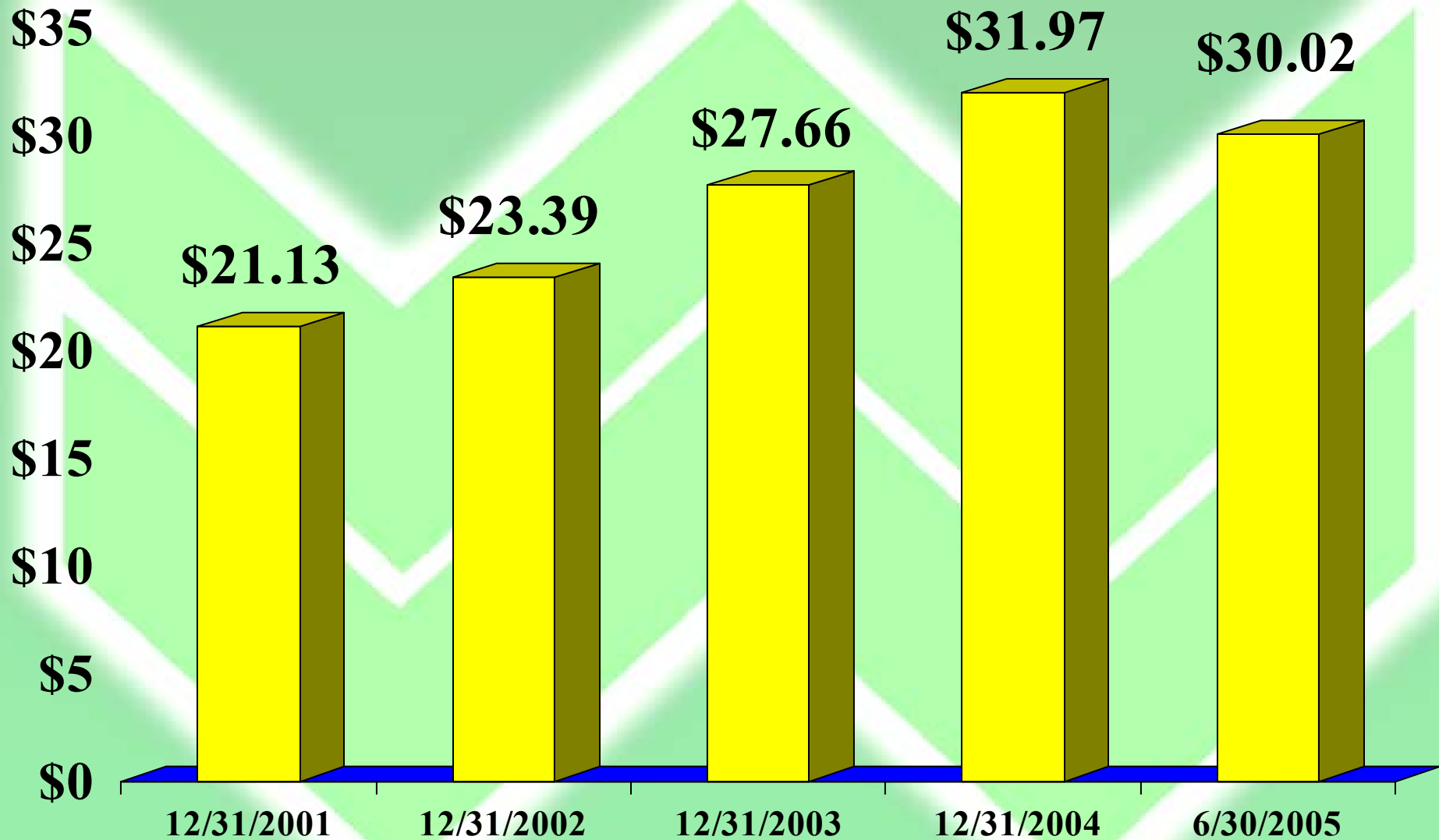
NON-PERFORMING ASSETS

In thousands



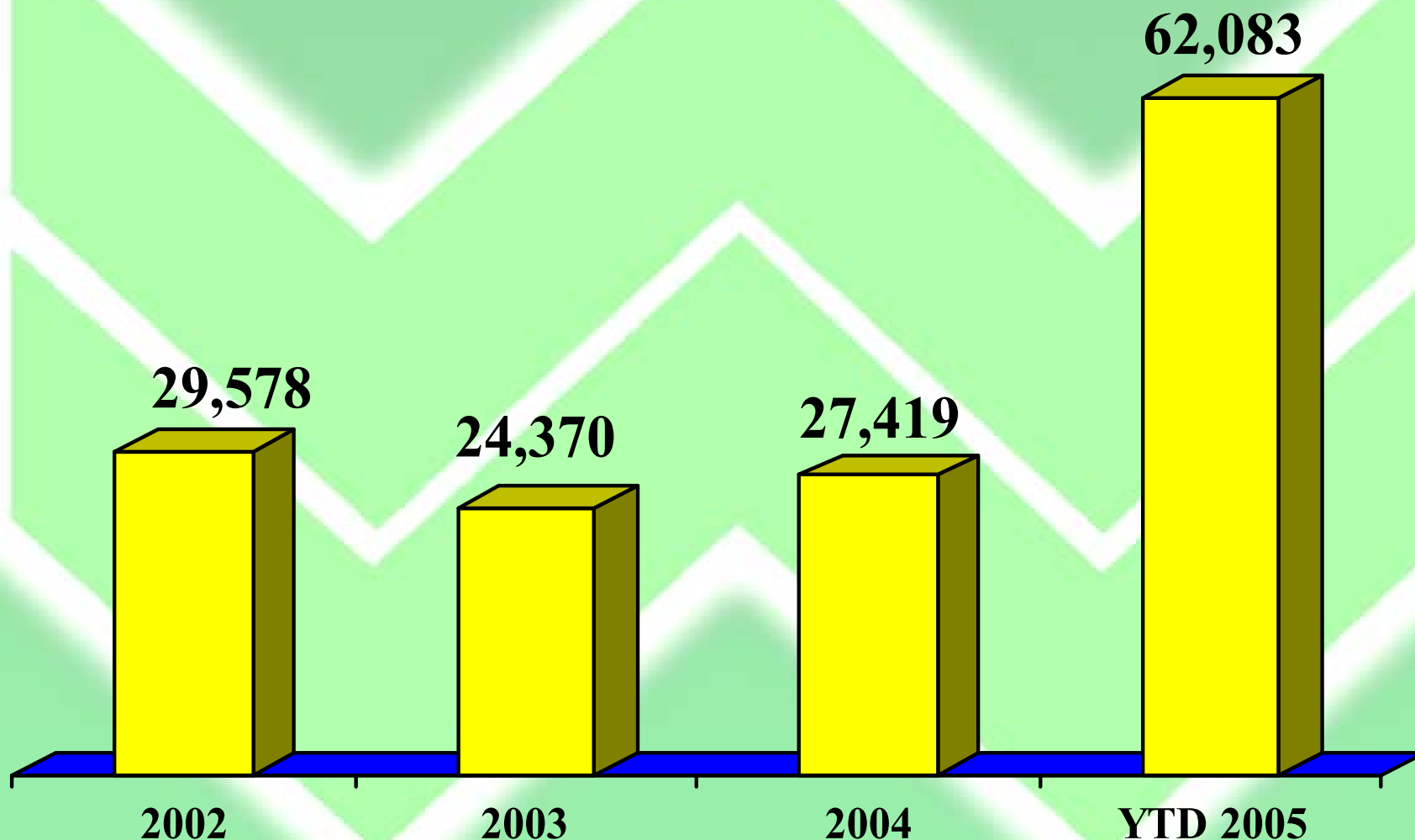
STOCK PRICE

Stock Price



