NEWS RELEASE

WesBanco Receives Second Consecutive Outstanding Rating for Community Reinvestment Activities

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WHEELING, W.Va., Feb. 2 /PRNewswire-FirstCall/ -- For the second consecutive examination period, WesBanco Bank, Inc. (Nasdaq: WSBC) has earned the highest possible rating for its efforts to meet the credit needs of those within the communities it serves, including low and moderate-income citizens. The "outstanding" rating was awarded by the Federal Reserve Bank of Cleveland and places WesBanco in the top 12% of all US banks subject to the Community Reinvestment Act.

"WesBanco is proud to be recognized for its commitment to reinvesting in the communities we serve," said Paul Limbert, President and Chief Executive Officer of WesBanco Bank, Inc. "An 'Outstanding' rating acknowledges our on- going effort to exceed the minimum requirements of the Community Reinvestment Act and to continue to be 'By all Accounts, Better'."

As the regulating entity which oversees WesBanco's CRA performance, the Federal Reserve Board measures the Bank's results in three areas: lending, investments, and community service. The bank examiners rated WesBanco "Outstanding" in all three areas of the exam.

The Lending Exam 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.

The Investment Exam 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 an excellent level of qualified investments. Including grants and charitable contributions, the Bank invested a total of $34.9 million in community development initiatives during the exam period, more than $8 million over the previous exam.

The Community Service Exam 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. WesBanco was again recognized as a "leader in providing community development services by providing the financial expertise of its Bank officers and employees in various capacities to numerous community-development related organizations."

Joe Flynn, Vice President Community Development, stated, "This rating is the result of the effort and dedication of the entire WesBanco staff and organization. The ability to focus on the needs of our communities, while expanding into new market areas and growing our primary business, is a testament to our staff's commitment."

The Community Reinvestment Act was passed by Congress in 1977. The Federal Reserve monitors whether or not state chartered financial institutions are fulfilling their credit and service obligations to low and moderate income people and neighborhoods.

WesBanco is a multi-state bank holding company presently operating through 85 banking offices in West Virginia, Ohio and Pennsylvania. Its banking subsidiary is WesBanco Bank, Inc., headquartered in Wheeling, WV. In addition, WesBanco operates an insurance company, WesBanco Insurance Service, Inc., and a full service broker/dealer, WesBanco Securities, Inc., that also operates Mountaineer Securities, WesBanco's discount brokerage operation.

SOURCE WesBanco Bank, Inc.
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