



WesBanco

**NORTHEAST
SUPER-COMMUNITY
BANK
CONFERENCE
MAY 24, 2004**

WesBanco



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 report should be read in conjunction with WesBanco's most recent annual report filed with the Securities and Exchange Commission on Form 10-K for the year ended December 31, 2003, as well as Form 10-Q for the prior quarter ended March 31, 2004, 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 the Company's most recent Annual Report on Form 10-K filed with the Securities and Exchange Commission 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 effect 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 Securities and Exchange Commission, 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.



2004 RESULTS

<i>(dollars in thousands)</i>	1ST QTR 2004	1ST QTR 2003	% CHG
Net income	\$ 9,759	\$ 8,889	9.79%
EPS (diluted)	\$ 0.49	\$ 0.44	11.36%
Return on assets	1.16%	1.09%	6.42%
Return on equity	12.23%	11.14%	9.78%
Tier I leverage	8.92%	8.43%	5.81%



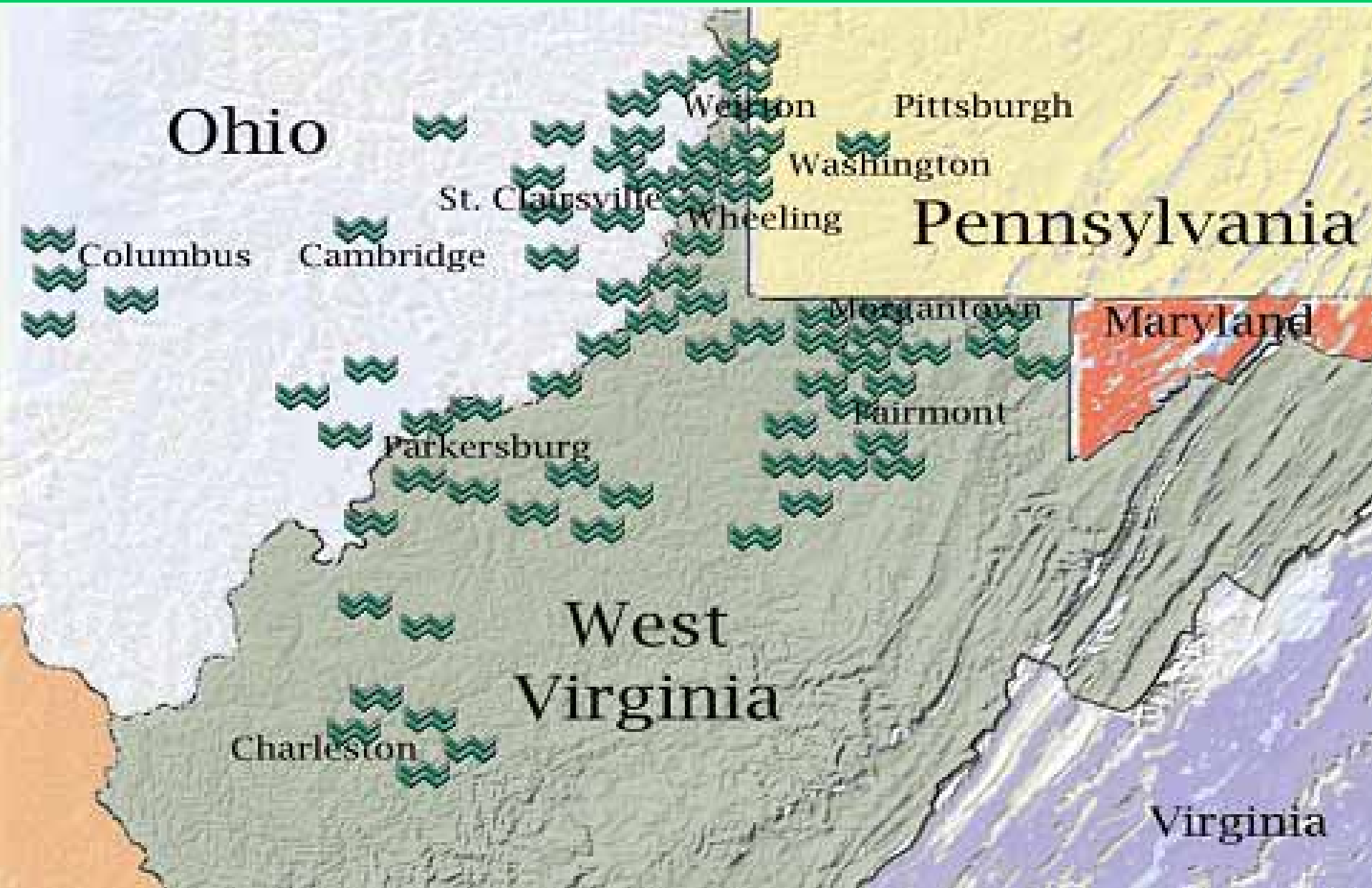
MARKET SHARE

»»»➔ Ranked No. 3 in WV

**»»»➔ 75% of deposits in counties
where WesBanco is ranked in
the top 3 in market share**



MARKET PRESENCE



PENDING ACQUISITION

WESTERN OHIO FINANCIAL

**»»» \$400 million in total assets (as report
@ 3/31/2004)**

»»» 7 offices, 15 ATM's

**»»» 12.8% market share in Clark
County, Ohio @ 6/30/2003**

**»»» 2.3 % market share in Springfield/
Dayton Metro Area @ 6/30/2003**

PENDING ACQUISITION

WESTERN OHIO FINANCIAL

- »»»➔ Accretive to 2005 earnings by 1%
- »»»➔ Price to Book Value of 140.5%
- »»»➔ 24.6x times 2003 earnings
- »»»➔ Core Deposit Premium of 10.6%
- »»»➔ Closing date 4th quarter 2004
- »»»➔ Cost savings in range of 20-25%



OHIO EXPANSION





COMPANY OVERVIEW

<i>(dollars in thousands)</i>	WesBanco	Pro Forma*
	<u>3/31/2004</u>	3/31/2004
Total assets	\$ 3,376,512	\$ 3,812,886
Offices	72	79
ATM's	106	121
Asset growth since 1999	52%	68%

* Pro Forma includes the Western Ohio Financial acquisition



3/31/2004 PRO FORMA*

(dollars in thousands)

	WesBanco 3/31/2004	Pro Forma* 3/31/2004
Assets	\$ 3,377,000	\$ 3,813,000
Loans	\$ 1,950,000	\$ 2,294,000
Deposits	\$ 2,461,000	\$ 2,721,000
Equity	\$ 326,000	\$ 362,000
Tier I Leverage	8.9%	9.0%
Net income	\$ 9,759	\$ 9,998
EPS(diluted)	\$ 0.49	\$ 0.48

* Pro Forma includes the Western Ohio Financial acquisition



DEMOGRAPHICS

	<u>WEST</u> <u>VIRGINIA</u>	<u>MONTGOMERY</u> <u>COUNTY</u>	<u>CLARK</u> <u>COUNTY</u>	<u>GREENE</u> <u>COUNTY</u>
Population *	1,808,344	559,062	144,742	147,886
Median Income *	\$ 29,696	\$ 40,156	\$ 40,340	\$ 48,656
Per Capita Income *	\$ 16,477	\$ 21,743	\$ 19,501	\$ 23,057

**The 3 Ohio counties combined represent 47%
of the West Virginia population.**

* Source: Census Bureau - 2000 Census



LOANS BY STATE

(in millions)

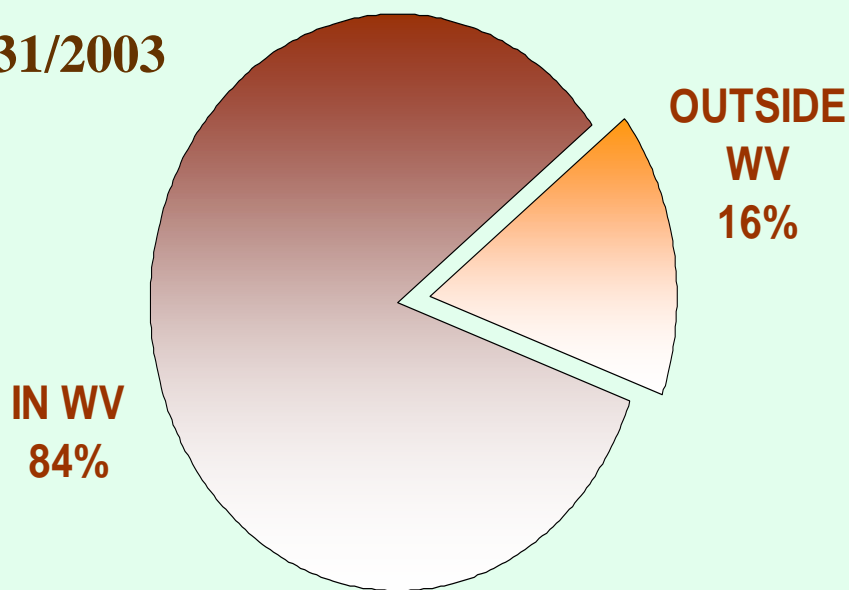
3/31/2003

3/31/2004(Pro Forma*)

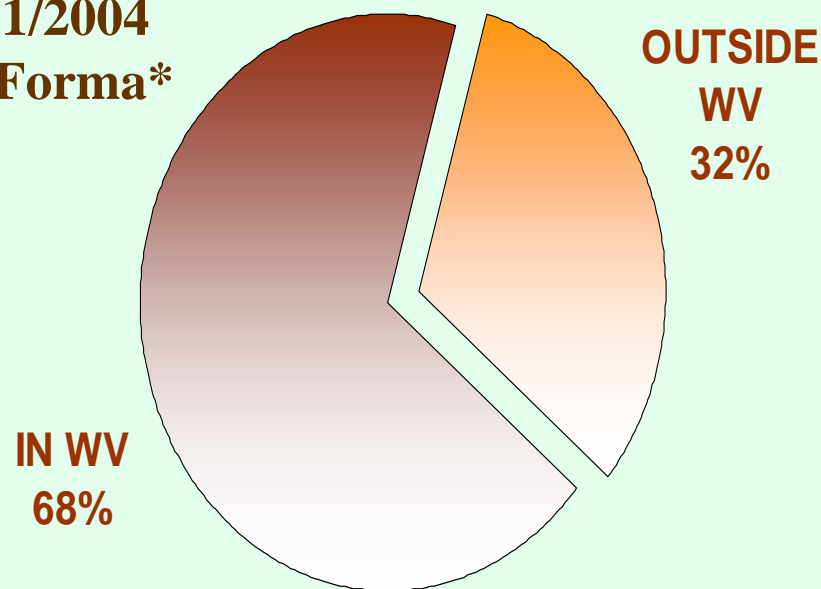
* includes the Western Ohio Financial acquisition

