

**Annual
Shareholders
Meeting
April 19, 2006**

WesBanco, Inc. **2005** Annual Report



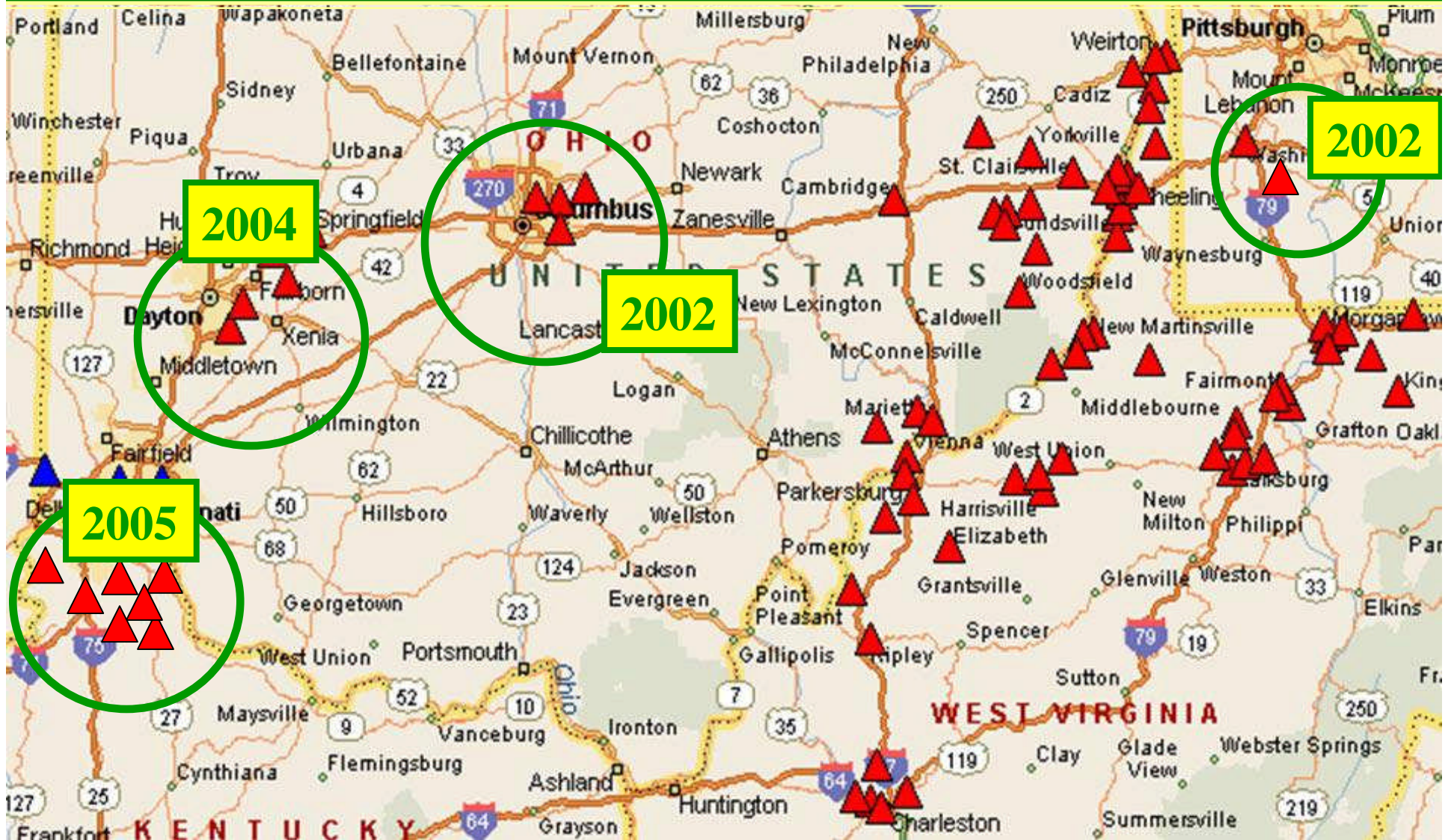
* Percentage of customers who used internal WesBanco to a third-party Performance, Inc. Survey


WesBanco
By all accounts, better.

Forward-looking Disclosure

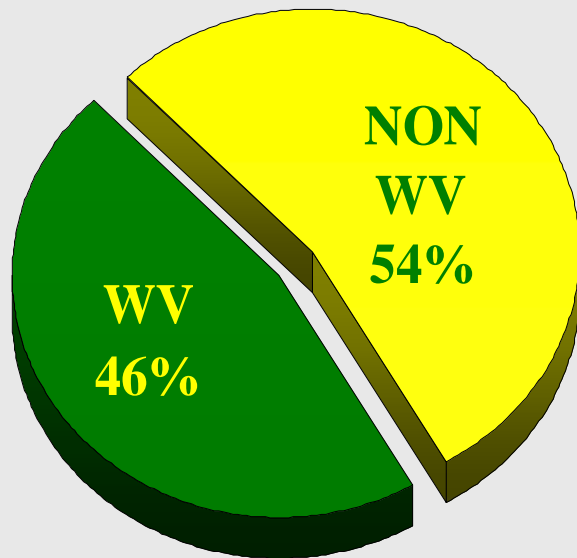
Forward-looking statements in this presentation relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained in this presentation should be read in conjunction with WesBanco's 2005 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 2005 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.

Market Diversification

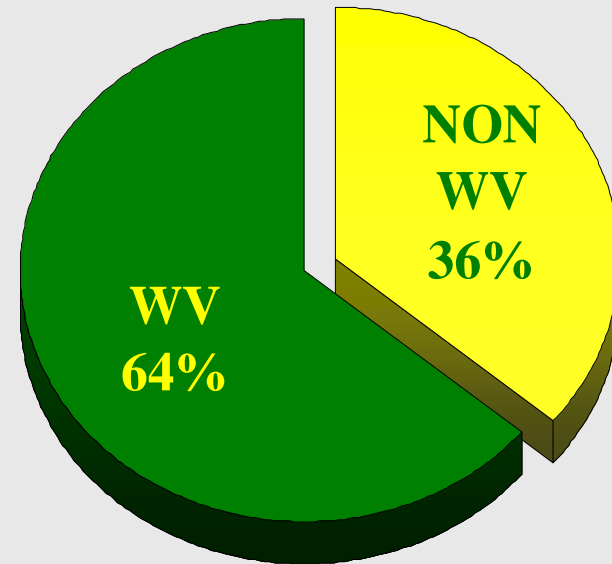


Loans & Deposits

LOANS 12/31/2005



DEPOSITS 12/31/2005



WesBanco Market Demographics *

	WEST VIRGINIA	NEW MARKETS MONTGOMERY, CLARK & GREENE COUNTIES Dayton/Springfield, OH	NEW MARKET HAMILTON COUNTY Cincinnati, OH
Total Population *	1,808,344	851,690	845,303
Median Income *	\$29,696	\$41,663 ⁽¹⁾	\$40,964
Per Capita Income *	\$16,477	\$21,590 ⁽¹⁾	\$24,053

The 4 Ohio counties combined represent nearly **100%** of the total West Virginia population.

