

Annual Shareholders Meeting April 18, 2007

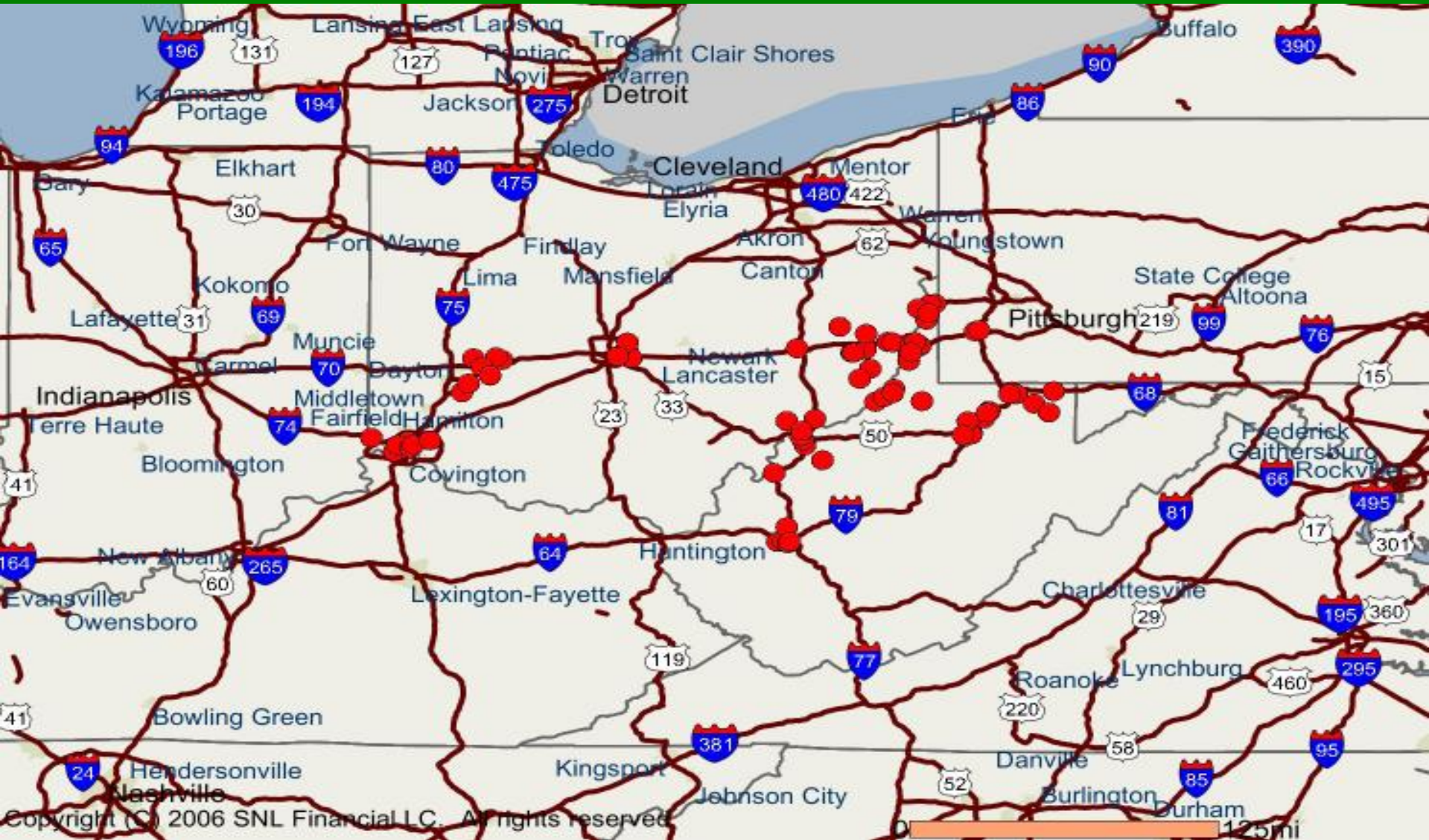
Corporate Profile*

NASDAQ: WSBC

- **Founded in 1870**
- **\$4.1 billion in assets**
- **78 offices, 1 lending office, & 112 ATM's**
- **\$3.0 billion in trust assets**
- **Market capitalization: \$647 million***
- **2006 average daily shares traded: 50,025**

