NEWS RELEASE

WesBanco Announces Fifth Consecutive Outstanding Community Reinvestment Act Rating

2013-12-17

WHEELING, W.Va., Dec. 17, 2013 /PRNewswire/ -- Paul M. Limbert, WesBanco, Inc. (NASDAQ: WSBC), President & CEO, announced today that the Federal Deposit Insurance Corporation (FDIC) has awarded WesBanco affiliate, WesBanco Bank, Inc., a composite "Outstanding" rating for its Community Reinvestment Act (CRA) performance in 2010 - 2012, the highest rating awarded by federal regulators.

The FDIC's CRA examination of WesBanco Bank, Inc., dated July 8, 2013, measured the bank's performance in meeting community credit needs. This is WesBanco Bank's fifth consecutive Outstanding rating. In 2012, only 8.2% of all banks in the U.S. examined for compliance with the CRA received an "Outstanding" rating on its federal examination. Through October of this year, only 4.9% of banks have achieved this rating,

Mr. Limbert said, "WesBanco is proud to have the efforts of its staff recognized by the Outstanding rating. In today's challenging economic environment, it has become even more important for banks to fulfill their commitments under the CRA – to return vital capital to all segments of the communities we serve, especially in low- and moderate-income areas, and to ensure small businesses receive the funding they need to stay competitive and to keep Americans working. WesBanco is committed to the success of the communities in which we do business, and we are pleased that our efforts to support these communities have been recognized by the FDIC."

Categorized as a large bank under the CRA, WesBanco's performance in community lending, investing and service was reviewed by the FDIC. The composite score for the CRA performance is derived from the collective results of three independent tests that are performed to evaluate the bank's lending support of the communities served, investment in those communities and service to those communities by bank employees.

The Lending Test reviewed the number of mortgage, retail and small business, and community development loans made and their geographic distribution. Examiners recognized WesBanco for its "excellent responsiveness" to the credit needs of its communities, as well as its "excellent penetration" or loan distribution throughout its market areas. In the three years of the examination period, the Bank made $291 million in community development loans.

The Investment Test measured the capital investments the Bank made, such as investments, deposits, membership shares and grants that have community development as their primary purpose. Examiners concluded that WesBanco made a "significant level of qualifying investments, several of which are innovative or complex and exhibit good responsiveness to credit and community economic development needs."

The Service Test measured the accessibility of branches and other delivery methods to all segments of the communities served, as well as the level and complexity of community development services provided by the Bank's employees. The FDIC recognized WesBanco as a "leader in providing community development services." During the three year review period, WesBanco employees performed more than 21,000 hours of community service.

Joe Flynn, Senior Vice President Community Development, stated, "This rating is the result of the effort and dedication of the entire WesBanco staff and organization. Our ability to remain focused on the needs of our communities and to provide products, programs and services to meet those needs, while expanding into new market areas and growing our primary business, is a testament to our Bank's commitment to the spirit of the Community Reinvestment Act."

Copies of the Performance Evaluation more fully describing the FDIC's examination conclusions are available to the public in each of WesBanco's branches as part of the bank's Public File or by contacting LaReta Lowther, Vice President, CRA Compliance at 304-368-5134 or at **lowther@wesbanco.com**.

WesBanco, Inc. is a multi-state bank holding company of $6.1 billion in total assets providing banking services through 119 locations and 105 ATMs in West Virginia, Ohio and Pennsylvania. WesBanco's banking subsidiary is WesBanco Bank, Inc., headquartered in Wheeling, West Virginia. WesBanco also operates an insurance brokerage company, WesBanco Insurance Services, Inc., and a full service broker/dealer, WesBanco Securities, Inc.

SOURCE WesBanco, Inc.