

**MIDWEST
SUPER-COMMUNITY
BANK
CONFERENCE
MARCH 1, 2005**



WesBanco

WesBanco
www.wesbanco.com

PRESENTERS

Paul M. Limbert
President &
Chief Executive Officer

Robert H. Young
Executive Vice President &
Chief Financial Officer

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FORWARD LOOKING DISCLOSURES

Forward-looking statements in this report 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 press release 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 September 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 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 merger may not be fully realized within the expected timeframes; disruption from the merger may make it more difficult to maintain relationships with clients, associates, or suppliers; 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, 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.

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CORPORATE PROFILE*

NASDAQ: WSBC

- ▶▶▶ **\$4.6 billion in assets**
- ▶▶▶ **Serving approximately: 156,000 deposit & 46,000 loan customers**
- ▶▶▶ **86 offices, 4 lending offices, & 128 ATM's**
- ▶▶▶ **\$2.7 Billion in trust assets**
- ▶▶▶ **Market capitalization: \$650 million ⁽¹⁾**
- ▶▶▶ **Improving stock liquidity: avg. daily shares traded for the 4th Qtr: 28,500**

*Pro Forma Data as of 12/31/2004, includes 1/3/2005 acquisition of Winton Financial (1) as of 2/18/2005

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REASONS TO INVEST IN WESBANCO

- ▶▶▶ **Consistent growth in earnings per share**
- ▶▶▶ **Above average dividend yield: 3.7%⁽¹⁾**
- ▶▶▶ **Acquisition-focused**
- ▶▶▶ **Improving demographics & new markets**
- ▶▶▶ **Improving credit quality**
- ▶▶▶ **Strong stock performance**

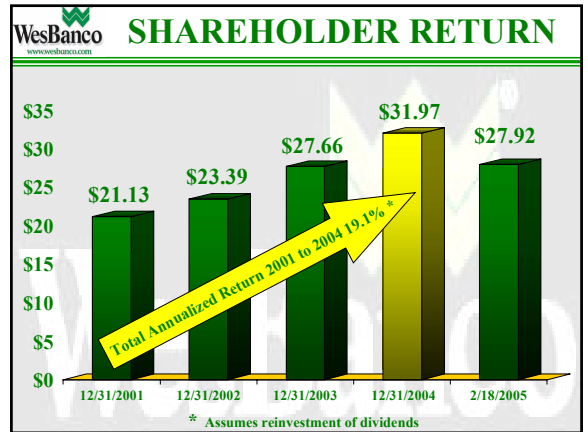
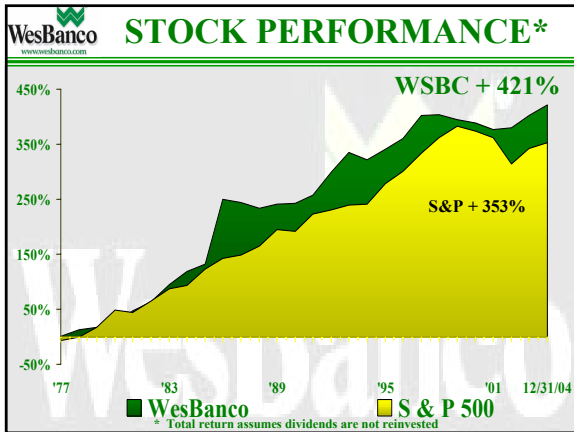
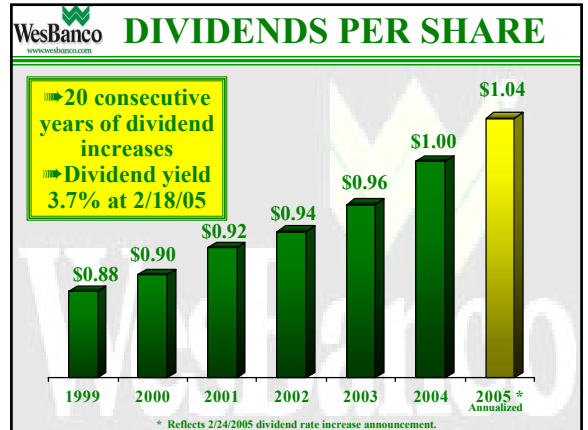
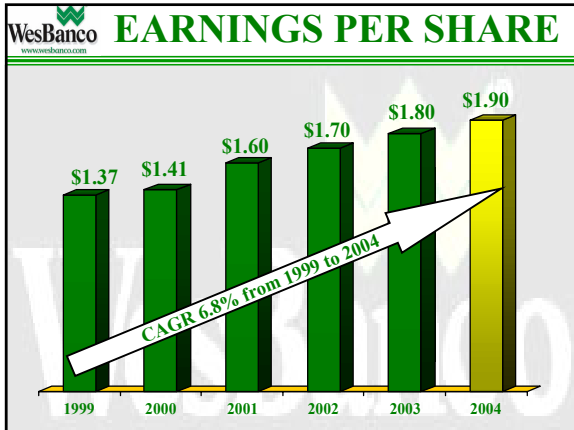
(1) Annualized dividend rate of \$1.04 per share based on current market price.

