NEWS RELEASE

WesBanco Announces Revised Second Quarter 2009 Results

2009-08-10

WHEELING, W. Va., Aug. 10 /PRNewswire-FirstCall/ -- Paul M. Limbert, President and Chief Executive Officer of WesBanco, Inc. (Nasdaq: WSBC), a Wheeling, West Virginia based multi-state bank holding company, today announced revised second quarter earnings. On July 22, 2009, WesBanco, Inc. issued a press release announcing earnings for the second quarter and six month periods ended June 30, 2009. Subsequent to this press release, management received a new appraisal on July 29, 2009, relating to the value of a hotel property collateralizing a commercial real estate loan of approximately $7.8 million. This loan was moved to non-accrual status from renegotiated status in the second quarter, and prior to the receipt of this additional information, had no specific reserve allocation under FAS 114. The new appraisal was significantly lower than the appraisal obtained at the time the loan was made and management's most recent estimate of the property's current value. The new appraisal contains certain variables and assumptions that will require further analysis and evaluation of their applicability to this property. Based on management's initial evaluation of the new appraisal, the provision for loan losses for the second quarter and the six months ended June 30, 2009 and the allowance for loan losses as of June 30, 2009 each increased by $2 million from the balances reported in the earnings release and Form 8-K on July 22, 2009.

Revised net income for the second quarter and six months ended June 30, 2009 was $5.7 million and $11.2 million, respectively, equating to $0.18 and $0.34 on a per diluted common share basis, respectively. The adjusted allowance for loan losses was $58.6 million at June 30, 2009, or 1.65% as a percentage of loans and the allowance coverage to non-performing loans was 72%.

For additional information, please refer to WesBanco, Inc.'s Form 10-Q for the quarterly period ended June 30, 2009, filed today with the Securities and Exchange Commission.

WesBanco is a multi-state bank holding company with total assets of approximately $5.7 billion, operating through 114 branch locations and 144 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.

Forward-looking Statements:

Forward-looking statements in this report relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained in this report should be read in conjunction with WesBanco's Form 10-K for the year ended December 31, 2008 filed with the Securities and Exchange Commission ("SEC"), including WesBanco's Form 10-Q's as of March 31, 2009 and June 30, 2009, which are available at the SEC's website **www.sec.gov** or at WesBanco's website, **www.wesbanco.com**. Investors are cautioned that forward-looking statements, which are not historical fact, involve risks and uncertainties, including those detailed in WesBanco's most recent Annual Report on Form 10-K filed with the SEC under Part I, Item 1A. Risk Factors. Such statements are subject to important factors that could cause actual results to differ materially from those contemplated by such statements, including without limitation, the effects of changing regional and national economic conditions; changes in interest rates, spreads on earning assets and interest-bearing liabilities, and associated interest rate sensitivity; sources of liquidity available to WesBanco and its related subsidiary operations; potential future credit losses and the credit risk of commercial, real estate, and consumer loan customers and their borrowing activities; actions of the Federal Reserve Board, Federal Deposit Insurance Corporation, the SEC, the Financial Institution Regulatory Authority and other regulatory bodies; potential legislative and federal and state regulatory actions and reform; adverse decisions of federal and state courts; fraud, scams and schemes of third parties; internet hacking; competitive conditions in the financial services industry; rapidly changing technology affecting financial services; greater than expected outflows on recent branch acquisition deposits; marketability of debt instruments and corresponding impact on fair value adjustments; and/or other external developments materially impacting WesBanco's operational and financial performance. WesBanco does not assume any duty to update forward-looking statements.

