



WesBanco

**33rd
ANNUAL
INVESTMENT
SEMINAR
OCTOBER 28, 2004**



FORWARD LOOKING DISCLOSURE

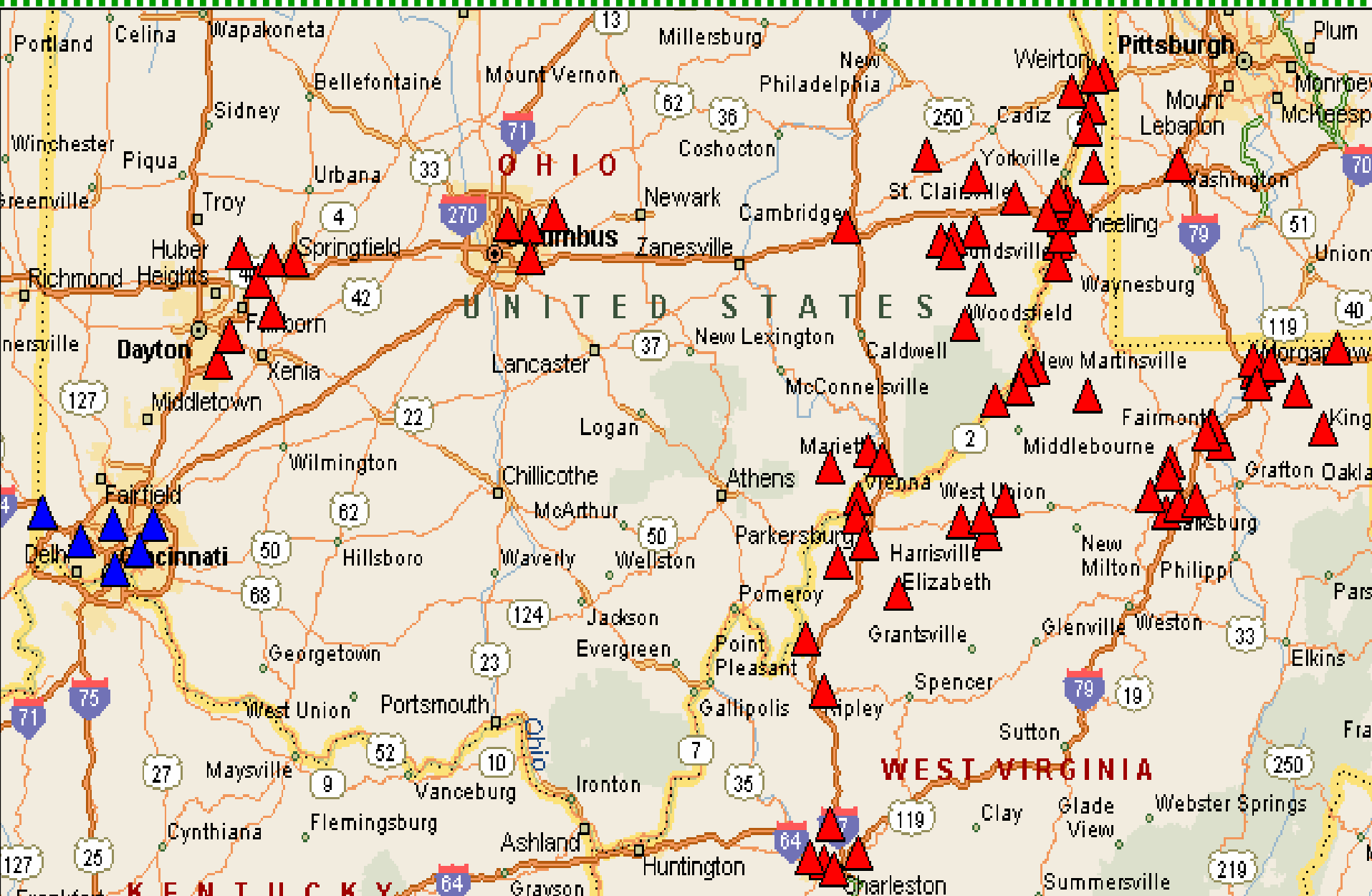
Forward-looking statements in this presentation relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained in this presentation should be read in conjunction with WesBanco's 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 the Form 10-Q for the prior quarter ended June 30, 2004, 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 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 or tax actions and reform; competitive conditions in the financial services industry; rapidly changing technology affecting financial services, the ability of the company to comply with the requirements of Section 404 of the Sarbanes-Oxley act of 2002 in a timely manner and/or other external developments materially impacting WesBanco's operational and financial performance. WesBanco does not assume any duty to update forward-looking statements.

