NEWS RELEASE

WesBanco Announces Outstanding Community Reinvestment Act Rating

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WHEELING, W.Va., Dec. 19 /PRNewswire-FirstCall/ -- Paul M. Limbert, WesBanco, Inc.,(Nasdaq: WSBC) President & CEO, announced today that the Federal Reserve has awarded WesBanco affiliate, WesBanco Bank, Inc., a composite "Outstanding" rating for its Community Reinvestment Act (CRA) performance in 2002-2003, the highest rating awarded by federal regulators.

The Federal Reserve Bank of Cleveland's CRA examination of WesBanco Bank, Inc., dated August 4, 2003, measured the bank's performance in meeting community credit needs. Less than 10% of all banks nationwide received a rating of "Outstanding" in 2002-2003 for their CRA performance. WesBanco was rated as "Satisfactory" at its previous evaluation dated May 7, 2001.

Patty Parrish, Vice President & CRA Officer of WesBanco Bank, Inc., commented, "The entire staff of WesBanco has worked diligently to listen to the needs of the communities we serve and to respond to those needs with products, programs and services designed to make capital available to stimulate growth and redevelopment. We are very pleased that the Federal Reserve examiners recognize the results that we have achieved. WesBanco has been meeting the needs of the communities that it serves since 1870 and is proud to continue its role as a leader in community development."

Categorized as a large bank under the CRA, WesBanco was reviewed by the Federal Reserve for performance under three tests, the Lending Test, the Investment Test and the Service Test.

WesBanco's Lending Test measured the volume and distribution of the following loan products: mortgage purchase

and refinance loans, home improvement loans, small business loans, and Community Development loans. Performance measures included evaluating the number of loans made to low- and moderate-income borrowers and the number of loans to borrowers and businesses in low-and moderate-income geographies. The Federal Reserve rated the Bank a "High Satisfactory" for this test and indicated that WesBanco's lending levels reflected a good responsiveness to the credit needs of the assessment area and an excellent penetration among businesses of different revenue sizes.

The Investment Test measured the capital investments the Bank has made, such as Low Income Housing Tax Credit projects, venture capital funds, bonds and mortgage-backed securities that meet the community development purpose requirements specified in the Act. WesBanco received an "Outstanding" rating on the Investment Test. According to the Federal Reserve, the Bank had an excellent level of qualified investments.

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. Examples of community development services include teaching homebuyer education to low-income first-time homebuyers, serving on the boards of such nonprofit organizations such as Habitat for Humanity and Daymark and providing Title 1 school children basic financial education and savings programs. The Bank received an "Outstanding" rating on the Service Test. The Federal Reserve noted in the Bank's Performance Evaluation that the bank is a leader in providing community development services.

Mr. Limbert said, "WesBanco is proud to have the efforts of its staff recognized by the Outstanding rating. WesBanco is committed to the success of the communities in which we do business, and we are pleased that our efforts to increase the financial and education capital of these communities has been recognized by the Federal Reserve Board."

Copies of the Performance Evaluation more fully describing the Federal Reserve's examination conclusions are available to the public in each of WesBanco's branches as part of the bank's Public File or by calling LaReta Lowther at 304-368-5134.

WesBanco is a multi-state bank holding company presently operating through 72 banking offices in West Virginia, Ohio and Pennsylvania. Its banking subsidiary is WesBanco Bank, Inc., headquartered in Wheeling, West Virginia. In addition, WesBanco operates an insurance company, WesBanco Insurance Services, Inc., and a full service broker/dealer, WesBanco Securities, Inc. that also operates Mountaineer Securities, WesBanco's discount brokerage operation.

SOURCE WesBanco, Inc.

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