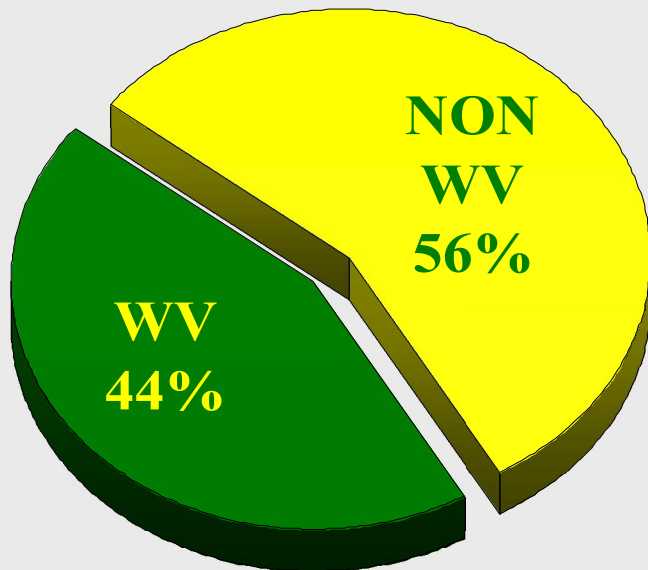
* As of 3/31/07

Market Diversification



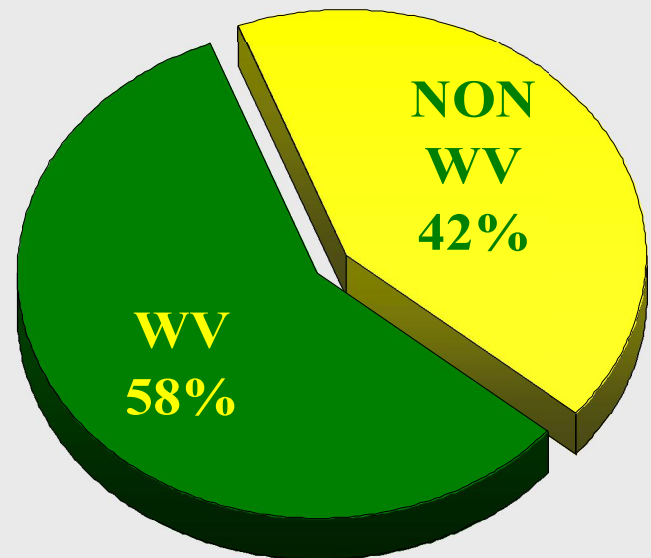
Market Diversification

LOANS 12/31/06



WV - Branches - 45
Non-WV - Branches - 33

DEPOSITS 12/31/06

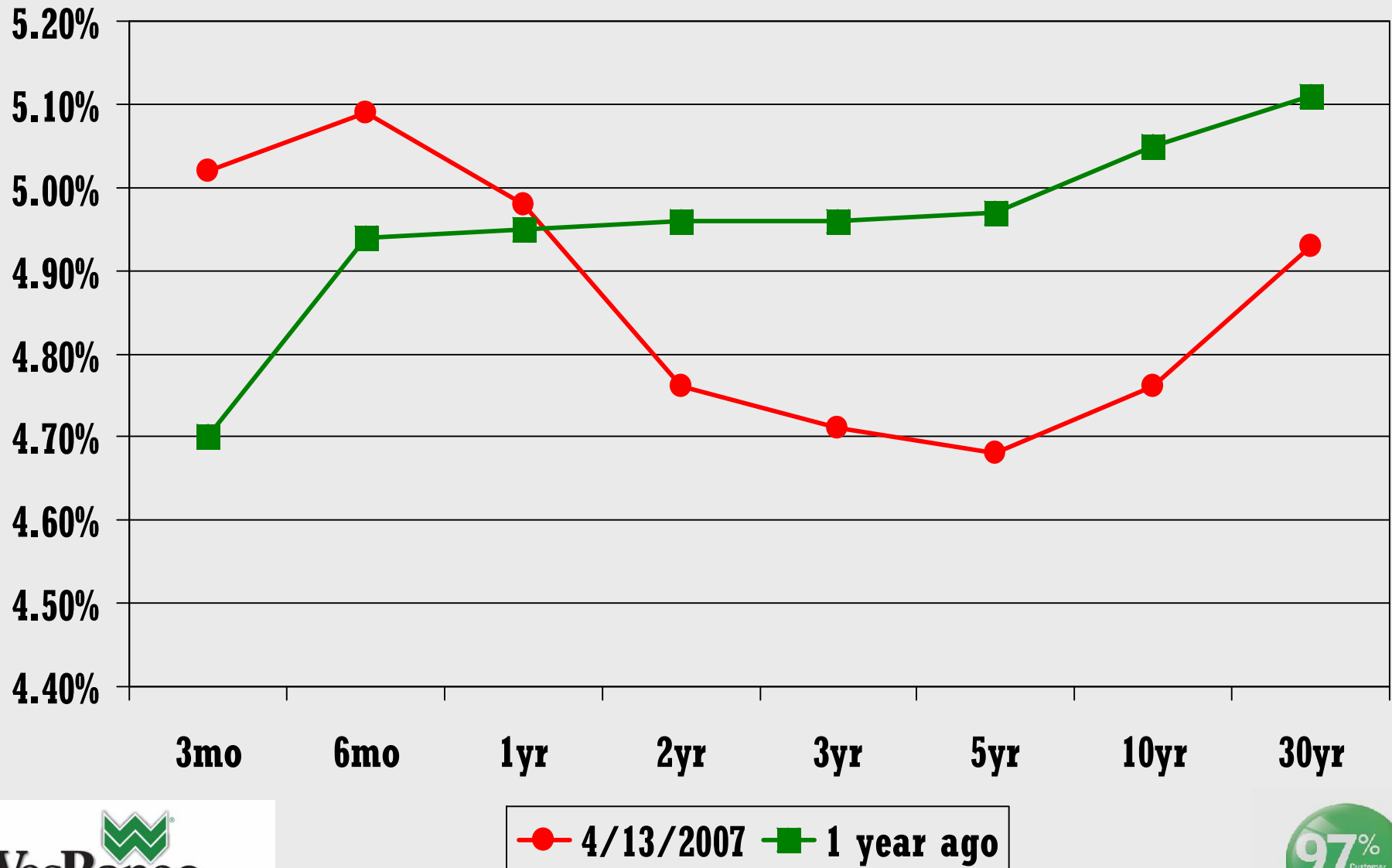


WV - ATM's - 67
Non-WV - ATM's - 45

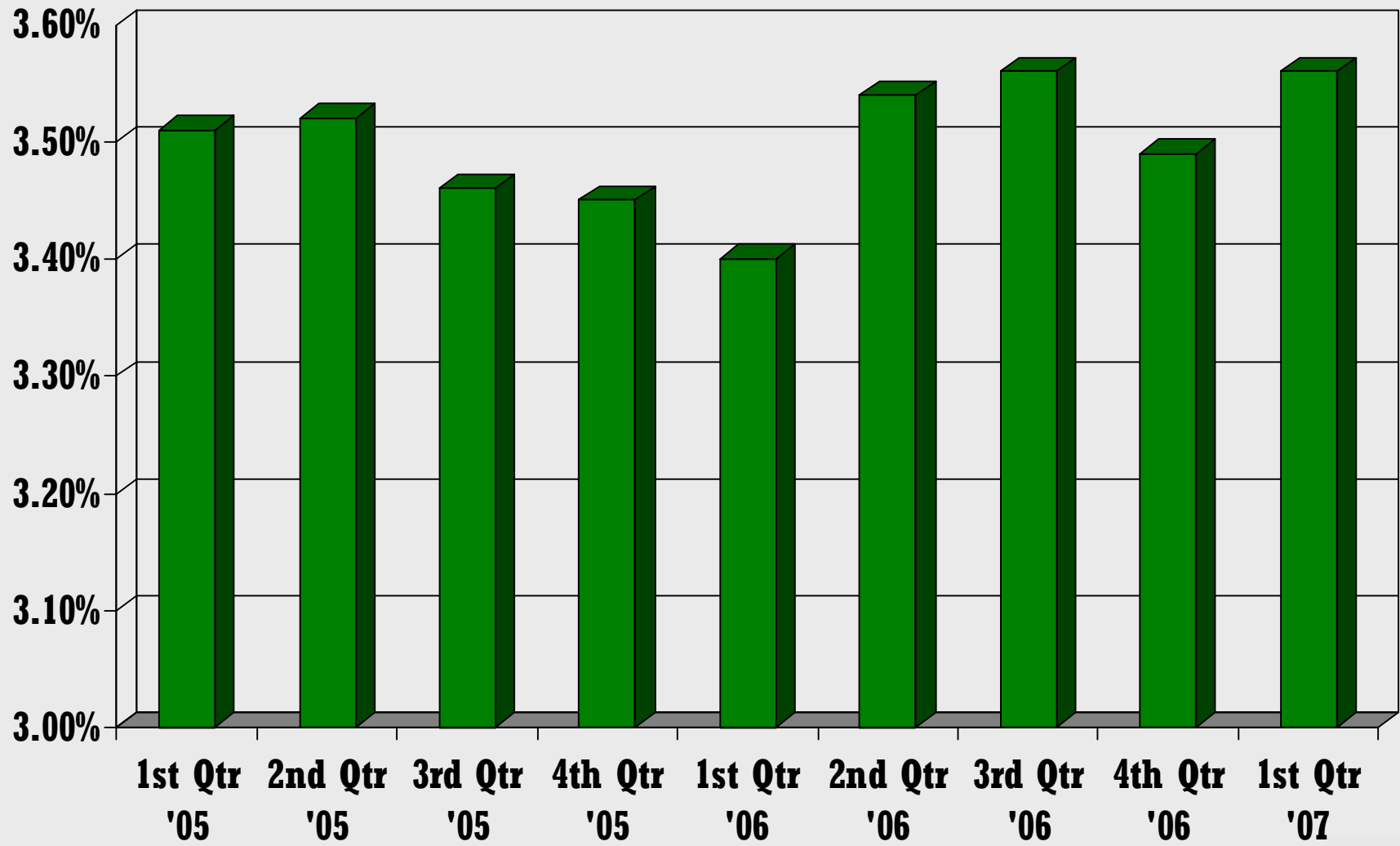
2006 Accomplishments

- **Balance sheet repositioning to maintain net interest margin.**
- **Emphasis on growth in non-interest income.**
- **Branch optimization activity.**
- **Expense control.**
- **Credit quality improvements.**

