

PUBLIC DISCLOSURE

March 15, 2010

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**WesBanco Bank, Inc.
Certificate Number: 00803**

**One Bank Plaza
Wheeling, West Virginia 26003**

**Federal Deposit Insurance Corporation
10 Tenth Street, NE, Suite 800
Atlanta, Georgia 30309**

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

*This document is an evaluation of the Community Reinvestment Act (CRA) performance of **WesBanco Bank, Inc.** prepared by the **Federal Deposit Insurance Corporation**, the institution's supervisory agency, as of **March 15, 2010**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 345.*

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **OUTSTANDING**.

The following table indicates the performance level of the institution with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	WesBanco Bank, Inc.		
	PERFORMANCE TESTS		
	Lending Test	Investment Test	Service Test
Outstanding	X		X
High Satisfactory		X	
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

Major factors supporting the institution's rating include:

- Lending levels reflect excellent responsiveness to the assessment areas' credit needs;
- A high percentage of loans are in the assessment areas;
- The geographic distribution of loans reflects excellent penetration throughout the assessment areas;
- The borrower distribution of loans reflects excellent distribution of loans among individuals of different income levels and businesses of different sizes;
- The bank is a leader in making community development loans;
- Innovative or flexible lending practices/programs to address the credit needs of low- or moderate-income individuals or geographies have been used;
- The bank has a significant level of qualified investments that show good responsiveness to credit and community development needs and complexity; however, current period investments are low in relation to total investments;
- Delivery systems are accessible to essentially all portions of the assessment areas;
- The record of opening and closing of branches has not adversely affected the accessibility of its delivery systems. To the extent changes have been made, the opening or acquisition of offices has improved accessibility to low- or moderate-income geographies and to low- and moderate-income individuals in distressed middle-income geographies;
- The bank is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

WesBanco Bank, Inc. (“WesBanco”) is a \$5.4 billion state chartered, commercial bank headquartered in Wheeling, West Virginia. WesBanco was a member bank of the Federal Reserve System until February 15, 2008, at which time it became a non-member bank. It is now subject to federal examination and supervision by the FDIC. WesBanco is the largest bank headquartered in West Virginia and holds the third largest market share in the state. WesBanco owns three entities: WesBanco Asset Management, Inc., WesBanco Insurance Services, and WesBanco Bank Community Development Corporation. WesBanco is wholly owned by WesBanco, Inc., a holding company also headquartered in Wheeling, West Virginia and operating under the same management team. The holding company also owns nine capital trusts and a full service broker-dealer offering discount brokerage services; however, the bank is the largest holding company subsidiary.

As of December 31, 2009, WesBanco operated 117 offices and 138 automated teller machines throughout the States of West Virginia and Ohio and the Commonwealth of Pennsylvania. Since the previous evaluation, the holding company completed the acquisition of Oak Hill Financial, Inc., a \$1.3 billion bank holding company based in Jackson, Ohio. This acquisition expanded the holding company’s and the bank’s footprint in metropolitan markets and various regional markets in the state of Ohio and added 32 branch offices. Oak Hill Banks, the bank subsidiary of Oak Hill Financial, was merged into WesBanco on April 25, 2008. Oak Hill Banks operated the Oak Hill Banks Community Development Corporation, a Certified Development Entity (CDE). After the merger, the CDE was renamed the WesBanco Bank Community Development Corporation (“WesBanco CDC”). Furthermore, effective March 27, 2009, WesBanco acquired all 5 branches of AmTrust Bank (“AmTrust”), Columbus, Ohio. WesBanco assumed all of the deposit liabilities and purchased the related fixed assets but did not acquire any loans except for certain deposit-related loans. WesBanco acquired deposits of approximately \$600 million from AmTrust. The lending, investments, and services of the acquired companies are included in this evaluation.

WesBanco’s website, www.wesbanco.com, contains information about the organization and its history, office locations, personal and business banking, brokerage services, and investor relations. Online banking offers services such as bill payment and cash management options. WesBanco offers a variety of business, consumer, mortgage, and farm loan products. As of December 31, 2009, 65 percent of the bank’s assets were loans and 23 percent were securities. According to the December 31, 2009, Consolidated Report of Condition and Income, WesBanco’s loan portfolio was approximately \$3.4 billion. The loan portfolio composition is presented in the table on the following page.

Table 1 – Loan Distribution as of December 31, 2009		
Loan Type	Dollar Amount (000s)	Percent of Total Loans
Construction and Land Development	\$ 257,651	7.4%
Secured by Farmland	6,147	0.2%
1-4 Family Residential	1,147,011	32.9%
Multifamily (5 or more) Residential	169,137	4.9%
Nonfarm Nonresidential	1,204,131	34.6%
Total Real Estate Loans	2,784,077	80.0%
Commercial and Industrial	345,313	9.9%
Agricultural Production	612	0.0%
Loans to Individuals	268,510	7.7%
Obligations of States and Political Subdivisions	45,137	1.3%
Other	40,785	1.1%
Less Unearned Income	0	0.0%
Total Loans	\$3,484,434	100.0%

Source: FDIC Report of Condition as of December 31, 2009

As of December 31, 2009, WesBanco reported a net loan-to-deposit ratio of 86.1 percent, compared to a peer group average of 84.3 percent. This ratio has ranged from 83.9 to 101.6 percent over the prior ten quarters since the last evaluation. The bank's average loan-to-deposit ratio since the previous CRA evaluation totals 92.0 percent.

No financial impediments exist that would hinder WesBanco's capacity to lend to, invest in, or serve its assessment areas in accordance with the CRA.

The bank received a CRA rating of Outstanding at the August 13, 2007, CRA evaluation by the Federal Reserve Bank of Cleveland. The institution provides for the credit needs of its communities in a manner consistent with its size, financial capacity, location, resources, and local economic conditions.