Loans in WV	Loans Outside WV
\$ 1,529	\$ 296
\$ 1,568	\$ 726

3/31/2003



**3/31/2004
Pro Forma***





DEPOSITS BY STATE

(in millions)

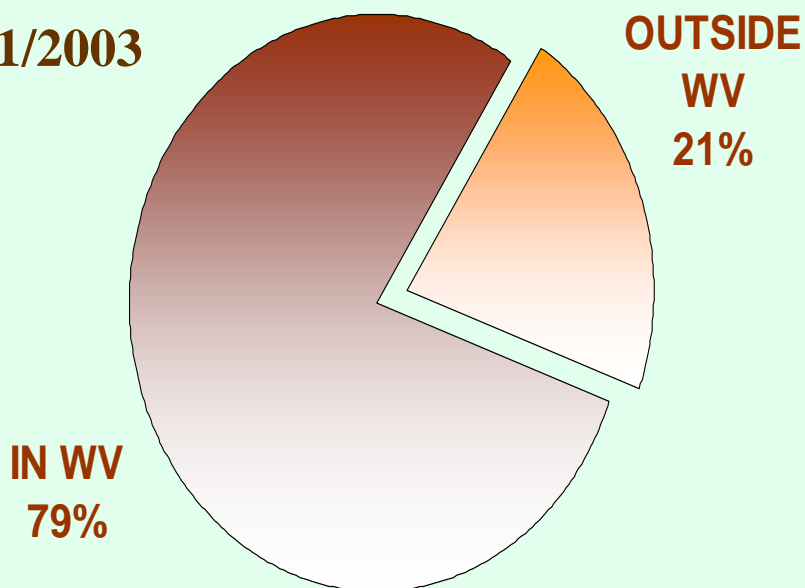
3/31/2003

3/31/2004(Pro Forma*)

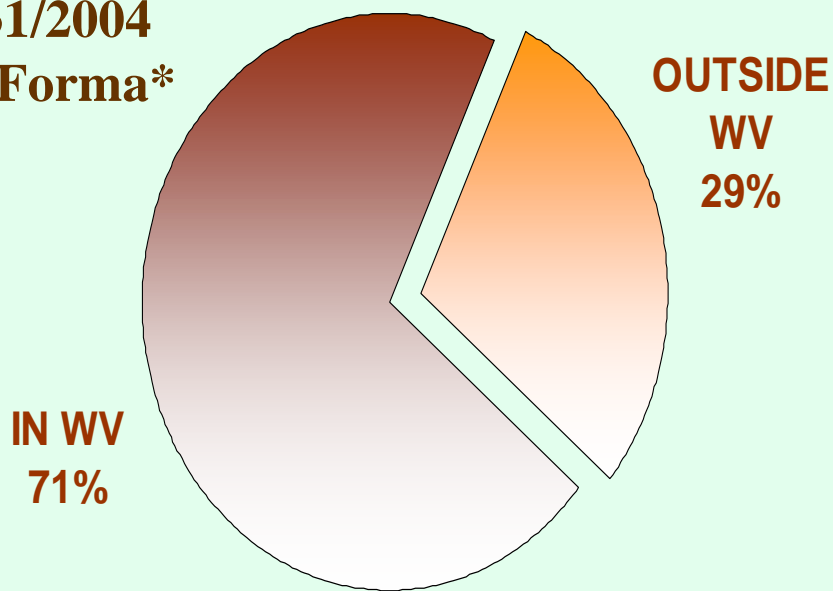
* includes the Western Ohio Financial acquisition

Deposits in WV	Deposits Outside WV
\$ 1,934	\$ 522
\$ 1,929	\$ 792

3/31/2003



**3/31/2004
Pro Forma***





2004 STRATEGIES

»»»» **Improve customer service through:**

»»»» **New products**

»»»» **Improved service levels**

»»»» **Investment in technology**

»»»» **Growth of the loan portfolio**



2004 STRATEGIES

»»»» **Continue to pursue acquisitions**

»»»» **Loan Production offices**

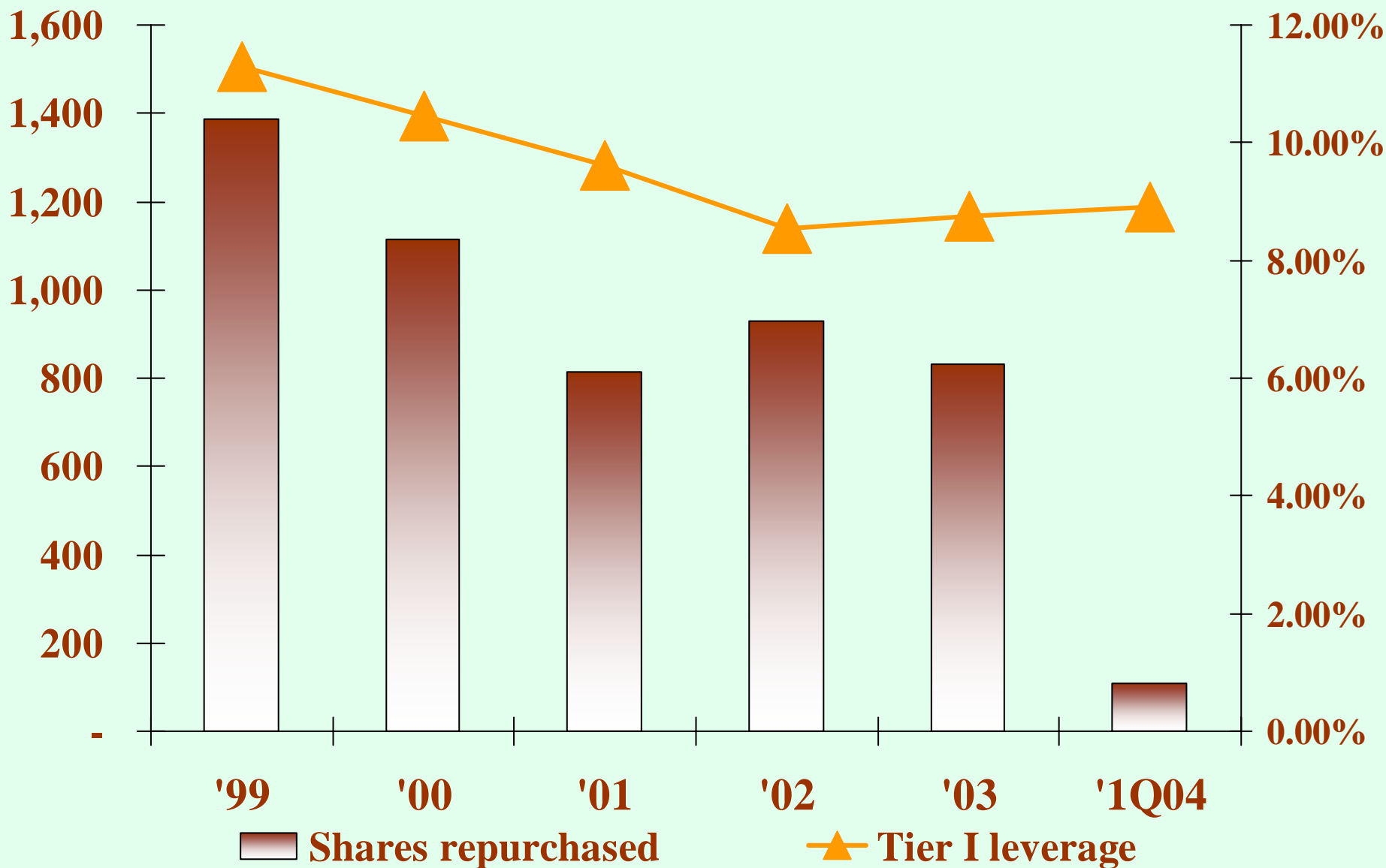
»»»» **Continue to repurchase shares**

»»»» **Focus on Corporate Governance**



SHARES REPURCHASED Vs. CAPITAL LEVELS

In thousands





PENNSYLVANIA EXPANSION



Pittsburgh



**2 New Loan Production offices in
Pittsburgh, PA**

**1 New Branch Location in
Washington, PA opening July 2004**



Small enough to listen.

Big enough to help.