Interest Rate Yield Curve Comparison



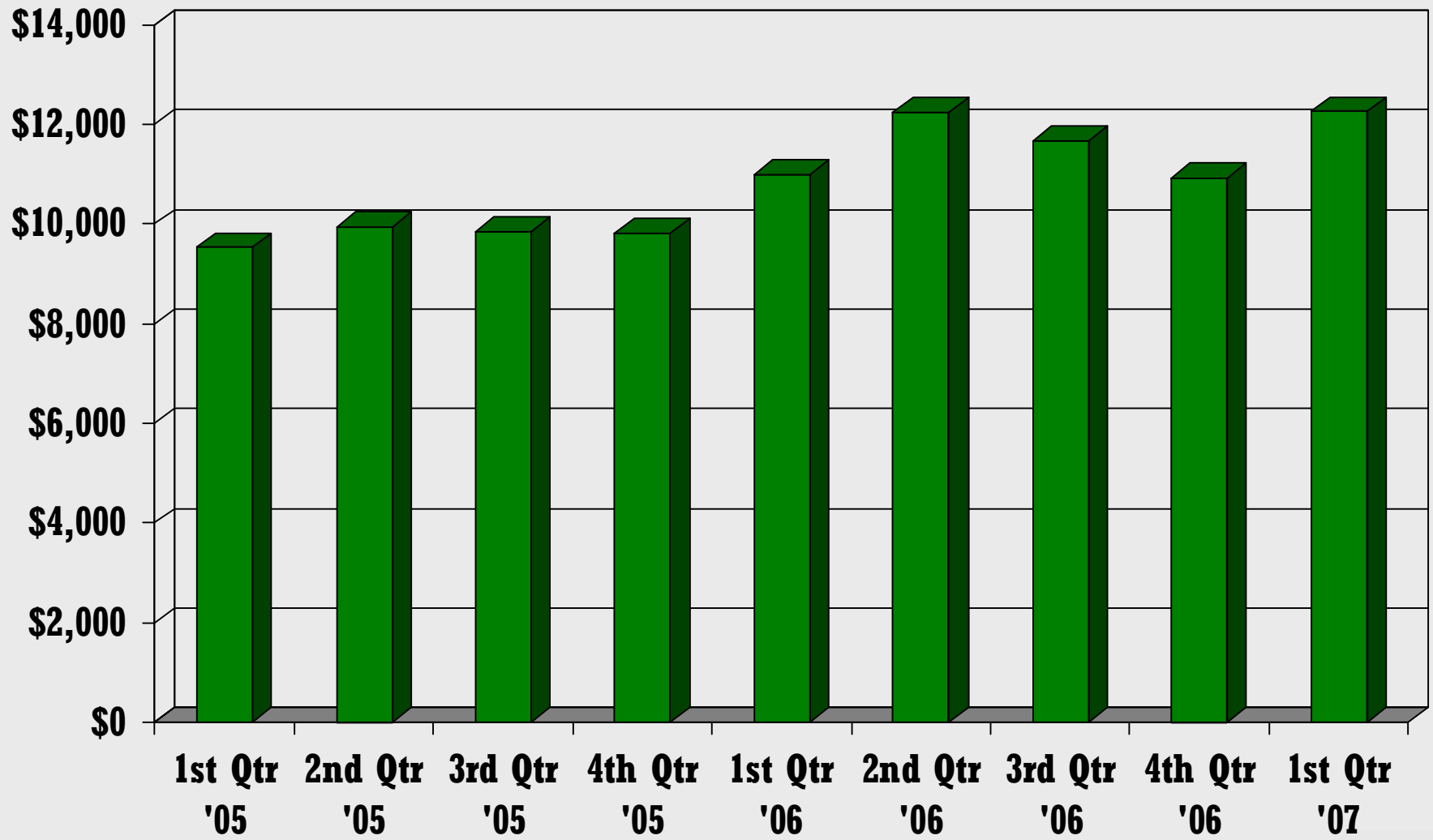
Net Interest Margin %*



*Fully taxable-equivalent.

Core Non-Interest Income*

(in thousands)



* Excludes other-than-temporary impairment losses on securities and gains on sales of branch offices.