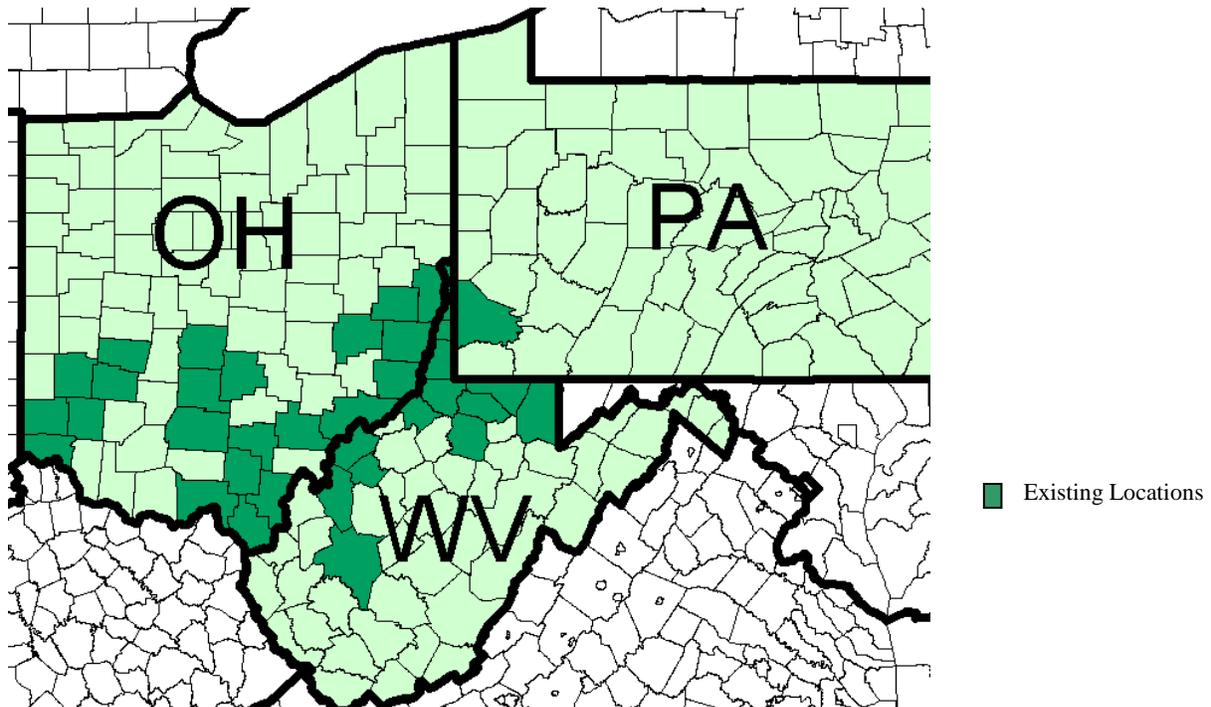
Competition

There are 168 other financial institutions serving the assessment areas. As of June 30, 2009, deposits in the assessment areas totaled almost \$112 billion, and WesBanco's market share was nearly 4 percent, with \$4.1 billion in deposits.¹ WesBanco ranked sixth in deposit market share. Fifth Third Bank, U.S. Bank National Association, Huntington National Bank, JPMorgan Chase Bank, N.A., and National City Bank were in the top five deposit market share positions.

¹ June 30, 2009, Summary of Deposits for FDIC insured institutions.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to define an assessment area(s) within which the bank plans to focus its lending efforts. The FDIC evaluates the bank's CRA performance based on its activity within the defined assessment area(s). WesBanco operates branches in West Virginia, Ohio, and the western portion of Pennsylvania. This footprint, shown below on a map, shows the counties in which WesBanco maintains a branch location as of June 30, 2009. The assessment areas that the bank has designated differ slightly, in that, when the bank maintains a branch in a metropolitan area, other counties of that urban center may be included in the assessment area.



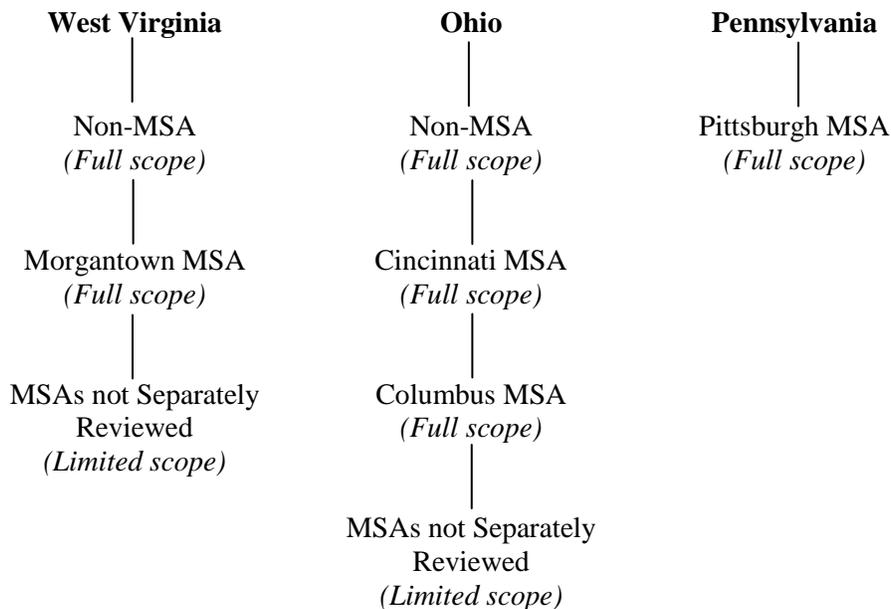
Since the previous CRA evaluation, WesBanco has expanded its CRA assessment area from twelve separate areas to the present fifteen areas. This expansion was due to the merger with Oak Hill Banks. The Lawrence County, Ohio portion of the Huntington-Ashland, WV-KY-OH Multi-State MSA was added. In addition, six nonmetropolitan counties in southeast Ohio were added to the existing Ohio Non-MSA assessment area. The merger also expanded several other existing bank assessment areas. While the bank has defined fifteen separate assessment areas in accordance with the CRA regulations, the analyses within this document combines the non-MSA counties in West Virginia and Ohio into two assessment areas which are discussed and presented under their respective state.

Performance in each of the three states is separately rated. Additionally, the institution maintains branches in three multi-state Metropolitan Statistical Areas (MSAs): Wheeling, WV-OH; Parkersburg-Marietta, WV-OH; and Weirton-Steubenville, WV-OH. Each of the multi-state MSAs are individually analyzed and rated. Therefore, the basis for the institution's overall CRA

rating is derived from the lending, services, and investment performance in each of the following six areas:

States	Multi-State MSAs
West Virginia	Wheeling, WV-OH
Ohio	Parkersburg-Marietta, WV-OH
Pennsylvania	Weirton-Steubenville, WV-OH

Additionally, within each of the states, the institution has designated multiple assessment areas. These assessment areas are either MSAs or counties that are not part of a MSA, in which case, the counties are combined to form a non-metropolitan assessment area. The following table lists the assessment areas within each of the three states that received a full review. Generally, these assessment areas capture 75 percent or more of the bank’s total lending and/or deposit activity for the state. Any remaining MSAs received a limited review with significant events, loans or investments noted in the narrative at the conclusion of each state’s evaluation.



Ohio: The bank’s presence in Ohio was further expanded beginning in late 2007 through two bank acquisitions discussed previously. Branches numbered 59 as of June 30, 2009, which are 37 more than at the last evaluation. The previously discussed acquisitions of Oak Hill Banks and AmTrust increased the bank’s presence in Ohio, especially in southeastern Ohio. The following six assessment areas comprise the Ohio market:

- Columbus MSA 18140, consisting of 13 offices in Fairfield, Franklin, and Pickaway Counties.
- Dayton MSA 19380, consisting of 5 offices in Montgomery and Greene Counties.
- Huntington-Ashland, WV-KY-OH MSA 26580, consisting of 4 offices in Lawrence County, Ohio.

