



Keefe, Bruyette & Woods
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Forward-Looking Statements

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 2007 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 2007 Annual Report on Form 10-K and first quarter 2008 Form 10-Q 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. Please refer to WesBanco's 2007 Annual Report on Form 10-K and first quarter 2008 Form 10-Q for further information on these risk factors. WesBanco does not assume any duty to update forward-looking statements.

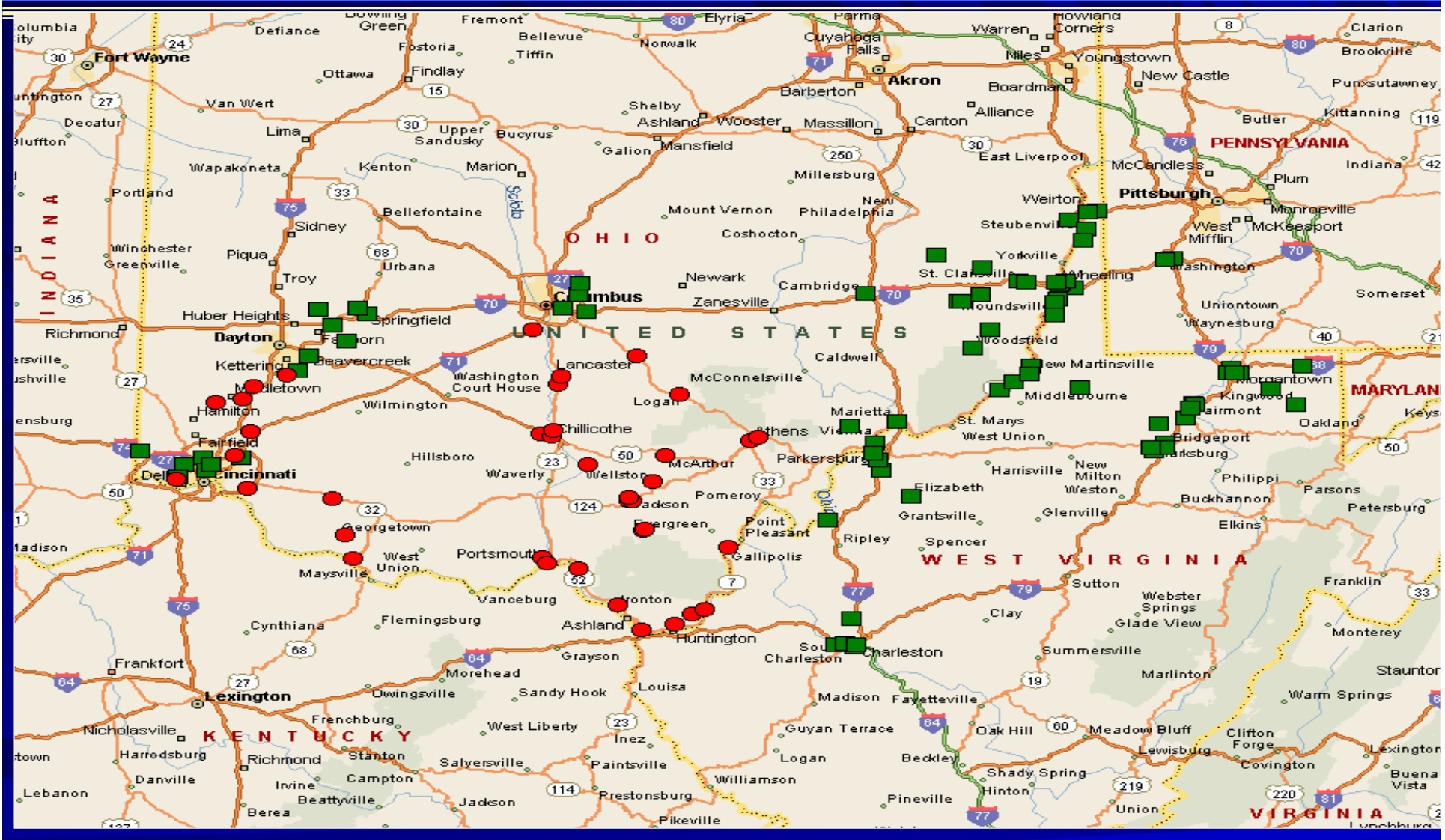
WesBanco Stock Profile

- NASDAQ Global Stock Market: WSBC
- Market capitalization: \$535 million*
- 2008 average daily shares traded: 138,000
- 26.5 million shares; 93% float
- 43% institutional ownership

Corporate Profile

- Founded in 1870 in Wheeling, WV
- \$5.3 billion in assets
- Over 30 acquisitions in past 25 years
- Three state presence
- 109 full-service banking offices & 148 ATMs
- Trust, securities brokerage, insurance, proprietary mutual fund family

WesBanco Market Areas



2008 Strategy / Business Plan

- Focus on balance sheet remix strategy; higher-yielding loan products and non interest-bearing DDA.
- Concentrate on efficiency ratio by improving non-interest income and reducing expenses.
- Monitor for credit deterioration.