WESBANCO, INC.
Consolidated Selected Financial Highlights

(unaudited, dollars in thousands, except per share amounts)

	For the Three Months Ended June 30,

Statement of income	2009	2008	% Change
Interest income	$66,079	$70,588	(6.39%)
Interest expense	26,828	29,929	(10.36%)
Net interest income	39,251	40,659	(3.46%)
Provision for credit losses	10,269	5,723	79.43%
Net interest income after provision for credit losses	28,982	34,936	(17.04%)
Non-interest income			
Trust fees	3,288	3,939	(16.53%)
Service charges on deposits	6,076	6,020	0.93%
Bank-owned life insurance	897	902	(0.55%)
Net securities gains/(losses)	2,462	400	515.50%
Net gains on sales of mortgage loans	297	408	(27.21%)
Other income	3,289	3,122	5.35%
Total non-interest income	16,309	14,791	10.26%
Non-interest expense			
Salaries and wages	13,998	13,933	0.47%
Employee benefits	5,061	4,290	17.97%
Net occupancy	2,361	2,435	(3.04%)
Equipment	2,687	2,862	(6.11%)
Marketing	1,720	1,211	42.03%
FDIC Insurance	4,322	152	2743.42%
Amortization of intangible assets	812	908	(10.57%)
Restructuring and merger-related expenses	192	1,656	(88.41%)
Other operating expenses	8,392	8,623	(2.68%)
Total non-interest expense	39,545	36,070	9.63%
Income before provision for income taxes	5,746	13,657	(57.93%)
Provision for income taxes	2	2,373	(99.92%)
Net income	$5,744	$11,284	(49.10%)
Preferred dividends	1,057	-	100.00%
Net Income available to Common Shareholders	$4,687	$11,284	(58.46%)
Taxable equivalent net interest income	$41,242	$42,557	(3.09%)

Per common share data			
Net income available per common share - basic	$0.18	$0.42	(57.14%)
Net income available per common share - diluted	$0.18	$0.42	(57.14%)
Dividends declared	$0.28	$0.28	0.00%
Book value (period end)			
Tangible book value (period end)			
Tangible common book value (period end) (2)			
Average common shares outstanding - basic	26,567,653	26,547,498	0.08%
Average common shares outstanding - diluted	26,568,752	26,553,724	0.06%
Period end common shares outstanding	26,567,653	26,547,697	0.08%
Period end preferred shares outstanding	75,000	-	100.00%

Selected ratios			
Return on average assets	0.32%	0.87%	(63.05%)
Return on average equity	2.84%	7.67%	(62.98%)
Return on average common equity	3.19%	7.67%	(58.43%)
Return on average tangible common equity (2)	6.25%	14.13%	(55.78%)
Yield on earning assets (1)	5.24%	6.40%	(18.13%)
Cost of interest bearing liabilities	2.34%	2.95%	(20.68%)
Net interest spread (1)	2.90%	3.45%	(15.94%)
Net interest margin (1)	3.17%	3.75%	(15.47%)
Efficiency (1)	68.71%	62.90%	9.24%
Average loans to average deposits	84.80%	98.52%	(13.92%)
Annualized net loan charge-offs/ average loans	0.68%	0.45%	52.05%
Effective income tax rate	0.03%	17.38%	(99.80%)

	For the Six Months Ended June 30,		
Statement of income	2009	2008	% Change
Interest income	$129,280	$145,369	(11.07%)
Interest expense	51,902	65,966	(21.32%)
Net interest income	77,378	79,403	(2.55%)
Provision for credit losses	19,819	11,148	77.78%
Net interest income after provision for			

credit losses	57,559	68,255	(15.67%)
Non-interest income			
Trust fees	6,641	8,063	(17.64%)
Service charges on deposits	11,294	11,623	(2.83%)
Bank-owned life insurance	1,788	1,762	1.48%
Net securities gains/(losses)	2,604	906	187.42%
Net gains on sales of mortgage loans	785	464	69.18%
Other income	5,634	7,068	(20.29%)
Total non-interest income	28,746	29,886	(3.81%)
Non-interest expense			
Salaries and wages	27,165	27,871	(2.53%)
Employee benefits	9,768	8,918	9.53%
Net occupancy	5,105	5,523	(7.57%)
Equipment	5,229	5,446	(3.98%)
Marketing	2,476	2,380	4.03%
FDIC Insurance	5,576	264	2012.12%
Amortization of intangible assets	1,509	1,922	(21.49%)
Restructuring and merger-related expenses	621	2,705	(77.04%)
Other operating expenses	16,909	17,701	(4.47%)
Total non-interest expense	74,358	72,730	2.24%
Income before provision for income taxes	11,947	25,411	(52.98%)
Provision for income taxes	753	4,624	(83.72%)
Net income	$11,194	$20,787	(46.15%)
Preferred dividends	2,112	-	100.00%
Net Income available to Common Shareholders	$9,082	$20,787	(56.31%)
Taxable equivalent net interest income	$81,261	$83,347	(2.50%)
Per common share data			
Net income available per common share - basic	$0.34	$0.78	(56.41%)
Net income available per common share - diluted	$0.34	$0.78	(56.41%)
Dividends declared	$0.56	$0.56	0.00%
Book value (period end)	$24.61	$21.98	11.96%

