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WESTERN OHIO FINANCIAL CORP

Form 425

April 22, 2004

Filed by WesBanco, Inc.  
Pursuant to Rule 425 under the Securities Act  
of 1933 and deemed filed pursuant to Rule 14a-12 under the  
Securities Exchange Act of 1934

Subject Company: Western Ohio Financial Corporation  
Commission File No. 0-24120

Date: April 21, 2004

Presentation as presented at the WesBanco, Inc. Annual Shareholders Meeting, on April 21, 2004, at 4:00 pm, in Wheeling WV.

