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October 12, 2005

VIA CERTIFIED MAIL – R.R.R.

TOP HAT PLAN EXEMPTION
Pension and Welfare Benefits Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Re: WesBanco, Inc. Deferred Compensation Plan for Directors and Eligible Officers
Compliance With The Reporting and Disclosure Requirements of the
Employee Retirement Income Security Act of 1974, as Amended (“ERISA”)

Gentlemen:

WesBanco, Inc. (“Company”) sponsors one non-qualified deferred compensation plan, the WesBanco, Inc. Deferred Compensation Plan for Directors and Eligible Officers (the “Plan”), which is an amendment and restatement in its entirety of the WesBanco, Inc. and Affiliate Banks Directors Deferred Compensation Plan (the “Prior Plan”). The Company had previously advised PWBA of the Prior Plan. The Company’s address is One Bank Plaza, Wheeling, WV 26003. The Company’s Employer Identification Number is 55-0571723.

The Plan, which currently covers thirteen (13) participants, is an unfunded non-qualified plan established for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

This letter constitutes the alternative form of compliance with the reporting and disclosure requirements of Part I of ERISA in accordance with U. S. Department of Labor Reg. §2520.104-23, under Section 110 of ERISA.

WesBanco, Inc.
1 Bank Plaza
Wheeling, WV 26003-3562
(304) 234-9000
Fax: (304) 232-9060

Top Hat Plan Exemption

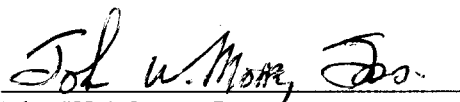
October 12, 2005

Page 2

The Company will provide Plan documents to the Secretary of Labor upon request, in accordance with Section 104(a)(1) of ERISA.

Very truly yours,

WESBANCO, INC.

By: 

John W. Moore, Jr.

Senior Vice President – Personnel/Human Resources

JWM,Jr/mmr



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Wheeling, WV 26003-3562

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