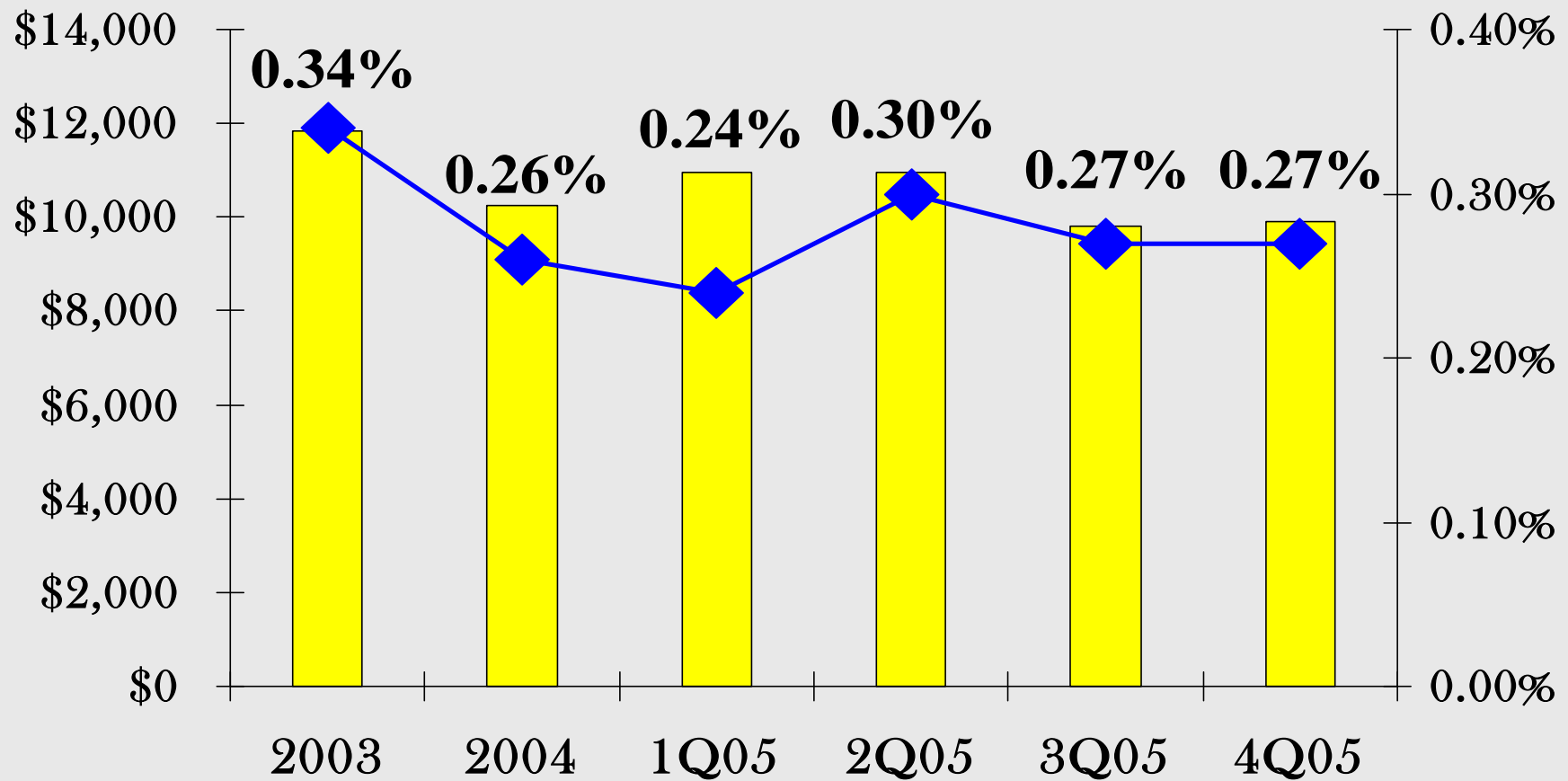
2005 Financial Results

<i>(dollars in thousands)</i>	YTD 12/31/2005	YTD 12/31/2004	% CHG
GAAP - Net income	\$ 42,757	\$ 38,182	12.0%
Core operating earnings ⁽¹⁾	\$ 43,675	\$ 38,420	13.7%
GAAP EPS - diluted	\$ 1.90	\$ 1.90	0.0%
Core Operating EPS - diluted ⁽¹⁾	\$ 1.95	\$ 1.91	2.1%
Return on assets	0.95%	1.07%	-11.2%
Return on equity	10.13%	11.37%	-10.9%
Net interest margin	3.48%	3.60%	-3.3%

(1) Excludes restructuring and merger costs.