Newly Built Branches

Barnesville



Gahanna



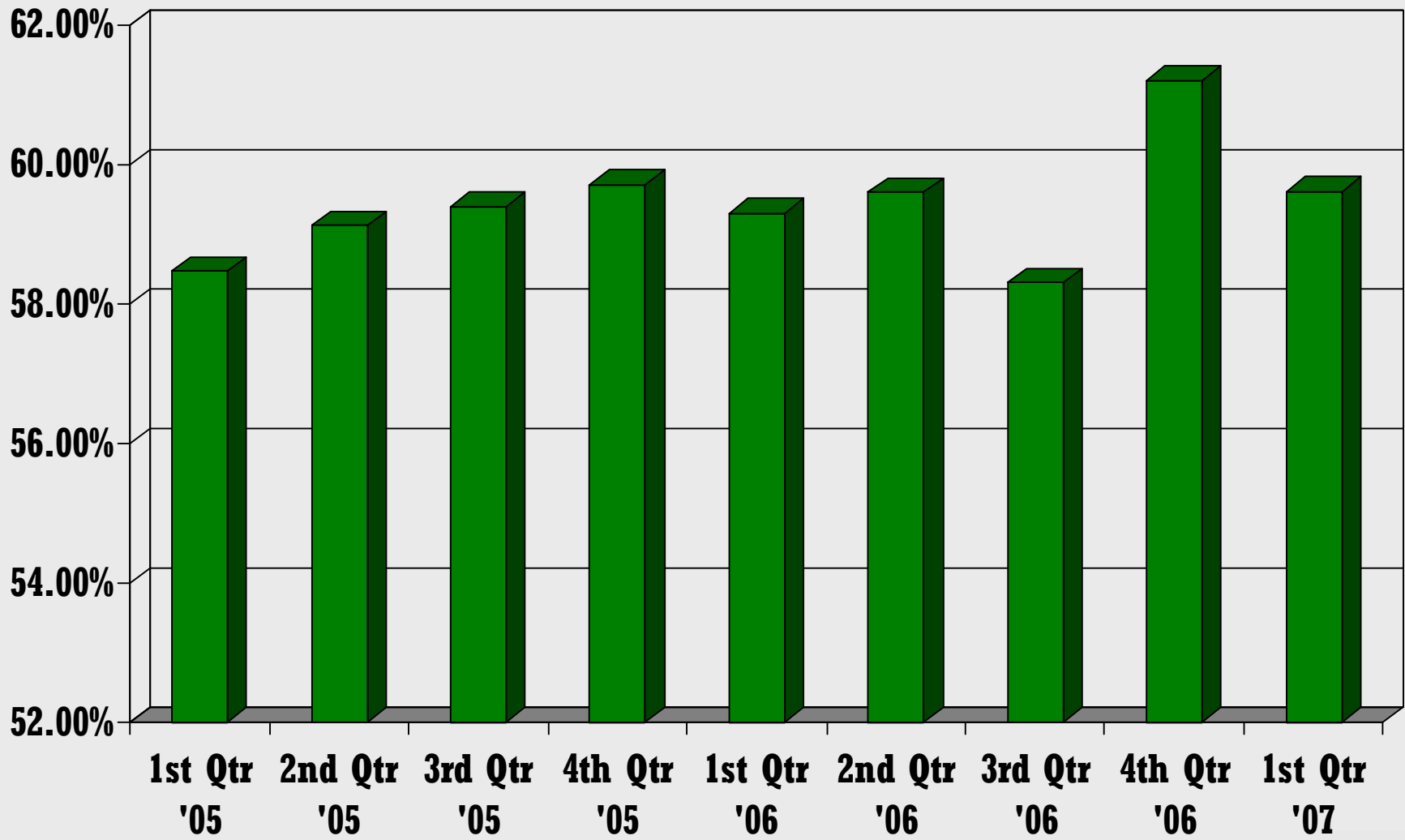
Marietta



Reynoldsburg

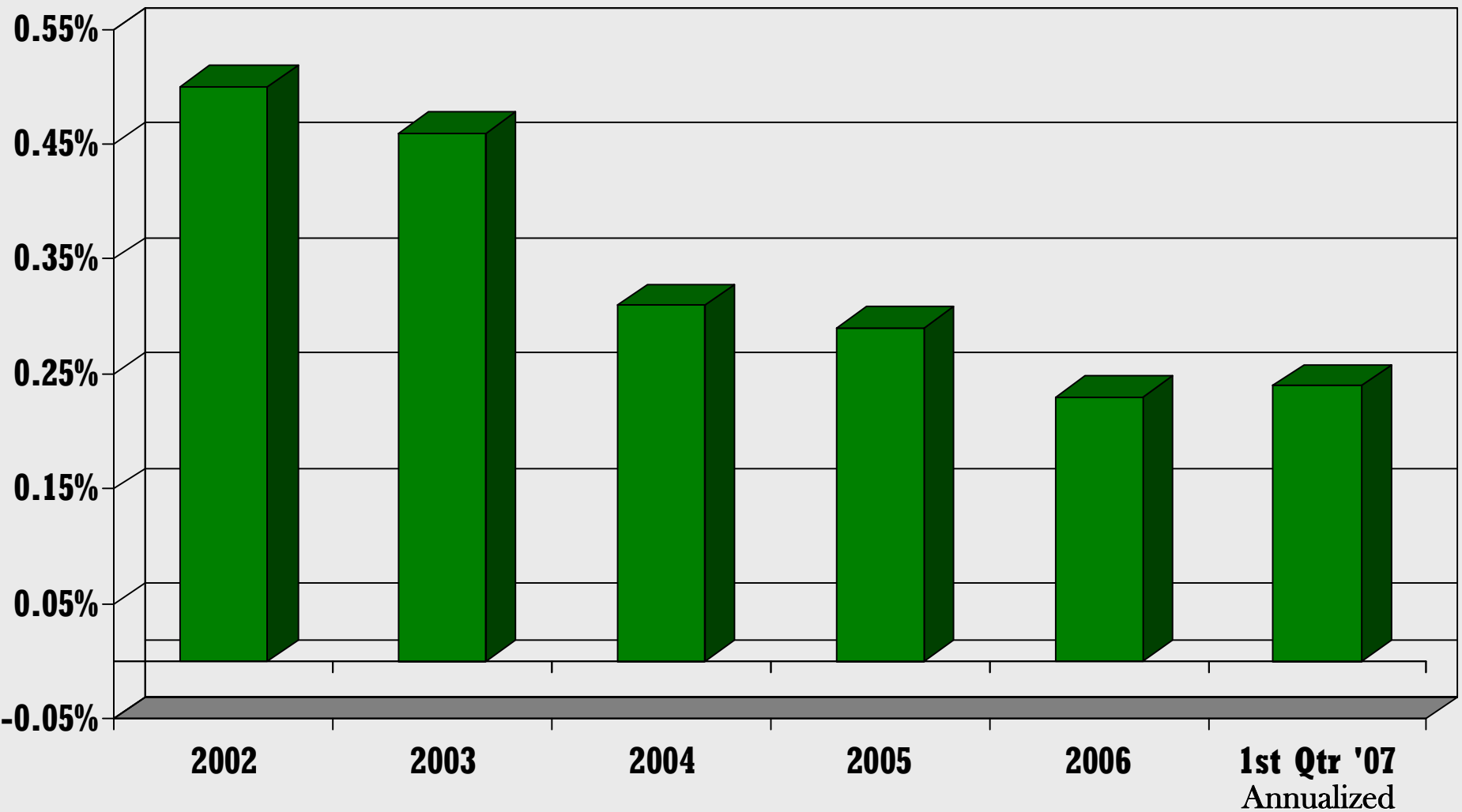


Core Efficiency Ratio*



* Excludes restructuring costs, merger costs, other-than-temporary impairment losses on securities and gains on sales of branch offices.

Net Charge-Offs to Average Loans %



2007 Outlook

- **Continued competitive pressures on bank net interest margins.**
- **Growth in non-interest revenue sources.**
- **Development of new delivery channels (electronic banking services).**
- **Integration of non-banking revenue sources and services.**

2007 Financial Results -1st Quarter

(in thousands, except per share amounts)

	1st Quarter 3/31/2007	1st Quarter 3/31/2006
GAAP - Net income	\$ 11,947	\$ 5,584
Core operating earnings*	\$ 11,359	\$ 9,258
GAAP EPS - diluted	\$ 0.56	\$ 0.25
Core operating EPS-diluted*	\$ 0.53	\$ 0.42

* Excludes restructuring costs, other-than-temporary impairment losses on securities and gains on sales of branch offices.

2007 Financial Results -1st Quarter

	1st Quarter 3/31/2007	1st Quarter 3/31/2006
Return on assets	1.20%	0.52%
Return on equity	11.77%	5.45%
Net interest margin*	3.56%	3.40%
Efficiency ratio*	58.32%	69.25%

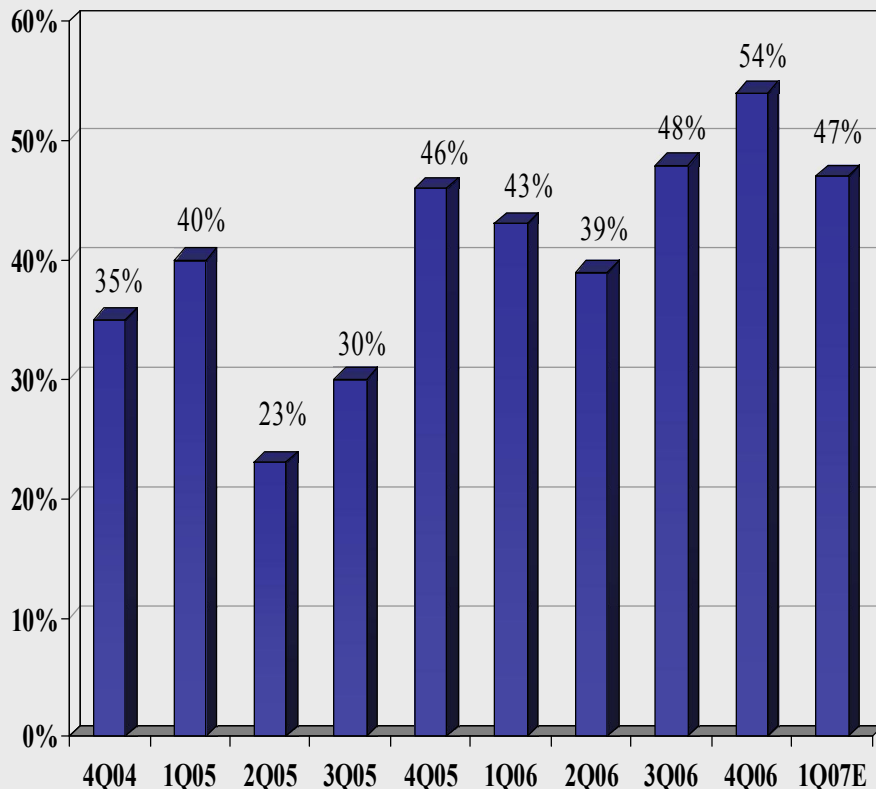
*Fully taxable-equivalent.