WesBanco

www.wesbanco.com



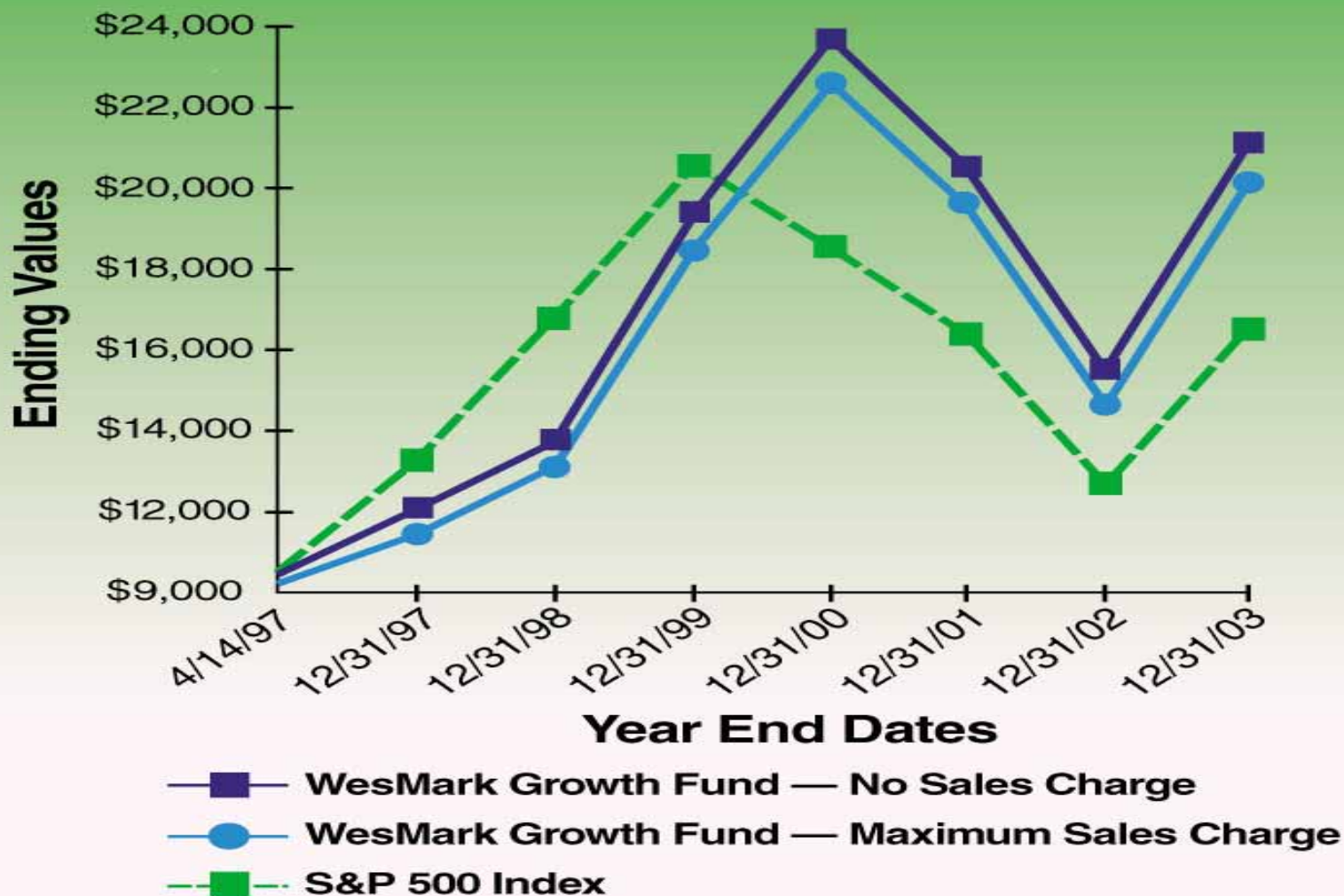
TRUST & INVESTMENT SERVICES⁽¹⁾

- **\$2.8 Billion in assets under administration
(@ 3/31/2004)**
- **WesMark Growth Fund return for
2003 was 35.39%
vs. 28.68% for the S&P 500**
- **WesMark Growth Fund 5-year
return was 8.90%
vs. (2.83)% for the S&P 500**
- **WesMark Growth Fund ranked #1
out of 610 large cap core funds by Lipper**



WesMark Growth Fund Performance⁽¹⁾

WesMark Growth Fund Performance Chart





WesMark Fund Disclosures

(1) Past performance is no guarantee of future results. Returns were achieved in market conditions highly favorable to stocks in this sector generally.

Mutual fund performance changes over time and may vary significantly from what is currently stated. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

The WesMark Growth Fund's one-year, three year, five-year and since inception (04/14/97) average annual total returns were: 35.39%, (4.06)%, 8.90% and 11.70% based on net asset value. Adjusted for the maximum 4.75% sales charge, the returns for the same periods were 28.92%, (5.60)%, 7.85% and 10.90%, respectively.

S & P 500 Index: An unmanaged capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. Investments cannot be made to an index.

For more information about the WesMark Funds, contact 1-800-864-1013 for a prospectus, which details fees and expenses that apply to a continued investment in the funds. Read it carefully before investing.

WesBanco Trust & Investment Department is the Investment Adviser to the WesMark Funds. Edgewood Services, Inc., which is not affiliated with WesBanco, is the distributor.

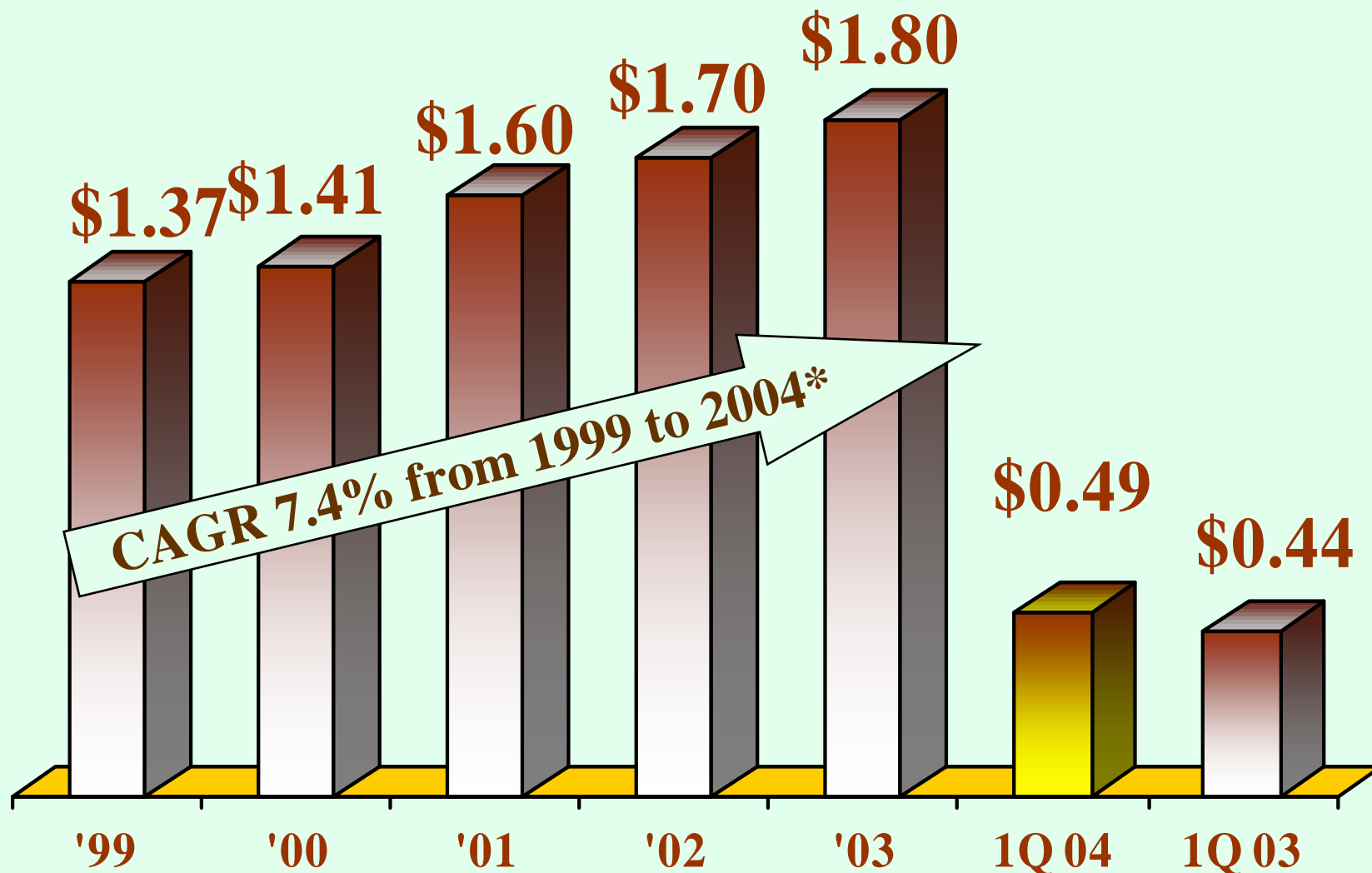
Mutual Funds are not bank deposits or obligations, are not guaranteed by WesBanco Bank or its affiliates and are not guaranteed by the FDIC, the Federal Reserve Board or any other government agency. Investment in mutual funds involves risk, including possible loss of the principal amount invested.

Lipper rankings are based on total return and do not reflect sales charges. Rankings for other share classes would have varied.

Lipper Performance Achievement Certificates are awards to fund portfolios that ranked first in their investment objective/Lipper classification over various time periods. Awards are based upon cumulative returns.