Non-performing Assets

In thousands

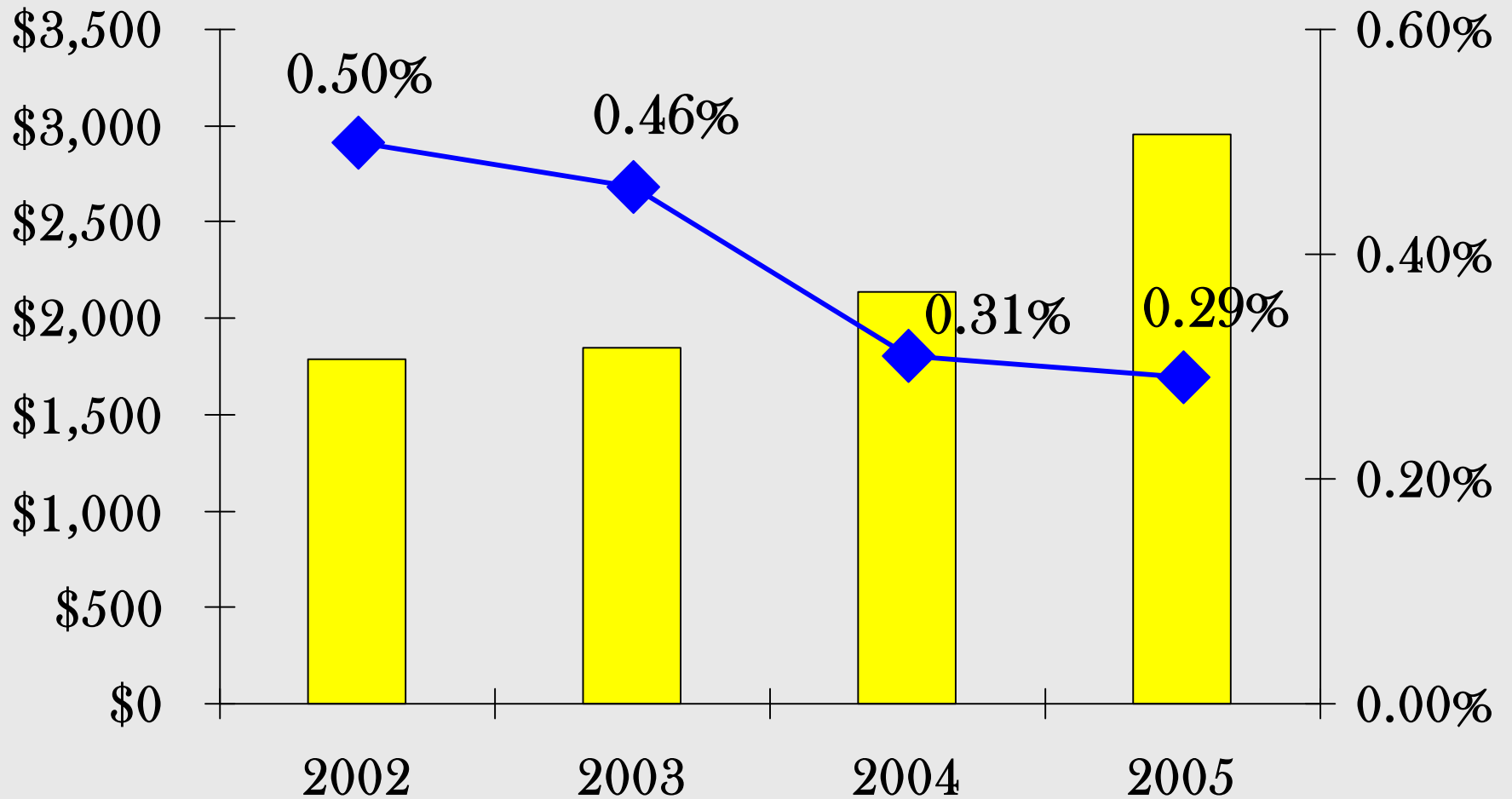


■ Total Non-performing assets
◆ NPA's as a % of total assets

Net Charge-off Ratio

In millions

NET CHARGE-OFFS TO AVERAGE LOANS



1st Quarter 2006 Financial Results

<i>(dollars in thousands)</i>	1st Quarter 3/31/2006	1st Quarter 3/31/2005	% CHG
GAAP - Net income	\$ 5,584	\$ 11,080	-49.6%
Core operating earnings ⁽¹⁾	\$ 9,258	\$ 11,376	-18.6%
GAAP EPS - diluted	\$ 0.25	\$ 0.48	-47.9%
Core Operating EPS - diluted ⁽¹⁾	\$ 0.42	\$ 0.49	-14.3%
Return on assets	0.52%	0.99%	-47.5%
Return on equity	5.45%	10.42%	-47.7%
Net interest margin	3.40%	3.51%	-3.1%

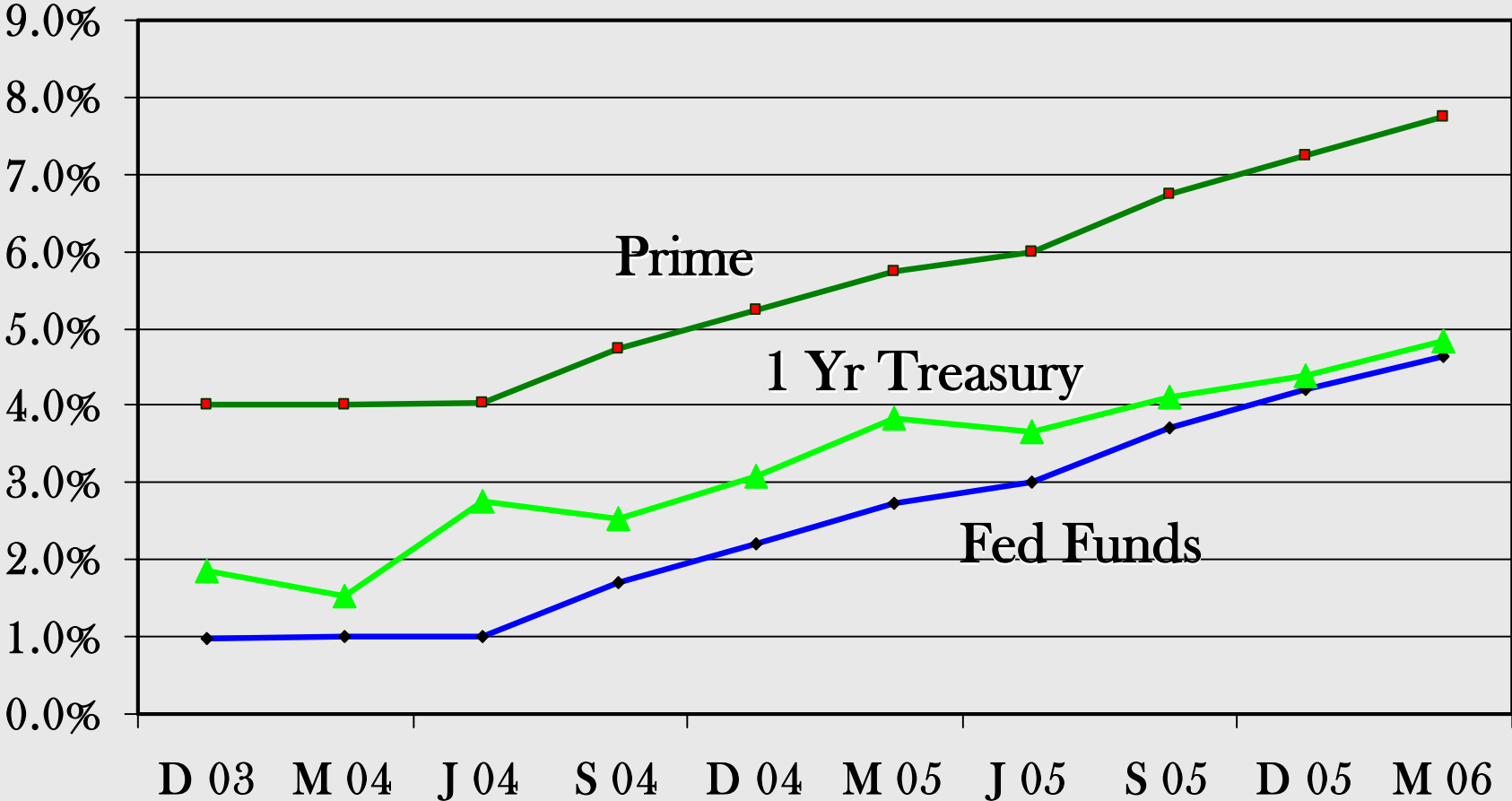
(1) Excludes restructuring costs, merger costs, other-than-temporary impairment losses on securities and gain on sale of branch offices.