Balance Sheet Re-Mix Strategy

- Increase non-interest bearing deposit relationships and decrease less profitable single service CD's.
- Adjust loan pricing to increase yields.
- Continue implementation of liquidity strategies to reduce mortgage loans and investment securities to support balance sheet re-mix.
- Use wholesale funding to balance cash flows.

Improve Efficiency Ratio

- Continue to evaluate lower cost alternatives for necessary services and infrastructure.
- Eliminate practices and processes that do not support business strategy.
- Continued improvement will result from the full integration of Oak Hill operations.

Monitor for Credit Deterioration

- Enhance depth and frequency of credit evaluation process including additional professional resources.
- Continue to focus on borrower contact and knowledge of business risks.
- Executive management involved in continual monitoring process.
- Emphasize accountability for all customer relationships.

Wealth Management Profile

- Market value of trust assets \$2.9 billion at 6/30/08.
- Currently manage over 5,000 trust relationships.
- 74% of trust assets are under management at 6/30/08.
- Trust contributed \$0.20 to earnings per share in 2007.
- Trust revenue for the first six months of 2008 totaled \$8.1 million.
 - Revenue generated from WesMark Funds YTD 2008 totaled \$2.1 million.

2008 Second Quarter Financial Results

(dollars in thousands)

Net income

EPS - diluted

Return on assets

Return on tangible equity

Net interest margin

	QTD 6/30/2008	QTD 3/31/2008	% CHG
	\$ 11,284	\$ 9,503	18.7%
	\$ 0.42	\$ 0.36	16.7%
	0.87%	0.72%	20.8%
	14.48%	12.12%	19.5%
	3.75%	3.48%	7.8%

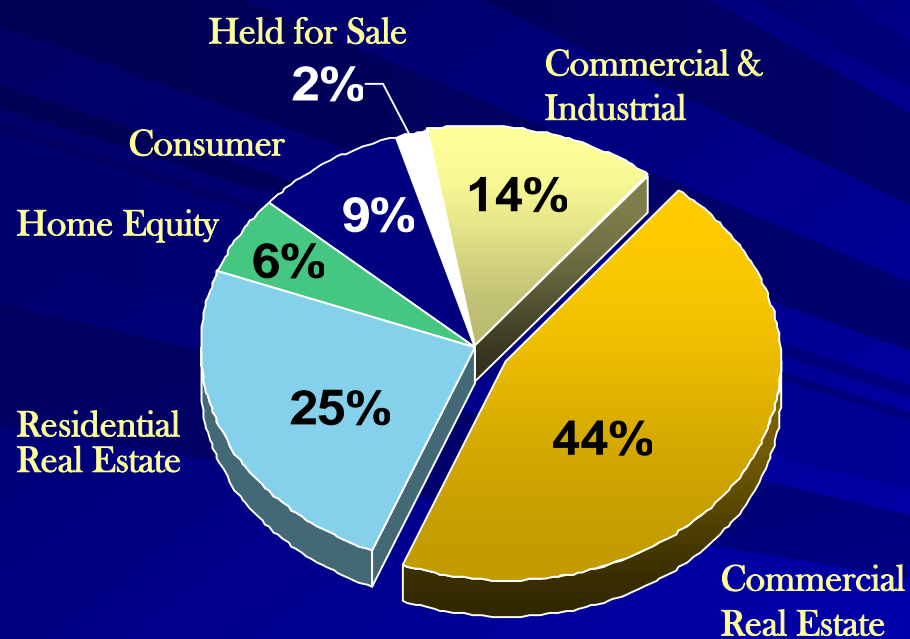
2008 YTD Financial Results

(dollars in thousands)