Tangible book value (period end)	$13.69	$11.79	16.13%
Tangible common book value (period end) (2)	$10.96	$11.79	(7.03%)
Average common shares outstanding - basic	26,564,589	26,547,286	0.07%
Average common shares outstanding - diluted	26,566,516	26,556,832	0.04%
Period end common shares outstanding	26,567,653	26,547,697	0.08%
Period end preferred shares outstanding	75,000	-	100.00%

Selected ratios

Return on average assets	0.33%	0.79%	(58.26%)
Return on average equity	2.76%	7.12%	(61.22%)
Return on average common equity	3.10%	7.12%	(56.46%)
Return on average tangible common equity (2)	5.87%	13.37%	(56.11%)
Yield on earning assets (1)	5.43%	6.60%	(17.73%)
Cost of interest bearing liabilities	2.42%	3.21%	(24.61%)
Net interest spread (1)	3.01%	3.39%	(11.21%)
Net interest margin (1)	3.31%	3.68%	(10.05%)
Efficiency (1)	67.59%	64.23%	5.23%
Average loans to average deposits	91.75%	97.64%	(6.04%)
Annualized net loan charge-offs/ average loans	0.63%	0.42%	50.65%
Effective income tax rate	6.30%	18.20%	(65.37%)

(1) The yield on earning assets, net interest margin, net interest spread and efficiency ratios are presented on a fully taxable-equivalent (FTE) and annualized basis. The FTE basis adjusts for the tax benefit of income on certain tax-exempt loans and investments. WesBanco believes this measure to be the preferred industry measurement of net interest income and provides a relevant comparison between taxable and non-taxable amounts.

(2) Tangible common equity/book value are defined as shareholder's equity less goodwill and other intangible assets and preferred stock, net of discount. At June 30, 2009 shareholder's equity was $654 million, goodwill and other intangible assets were $290 million and preferred stock, net of discount was $72 million providing tangible common equity/book value of $292 million.

WESBANCO, INC.
Consolidated Selected Financial Highlights
(unaudited, dollars in thousands)

Balance sheet (period end)	June 30,		
Assets	2009	2008	% Change
Cash and due from banks	$79,662	$126,117	(36.83)%
Due from banks - interest bearing	12,235	60,885	(79.90)
Fed Funds sold	-	-	-
Securities	1,507,334	899,497	67.58
Loans held for sale	9,223	6,443	43.15
Portfolio Loans:			
Commercial and commercial real estate	2,239,819	2,183,088	2.60
Residential real estate	772,606	908,524	(14.96)
Consumer and home equity	529,029	543,819	(2.72)
Total portfolio loans	3,541,454	3,635,431	(2.59)
Allowance for loan losses	(58,572)	(41,852)	39.95
Net portfolio loans	3,482,882	3,593,579	(3.08)
Premises and equipment, net	92,531	95,825	(3.44)
Accrued interest receivable	21,796	21,271	2.47
Goodwill and other intangible assets, net	289,893	270,404	7.21
Bank-owned life insurance	102,973	100,068	2.90
Other assets	138,412	96,853	42.91
Total Assets	$5,736,941	$5,270,942	8.84%

Liabilities and Shareholders' Equity			
Non-interest bearing demand deposits	$514,427	$524,529	(1.93)%
Interest bearing demand deposits	458,148	433,723	5.63
Money market accounts	661,705	537,004	23.22
Savings deposits	484,236	443,384	9.21
Certificates of deposit	1,982,007	1,714,668	15.59
Total deposits	4,100,523	3,653,308	12.24
Federal Home Loan Bank borrowings	580,544	529,863	9.56
Short-term borrowings	227,800	353,755	(35.61)
Junior subordinated debt	111,153	111,055	0.09
Accrued interest payable	13,148	10,733	22.50
Other liabilities	50,053	28,756	74.06
Shareholders' equity (1)	653,720	583,472	12.04
Total Liabilities and Shareholders' Equity	$5,736,941	$5,270,942	8.84%