- Springfield, OH MSA 44220, consisting of 4 offices in the entire MSA composed of Clark County.
- Cincinnati-Middletown, OH-KY-IN MSA 17140, consisting of 12 offices in Butler, Hamilton, and Warren Counties, Ohio.
- Ohio nonmetropolitan counties consisting of 21 offices in Athens, Gallia, Jackson, Ross, Scioto, and Vinton Counties in southern Ohio and Guernsey, Harrison, and Monroe Counties in northeastern Ohio.

Mortgage, small business, small farm, and community development lending activity in the Ohio markets accounts for 38 percent of the total dollar volume of such loans originated in the designated assessment areas during the evaluation period. The performance in this rating area contributes significantly to the overall CRA performance of the bank as it ranks first in the dollar volume of loans and deposits.

West Virginia: The institution maintains 29 offices in the following three assessment areas:

- Morgantown MSA 34060, consisting of 5 offices in Monongalia and Preston Counties
- West Virginia nonmetropolitan counties consisting of Harrison, Jackson, Marion, Tyler, and Wetzel Counties with 19 offices
- Charleston MSA 16620, consisting of 5 offices in Kanawha County

Lending activity in West Virginia accounts for 28 percent of total loans originated in the bank's designated assessment areas during the evaluation period. The performance in this rating area contributes significantly to the overall CRA performance of the bank as it ranks second in the dollar volume of loans and third in deposits.

Wheeling, WV-OH Multi-State MSA 48540: This MSA consists of Marshall and Ohio Counties in West Virginia and Belmont County in Ohio. Mortgage, small business, and small farm lending activity in this multi-state MSA accounts for 19 percent of total loans originated in the bank's designated assessment areas during the evaluation period. The performance in this rating area contributes significantly to the overall CRA performance of the bank as it ranks third in the dollar volume of both loans and second in deposits. As of December 31, 2009, WesBanco maintains 15 branches in this assessment area.

Parkersburg-Marietta, WV-OH Multi-State MSA 37620: This MSA consists of Pleasants, Wirt, and Wood Counties in West Virginia and Washington County in Ohio. The institution maintains 7 offices in this multi-state MSA as of December 31, 2009. Mortgage, small business, small farm, and community development loans accounted for 8 percent of total dollar amount of loans originated in the total footprint.

Weirton-Steubenville, WV-OH Multi-State MSA 48260: Brooke and Hancock Counties in West Virginia and Jefferson County in Ohio comprise this MSA. The institution maintained 5 offices in this multi-state MSA as of December 31, 2009. Reported loans comprise 4 percent of total loans originated during the evaluation period.

Pennsylvania: Operations in this state are concentrated in the far southwestern portion of the Pittsburgh MSA 38300. The bank’s performance is limited to a portion of Washington County, in which 2 branches are located. Reported home mortgage, small business, small farm, and community development loans comprise only 3 percent of total dollar amount of loans during the evaluation period.

Most of the assessment areas’ census tracts and population are in moderate-, middle-, and upper-income geographies. The assessment areas’ demographics revealed credit needs for home loans, business loans, and consumer loans. However, current economic conditions and the rising unemployment rates present certain limitations regarding lending and community development opportunities. During the review period, the real estate cycle was trending downward in most of the assessment areas. This downward trend impacted real estate lending due to an increased emphasis on the customer’s ability to pay rather than the underlying value of the real estate serving as collateral.

Selected aggregate demographic, housing, and economic information for all assessment areas combined is presented in the following table. Source of the data is the 2000 U.S. Census, unless otherwise stated.

Table 2 – Demographic Information for All Assessment Areas						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,265	(100) 7.91	(295) 23.32	(600) 47.43	(265) 20.95	(5) 0.40
Population by Geography	4,937,759	5.25	20.08	49.62	24.93	0.11
Owner-Occupied Housing by Geography	1,307,232	2.08	15.86	53.62	28.44	0.00
Businesses by Geography	332,621	6.74	19.89	45.27	27.77	0.34
Farms by Geography	8,365	1.43	13.44	59.96	25.13	0.04
Family Distribution by Income Level	1,296,225	20.02	18.47	22.34	39.17	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	498,885	8.41	28.40	50.24	12.94	0.00
Median Family Income		47,168	Median Housing Value		100,994	
HUD Adjusted Median Family Income for 2008		57,348	Unemployment Rate (2000 US Census)		2.61%	
Households Below Poverty Level		12%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2008 HUD updated MFI

Unemployment rates for the thirteen assessment areas are detailed in Table 2a as compared to the United States. The table illustrates that the unemployment rates in most of the Ohio markets, the Weirton Multi-State MSA, and the West Virginia Non-MSA counties have been higher than the national average.

Table 2a – Unemployment Rates			
Geographic Area	Average 2007	Average 2008	Average 2009
United States	4.6%	5.8%	9.3%
West Virginia	4.3%	4.3%	7.9%
Charleston MSA (Kanawha County)	3.8%	3.5%	6.5%
Morgantown MSA	3.2%	3.0%	5.1%
WV Non-MSA Counties	5.0%	5.1%	9.6%
Ohio	5.6%	6.6%	10.2%
Cincinnati-Middletown MSA	5.1%	5.8%	9.3%
Columbus MSA	5.2%	6.1%	9.2%
Dayton MSA	5.7%	6.9%	10.7%
Huntington-Ashland MSA (Lawrence County)	5.2%	5.5%	8.2%
Springfield MSA	6.2%	6.7%	10.5%
OH Non-MSA Counties	7.0%	8.0%	11.6%
Pennsylvania	4.3%	5.3%	8.1%
Pittsburgh MSA (Washington County)	4.5%	5.3%	7.9%
Wheeling, WV-OH Multi-State MSA	5.0%	5.2%	8.8%
Weirton-Steubenville, WV-OH Multi-State MSA	6.0%	6.5%	12.1%
Parkersburg-Marietta, WV-OH Multi-State MSA	4.8%	5.1%	9.3%

Source: Bureau of Labor Statistics

■ Indicates a rate higher than the U.S. average

For each assessment area, the lending activity was compared to available data regarding the number of owner-occupied housing units or the distribution of families by income level, as appropriate. However, other appropriate data was also considered, such as all housing units and the affordability of houses. While this data was reviewed and used in the analysis, the Public disclosure discusses only the aggregate lending data as a comparison within each assessment area evaluation as the comparison to demographics was not materially different. This information is, however, presented in the tables in Appendix F. In comparing the income levels of low-income families with the median housing values, it is apparent that low-income families would have difficulty affording a home at the median housing values. This does not mean that opportunities do not exist, but does explain why home mortgage lending could be less than the percent of families that are low-income. Most of the assessment areas' census tracts and population are located in middle-income census tracts. In addition, most of the assessment areas' low- and moderate-income families are located in middle-income geographies. Refer to the Description of Assessment Area sections of this CRA public evaluation for demographic and economic data related to assessment areas subject to a full-scope review.