2007 Financial Results -1st Quarter (cont.)

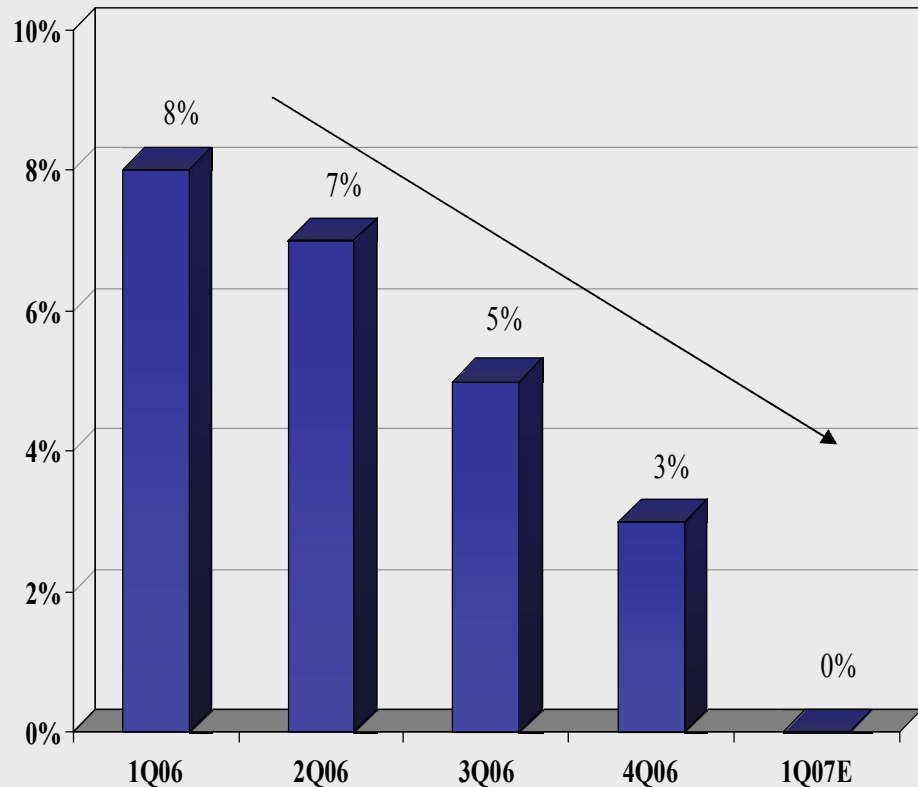
- **Improved net interest margin.**
- **Improved non–interest income.**
- **Control over expenses.**
- **Improvement in credit quality metrics.**