1st Quarter Results (continued)

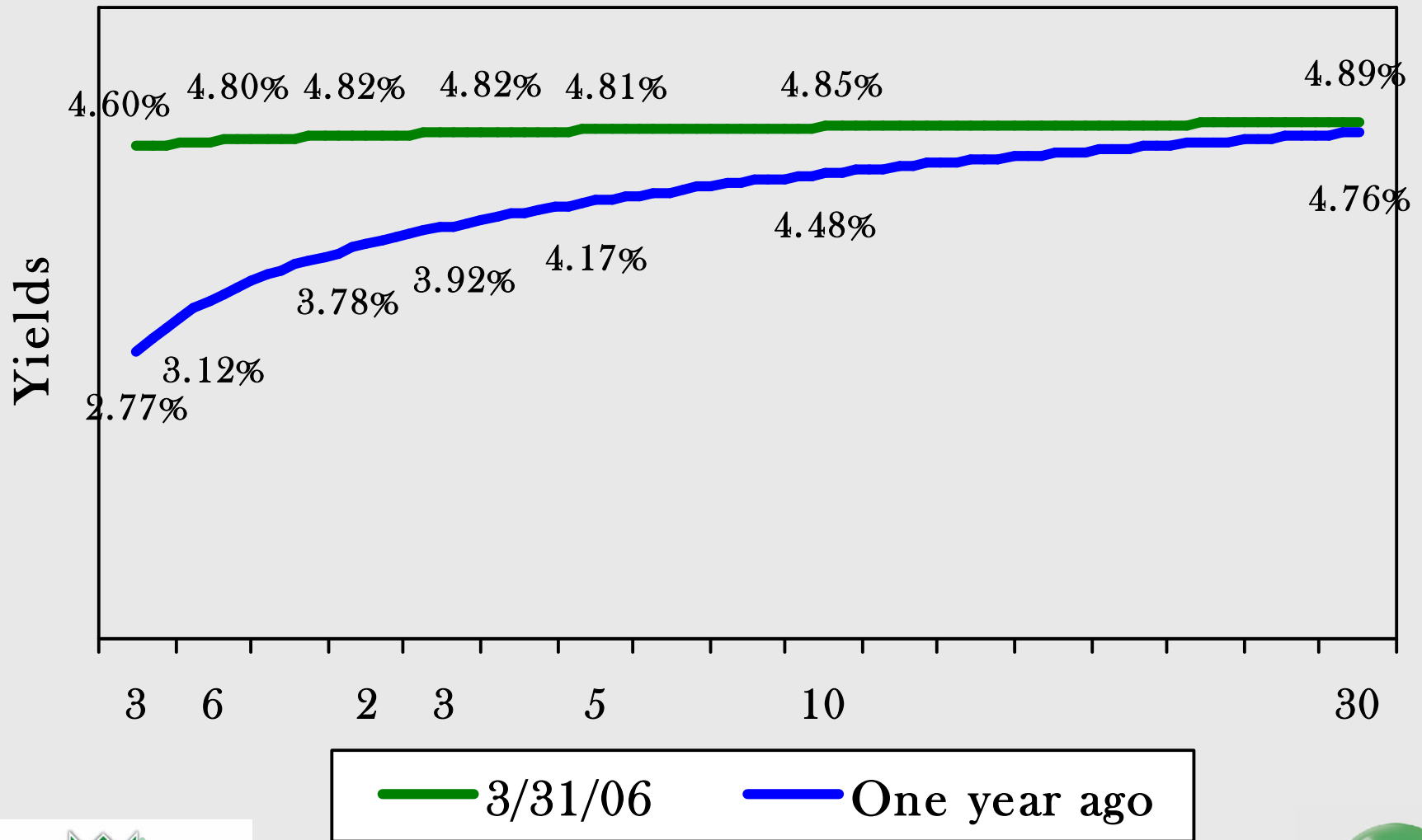
- Other-than-temporary impairment losses on securities of \$8.0 million.
- Decrease in net interest income of \$2.5 million or 7.5%.
- Gain on sale of branch offices of \$2.5 million.
- Increase in non-interest income of \$1.5 million or 15.4%. ⁽¹⁾
- Decrease in non-interest expenses of \$320 thousand or 1.2%.

⁽¹⁾ Excluding the gain on sale of branch offices of \$2.5 million and other-than-temporary impairment losses on securities of \$8.0 million.

Interest Rate Trend



Yield Curve Comparison



Customer Satisfaction Rating

97%
Bank
Customer
Satisfaction
Rate*

**BY ALL ACCOUNTS,
BETTER.**

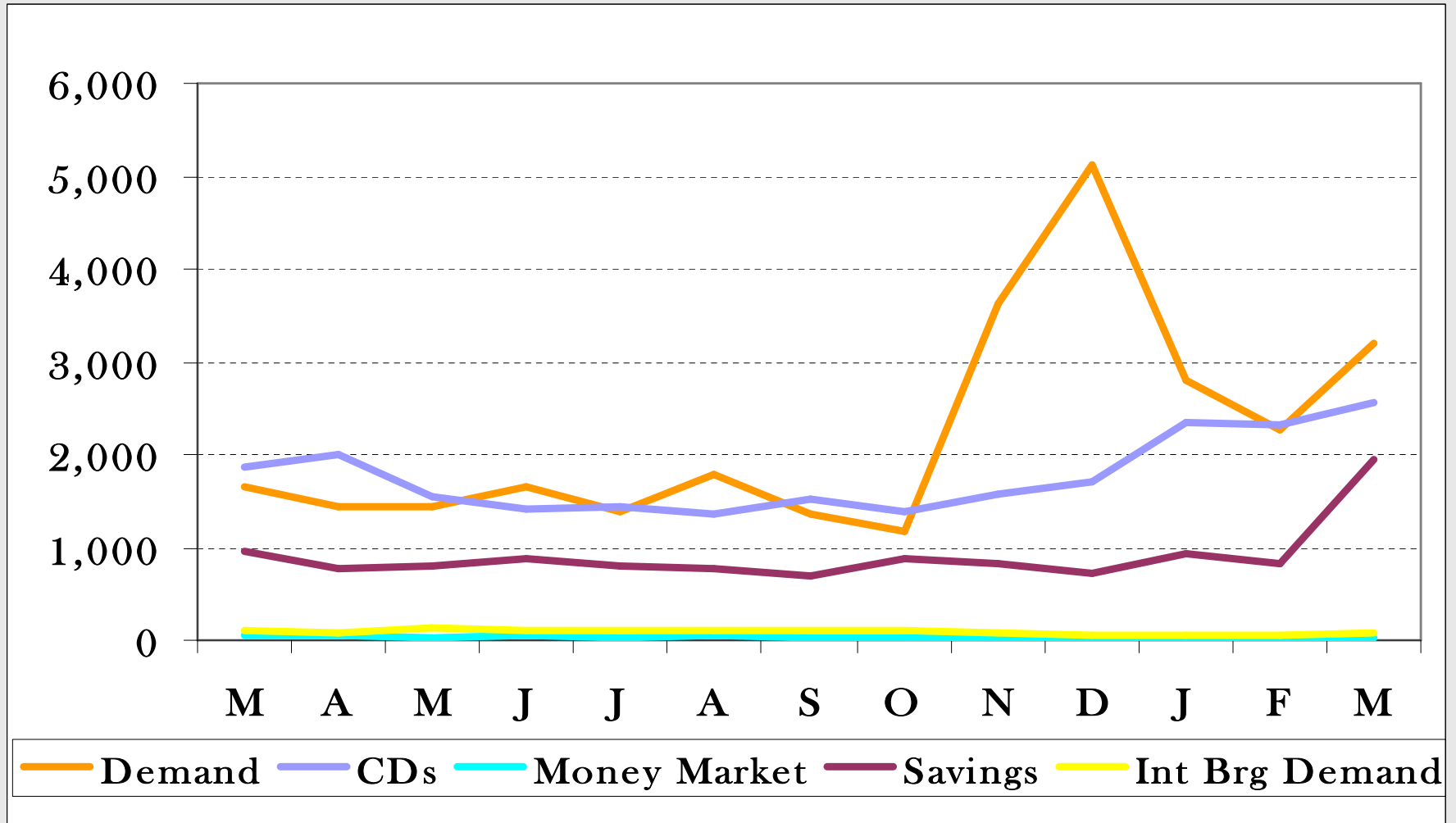
WesBanco

*Range of scores for each account (WesBanco for West First National, Inc./WesBanco Bank, Inc. is a Bank USA).