Balance sheet (period end)	December 31,	% Change	
Assets	2008	June 30, 2009 to Dec. 31, 2008	
Cash and due			

from banks	$76,025	4.78%
Due from banks - interest bearing	65,145	(81.22)
Fed Funds sold	-	-
Securities	935,588	61.11
Loans held for sale	3,874	138.07
Portfolio Loans:		
Commercial and commercial real estate	2,209,925	1.35
Residential real estate	856,999	(9.85)
Consumer and home equity	537,385	(1.55)
Total portfolio loans	3,604,309	(1.74)
Allowance for loan losses	(49,803)	17.61
Net portfolio loans	3,554,506	(2.02)
Premises and equipment, net	93,693	(1.24)
Accrued interest receivable	19,966	9.17
Goodwill and other intangible assets, net	267,883	8.22
Bank-owned life insurance	101,229	1.72
Other assets	104,132	32.92
Total Assets	$5,222,041	9.86%
Liabilities and Shareholders' Equity		
Non-interest bearing demand deposits	$486,752	5.69%
Interest bearing demand		

deposits	429,414	6.69
Money market accounts	479,256	38.07
Savings deposits	423,830	14.25
Certificates of deposit	1,684,664	17.65
Total deposits	3,503,916	17.03
Federal Home Loan Bank borrowings	596,890	(2.74)
Short-term borrowings	297,805	(23.51)
Junior subordinated debt	111,110	0.04
Accrued interest payable	10,492	25.31
Other liabilities	42,457	17.89
Shareholders' equity (1)	659,371	(0.86)
Total Liabilities and Shareholders' Equity	$5,222,041	9.86%

Average balance sheet and net interest margin analysis — Three months ended June 30,

	2009		2008	
Assets	Average Balance	Average Rate	Average Balance	Average Rate
Due from banks - interest bearing	$56,111	0.32%	$7,971	7.38%
Loans, net of unearned income	3,563,495	5.79%	3,654,575	6.54%

Securities:				
Taxable	1,215,980	3.55%	522,162	5.44%
Tax-exempt	343,499	6.63%	329,607	6.58%
Total securities	1,559,479	4.23%	851,769	5.88%
Federal funds sold	-	0.00%	8,218	2.24%
Other earning assets (2)	31,918	0.79%	29,256	4.47%
Total earning assets	5,211,003	5.24%	4,551,789	6.40%
Other assets	637,759		663,014	
Total Assets	$5,848,762		$5,214,803	
Liabilities and Shareholders' Equity				
Interest bearing demand deposits	$468,921	0.62%	$440,524	0.97%
Money market accounts	647,623	1.14%	551,266	1.57%
Savings deposits	484,192	0.53%	445,131	0.67%
Certificates of deposit	2,074,433	2.85%	1,772,779	3.96%
Total interest bearing deposits	3,675,169	1.96%	3,209,700	2.69%
Federal Home Loan Bank borrowings	584,381	3.85%	465,568	4.03%
Other borrowings	232,467	3.05%	297,255	2.82%
Junior subordinated debt	111,142	5.31%	111,053	6.33%
Total interest bearing liabilities	4,603,159	2.34%	4,083,576	2.95%
Non-interest bearing demand deposits	526,951		499,875	
Other liabilities	56,490		40,018	
Shareholders' equity	662,162		591,334	
Total Liabilities				

and Shareholders' Equity	$5,848,762	$5,214,803

Taxable equivalent net interest spread	2.90%	3.45%
Taxable equivalent net interest margin	3.17%	3.75%