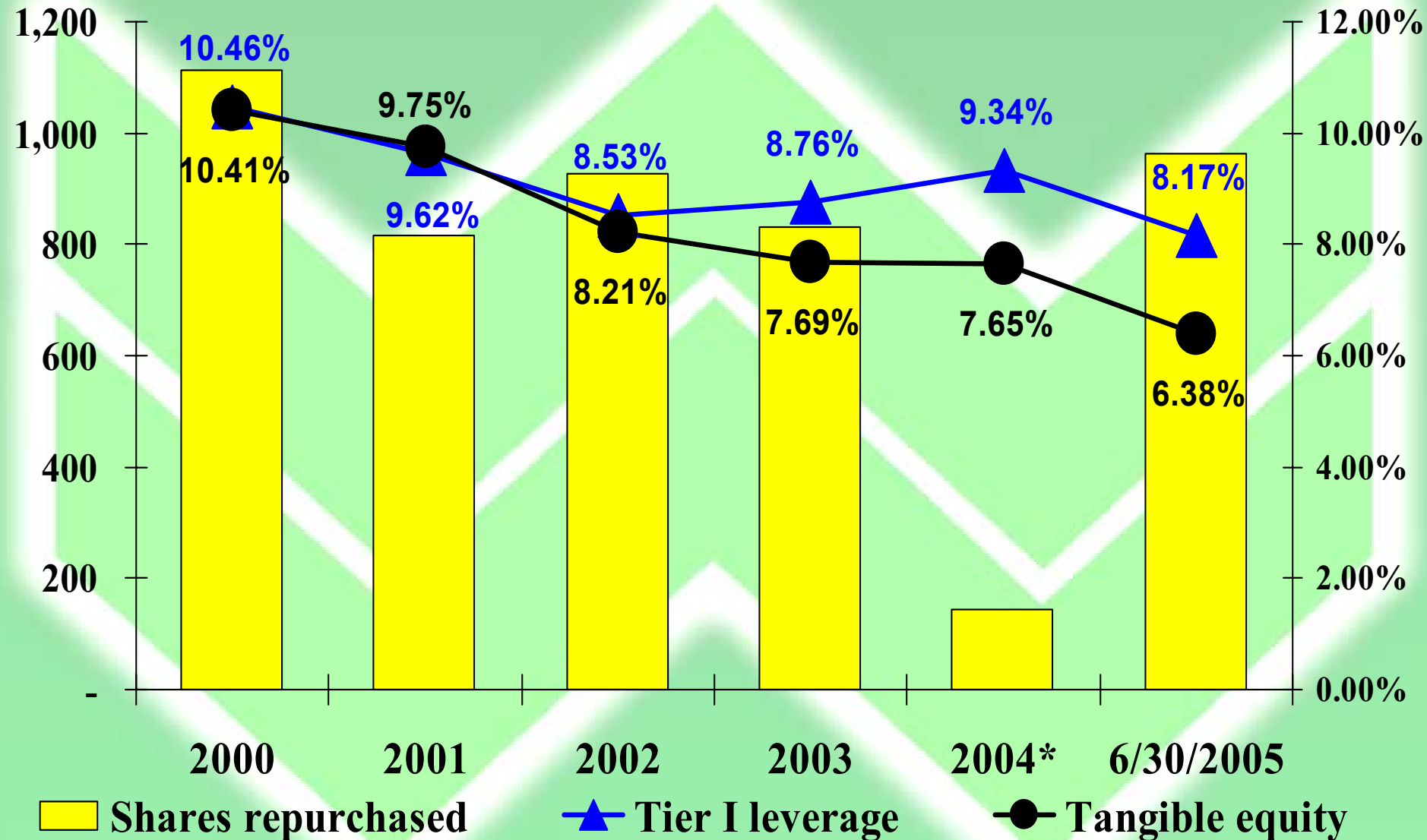
IMPROVING STOCK LIQUIDITY

Average daily shares traded – Source NASDAQ Online



SHARES REPURCHASED vs. CAPITAL LEVELS

In thousands



* 2004 repurchases limited due to SEC rules on blackout periods surrounding acquisitions

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Q & A