EARNINGS PER SHARE



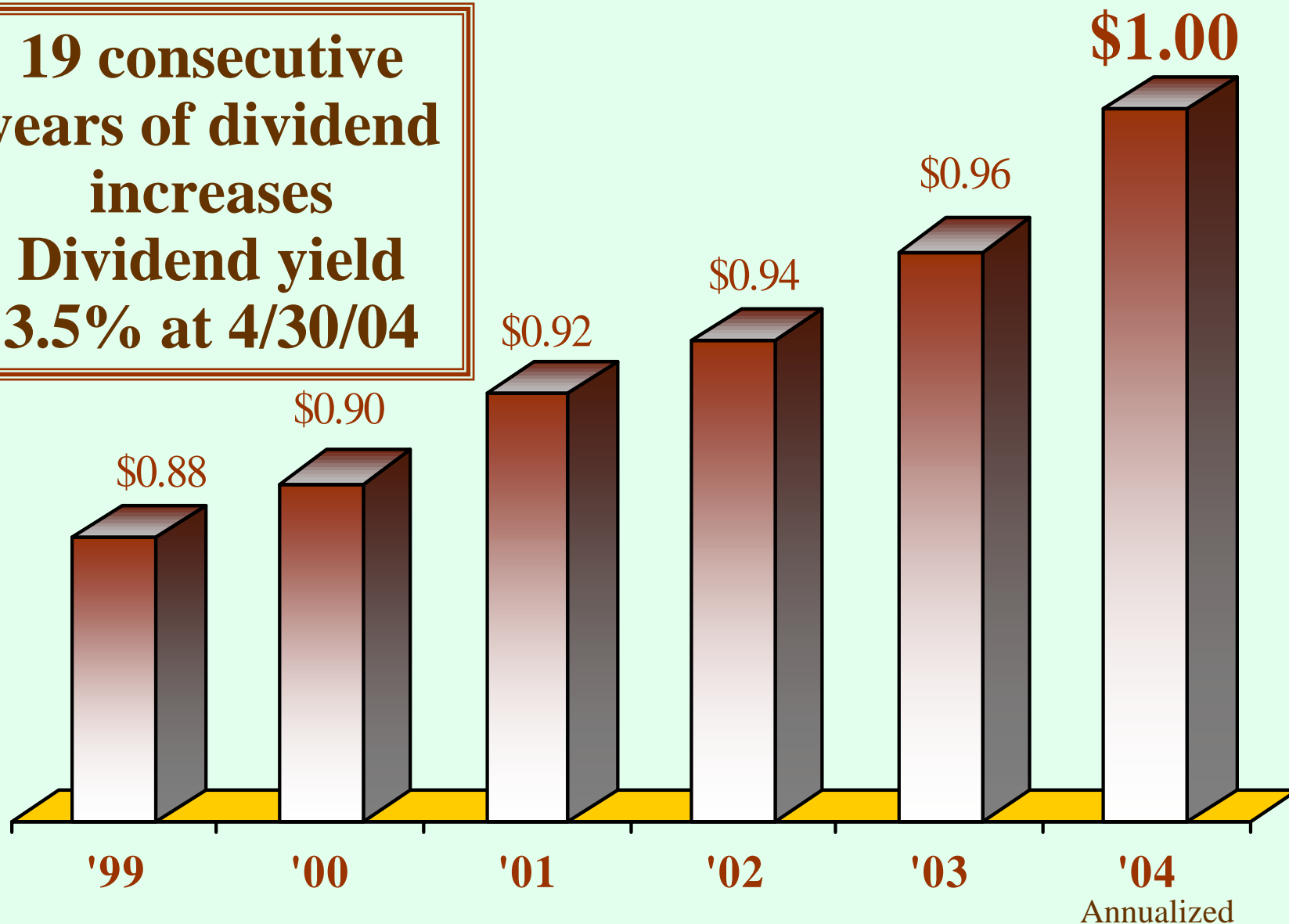
*based on annualization



DIVIDENDS PER SHARE

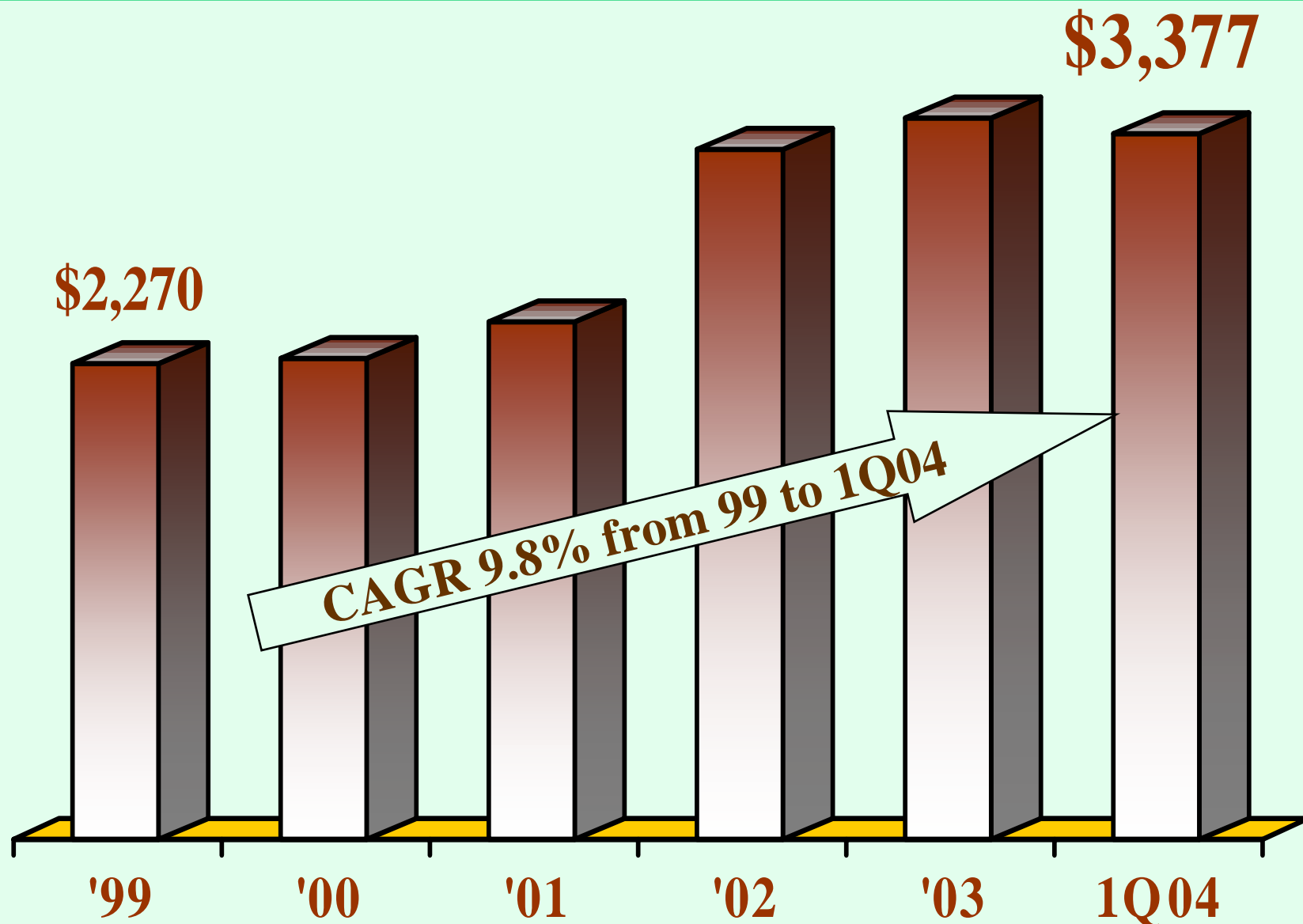
**19 consecutive
years of dividend
increases**