Average balance sheet and net interest margin analysis

	Six months ended June 30,			
	2009		2008	
Assets	Average Balance	Average Rate	Average Balance	Average Rate
Due from banks - interest bearing	$46,063	0.20%	$6,024	5.51%
Loans, net of unearned income	3,581,004	5.83%	3,688,942	6.71%
Securities:				
Taxable	936,302	3.91%	488,910	5.86%
Tax-exempt	335,929	6.61%	320,781	7.03%
Total securities	1,272,231	4.62%	809,691	6.32%
Federal funds sold	4,155	0.24%	19,732	2.71%
Other earning assets (2)	32,129	1.05%	28,898	3.69%
Total earning assets	4,935,582	5.43%	4,553,287	6.60%
Other assets	618,840		714,084	
Total Assets	$5,554,422		$5,267,371	
Liabilities and Shareholders' Equity				
Interest bearing demand deposits	$450,750	0.62%	$428,064	1.49%
Money market				

accounts	566,475	1.10%	572,847	1.60%
Savings deposits	458,455	0.52%	444,375	0.79%
Certificates of deposit	1,906,405	2.98%	1,840,031	4.27%
Total interest bearing deposits	3,382,085	2.02%	3,285,317	2.97%
Federal Home Loan Bank borrowings	588,788	3.85%	458,953	4.05%
Other borrowings	235,253	3.29%	288,997	3.32%
Junior subordinated debt	111,132	5.46%	111,039	6.56%
Total interest bearing liabilities	4,317,258	2.42%	4,144,306	3.21%
Non-interest bearing demand deposits	520,995		492,648	
Other liabilities	52,956		43,376	
Shareholders' equity	663,213		587,041	
Total Liabilities and Shareholders' Equity	$5,554,422		$5,267,371	
Taxable equivalent net interest spread	3.01%		3.39%	
Taxable equivalent net interest margin	3.31%		3.68%	

(1) Shareholders equity at June 30, 2009, and December 31, 2008 includes preferred stock and warrants issued to the U.S. Treasury in the total amount of $75.2 million and $75.0 million, respectively.

(2) Federal Home Loan Bank stock and equity securities that do not have readily determinable fair market values.

WESBANCO, INC.
Consolidated Selected Financial Highlights

(unaudited, dollars in thousands, except per share amounts)

	Quarter Ended		
Statement of income	June 30, 2009	Mar. 31, 2009	Dec. 31 2008
Interest income	$66,079	$63,201	$67,722
Interest expense	26,828	25,074	26,875
Net interest income	39,251	38,127	40,847
Provision for credit losses	10,269	9,550	15,044
Net interest income after provision for credit losses	28,982	28,577	25,803
Non-interest income			
Trust fees	3,288	3,353	3,181
Service charges on deposits	6,076	5,217	6,083
Bank-owned life insurance	897	892	1,111
Net securities gains	2,462	142	374
Net gains on sales of mortgage loans	297	488	535
Other income	3,289	2,344	1,206
Total non-interest income	16,309	12,436	12,490
Non-interest expense			
Salaries and wages	13,998	13,167	13,553
Employee benefits	5,061	4,707	3,739
Net occupancy	2,361	2,744	2,428
Equipment	2,687	2,542	2,782
Marketing	1,720	756	1,210
FDIC Insurance	4,322	1,254	157
Amortization of intangible assets	812	698	939
Merger and restructuring expenses	192	429	701
Other operating expenses	8,392	8,515	8,220
Total non-interest expense	39,545	34,812	33,729
Income before provision for income taxes	5,746	6,201	4,564
Provision for income taxes	2	752	(1,257)
Net income	$5,744	$5,449	$5,821

Preferred dividends	1,057	1,055	293
Net Income available to Common Shareholders	$4,687	$4,394	$5,528
Taxable equivalent net interest income	$41,242	$40,019	$42,792

Per common share data

Net income per common share - basic	$0.18	$0.17	$0.21
Net income per common share - diluted	$0.18	$0.17	$0.21
Dividends declared	$0.28	$0.28	$0.28
Book value (period end)	$24.61	$24.85	$24.82
Tangible book value (period end)	$13.69	$14.00	$14.74
Tangible common book value (period end) (2)	$10.96	$11.27	$12.02
Average common shares outstanding - basic	26,567,653	26,561,490	26,560,889
Average common shares outstanding - diluted	26,568,752	26,563,945	26,579,724
Period end common shares outstanding	26,567,653	26,567,653	26,560,889
Period end preferred shares outstanding	75,000	75,000	75,000
Full time equivalent employees (3)	1,473	1,448	1,501