“Better Than Free” Checking Campaign

- 8,500 new accounts in 9 weeks
- 6,000 new debit cards
- 213% of goals
- Increased awareness of brand
- Launched new sales culture

New Deposit Accounts Opened

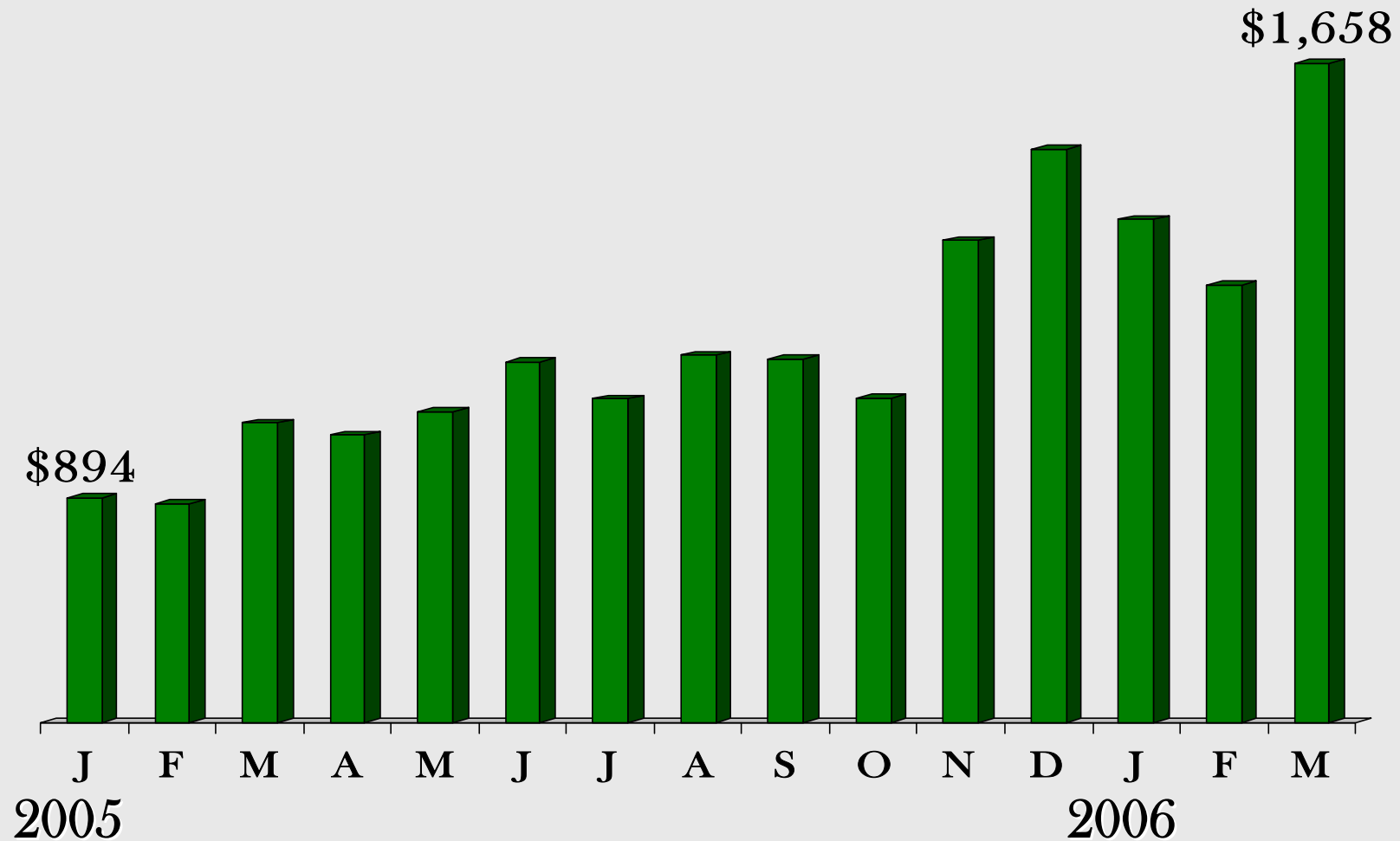


Why Free Checking ?

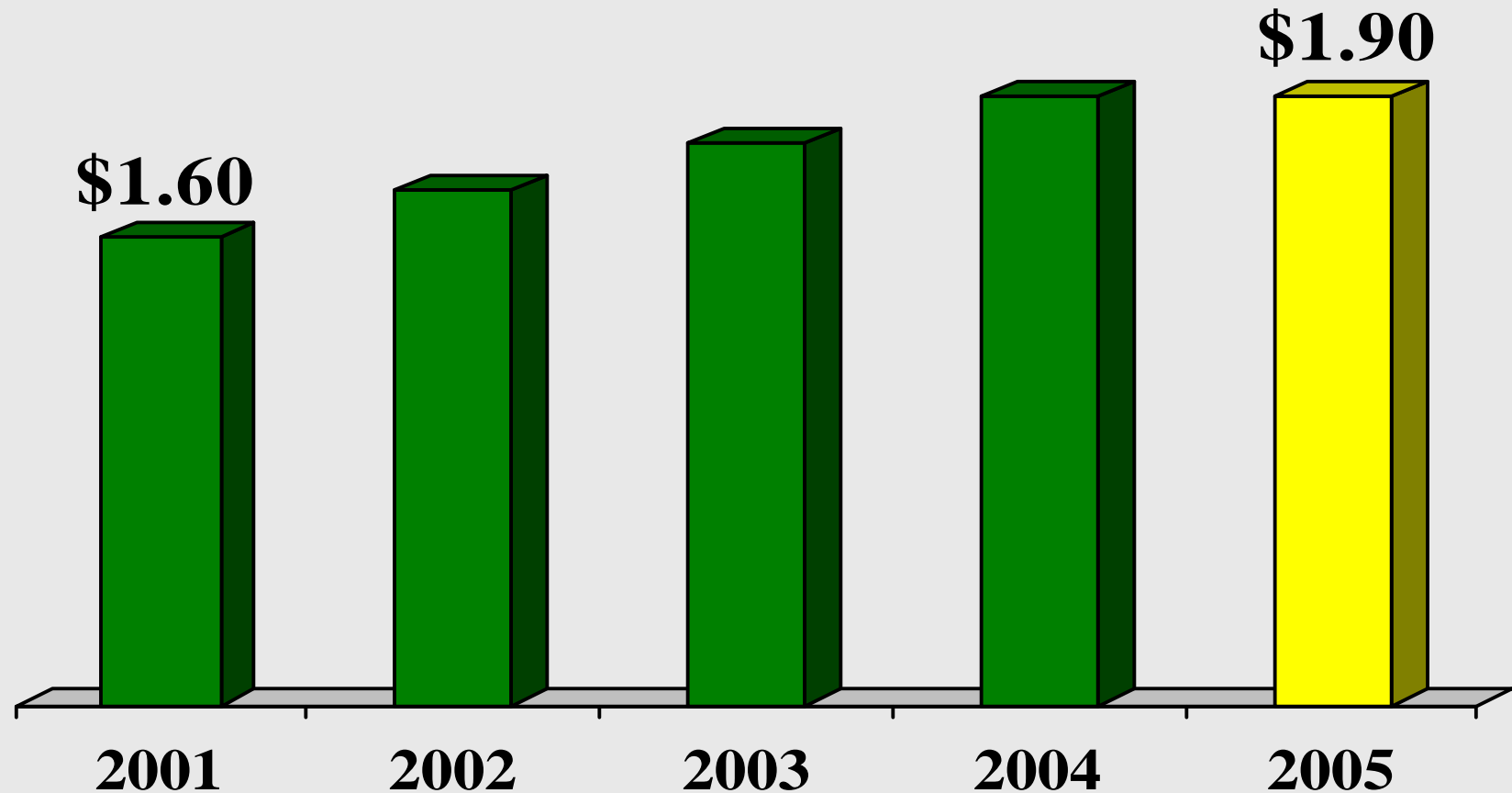
- Lower costing funds
- Younger customers
 - Transactors
 - Borrowers
- Checking Fee Income
 - 54% increase year-over-year