**Dividend yield
3.5% at 4/30/04**





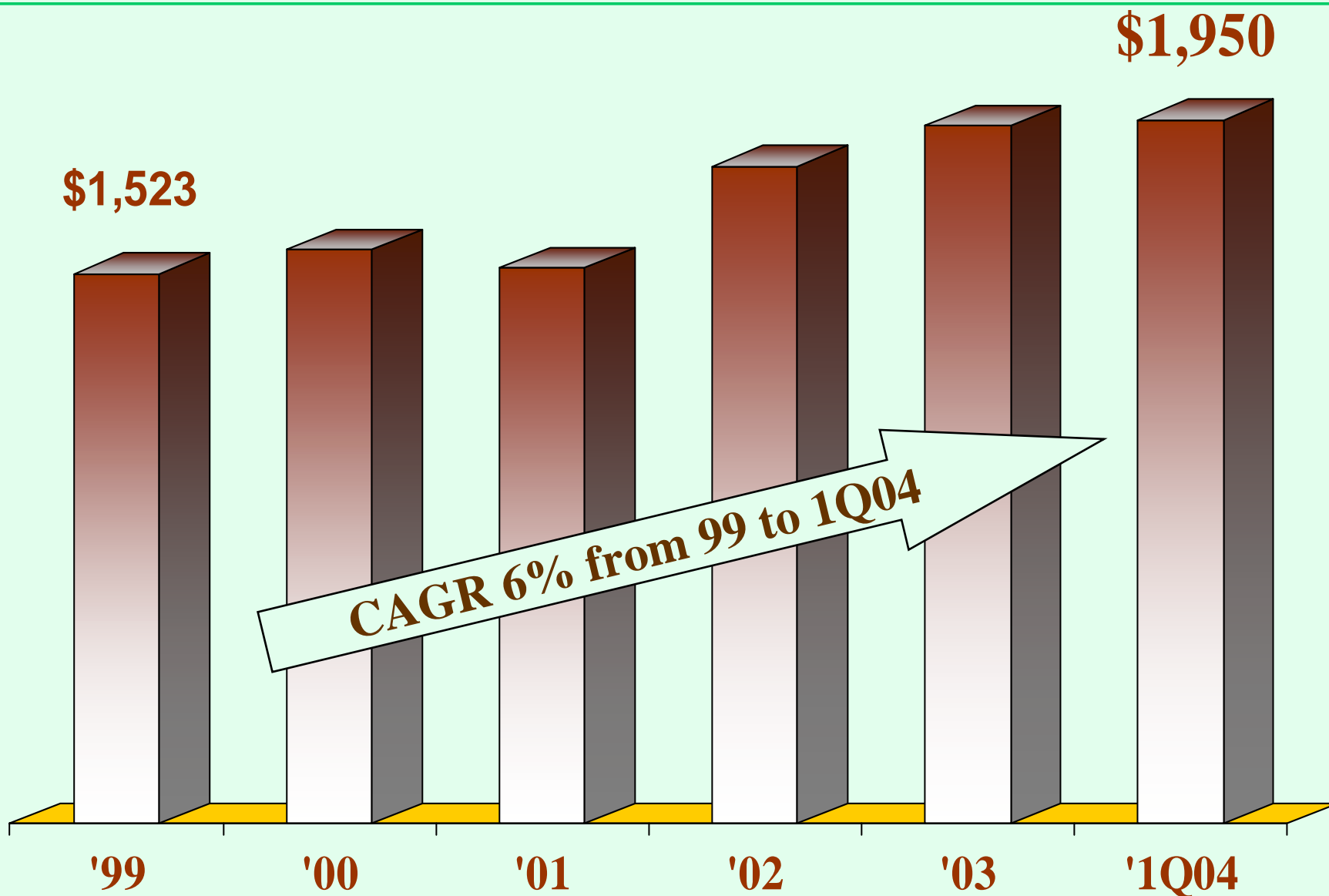
TOTAL ASSETS *



* In millions



TOTAL LOANS *

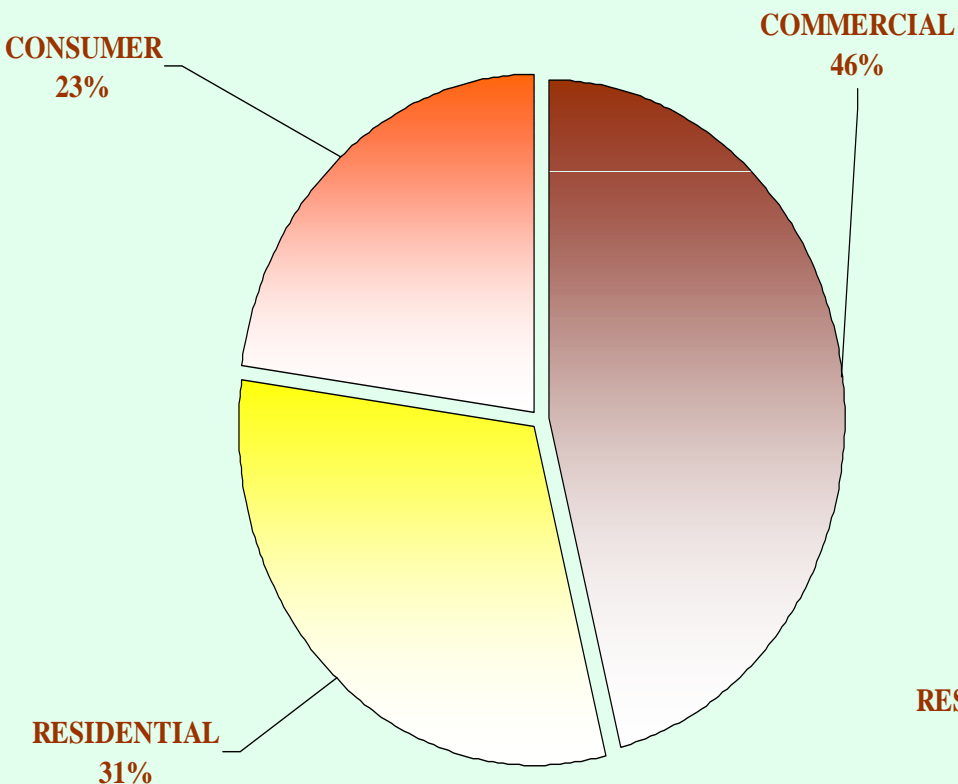


* In millions

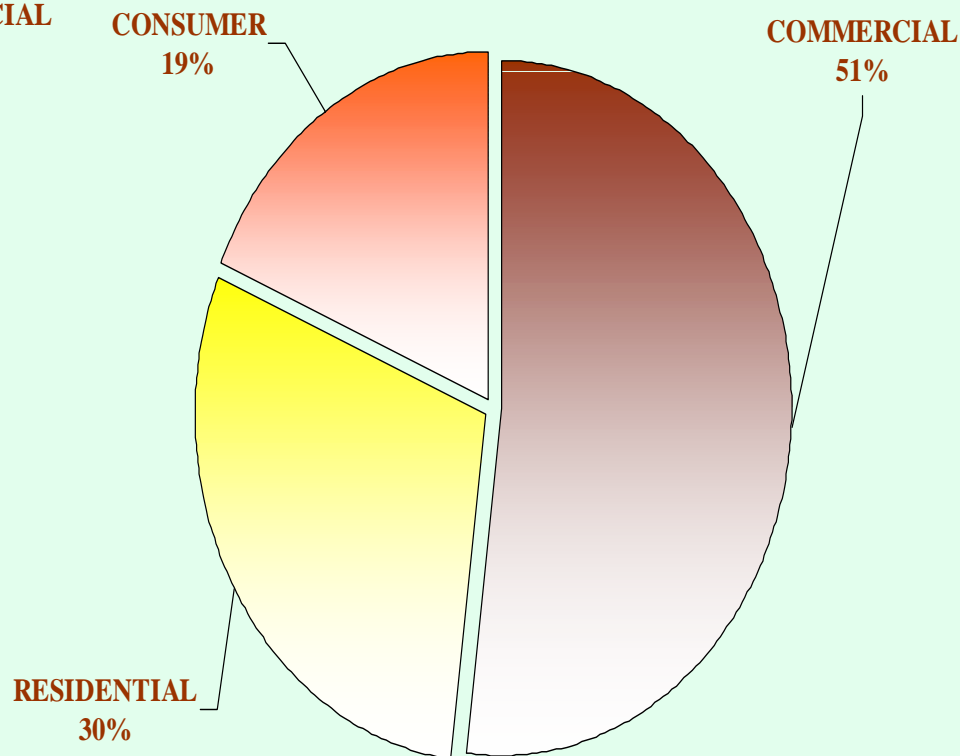


LOAN COMPOSITION

3/31/2003



3/31/2004



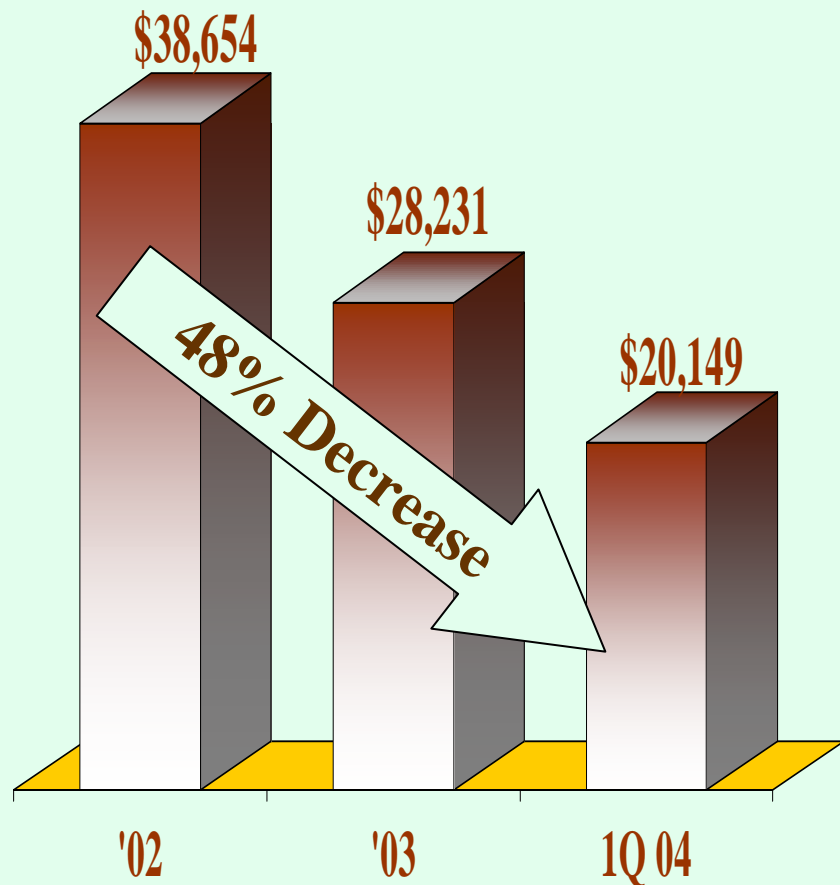
Increased focus on Commercial Loans



DELINQUENCY LEVELS VS PORTFOLIO GROWTH

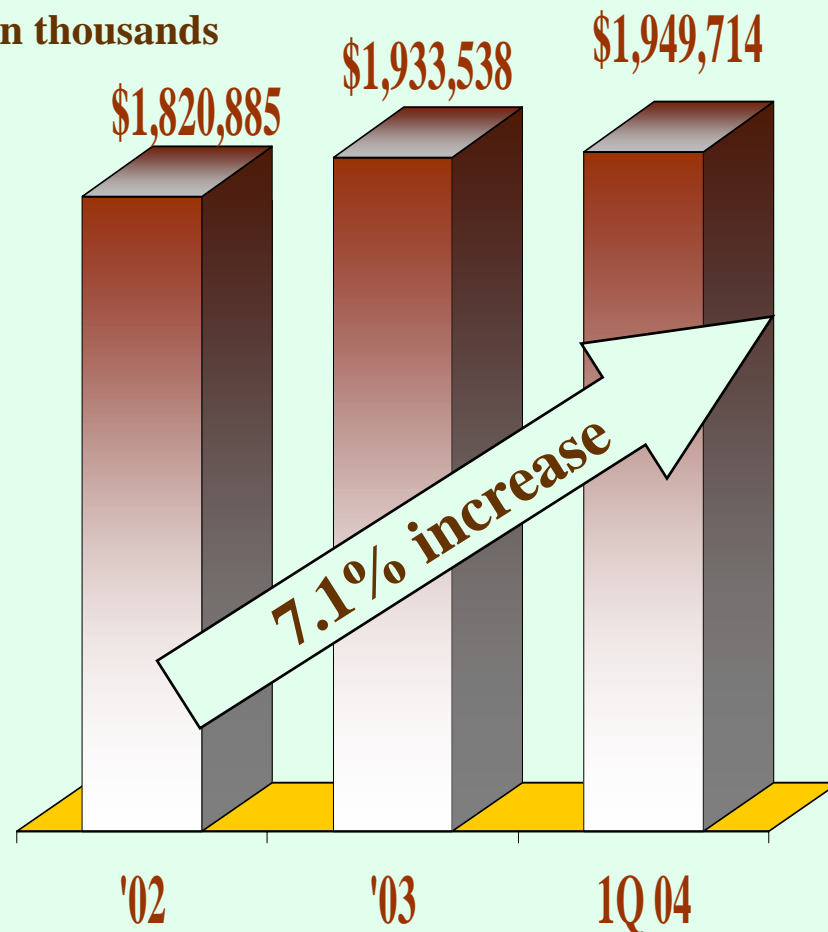
TOTAL LOANS 30,60, 90+ PAST DUE

In thousands



TOTAL LOANS