Selected ratios

Return on average assets	0.32%	0.34%	0.42%
Return on average equity	2.84%	2.68%	3.59%
Return on average common equity	3.19%	3.01%	3.72%
Return on average tangible common equity (2)	6.25%	5.51%	6.80%
Yield on earning assets (1)	5.24%	5.65%	6.04%
Cost of interest bearing liabilities	2.34%	2.52%	2.65%
Net interest spread (1)	2.90%	3.13%	3.39%
Net interest margin (1)	3.17%	3.47%	3.71%
Efficiency (1)	68.71%	66.37%	61.01%
Average loans to average deposits	84.80%	99.94%	101.75%
Trust Assets, market value at period end	$2,368,578	$2,259,987	$2,400,211

	Quarter Ended

Statement of income	Sept. 30, 2008	June 30, 2008
Interest income	$68,675	$70,588
Interest expense	28,388	29,929
Net interest income	40,287	40,659
Provision for credit losses	6,457	5,723
Net interest income after provision for credit losses	33,830	34,936
Non-interest income		
Trust fees	3,639	3,939
Service charges on deposits	6,280	6,020
Bank-owned life insurance	934	902
Net securities gains	276	400
Net gains on sales of mortgage loans	595	408
Other income	3,246	3,122
Total non-interest income	14,970	14,791
Non-interest expense		
Salaries and wages	14,062	13,933
Employee benefits	3,980	4,290
Net occupancy	2,511	2,435
Equipment	2,739	2,862
Marketing	2,078	1,211
FDIC Insurance	310	152
Amortization of intangible assets	950	908
Merger and restructuring expenses	539	1,656
Other operating expenses	8,996	8,623
Total non-interest expense	36,165	36,070
Income before provision for income taxes	12,635	13,657
Provision for income taxes	1,126	2,373
Net income	$11,509	$11,284
Preferred dividends	-	-
Net Income available to Common Shareholders	$11,509	$11,284

Taxable equivalent net interest income	$42,220	$42,557
Per common share data		

Net income per common share - basic	$0.43	$0.42
Net income per common share - diluted	$0.43	$0.42
Dividends declared	$0.28	$0.28
Book value (period end)	$22.04	$21.98
Tangible book value (period end)	$11.91	$11.79
Tangible common book value (period end) (2)	$11.91	$11.79
Average common shares outstanding - basic	26,550,318	26,547,498
Average common shares outstanding - diluted	26,561,874	26,553,724
Period end common shares outstanding	26,560,889	26,547,697
Period end preferred shares outstanding	-	-
Full time equivalent employees (3)	1,519	1,539
Selected ratios		

Return on average assets	0.88%	0.87%
Return on average equity	7.78%	7.67%
Return on average common equity	7.78%	7.67%
Return on average tangible common equity (2)	14.36%	14.17%
Yield on earning assets (1)	6.18%	6.40%
Cost of interest bearing liabilities	2.80%	2.95%
Net interest spread (1)	3.38%	3.45%
Net interest margin (1)	3.70%	3.75%
Efficiency (1)	63.24%	62.90%
Average loans to average deposits	101.25%	98.52%
Trust Assets, market value at period end	$2,732,514	$2,921,768

(1) The yield on earning assets, net interest margin, net interest spread and efficiency ratios are presented on a fully taxable-equivalent (FTE) and annualized basis. The FTE basis adjusts for the tax benefit of income on certain tax-exempt loans and investments. WesBanco believes this measure to be the preferred industry measurement of net interest income and provides a relevant comparison between taxable and non-taxable amounts.

(2) Tangible common equity/book value are defined as shareholder's equity less goodwill and other intangible assets and preferred stock, net of discount. At June 30, 2009 shareholder's equity was $654 million,

goodwill and other intangible assets were $290 million and preferred stock, net of discount was $72 million providing tangible common equity/book value of $292 million.

(3) The quarter ended March 31, 2009 excludes AmTrust employees which were acquired on March 27, 2009.