Community Contacts

During the course of the evaluation, three community contacts were made in the three states where WesBanco operates. Additionally, nineteen community contacts performed during other

recent examinations were reviewed to determine if other community or economic development needs could be identified. The results of the conversations with the community contacts, and the subsequent review of previously performed community contacts, indicate that current economic conditions have diminished the level of credit flowing into the community. While some areas have experienced dramatic job losses, in general, most of the contacts indicate that economic conditions are stagnant. Everyone is cautious and uncertain about the economy. Several contacts noted that business lending has decreased significantly among all institutions during the past year. There is also a perception that larger banks are more involved in community development lending efforts while small, community banks are more willing to make small dollar loans to individuals and businesses.

According to the various contacts, low- and moderate-income families, low- and moderate-income geographies, and small businesses in urban areas all have similar problems. Contacts in the metropolitan areas indicated a need for financial education and homeownership counseling. Contacts in the rural, non-metropolitan areas state that the lack of infrastructure is a barrier to economic development. The rural areas also have fewer economic opportunities and limited availability for assistance from non-profit organizations to help mitigate those problems. Community contacts involved with economic development indicated that small business loans are needed to promote job and income growth.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The CRA regulation requires examiners to review a bank's lending test performance with respect to home mortgage, small business, and small farm loans. The evaluation included a review of such loans reported pursuant to the Home Mortgage Disclosure Act (HMDA) and the CRA data collection requirements for calendar years 2007, 2008, and 2009. However, only the most recent full year of HMDA and CRA data with aggregate information, 2008, is presented in this evaluation. The 2007 and 2009 data was analyzed and any significant differences are summarized here or further discussed under each assessment area. Some general differences in the 2007 and 2009 data include the following:

- In 2007, Oak Hill Banks separately filed its HMDA and CRA loan data. In 2008 and 2009, WesBanco submitted a combined filing.
- Business lending decreased during 2009, especially in the Ohio markets. The recession resulted in fewer opportunities because of both reduced loan demand and a tightening of underwriting standards. The economic climate as it relates to commercial loan demand was most severe in the Cincinnati and Dayton metropolitan markets and the southeastern portion of the Ohio Non-MSA. As shown previously in Table 2a, unemployment remained very high in Ohio during 2009, and several large plant closings occurred during the year, primarily in Dayton. In 2009, overall commercial loan demand was weak in comparison to prior years.

HMDA loans received more weight as they comprised 65 percent of the total number of reported loans during the three-year period. The HMDA loans were evaluated and categorized into three categories: home purchase, home improvement, and home refinance. The HMDA data also captures multi-family loans (5 or more housing units in one structure), and WesBanco only

reported 71 multi-family loans during the three-year period. Multi-family loans represent only one percent of total HMDA originations. Therefore, due to their limited number, the multi-family loans are not presented.

Small business loan originations during the three-year period represented 31 percent of the total number of reported loans during the three-year period. WesBanco does not actively originate small farm loans, with such loans representing only 160, or 2 percent, of the total number of reported loans since 2007. The limited volume of small farm loans did not warrant a detailed analysis. While much of the geography covered by WesBanco is rural, there is only a modest amount of farming conducted. Therefore, small farm loans also are not presented. Bank management elected to exclude consumer loans for consideration in this evaluation.

The Federal Financial Institution Examination Council (FFIEC) has adopted a standard set of data tables, sequentially numbered 1 through 15, for use in every Large Bank CRA Public Evaluation. These tables are located in Appendix F, and each state or multi-state metropolitan area has its own set of tables.

The previous CRA evaluation was dated August 13, 2007, and focused on lending, investment, and service activity between January 1, 2005, and December 31, 2006. Therefore, this CRA evaluation reviewed community development loans, investments, and service activity occurring between January 1, 2007, and December 31, 2009, for the lending, investment, and services test. The investment test includes investments made during this period and prior investments still outstanding.

The following statements and conclusions are based on the bank's overall CRA performance. Lending, investment, and service performance in each of the states and multi-state MSAs in WesBanco's assessment areas was considered and weighted accordingly. Performance under the lending test is weighted more heavily than the investment and service tests when arriving at an overall rating. A detailed analysis of each assessment area reviewed as support for these conclusions is provided later in this report.

LENDING TEST

The lending test evaluates an institution's record of helping to meet the credit needs of its assessment area(s) by considering home mortgage, small business, small farm, and community development lending. WesBanco's lending performance was evaluated pursuant to the following criteria: 1) the lending activity in the assessment areas; 2) the geographic distribution of lending within the assessment area(s); 3) the distribution of loans among borrowers of different income levels and businesses (excluding farms) of different sizes; 4) the level of community development lending; and 5) the use of innovative or flexible lending practices.

WesBanco's performance under the lending test is "Outstanding", based on the following:

- The volume of lending activity and the high percentage of loans in the assessment areas reflects very good responsiveness to assessment areas' credit needs;
- The geographic distribution of loans reflects very good dispersion throughout the assessment

areas;

- The borrower distribution reflects an excellent level of lending among business customers of different sizes and among retail customers of different incomes;
- The institution has an excellent level of community development loans;
- The institution makes good use of flexible lending practices; and
- There is a good record of serving the credit needs of the most economically disadvantaged assessment areas, low-income individuals, and very small businesses consistent with safe and sound business practices.

Lending Activity

Lending levels reflect excellent responsiveness to credit needs throughout the assessment areas. Using the 2008 HMDA and CRA data, WesBanco ranked 11th out of 809 HMDA reporters in its combined assessment areas, which places the bank in the top 5 percent of HMDA lenders in the assessment areas. The leading HMDA lenders in this area included: Fifth Third Mortgage Company; Countrywide Bank, FSB; The Huntington National Bank; and Wells Fargo Bank, N.A. WesBanco ranked 16th out of 152 CRA lenders in the assessment areas. The largest CRA lenders in the assessment areas included: Citibank (South Dakota), N.A.; Capital One Bank USA, N.A.; Advanta Bank Corporation; and The Huntington National Bank.

Since the prior evaluation, the average number of HMDA loans per year decreased 15 percent. Likewise, the average number of small business loans per year decreased 36 percent. The primary reason for the overall decrease in lending is the National economic recession. The recession has resulted in fewer lending opportunities due to reduced loan demand and a tightening of underwriting standards. Like most banks, WesBanco has become more cautious when reviewing new loan requests.