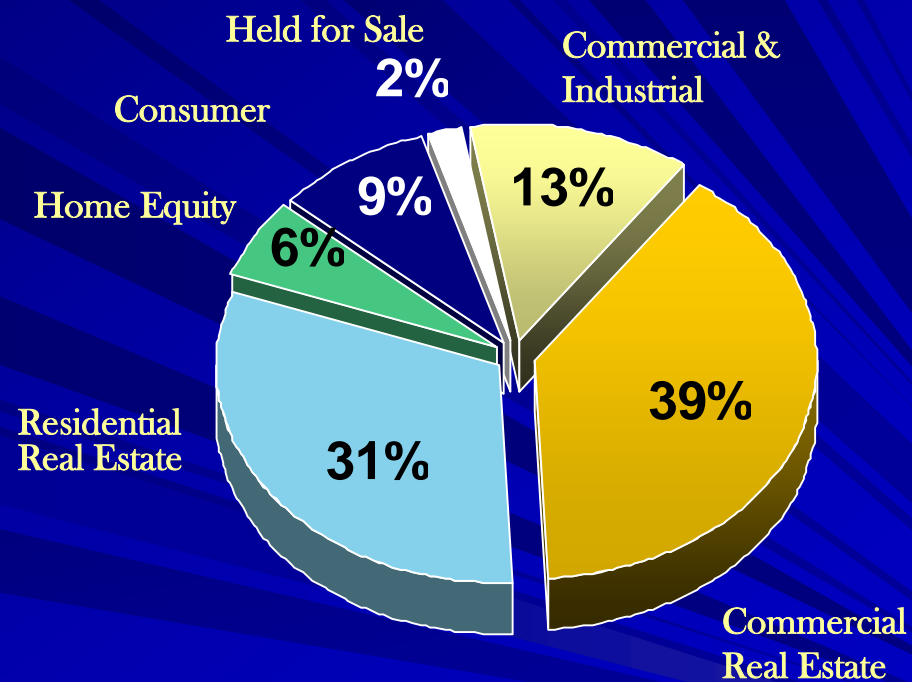
	YTD 6/30/2008	YTD 6/30/2007	% CHG
Net income	\$ 20,787	\$ 24,242	(14.3%)
EPS - diluted	\$ 0.78	\$ 1.15	(32.2%)
Return on assets	0.79%	1.22%	(35.0%)
Return on tangible equity	13.34%	18.46%	(27.8%)
Net interest margin	3.67%	3.52%	4.3%

Composition of Loans

6/30/08



6/30/07



Commercial Real Estate

Category	\$000s Committed	% of Capital	% of CRE
Land & Land Development	\$ 85,472	14.6%	5.1%
Residential Development	63,161	10.9%	3.8%
Commercial Construction	<u>119,171</u>	<u>20.4%</u>	<u>7.1%</u>
Subtotal Subject to 100% of Capital Guidelines	267,804	45.9%	16.0%
Investor Owned CRE:			
Residential/Multi-family	309,619	53.1%	18.6%
Retail	72,510	12.4%	4.3%
Office	95,390	16.4%	5.7%
Industrial	26,095	4.4%	1.6%
Lodging	86,520	14.8%	5.2%
Other	<u>217,941</u>	<u>37.4%</u>	<u>13.1%</u>
Subtotal Investor Owned CRE	<u>808,075</u>	<u>138.5%</u>	<u>48.5%</u>
Total Subject to 300% of Capital Guidelines	<u>\$1,075,879</u>	<u>184.4%</u>	<u>64.5%</u>
Excluded from Concentration Guidelines:			
Owner Occupied CRE	\$593,226	101.7%	35.5%

Credit Quality



Interest Rate Risk

Change in Interest Rates	Change in Net Interest Income from Base ⁽¹⁾	
	6/30/2008	12/31/2007
Down 2% Rate Shock	2.88%	4.52%
Down 1% Rate Shock	2.59%	3.54%
Up 2% Rate Ramp	-1.85%	-3.40%
Up 1% Rate Shock	-2.75%	-4.97%
Up 2% Rate Shock	-5.66%	-10.23%

- Recent A/LM strategies focus on becoming less liability sensitive.