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2004 RESULTS

	YEAR		% CHG
	12/31/2004	12/31/2003	
<i>net income in thousands</i>			
Net income	\$38,182	\$36,130	5.7%
EPS - diluted	\$1.90	\$1.80	5.6%
Return on assets	1.07%	1.08%	-0.9%
Return on equity	11.37%	11.38%	-0.1%
Return on tangible equity*	14.18%	13.93%	1.8%
Tier I leverage	9.34%	8.76%	6.6%
Net interest margin	3.60%	3.66%	-1.6%
Efficiency ratio	58.29%	56.12%	3.9%

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



WesBanco RECENT ACQUISITION HISTORY

3 major acquisitions in 3 years, adding \$1.7 billion in assets, 28 branch offices and 2 LPO's

American Bancorporation, March 2002
\$700 million in assets, 14 branches*
New markets acquired
Columbus, Steubenville, Cambridge, OH
Washington, PA

Western Ohio Financial Corporation August 2004
\$400 million in assets, 7 branches
New markets acquired
Springfield and Dayton, OH

Winton Financial Corporation, January 2005
\$550 million in assets, 7 branches,
2 Loan production offices
New market acquired
Cincinnati, OH

* After consolidations

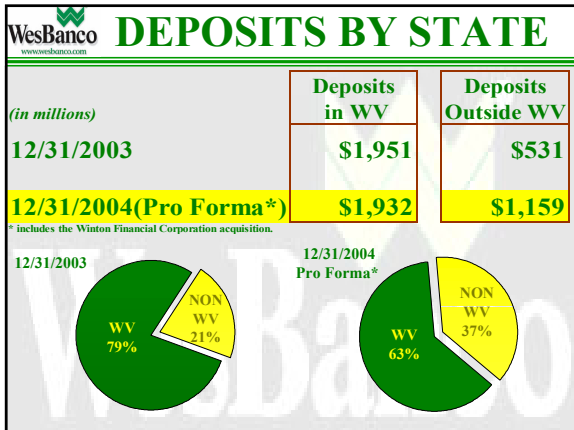
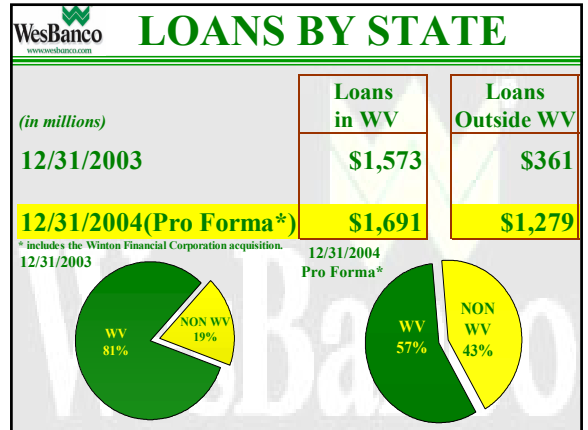