As mentioned previously, the evaluation focuses on WesBanco's performance in three states plus three multi-state MSAs. Table 3 shows the lending activity in these six areas by comparing the total number and dollar volume reported for the past three years.

Rated Assessment Area	Loans				Deposits	Offices
	#	% of #	\$ (000s)	% of \$	% of \$	% of #
State of Ohio	3,458	37%	415,275	38%	37%	50%
State of West Virginia	3,108	33%	304,889	28%	22%	25%
Wheeling Multi-State MSA	1,542	16%	211,103	19%	24%	13%
Parkersburg Multi-State MSA	804	9%	91,042	8%	8%	6%
Weirton Multi-State MSA	287	3%	36,720	4%	8%	4%
Commonwealth of Pennsylvania	203	2%	32,176	3%	1%	2%

Among the six rated areas, the State of Ohio contains the most loans, deposits, and offices. The State of West Virginia ranks a close second while the Wheeling Multi-State MSA ranks third. These top three areas represent about 85 percent of the bank's lending activity. Therefore, the bank's performance in these three rated areas was more heavily weighted in assigning the overall

CRA rating. During the 2007 evaluation of WesBanco's CRA performance, approximately 20 percent of all reportable HMDA and CRA loan activity was attributed to the State of Ohio assessment area. The volume in the State of Ohio has increased significantly due to the expansion into the Ohio markets, especially the Non-MSA counties. Within the States of Ohio and West Virginia, the Non-MSA areas contain the most loans, deposits, and offices and received the most weight in assigning each state's rating.

Lending Area Concentration

Loans were evaluated to determine the lending activity inside and outside the assessment areas. In addition, the loans inside the assessment areas were evaluated based on the geographic and borrower income distribution for each assessment area. The following table shows that WesBanco has originated a significant majority of its 2008 home mortgage, small business, and small farm loans within its assessment areas.

Table 4 – Distribution of Originated Loans Inside and Outside of the Assessment Area										
Loan Category or Type	Number of Loans					Dollars in Loans (000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
Home Mortgage 2008	1,986	93	161	7	2,147	\$180,593	82	\$39,734	18	\$220,327
Small Business 2008	1,085	89	131	11	1,216	129,097	86	20,783	14	149,880
Small Farm 2008	52	95	3	5	55	2,408	97	85	3	2,493
Total	3,123	91	295	9	3,418	\$312,098	84	\$60,602	16	\$372,700

Source: HMDA and CRA Data (2008).

Geographic Distribution

Throughout the assessment areas, WesBanco displays a good to excellent geographic distribution of home mortgage loans and small business loans among low- and moderate-income census tracts. In several assessment areas, notably the Wheeling Multi-State MSA and the West Virginia Non-MSA, WesBanco ranks first or second in market share lending for low- and moderate-income geographies. For HMDA-related loans, the institution's penetration of low-income tracts amounted to 1.3 percent of total loans, compared to aggregate levels of 1.8 percent. Owner-occupied units in low-income tracts represented 2.1 percent of total housing units. For moderate-income tracts, the bank's portion of total mortgage loans secured by properties in these tracts was 13.3 percent of total loans, exceeding aggregate levels of 12.3 percent. Owner-occupied housing units in moderate-income tracts represented 15.9 of total housing units.

For small business loans, WesBanco's distribution shows 2.6 and 21.8 percent of total loans to businesses in low- and moderate-income census tracts, respectively. The distribution of small

business loans in low-income census tracts is lower than the aggregate lending data of 4.6 percent for all reporters. However, the distribution of small business loans in the moderate-income census tracts well exceeds the aggregate lending data of 15.9 percent.

Additional detail is available in the analyses of each assessment area by state contained in this Performance Evaluation.

Borrower Distribution

WesBanco shows an excellent record of lending to low- and moderate-income borrowers and to small businesses. For HMDA related loans (where income was reported), the bank's data reflects performance that well exceeds aggregate lending data. HMDA loans to low-income borrowers represent 12.5 percent of total HMDA loans compared to aggregate data of 8.6 percent. For moderate-income borrowers, the bank's ratio of 27.6 percent well exceeds the 20.6 percent reported by the aggregate lenders. In several markets, WesBanco ranked first in market share for its lending to low- and moderate-income borrowers.

For lending to small businesses, WesBanco had 64.7 percent of its loans to businesses with \$1 million or less in gross annual revenues compared to aggregate data of 32.6 percent. When considering the loan amount, the bank originated 69.8 percent of its small business loans in amounts less than \$100,000. Aggregate data for the same loan size threshold was 93.3 percent. While more of WesBanco's commercial loans are originated in amounts greater than \$100,000, the performance is reasonable in light of the following. In many of the assessment areas, commercial credit card lenders are among the top lenders for reportable small business loans. The average loan amount reported by these lenders is less than \$10,000 versus WesBanco's average loan amount of \$97,000. The market share data may indicate that commercial borrowers prefer line of credit borrowing over smaller term loans. WesBanco demonstrates that it is still striving to meet the credit needs of small businesses, even through originating loan amounts that are higher than most other lenders.

Additional detail is available in the analyses of each assessment area by state contained in this Performance Evaluation.

Community Development Lending

WesBanco is a leader in making community development loans. In total, the bank originated 193 qualified community development loans totaling \$212.6 million, which represents a 129 percent increase from the prior evaluation. The amount of community development loans represents 4 percent of average assets of \$4.8 billion for the three-year evaluation period. Table 5 on the following page summarizes the bank's community development lending by the six rated areas.

Table 5 – Community Development Lending		
State or Multi-State Assessment Area	Totals	
	#	\$(000)
West Virginia	46	\$ 39,508
Ohio	55	31,756
Pennsylvania	4	11,975
Wheeling Multi-State MSA	42	67,910
Weirton Multi-State MSA	12	10,281
Parkersburg Multi-State MSA	16	17,753
Total Inside Assessment Areas	175	\$179,183
Outside Assessment Areas	18	33,439
GRAND TOTAL	193	\$212,622

Substantial increases are noted in nearly all assessment areas, but most notably in the Non-MSA Ohio, Non-MSA West Virginia, and the Wheeling Multi-State MSA where both the number and dollar amount of loans more than doubled. A partial reason for the increase in community development lending is the activities of the WesBanco Bank CDC, which is discussed further in the following section. The bank reports loans originated by the CDC as affiliate loans if they qualify as community development loans. The community development loans have been responsive to community credit needs since they provide affordable housing, provide working capital and fund operating expenses of non-profit organizations, and provide funding for essential community services in underserved communities.

In addition, since the bank served the needs of its assessment areas, the 18 community development loans totaling \$33.4 million made outside of the assessment areas are also included as qualified community development loans.