Current Earnings Environment

**Percentage of Companies That
Have Missed Consensus**

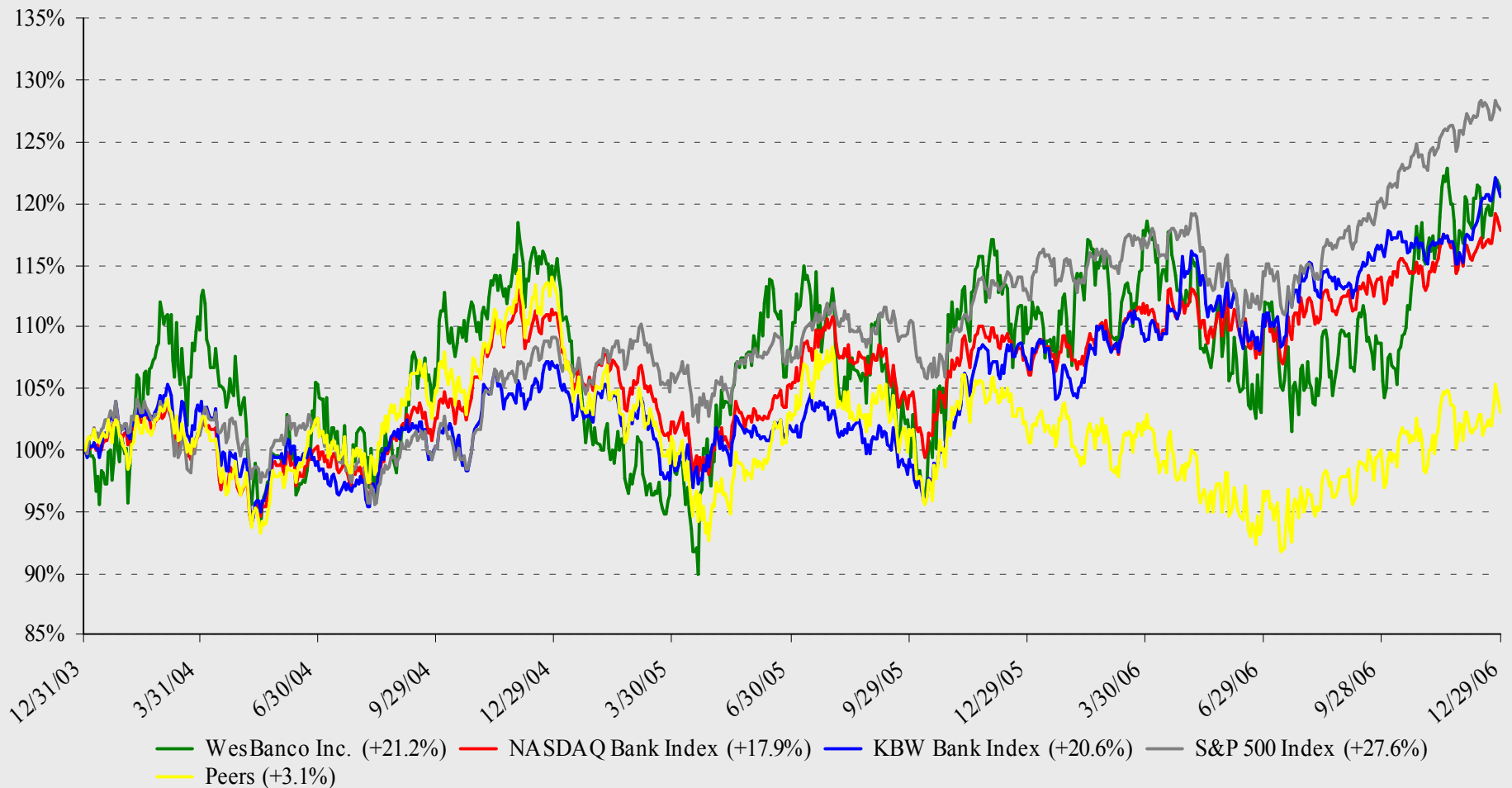


**Median Year-Over-Year EPS
Growth for KBW Bank Universe**



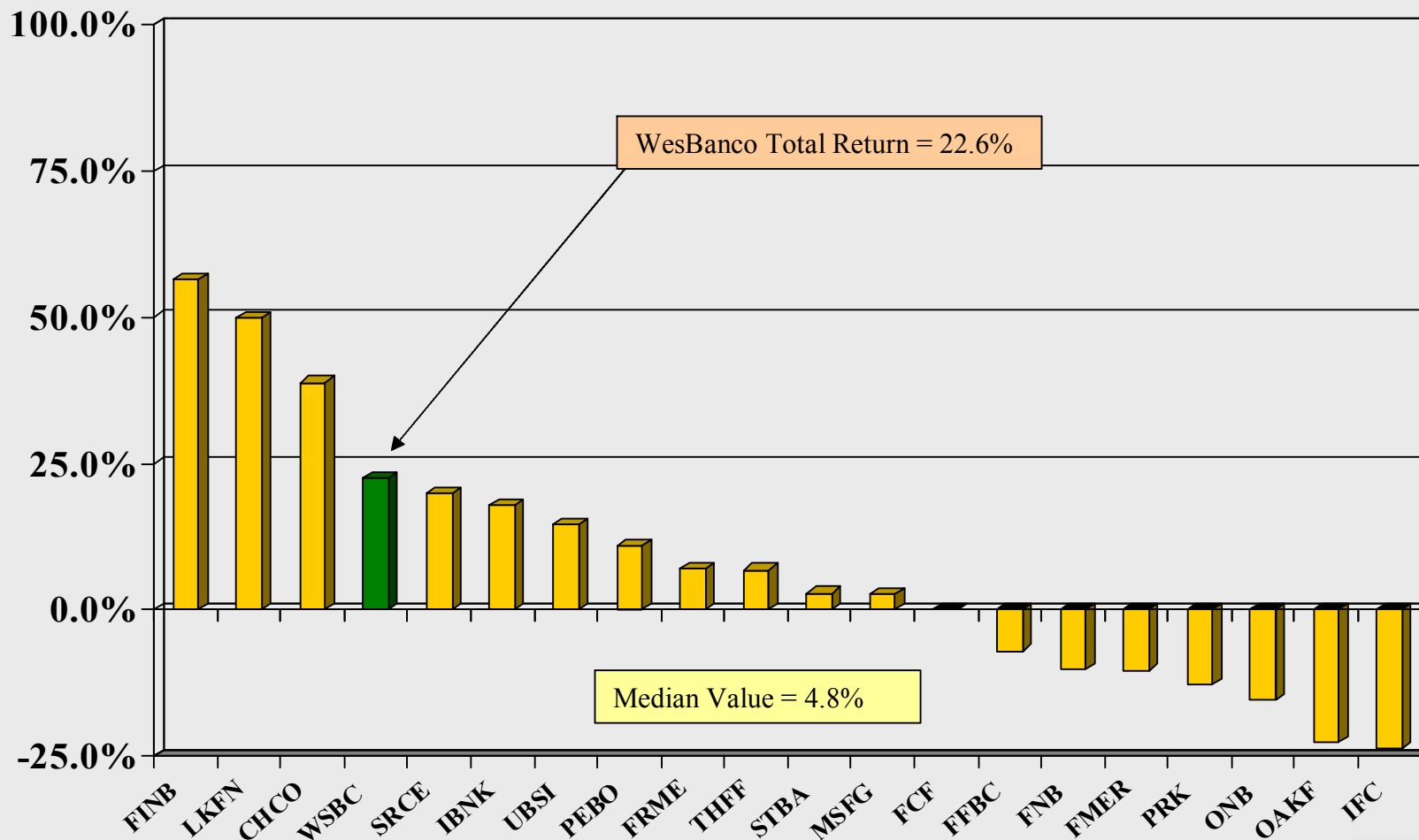
❑ The Banking Industry's EPS growth has been decelerating over the past 4 quarters.

Relative Stock Price Performance: 2003 - 2006



Peer Group Analysis - Total Return

Total Return Since Completion of Western Ohio Financial Corporation Acquisition* (%)



Peer Group Values

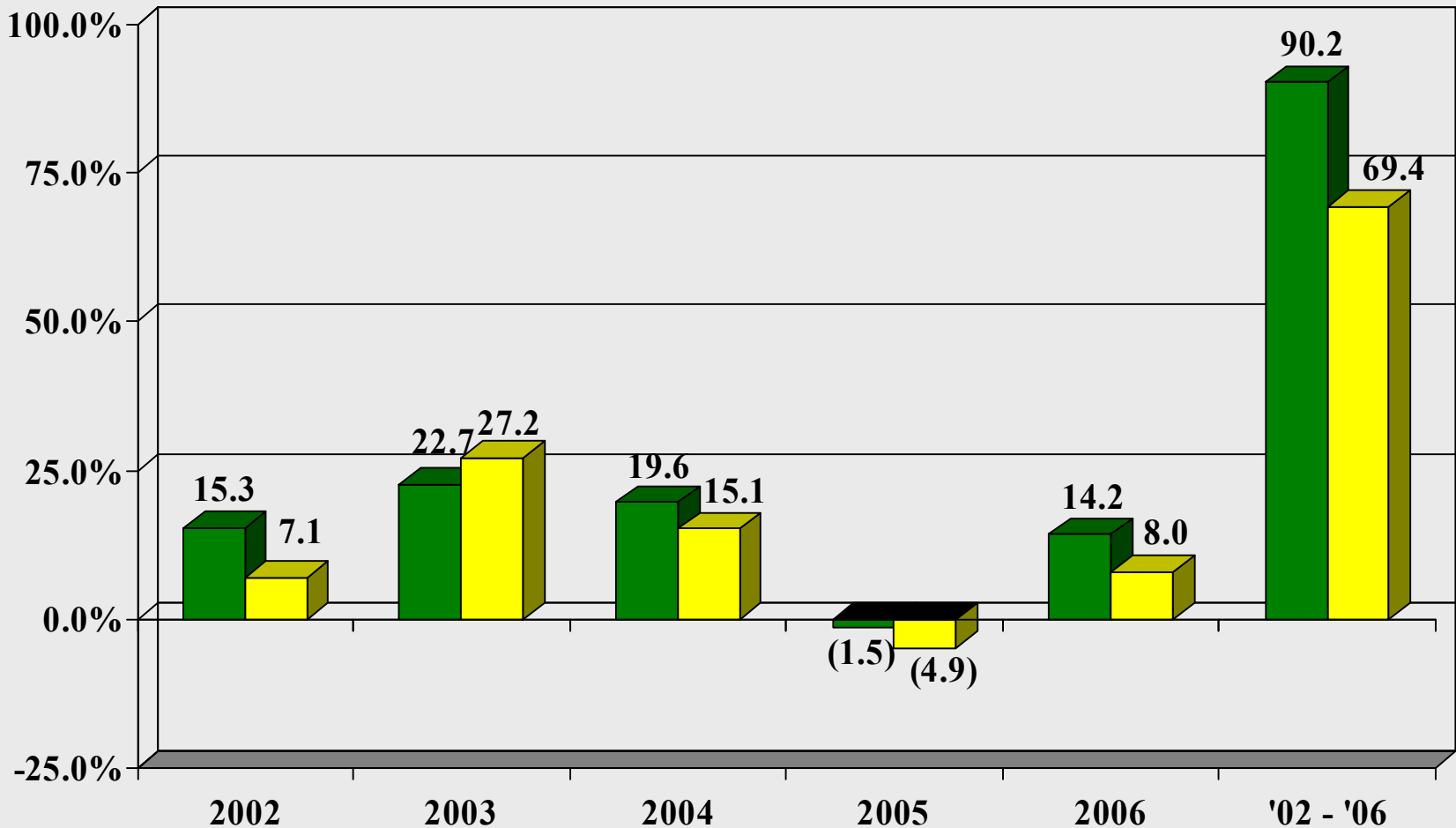
Peers include selected banks in western Pennsylvania, Indiana, Ohio, and West Virginia with Assets between \$1 billion and \$15 billion