In thousands

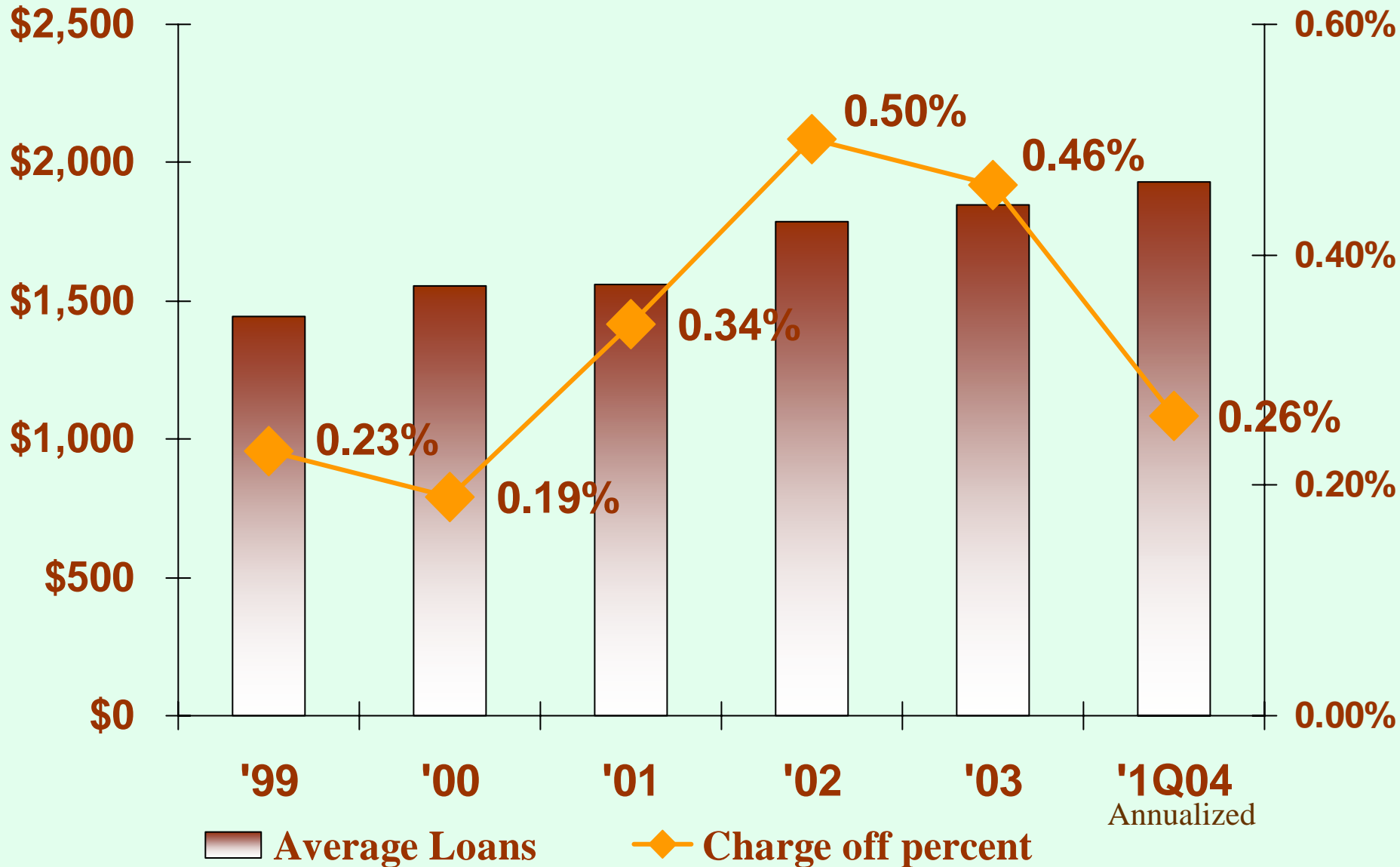


**Substantial decline in all delinquency levels,
while total loans have increased.**



CHARGE OFF RATIO

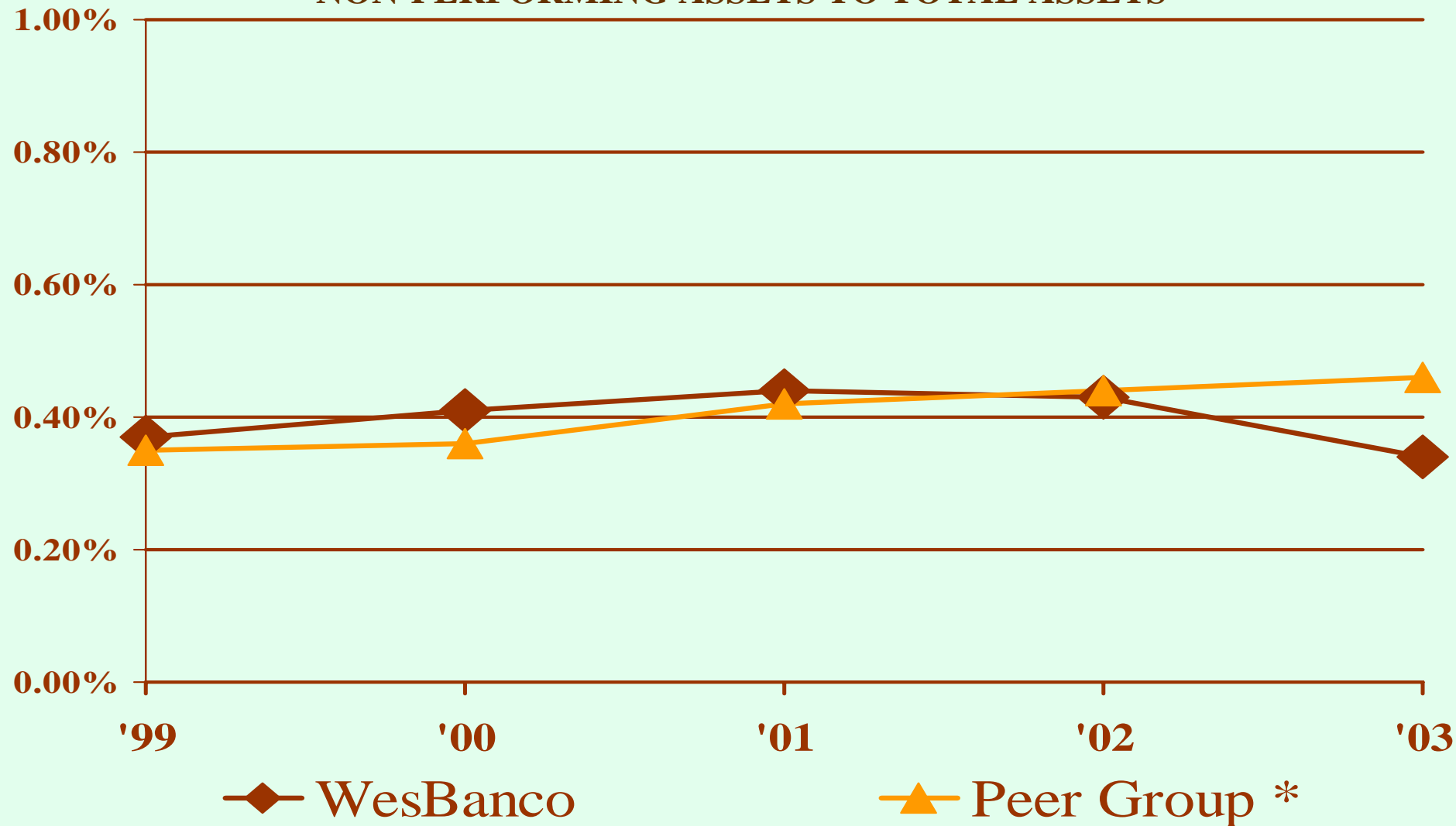
In thousands





ASSET QUALITY

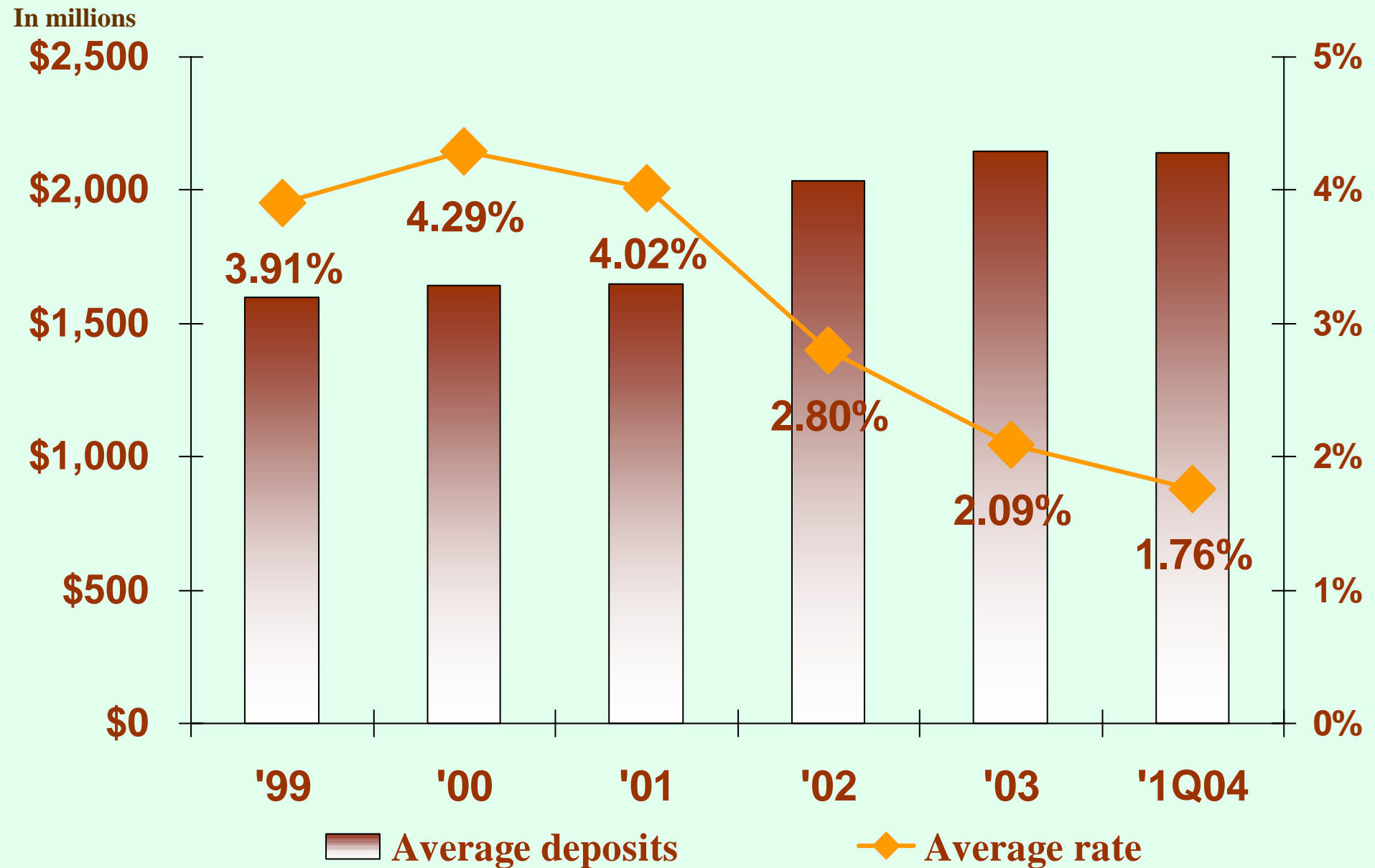
NON-PERFORMING ASSETS TO TOTAL ASSETS



* Based on 9/30/2003 SNL Securities Report



AVERAGE DEPOSITS





LOAN TO DEPOSIT RATIO

In millions

\$3,000

\$2,500

\$2,000

\$1,500

\$1,000

\$500

\$0

'99

'00