WesBanco Bank Community Development Corporation

As mentioned previously, WesBanco acquired the Oak Hill Banks Community Development Corporation when it merged in 2008 with Oak Hill Banks. The name was later changed to the WesBanco Bank Community Development Corporation (CDC). As an affiliate of the bank, the CDC is operated independently as a separate entity with a staff and a Board of Directors. The CDC is a Certified Development Entity (CDE) under the New Markets Tax Credit (NMTC) program, which is governed by the United States Department of Treasury's Community Development Financial Institutions (CDFI) Fund. Among other criteria, a CDE must have a mission of serving or providing investment capital for low-income communities or low-income persons. The NMTC program spurs investment of private sector capital in distressed communities by providing a tax credit for taxpayers who make qualified equity investments in designated CDEs.

During 2004, Oak Hill Banks announced that its CDC received a \$20 million allocation of NMTC authority. In 2007, an additional NMTC allocation of \$40 million was received. Oak Hill Banks purchased the 2004 allocation, and WesBanco will invest up to \$40 million in the

CDC for the 2007 allocation. WesBanco has already invested \$10 million, and such investments in the CDC enhance the CRA-qualified investments discussed under the Investment Test.

Under the NMTC program, the CDC will provide short-term and long-term loans to a variety of qualifying businesses with non-conventional, non-conforming terms and conditions, including below-market interest rates, reduced fees, and extended repayment terms. The CDC is also required to provide financial counseling services to current and potential borrowers. Those counseling activities are considered under the Service Test component of this evaluation.

Since its inception in 2004, the CDC has originated over \$34 million in loans to qualifying businesses for the benefit of low-income communities and low-income persons. WesBanco reports loans originated by the CDC as affiliate loans if they qualify as small business, small farm, or community development loans. The following chart details loan originations for the three-year period encompassing the review period,

	Units	Amount
2007	4	\$2,728,000
2008	13	\$7,786,730
2009	10	\$5,129,843
Total	27	\$15,644,573

The original 2004 allocation and the subsequent 2007 allocation targeted eleven Appalachian counties in southern Ohio (Highland County was included in the 2004 allocation but removed in the 2007 allocation because it no longer had any “highly distressed” census tracts). Under the New Markets program, the credits must be used in communities that meet the definition of “Qualified Low-Income Community”. In its NMTC applications for both allocations, Oak Hill Banks asserted that it would make loans in census tracts that are of even greater distress, i.e. tracts with poverty rates of at least 30%, unemployment rates at least 1.5 times the National average, and family incomes at or below 60% of the area median income.

The eleven southern Ohio counties that comprise the CDC’s target area include Adams, Athens, Brown, Gallia, Hocking, Jackson, Lawrence, Pike, Ross, Scioto, and Vinton. Four of these counties - Adams, Hocking, Pike and Brown - are not included in WesBanco’s CRA Assessment Area chiefly because the bank does not maintain any branches or deposit-taking ATMs in those counties. However, the lending activities in these counties are included since the geographies in which the affiliate lends do not affect the bank’s delineation of its assessment areas.

WesBanco applied to the CDFI to expand the eligible target area into its footprint in West Virginia and Pennsylvania; however, the request was rejected. WesBanco will resubmit this request with additional information.

Innovative and Flexible Lending Programs

WesBanco makes very good use of flexible lending programs to help meet the credit needs of low- and moderate-income individuals and small businesses and farms. A summary of some of the programs offered by WesBanco is detailed below. Most of the loans originated under the mortgage programs are reported with the HMDA data.

Mortgage / Home Purchase Initiatives

Multi-State

- USDA Guaranteed Rural Housing Program - Primarily used to help moderate-income individuals or households purchase homes. Provides up to 100 percent financing, which eliminates the need for a downpayment and private mortgage insurance.
- Federal Home Loan Bank (FHLB) First Front Door Homebuyer Grant Program - Borrowers using this program can receive matching funds from the FHLB to obtain closing cost assistance.
- Housing and Urban Development (HUD) Good Neighbor Next Door – Law enforcement officers, pre-Kindergarten through 12th grade teachers, and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50 percent from the list price of the home. In return, the borrower must commit to live in the property for 36 months as his/her sole residence. Eligible single family homes located in revitalization areas are listed exclusively for sale through the program.

West Virginia

- West Virginia Housing Development Fund (WVHDF) American Dream Downpayment Initiative and 3-2-1- Buy Down Program - Special features of these products include reduced private mortgage insurance and down payment and closing cost assistance.
- City of Parkersburg Single Family Housing Opportunity (SHOP) Program - Provides low interest loans to qualified households for the purchase of homes or the construction of new homes. This program defers payments on 40 percent of the home loan, which gives residents more buying power. Owners must meet income guidelines, purchase a home in Wood County, and have not owned a home in the last three years.
- HOME Funds available through the Northern Panhandle HOME Consortium and the City of Charleston / Kanawha County Consortium - HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. The program was designed to reinforce several important values and principles of community development.
- Fairmont Community Development Partnership – A private, non-profit organization that has the dual objectives of preserving neighborhoods and providing new homeownership opportunities in Fairmont, West Virginia. Provides both mid-priced homes sold at market rate and affordable housing for moderate-income families.

Ohio

- Ohio Housing Finance Agency (OHFA) – Offers various affordable housing programs available to low- to moderate-income residents of Ohio, including first-time homebuyers, renters, senior citizens, and other populations with special needs.
- Homebuyer Tax Credit Advantage Program - OHFA will issue a loan, as a second mortgage, for up to 3 percent of the purchase price of the home. The loan can be used to pay for the down payment, closing costs, or other prepaid expenses incurred prior to closing.
- Ohio Heroes Program – Discount Housing Opportunities for Law Enforcement, Firefighters, Teachers, Military
- Middletown Homeownership Partnership – New HUD-funded down payment/closing cost assistance program.
- Springfield Metropolitan Housing Authority Hope VI Project – WesBanco is offering its Freedom Mortgage product with a higher loan-to-value requirement and lower credit score to clients of this project.
- Various housing improvement, homebuyers assistance, first time homebuyer, or downpayment assistance programs offered by several counties and cities.

Pennsylvania

- Pennsylvania Housing Fund (PHFA), Affordable Loan Program - Combines 100 percent financing with flexible credit underwriting and is designed to offer relief to homeowners who do not qualify for traditional mortgage refinance programs. Also, offers down payment and/or closing cost assistance under the Keystone Assistance or HOMEstead loan programs.
- Redevelopment Authority of the County of Washington PA, Homebuyer Assistance Program and Highland Ridge Homebuyer Assistance Program - The Homebuyer Assistance Program assists first-time homebuyers with buying and rehabilitating homes. Moderate-income homebuyers receive 20 percent of the home's purchase price in the form of assistance; low-income homebuyers receive 29 percent assistance. The Highland Ridge Homebuyer Assistance Program provides financial assistance for the purchase of newly constructed houses in the Highland Ridge Neighborhood within the City of Washington. Homebuyers must obtain a mortgage loan for the maximum amount they can afford to pay (note to exceed \$52,700.00). Homebuyers are required to pay 2 percent of the purchase price of the house and the Authority provides a deferred loan for the remaining difference between the purchase price of the house and the total amount of the mortgage loan plus the homebuyer's investment.