NASDAQ: WSBC

- **Based in Wheeling, WV**
- **\$3.9 billion in assets**
- **\$2.6 Billion in Trust Assets**
- **80 offices, 122 ATM's**
- **1,229 employees**



WESBANCO'S EXPANSION



DIVIDENDS PER SHARE

»»» 19 consecutive years of dividend increases

»»» Dividend yield 3.4% at 9/30/04

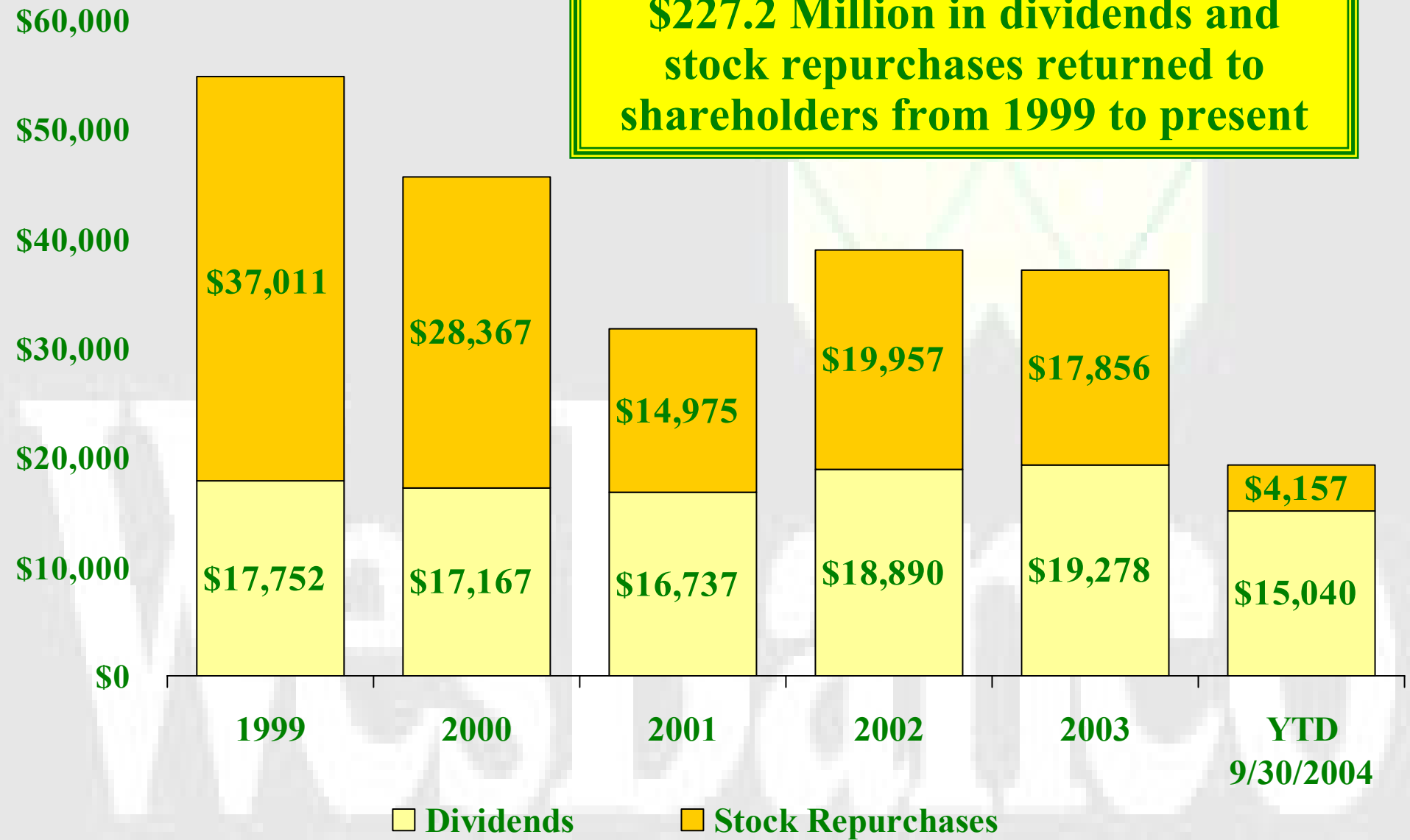




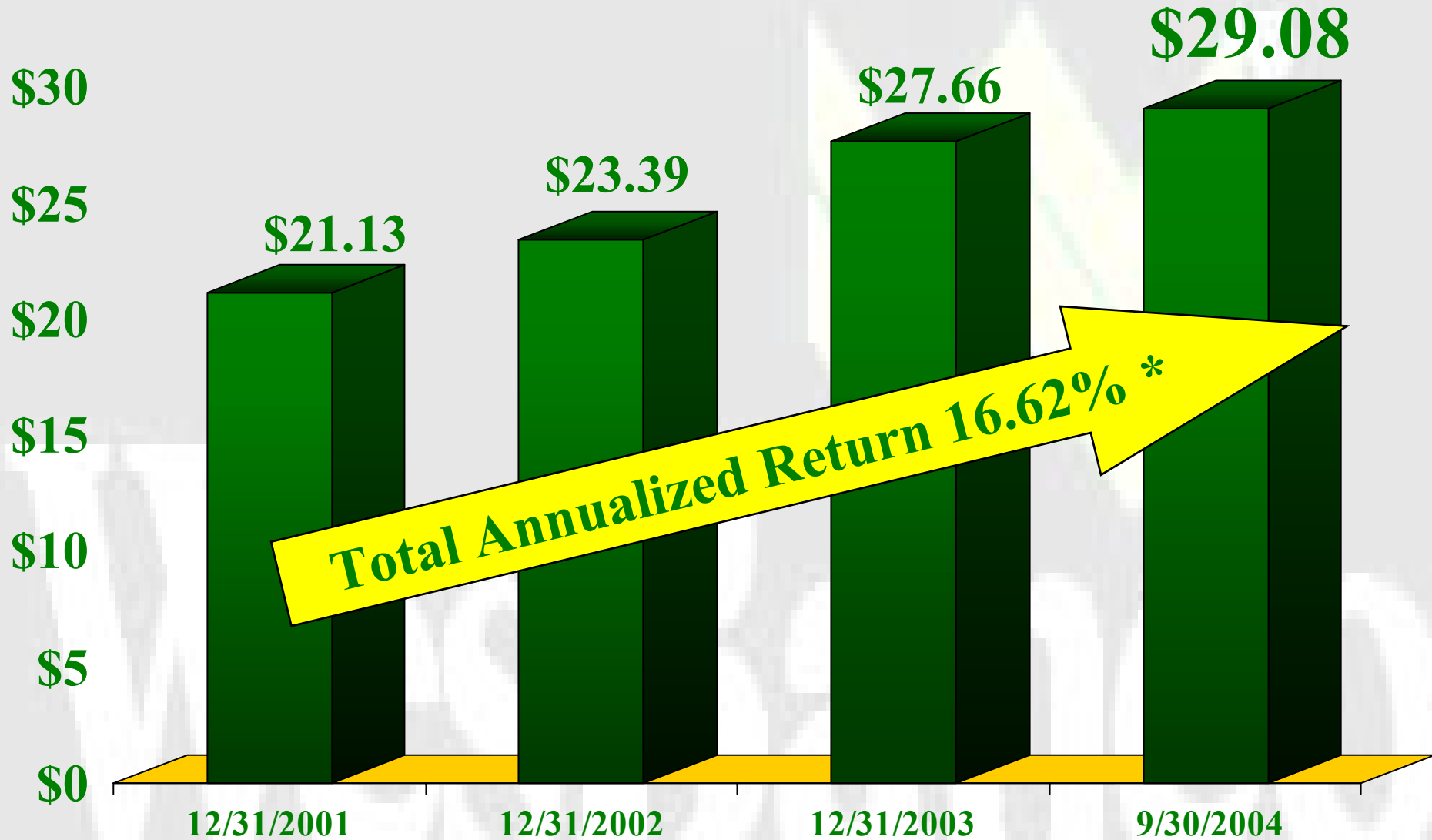
RETURN TO SHAREHOLDERS

\$227.2 Million in dividends and stock repurchases returned to shareholders from 1999 to present