WESBANCO, INC.
Consolidated Selected Financial Highlights

(unaudited, dollars in thousands)

	Quarter Ended		
Asset quality data	June 30, 2009	Mar. 31, 2009	Dec. 31, 2008
Non-performing assets:			
Non-accrual loans	$70,021	$55,959	$31,737
Renegotiated loans	11,586	14,580	4,559
Total non-performing loans	81,607	70,539	36,296
Other real estate and repossessed assets	2,892	2,754	2,554
Total non-performing assets	$84,499	$73,293	$38,850
Loans past due 90 days or more and accruing	10,163	5,655	18,810
Total non-performing assets and loans past due 90 days or more	$94,662	$78,948	$57,660
Loans past due 30-89 days	$26,371	$37,178	$35,606
Loans past due 90 days or more and accruing / total loans	0.29%	0.16%	0.52%
Non-performing loans/total loans	2.30%	1.97%	1.01%
Non-performing loans and loans past due 90 days or more/total loans	2.59%	2.13%	1.53%
Non-performing assets/total loans, other			

real estate and repossessed assets	2.38%	2.05%	1.08%
Loans past due 30-89 days/ total loans	0.74%	1.04%	0.99%
Allowance for loan losses			
Allowance for loan losses	$58,572	$54,252	$49,803
Provision for loan losses	10,400	9,550	15,000
Net loan charge-offs	6,079	5,102	8,652
Annualized net loan charge-offs /average loans	0.68%	0.57%	0.96%
Allowance for loan losses/ total loans	1.65%	1.52%	1.38%
Allowance for loan losses/ non-performing loans	0.72 x	0.77 x	1.37 x
Allowance for loan losses/ non-performing loans and past due 90 days or more	0.64 x	0.71 x	0.90 x

	Quarter Ended	
	Sept. 30,	June 30,
Asset quality data	2008	2008
Non-performing assets:		
Non-accrual loans	$34,384	$29,660
Renegotiated loans	-	-
Total non-performing loans	34,384	29,660
Other real estate and repossessed assets	2,800	2,751
Total non-performing assets	$37,184	$32,411
Loans past due 90 days or more and accruing	12,274	15,213
Total non-performing assets and loans past due 90 days or more	$49,458	$47,624
Loans past due 30-89 days	$34,973	$33,780
Loans past due 90 days or more and accruing / total loans	0.34%	0.42%

Non-performing loans/total loans	0.96%	0.82%
Non-performing loans and loans past due 90 days or more/total loans	1.30%	1.23%
Non-performing assets/total loans, other real estate and repossessed assets	1.03%	0.89%
Loans past due 30-89 days/ total loans	0.97%	0.93%

Allowance for loan losses		
Allowance for loan losses	$43,480	$41,852
Provision for loan losses	6,549	5,700
Net loan charge-offs	4,947	4,087
Annualized net loan charge-offs /average loans	0.55%	0.45%
Allowance for loan losses/ total loans	1.21%	1.15%
Allowance for loan losses/ non-performing loans	1.26 x	1.41 x
Allowance for loan losses/ non-performing loans and past due 90 days or more	0.93 x	0.93 x

	Quarter Ended				
	June 30, 2009	Mar. 31, 2009	Dec. 31, 2008	Sept. 30, 2008	June 30, 2008
Capital ratios					
Tier I leverage capital	8.61%	9.72%	10.27%	8.82%	8.63%
Tier I risk-based capital	12.18%	12.70%	13.21%	11.44%	11.17%
Total risk-based capital	13.43%	13.95%	14.46%	12.59%	12.28%
Shareholders' equity to assets	11.32%	12.64%	11.82%	11.37%	11.34%
Tangible equity to tangible assets (1)	6.68%	6.58%	7.90%	6.48%	6.29%
Tangible common					

equity to tangible assets (1)	5.35%	5.30%	6.44%	6.48%	6.29%

(1) Tangible equity is defined as shareholders' equity less goodwill and other intangible assets, and tangible assets are defined as total assets less goodwill and other intangible assets. Tangible common equity also excludes preferred stock, net of discount. The calculation is based on period end balances.

SOURCE WesBanco, Inc.

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