Capital Ratios

Tier 1 Leverage

Tangible Equity to Assets

Total Cap to Risk Wtd Assets

6/30/2008	12/31/2007	% CHG
8.54%	8.27%	2.2%
6.29%	5.96%	5.4%
12.09%	11.49%	5.2%

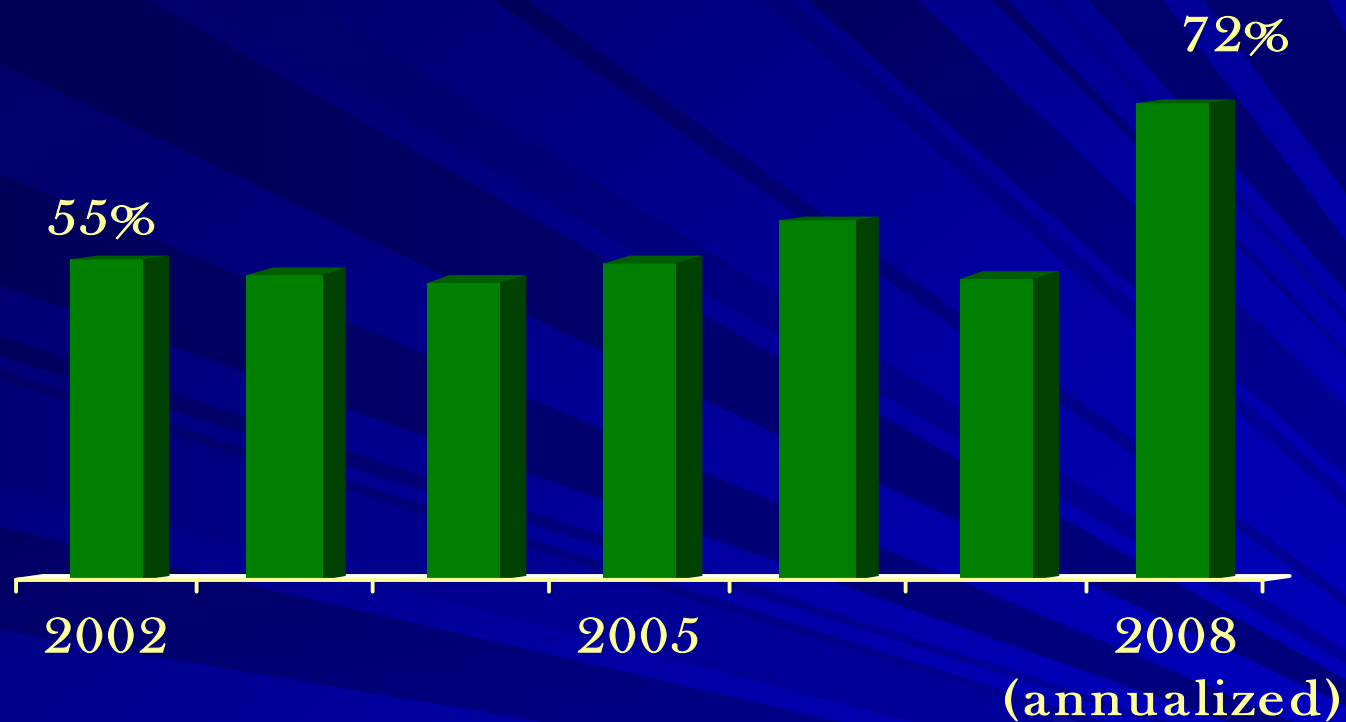
Capital ratios continue to improve subsequent to the merger with Oak Hill.

WesBanco / Peer Group – Stock Price Performance

	<u>WesBanco</u>	<u>Median</u>
2002	15.3%	4.7%
2003	22.7%	28.5%
2004	19.6%	14.2%
2005	-1.5%	-4.9%
2006	14.2%	8.2%
2007	-36.0%	-16.5%
2008 YTD *	<u>-14.6%</u>	<u>-14.7%</u>
'02-'08 YTD (1)	<u><u>4.1%</u></u>	<u><u>-3.9%</u></u>

(1) From 2002 through June 30, 2008 WesBanco has outperformed both the NASDAQ Bank Index and its peers with a 4.1% total return, compared to -3.9% and 2.2%, respectively.

Dividend Payout Ratio



- 1) 23 consecutive years of dividend increases.
- 2) Current dividend yield of approximately 5.6% (at 7/24/08).
- 3) 19% increase in dividends since 2002.

Key Investor Messages

- Outperformed median peer group in stock price between 2002 and June 30, 2008.
- 23 consecutive years of dividend increases with a current yield of approximately 5.6%.
- Net interest margin shows significant increase YTD.
- Credit deterioration and resulting losses are manageable.
- WesBanco remains a conservatively managed company.
- Minimal exposure to classes of investments and assets that have caused significant losses for financial institutions.