WesBanco WESBANCO MARKET DEMOGRAPHICS*

		ACQUIRED IN 2002	ACQUIRED IN 2004	ACQUIRED IN 2005 ⁽²⁾
	WEST VIRGINIA	FRANKLIN COUNTY Columbus, OH	CLARK & GREENE COUNTIES Dayton/Springfield, OH	HAMILTON COUNTY Cincinnati, OH
Total Population *	1,808,344	1,068,978	851,690	845,303
Median Income *	\$29,696	\$42,734	\$41,663 ⁽¹⁾	\$40,964
Per Capita Income *	\$16,477	\$23,059	\$21,590 ⁽¹⁾	\$24,053
Market Share @6/30/04 ⁽³⁾	8.5%	0.4%	2.8%	1.3%

The 5 Ohio counties combined represent 1.5 times the total West Virginia population.

*Source: Census Bureau - 2000 Census (1) Weighted avg. (2) Winton Financial, acquired on 1/3/2005 (3) Source: FDIC Summary of Deposits at 6/30/2004



Small enough to listen.
Big enough to help.

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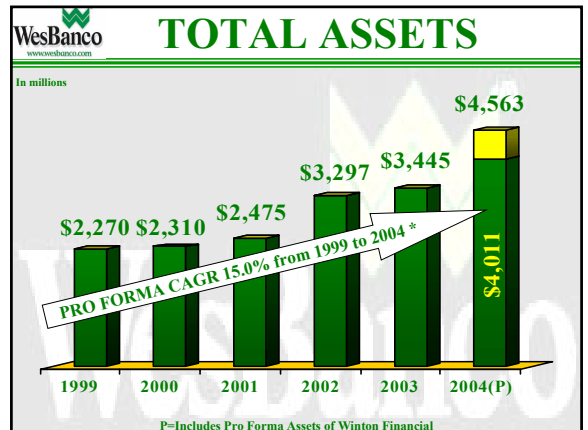
WesBanco CHECKING PROMOTION