'01

'02

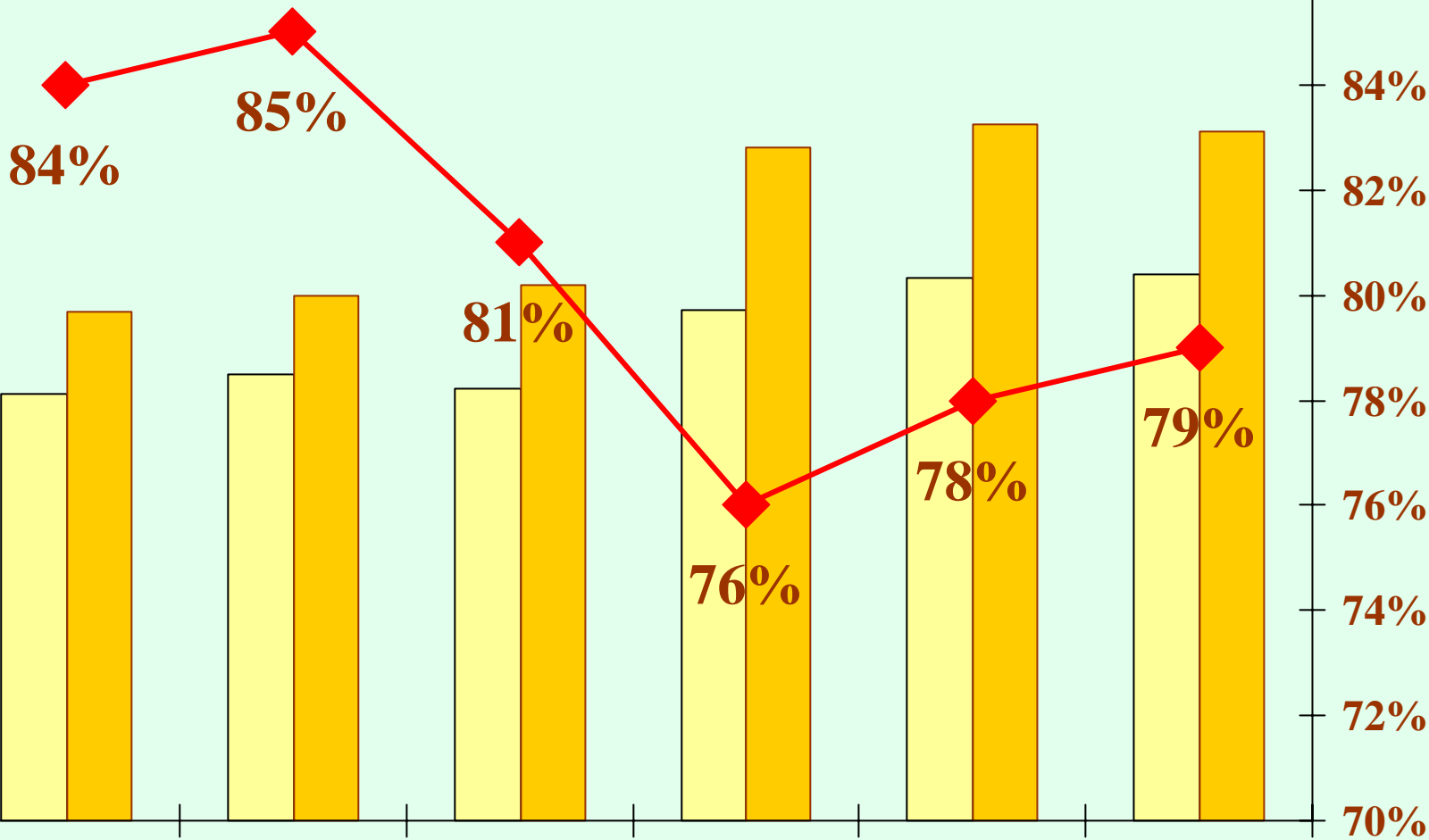
'03

'1Q04

Loans

Deposits

Loan to deposit ratio



86%

84%

82%

80%

78%

76%

74%

72%

70%



INTEREST RATE RISK

(dollars in thousands)

As of March 31, 2004

Change in Interest
Rates (basis pts.)

Change in Net
Interest Income
from Base

Amount

Percent

Up 200 Rate Ramp

\$ 516

0.46%

Up 200 Rate Shock

(2,754)

(2.48)

Up 100 Rate Shock

376

0.34

Down 100 Rate Shock

(1,842)

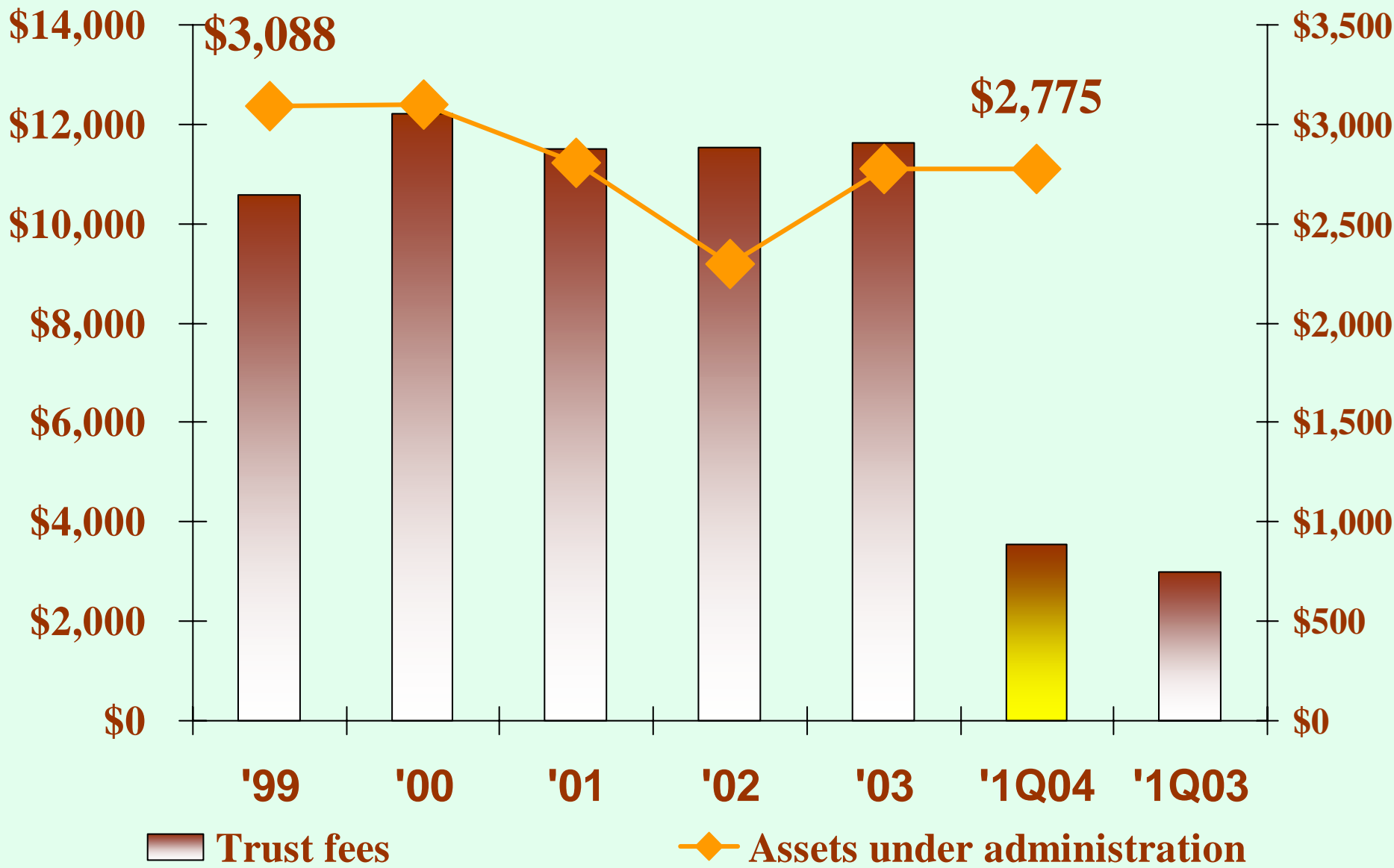
(1.66)