Checking Fee Income Growth (1)

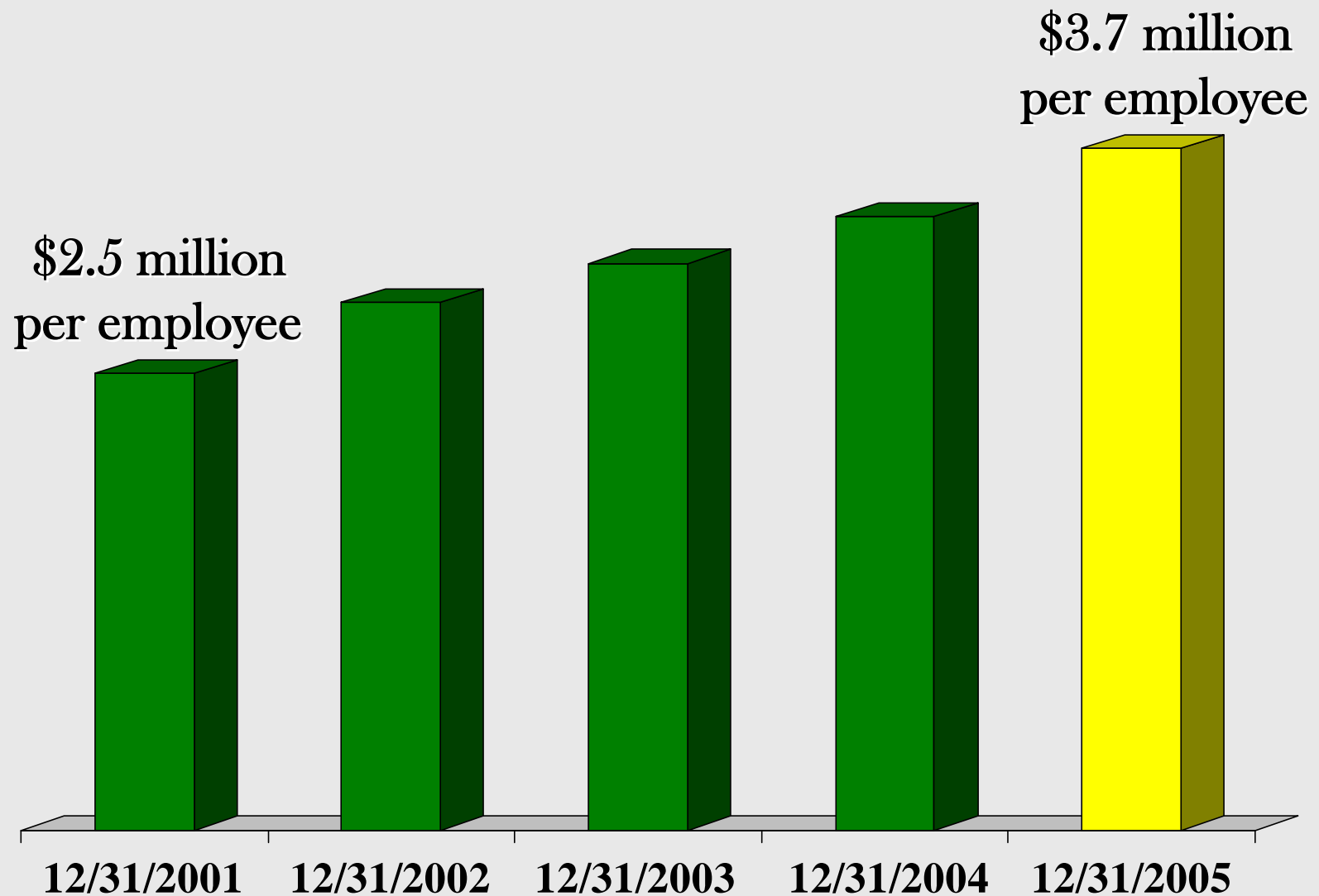
In thousands



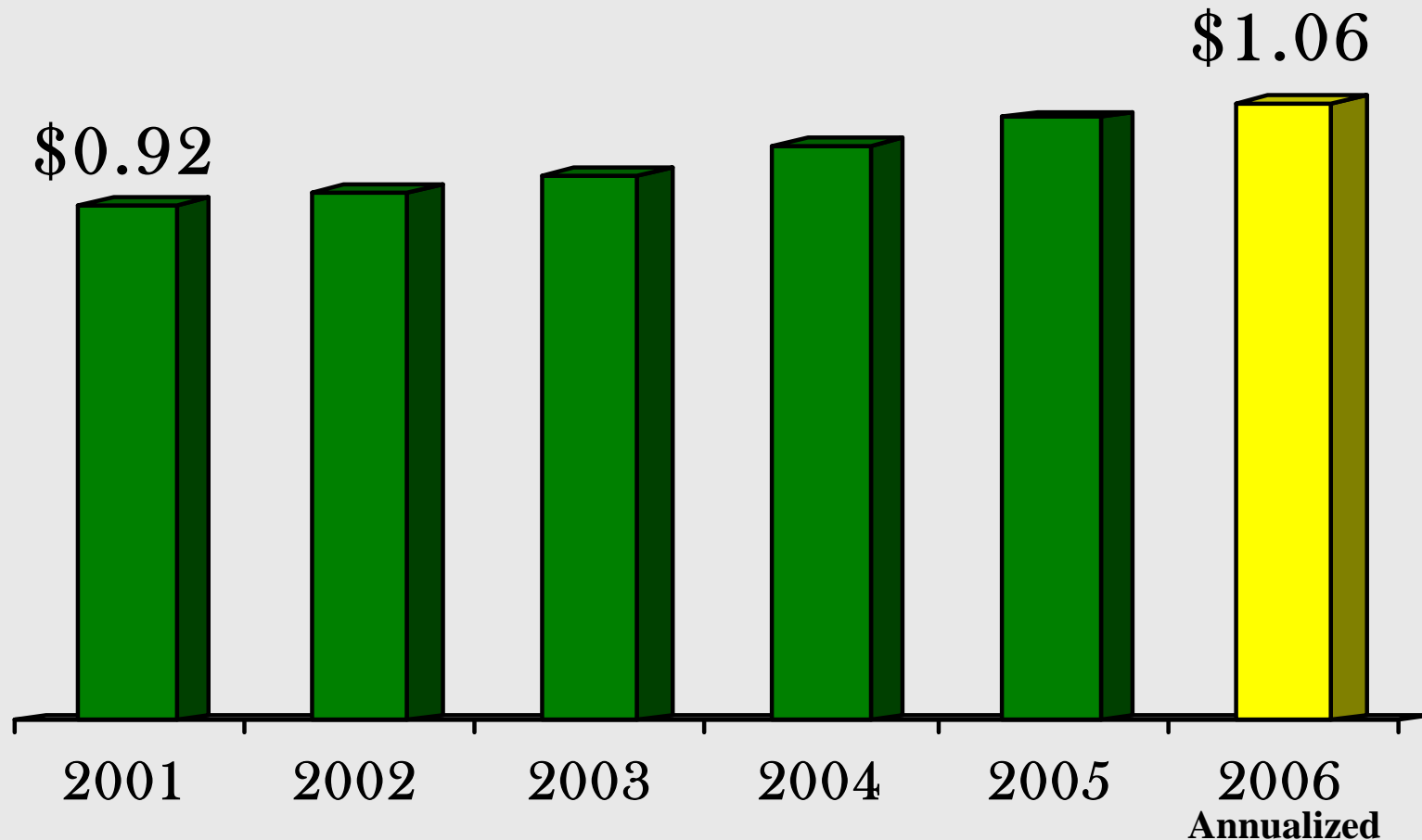
Earnings Per Share (Diluted)