* Based on a blended P/E of current year estimated EPS and next year estimated EPS

Source: FactSet Research Systems; Data as of January 31, 2007

Total Return Analysis

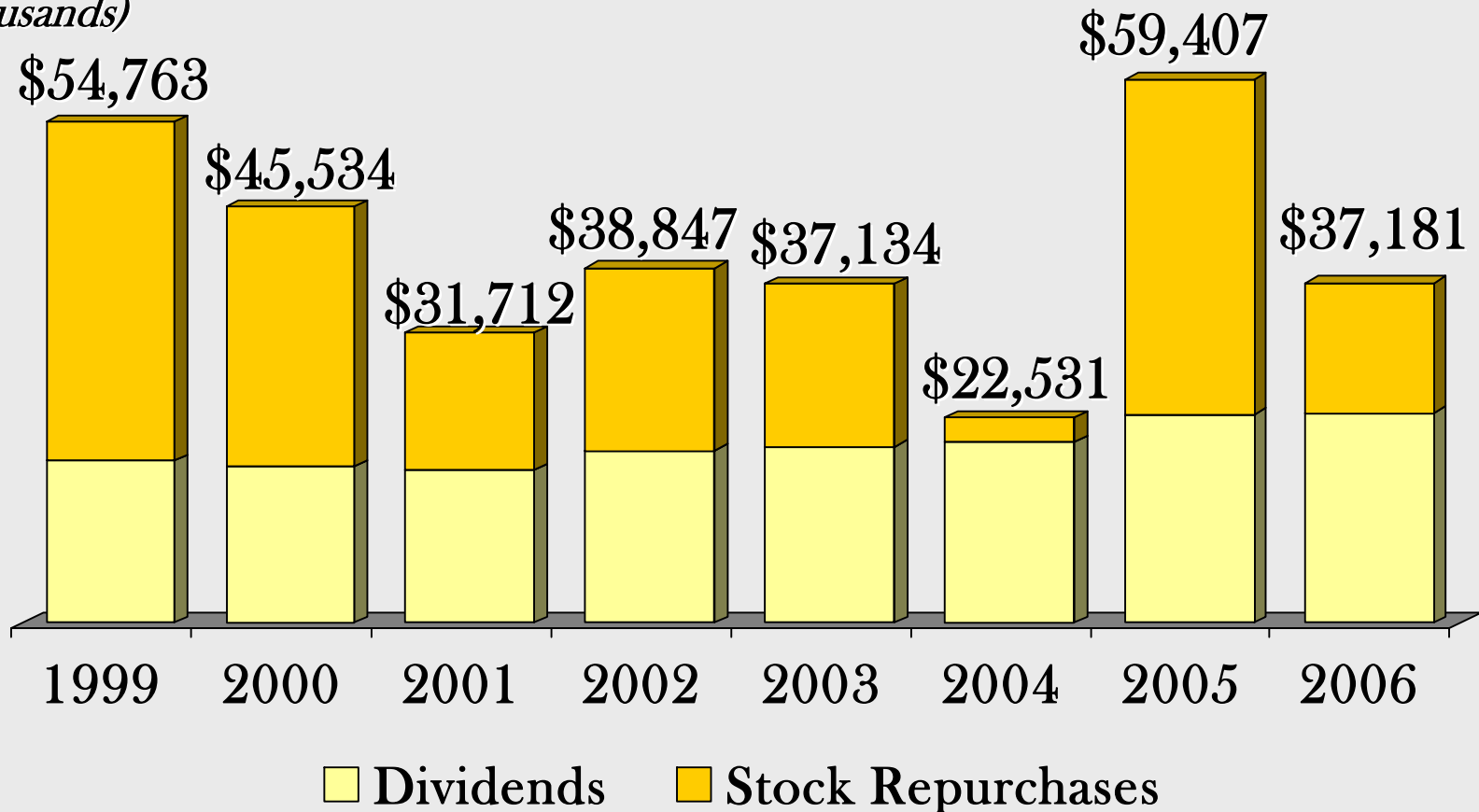
Total Return * (%)