TRUST & INVESTMENT FEES

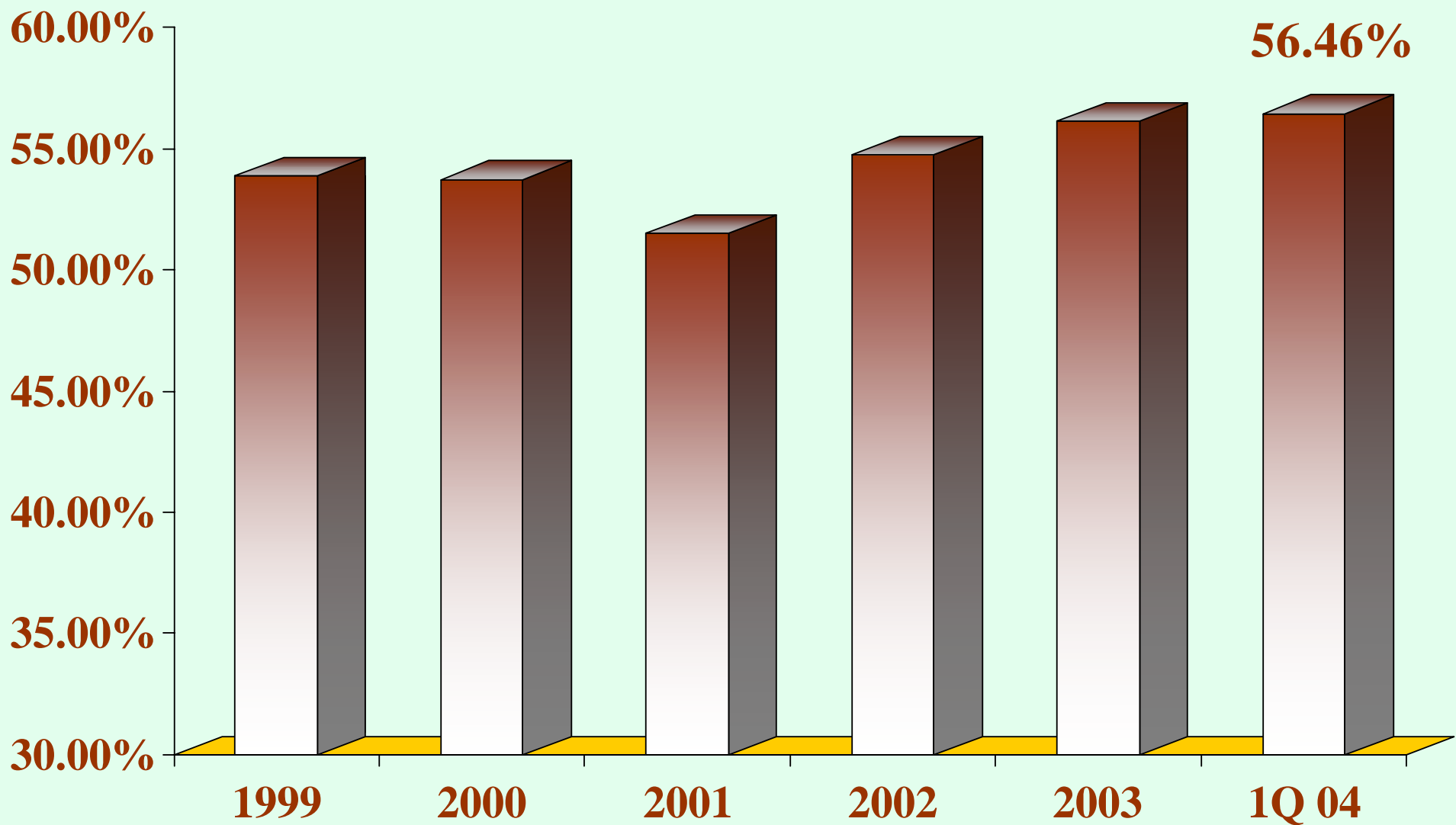
In thousands

In millions



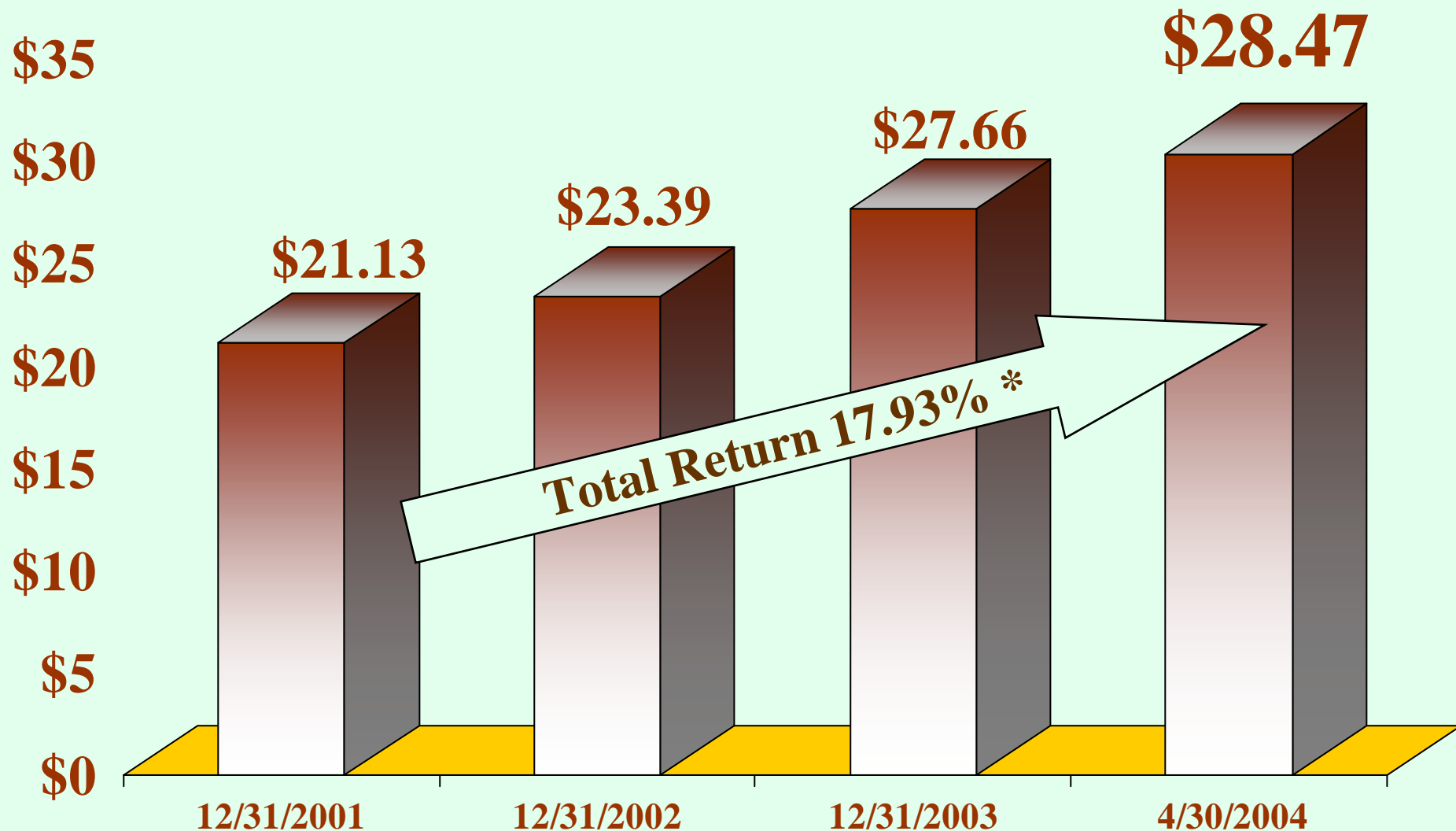


EFFICIENCY RATIO (GAAP BASIS)





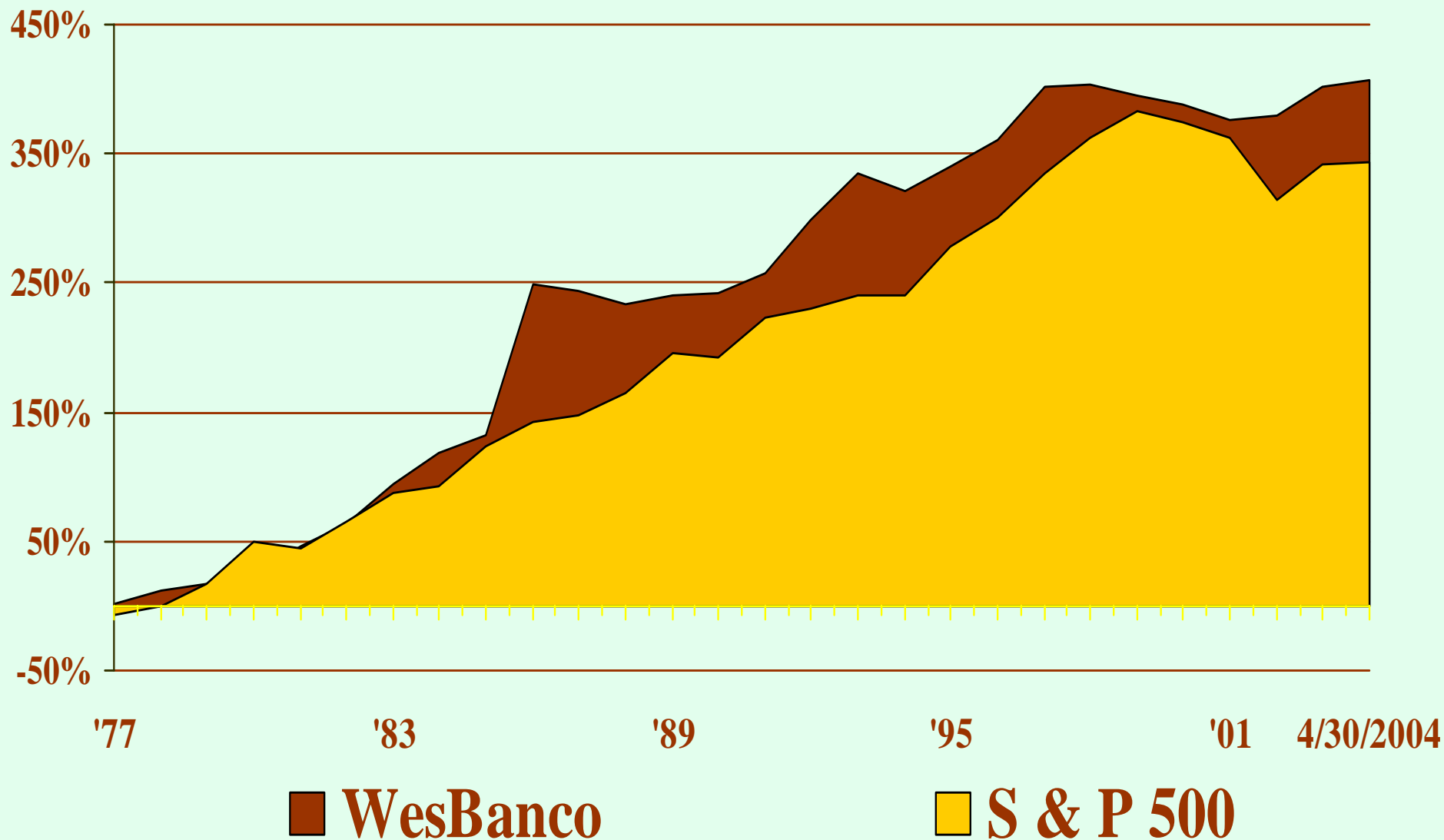
STOCK PRICE



* Assumes reinvestment of dividends



STOCK PERFORMANCE*



* Total return assumes no reinvestment of dividends



INVESTMENT IN WESBANCO

- »»»» **Consistent growth in earnings**
- »»»» **Improving credit quality**
- »»»» **Strong capital levels**
- »»»» **Acquisition-oriented**
- »»»» **Strong stock performance (vs. S&P 500)**
- »»»» **Dividend yield (3.5% @ 4/30/04)**



Questions ?