Commercial / Small Business Initiatives

- The Ohio Treasurer of State GrowNOW Program for Small Business – Offers an interest rate reduction program designed to help small businesses grow by providing them with critical cash flow. GrowNOW provides an additional 3 percent discount on the loan's already-negotiated interest rate by investing the funds in a certificate of deposit at the bank. The loan must be linked to creating or retaining jobs in Ohio. In 2008, WesBanco financed one small business loan in the amount of \$50,000 utilizing this program.

- Federal Home Loan Bank Affordable Housing Program (AHP) - Supports projects that provide affordable housing for very low- and low-income individuals or families. The FHLB reviews applications submitted by the project sponsors for feasibility and scoring and the FHLB's Board of Directors approves award recipients. During 2008, two WesBanco-sponsored projects were awarded grants of \$465,928 and \$211,566. Both grants benefitted the West Virginia Non-MSA.
- Federal Home Loan Bank Banking on Business (BOB) Program for Small Businesses – BOB funds may be used in financing the start-up or expansion of a small business and may be applied toward the purchase of a building; land acquisition and construction; expansion of a facility; purchase of machinery and equipment; leasehold improvements; permanent working capital; and closing costs. WesBanco originated one \$30,000 BOB loan during 2007 in the West Virginia Non-MSA.
- Harrison County (WV) Economic Alliance Corporation Downtown Revitalization Program – In 2009, WesBanco and three other banks in Harrison County committed to lend up to \$250,000 each for a total loan pool of \$1 million to provide low-interest loans to businesses in Harrison County, West Virginia. The program is available to any business locating or expanding its business in the Cities of Clarksburg, Bridgeport, Shinnston, or Salem, West Virginia. The loan funds may be used for equipment purchases, inventory, working capital, or commercial property acquisition or renovation. The loans are made at less than prevailing interest rates. WesBanco has committed \$250,000 to this loan pool, and a bank representative serves on the loan pool's loan committee.
- Downtown Cambridge (OH) Investment Loan Fund – WesBanco and five other local and regional banks in the Cambridge, Ohio area (Ohio Non-MSA) have established a \$3.0 million loan pool to fund the renovation and/or construction of commercial and mixed residential use properties in the targeted central business district area. The loan funds may be used for equipment purchases and to fund permanent working capital needs of existing businesses. Loans will generally range from \$25,000 to \$250,000. WesBanco committed \$500,000 to this loan pool, and a bank representative serves on the loan committee.
- Valley Ventures Revolving Loan Fund – Funds new business start-ups or expansion of existing businesses. Valley Ventures will finance up to half of the business costs between \$16,000 and \$50,000. Grants were received from the United States Department of Agriculture (USDA) to fund this loan fund. WesBanco funded two projects in 2009 totaling \$1.0 million.
- SBA 504 Loan Program – Provides long-term, fixed-rate financing to acquire fixed assets for expansion or modernization. The program is designed for small businesses and is delivered via Certified Development Companies. During the evaluation period, WesBanco funded 30 loans totaling \$7.0 million.

WesBanco CRA Freedom Loan Products

The bank created its own “Freedom” loan products to assist low- and moderate-income persons with crucial financing needs. The CRA Freedom Mortgage, the CRA Freedom Modernization Home Improvement Loan, and the CRA Auto Loan each provide flexible underwriting criteria to help lower-income persons obtain needed credit. The CRA Freedom Mortgage and CRA Auto Loan are limited to low- and moderate-income persons. The CRA Freedom Modernization Home Improvement Loan is available to low- and moderate-income persons and persons of higher incomes that reside in low- and moderate-income census tracts. This is to encourage improvement of the housing stock in low- and moderate-income areas. While the HMDA data captures some of the mortgage loans, the following tables summarize the number and dollar volume of “Freedom” loans originated during the evaluation period.

Table 7 - CRA Freedom Mortgage Loan		
<i>Activity Period: January 1, 2007 through December 31, 2009</i>		
Calendar Year	Number of Originations	Dollar Volume
2007	47	\$3,421,303
2008	49	\$3,278,121
2009	37	\$2,684,296
TOTAL	133	\$9,383,720

Table 7a - CRA Freedom Modernization Loan Originations		
<i>Activity Period: January 1, 2007 through December 31, 2009</i>		
Calendar Year	Number of Originations	Dollar Volume
2007	391	\$2,251,954
2008	349	\$1,893,234
2009	346	\$1,833,623
TOTAL	1,086	\$5,978,811

* Average Loan Origination: \$5,505.00

Table 7b - CRA Freedom Auto Loan		
<i>Activity Period: January 1, 2007 through December 31, 2009</i>		
Calendar Year	Number of Originations	Dollar Volume
2007	103	\$1,027,048
2008	44	\$450,160
2009	91	\$870,697
TOTAL	238	\$2,347,905

WesBanco Stimulus Loan Product

WesBanco also developed a commercial loan product geared to help small businesses obtain financing for new equipment. Called the "WesBanco Stimulus Loan Product", the bank offered fixed rates on equipment purchases for terms capped at seven years. The program benefits all assessment areas. The bank originated 21 loans totaling nearly \$3.0 million in commercial loans through this program.

Foreclosure Prevention and Modification Programs

In response to unprecedented events in the financial markets and the downturn of the economy, WesBanco revised its credit policy to provide alternative solutions to avoid foreclosure for commercial and residential mortgage borrowers willing to, but having difficulty meeting, their repayment obligations. When feasible, the bank will assist borrowers with modifications that provide affordable and sustainable payment arrangements.

INVESTMENT TEST

The investment test performance is rated “High Satisfactory”. The bank has a significant level of qualifying investments, several of which are innovative or complex and exhibit good responsiveness to credit and community economic development. Qualified investments, including current and prior period investments, total nearly \$51 million and represent 1.0 percent of average total assets during the evaluation period. Qualified investments total 5.0 percent of average investments for 2007 through 2009.

The following table summarizes WesBanco’s CRA investments. The table details investments as either prior period or current period. Prior period represents outstanding amounts of investments made during previous CRA evaluations with unamortized balances as of December 31, 2009. Current period investments represent CRA investments made during this CRA evaluation period (2007 through 2009).