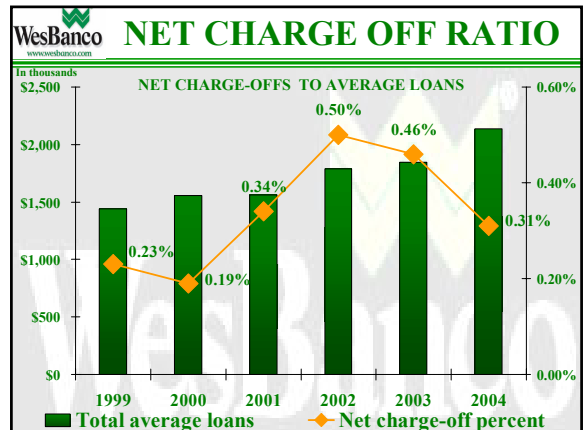
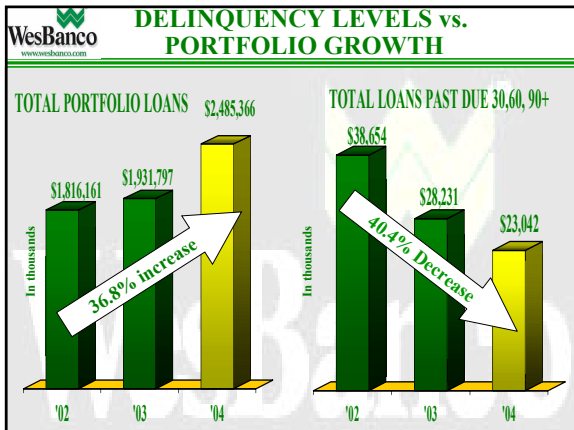
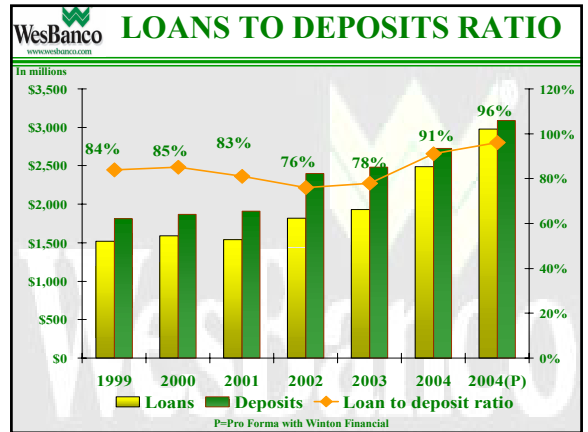
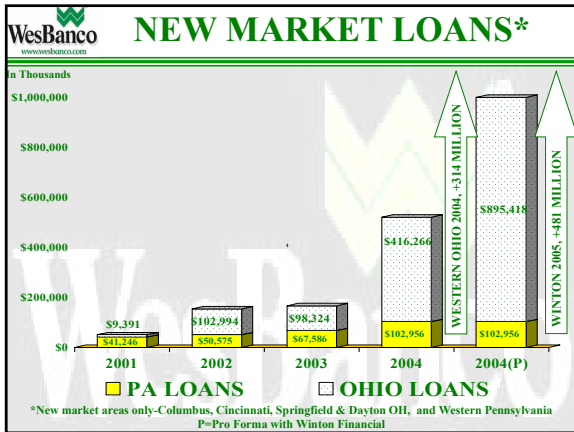
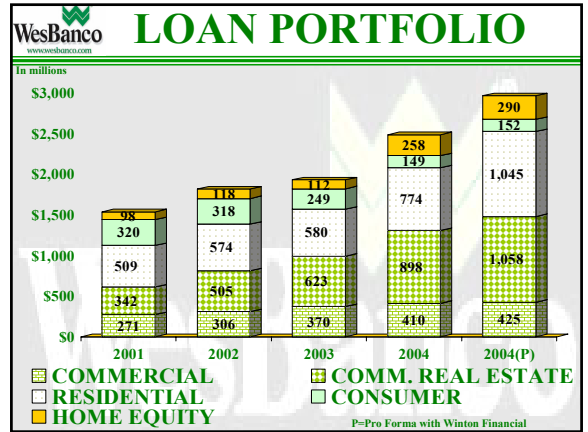
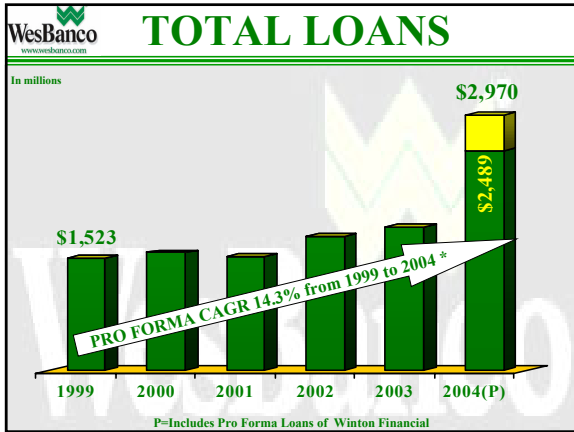
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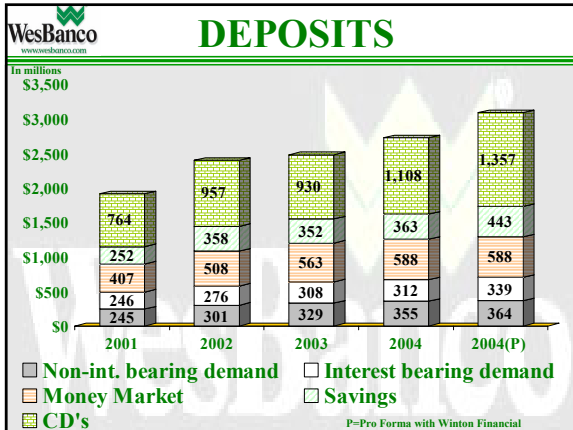
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INTEREST RATE RISK *

Change in Interest Rates (basis pts.)	Change in Net Interest Income from Base ⁽¹⁾	
	Amount	Percent
Up 200 Rate Ramp	\$ (24)	-0.02%
Up 200 Rate Shock	(4,855)	-3.83%
Up 100 Rate Shock	(140)	-0.11%
Down 100 Rate Shock	(1,302)	-1.03%

(dollars in thousands)

* As of December 31, 2004 ⁽¹⁾ For the next 12-month period