Full-time Employees to Total Assets



Dividends Per Share Growth

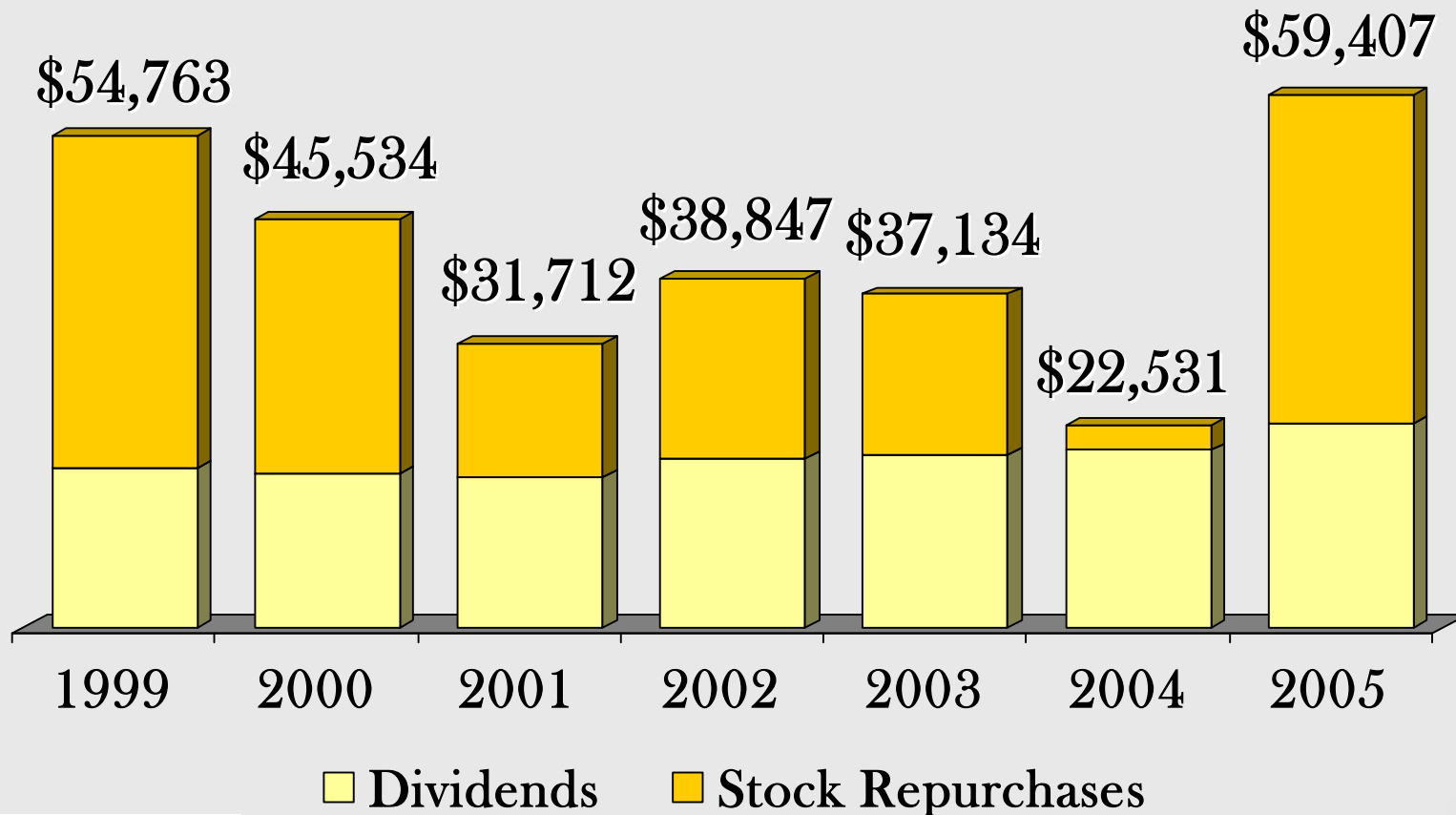


- 21 consecutive years of dividend increases.
Current dividend yield approximating 3.4%