■ WSBC ■ Peers

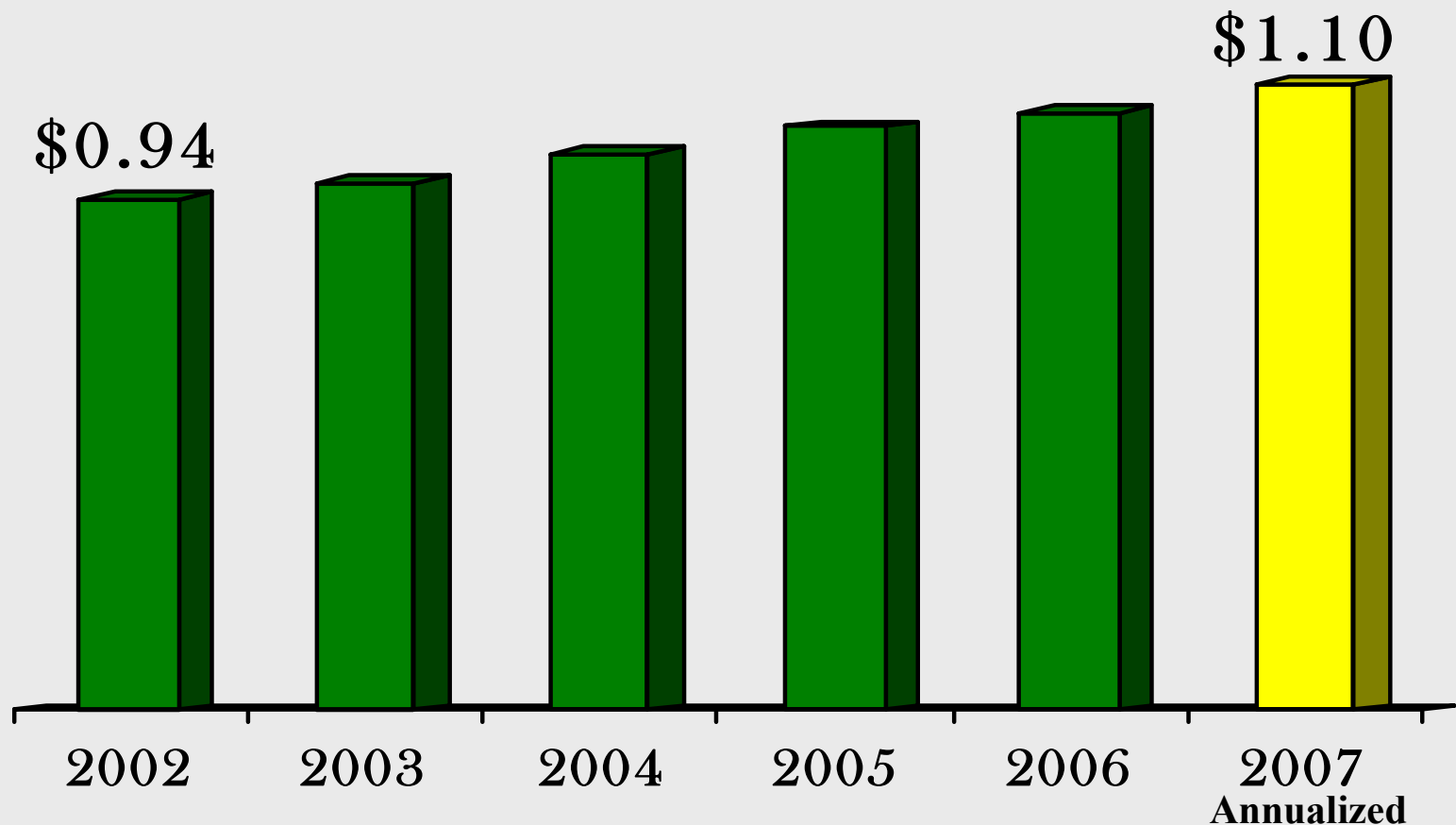
Return to Shareholders

(in thousands)



\$327 million in dividends and stock repurchases returned to shareholders from 1999 to present.

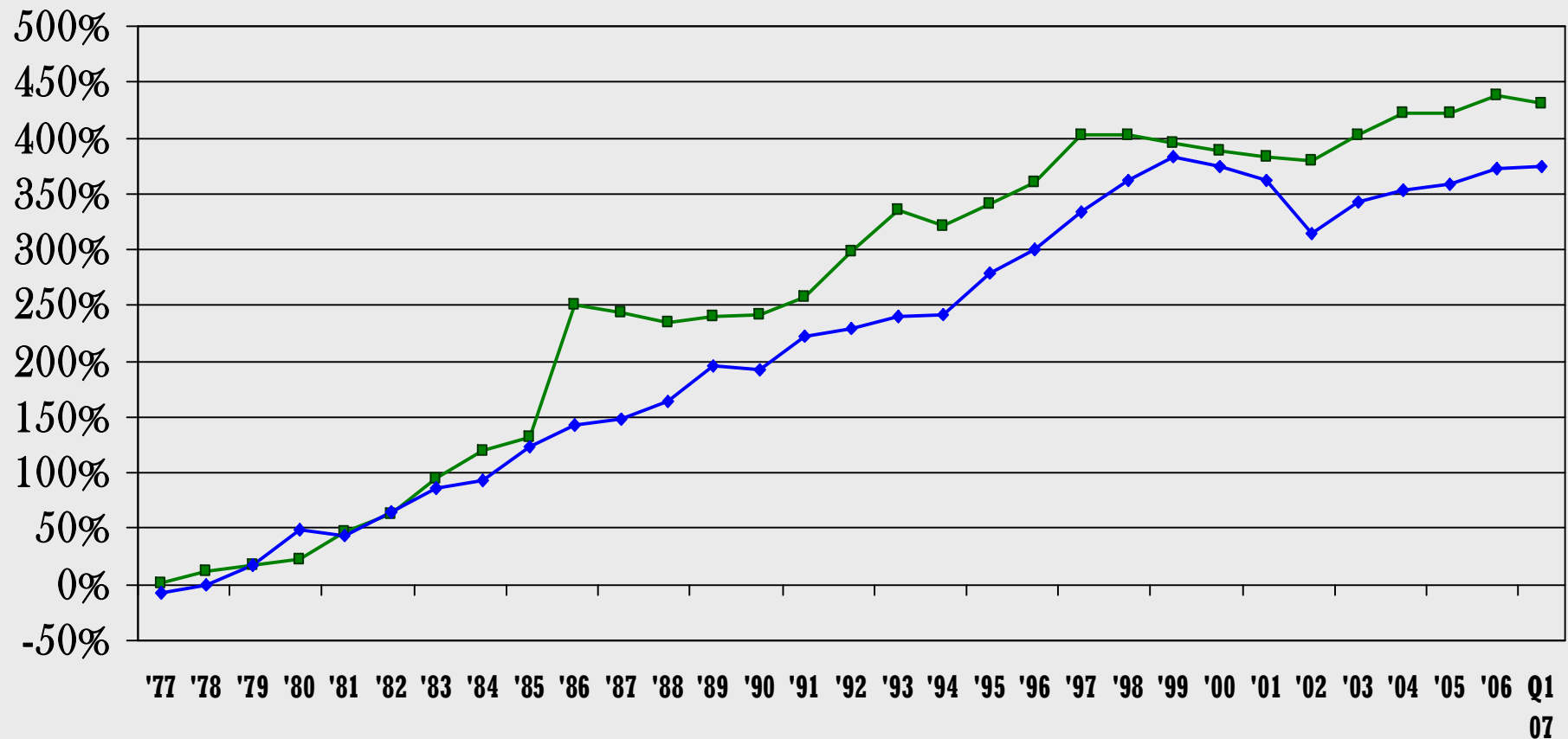
Dividends Per Share



- 1) 22 consecutive years of dividend increases.
- 2) Current dividend yield of approximately 3.4%.
- 3) 17% increase in dividends since 2002.

Stock Performance

Long-term Cumulative Return



■ WesBanco ◆ S & P 500

Questions ?

Annual Shareholders Meeting

April 18, 2007

Reconciliation Table – Non-GAAP Financial Information

(in thousands, except per share amounts)

For the Three Months Ended

March 31,

	<u>2007</u>	<u>2006</u>
Net income	\$ 11,947	\$ 5,584
Add: restructuring expenses, net of tax (1)	-	324
Add: other-than-temporary impairment losses, net of tax (1)	-	4,829
Subtract: gains on sales of branch offices, net of tax (1), (3)	(588)	(1,479)
Core operating earnings	<u>\$ 11,359</u>	<u>\$ 9,258</u>
Net income per common share (2)	\$ 0.56	\$ 0.25
Effects of restructuring expenses, net of tax (1)	-	0.02
Effects of other-than-temporary impairment losses, net of tax (1)	-	0.22
Effects of gains on sales of branch offices, net of tax (1), (3)	(0.03)	(0.07)
Core operating earnings per common share (2)	<u>\$ 0.53</u>	<u>\$ 0.42</u>

(1) The related income tax expense is calculated using a combined Federal and State income tax rate of 40%.

(2) The dilutive effect from stock options was immaterial and accordingly, basic and diluted earnings per share are the same.

(3) March 2007 includes gain on sale of branch facility which was replaced with a new facility whereas March 2006 includes gain on sale of Ritchie County branches and associated operations.

Forward-looking Disclosure

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 2006 Annual Report on Form 10-K filed with the Securities and Exchange Commission ("SEC"), which is 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 2006 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 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.