

BELMONT BANCORP  
Form DEFA14A  
April 22, 2005

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**SCHEDULE 14A**

**Proxy Statement Pursuant to Section 14(a) of the**  
**Securities Exchange Act of 1934**  
**(Amendment No. \_\_)**

Filed by the Registrant  Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material Pursuant to §240.14a-12

**Belmont Bancorp.**

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(Name of Registrant as Specified In Its Charter)

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(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check the appropriate box):

- No fee required.
- Fee computed on table below per Exchange Act Rules 14a-6(i)(4) and 0-11.

(1) Title of each class of securities to which transaction applies:

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(2) Aggregate number of securities to which transaction applies:

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(3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined):

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(4) Proposed maximum aggregate value of transaction:

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(5) Total fee paid:

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Fee paid previously with preliminary materials.

Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.

(1) Amount Previously Paid:

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(2) Form, Schedule or Registration Statement No.:

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(3) Filing Party:

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(4) Date Filed:

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Participants

Belmont Bancorp. Dividend Reinvestment Plan

April 21, 2005

Dear Plan Participant:

I am pleased to announce that the Board of Directors recently declared a \$0.04 cash dividend payment to shareholders of record on April 29, 2005, payable to shareholders on May 13, 2005. At the time of the dividend payment, our shareholders will be electing what form of consideration they would like to receive as a result of our previously announced plan to merge with Sky Financial Group, Inc. (Nasdaq SKYF or Sky ). Subject to shareholder approval, the merger is expected to be completed on June 1, 2005. **To facilitate a smooth exchange process from Belmont stock certificates to Sky certificates, we will pay this dividend in cash to all recipients, including those who participate in Belmont's dividend reinvestment plan.** Any voluntary cash contributions made to the plan for investment in Belmont stock will be returned to you by the plan administrator.

A proxy statement and prospectus discussing the merger transaction was also mailed to shareholders on April 21, 2005. Details of the election form and the process to exchange your Belmont stock for Sky stock and/or for cash will be mailed to shareholders on April 26, 2005.

Sky also has a dividend reinvestment program. Questions about participation in Sky's dividend reinvestment plan should be directed to Sky's Shareholder Relations Department at (800)576-5007, or in writing to Sky Financial Group, Inc., Dividend Reinvestment Plan, 10 East Main Street, Salineville, Ohio 43945.

Sincerely,

/s/ Wilbur R. Roat

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Wilbur R. Roat  
President & CEO