In thousands



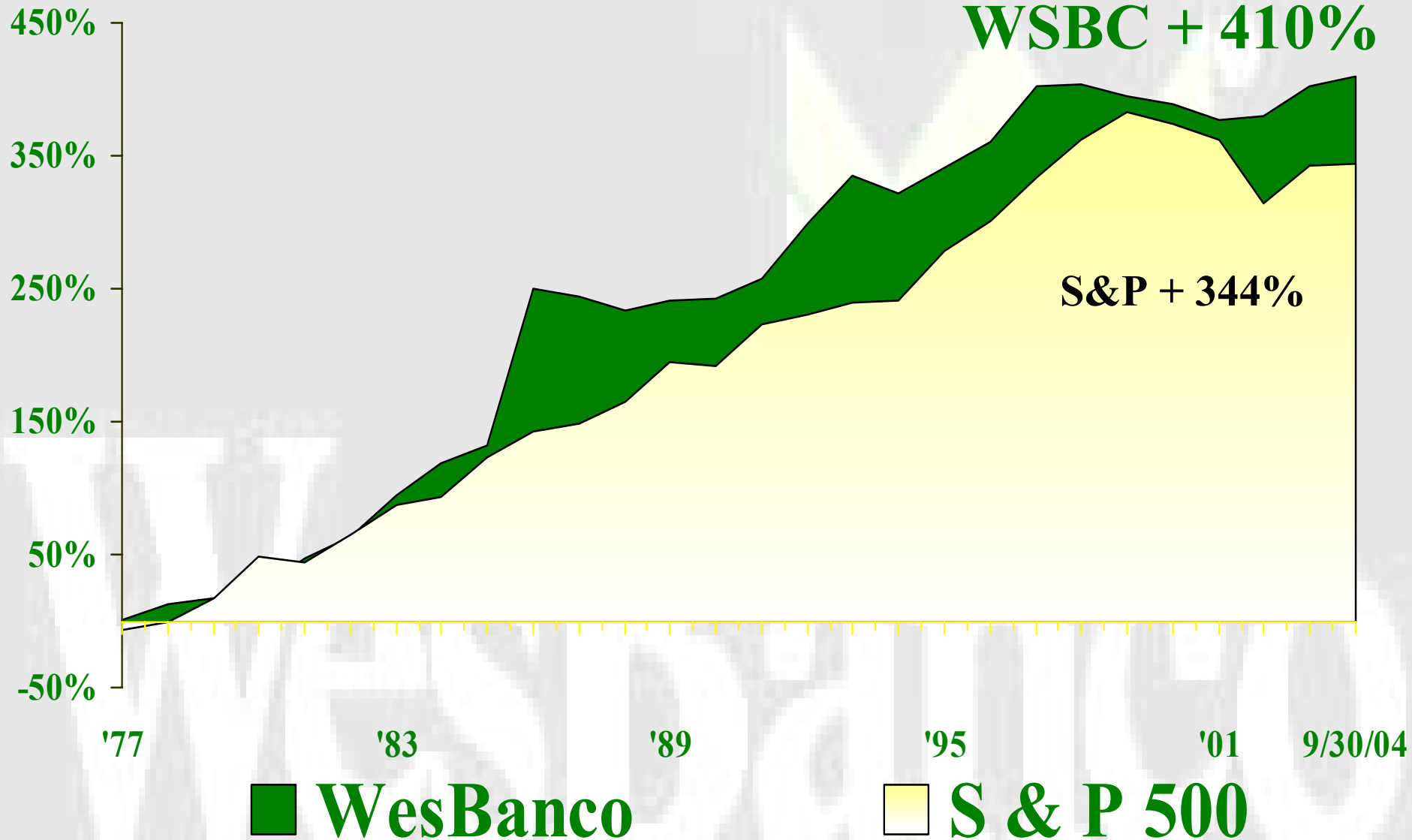
STOCK PRICE



* Assumes reinvestment of dividends



STOCK PERFORMANCE*



* Total return assumes no reinvestment of dividends



SEPTEMBER 30, 2004 RESULTS

(dollars in thousands, except per share)

	YTD 9/30/2004	YTD 9/30/2003	% CHG
Net income	\$ 29,150	\$ 26,420	10.3%
EPS - diluted	\$ 1.47	\$ 1.31	12.2%
Return on assets	1.12%	1.06%	5.7%
Return on equity	11.97%	11.07%	8.1%

EARNINGS PER SHARE



*Based on annualization



QUESTIONS ?

WESTBROOK