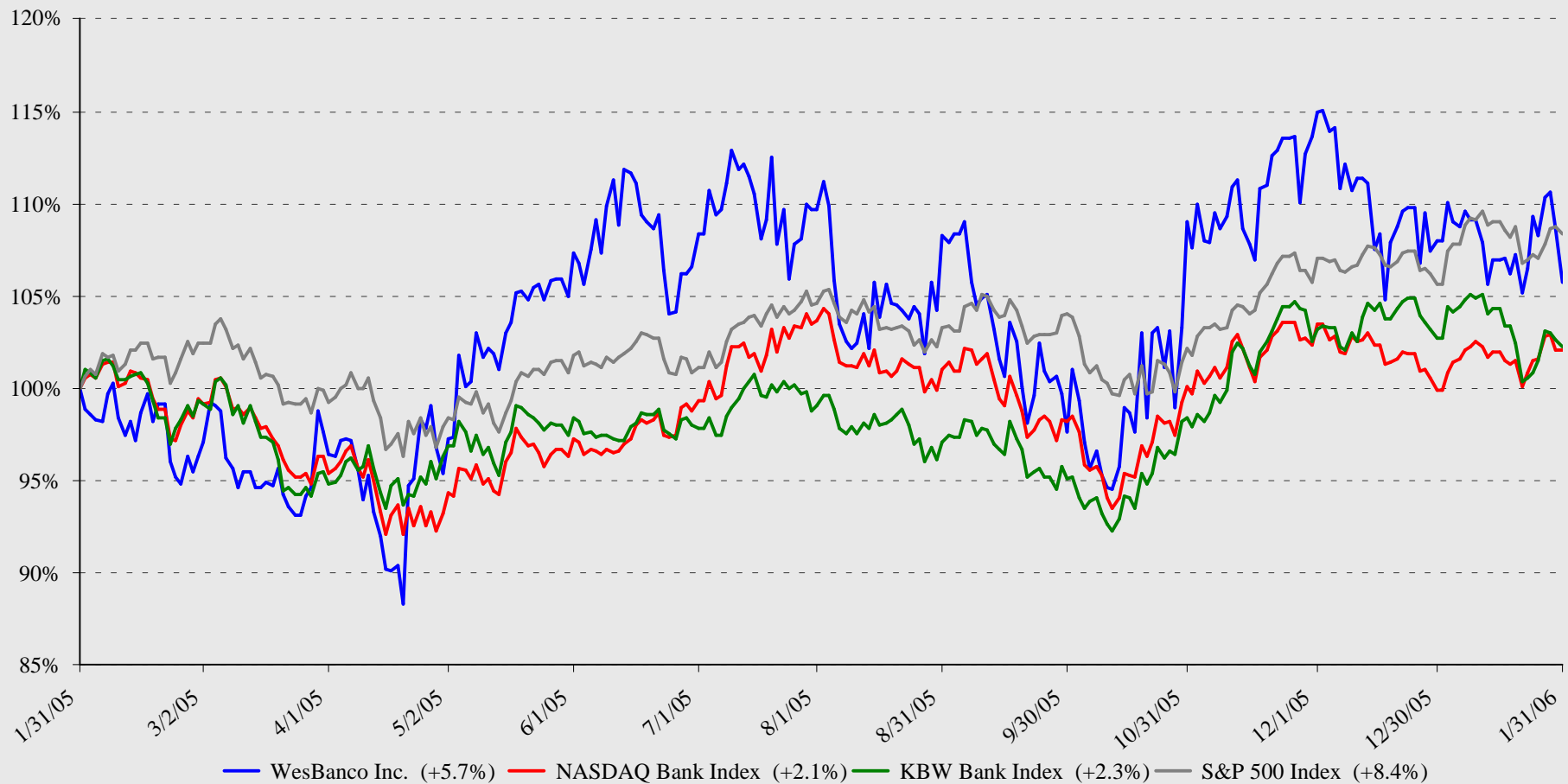
Return to Shareholders

In thousands

\$290 million in dividends and stock repurchases returned to shareholders from 1999 to present.



One Year Relative Stock Price Performance

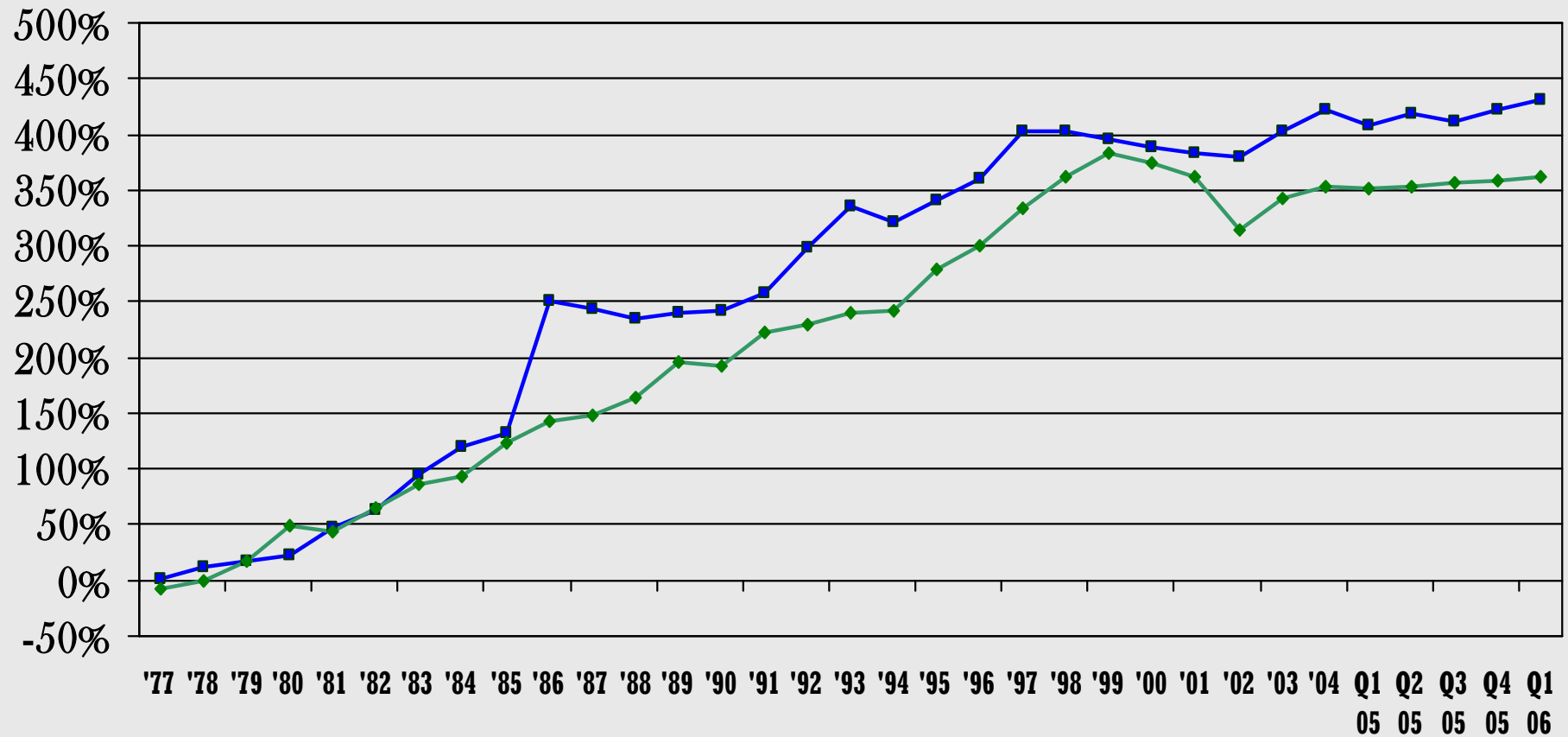


Source: FactSet Research System



Stock Performance

Long-term Cumulative Return



—■ WesBanco
 —◆ S & P 500



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* Percentage of customers who used internal WesBanco to a Great, Prime Performance, or Better


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