Table 8 - WesBanco CRA Investments and Contributions						
Description	Prior Period	2007	2008	2009	Total Investments	Unfunded Commitments
Bonds	17,650,000		4,115,115*		21,765,115	
LIHTC	10,030,980				10,030,980	1,608,470
CDC - NMTC			7,500,000	2,500,000	10,000,000	
MBS	3,534,401				3,534,401	
CDFIs	3,158,649				3,158,649	278,851
Equities	795,500		437,500*		1,233,000	45,000
Donations		215,493	305,200	307,109	827,802	
Totals	35,169,530	215,493	12,359,823	2,807,109	50,549,947	1,932,321

* Acquired through Oak Hill Banks merger

Of the nearly \$51 million in CRA qualified investments, about 70 percent is attributed to prior period investments that remain outstanding. Investments for the current period are low, and management attributes such to the following: (1) the outstanding long-term bond portfolio that hampers the bank’s capacity to make new investments, especially given management’s goal of maintaining qualified investments at 10 percent of Tier 1 Capital; (2) the Oak Hill Banks acquisition that resulted in additional investments and deposits; and (3) the limited availability of qualified investments during the economic downturn that spans the evaluation period.

Bonds

The largest portion of qualified investments is bonds to municipalities for infrastructure development in low-, moderate-, or distressed middle-income census tracts, job creation, renovations and improvements vital to revitalization plans, and construction or renovations of schools in distressed middle-income census tracts.

Low-Income Housing Tax Credits (LIHTC)

LIHTC investments are made through non-profit funds that target WesBanco's specific footprint. Because these investments have had an adverse impact on the bank's alternative minimum tax, management has begun using more equity equivalent investments.

WesBanco CDC

WesBanco directly invests in the WesBanco CDC for the purpose of making New Markets Tax Credit loans, primarily in southeast Ohio. As mentioned previously, the CDC was part of the Oak Hill Banks acquisition. To date, WesBanco has invested \$10 million in the CDC.

Community Development Financial Institutions (CDFIs) - Equity Equivalent Investments

WesBanco is currently invested in the following CDFIs: Cincinnati Development Fund, the Ohio Capital Corporation for Housing Development's Loan Participation Fund, the Progress Fund, and the Appalachian Center for Economic Networks (ACEnet).

Equity Funds

WesBanco has invested in equity funds to provide much needed capital to small business entrepreneurs in underserved areas of West Virginia and eastern Ohio. The bank identified three venture capital firms that specifically target areas that coincide with its assessment areas: Adena Ventures, Mountaineer Capital, and iNetworks. Adena and Mountaineer concentrate on the Appalachian region and, between them, have invested in more than 15 companies. iNetworks covers Washington County, PA and the northern section of West Virginia, including partnerships with West Virginia University in Morgantown and the National Technology Transfer Center at Wheeling Jesuit.

Charitable Contributions

Over the evaluation period, donations to qualified community development-related organizations totaled nearly \$828,000. Qualified donations provide benefit to local affordable housing, family services, economic development, literacy, continuing education, and community development.

Refer to Tables 14 – Qualified Investments – in Appendix F for amounts invested in each assessment area and state.

SERVICE TEST

WesBanco's Service Test performance is rated "Outstanding". The bank's delivery systems are readily accessible to all portions of the assessment areas. To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems. In fact, the additional offices opened or acquired since the previous evaluation have improved accessibility in low- or moderate-income geographies and to low- and moderate-income individuals in distressed middle-income census tracts. The range of services and alternative delivery systems offered by the bank help meet the needs of the assessment areas. Finally, the bank is a leader in providing community development services.

Retail Banking Services

Accessibility of Delivery Systems

Delivery systems are readily accessible to most portions of the assessment areas. As of mid-year 2009, WesBanco operated 117 offices (113 bank branches, 2 loan production offices, and 2 administrative offices) and approximately 138 ATMs. Refer to the assessment areas' conclusion sections of this public evaluation for additional details on the branch distributions.

Changes in Branch Locations

To the extent changes have been made, WesBanco's opening and closing of branches in most of the assessment areas have not adversely affected the accessibility of its delivery systems. Several WesBanco branches were opened, acquired, closed, or sold since the last examination as part of WesBanco's branch realignment project, which is intended to reposition its locations to operate more efficiently and utilize resources more effectively. The following summarizes the changes in branch locations since December 31, 2006.

- September 2007 – Closure of the Carthage, OH branch. The bank closed one office in Carthage, OH located in a moderate-income census tract within the Cincinnati-Middleton, OH-KY-IN MSA 17140 ("Cincinnati MSA").
- September 2007 – Opening of the Highlands Branch. The Highlands Branch was opened in a middle-income census tract within the Wheeling, WV-OH MSA 48540 in West Virginia.
- November 30, 2007 – Merger with Oak Hill Financial, Inc. WesBanco, Inc. consummated a merger with Oak Hill Financial Inc. headquartered in Jackson, Ohio. Prior to the Oak Hill offices opening as WesBanco branches in April 2008, five offices were sold in January 2008, including two branches located in moderate-income census tracts within the Cincinnati MSA. Of the 32 remaining offices acquired through the Oak Hill merger, one office was located in a low-income census tract, eight offices were located in moderate-income census tracts, 16 offices were located in middle-income census tracts, and six offices were located in upper-income census tracts. Of the 16 offices located in middle-income tracts, nine branches were located in census tracts that had been designated as distressed or underserved.
- June 2008 – Closure of Delhi and Trenton Branches in the Hamilton County, OH. WesBanco closed two offices in Hamilton County that had been acquired through the

merger with Oak Hill Banks. One office was located in Delhi Township, Ohio and the other in Trenton, Ohio. Hamilton County is located in the Cincinnati MSA. The Delhi office was located in an upper-income census tract, and the Trenton office was located in a middle-income census tract.

- March 2009 – Purchase of five branches in Columbus, OH. WesBanco purchased five branches of AmTrust Bank in Columbus, Ohio. Three of the branches are located in middle-income census tracts and two branches are located in upper-income census tracts, all within the Columbus MSA.
- June 2009 – Closure of the High Street Morgantown, WV branch. The bank closed its office located on High Street in Morgantown, WV within the Morgantown WV MSA 34060 (“Morgantown MSA”). The office was located in a moderate-income census tract. However, to mitigate the effect of the closure on the census tract, the branch’s stand-alone drive-in remained open.
- July 2009 – Opening of the Suncrest Towne Centre Branch, Morgantown, WV. WesBanco opened a new office at the Suncrest Towne Centre in Morgantown, also in the Morgantown MSA. This office is located in an upper-income census tract.

Banking Services and Alternative Delivery Systems

Services, including business hours, do not vary in a way that would inconvenience certain portions of the assessment areas. Business hours are reasonable and comparable to other local financial institutions. WesBanco operates 138 automated teller machines (ATMs) throughout West Virginia, Ohio, and Pennsylvania (one machine is located outside of the Bank’s CRA assessment areas, but in the State of West Virginia). Of that count, 39 machines (28 percent) are full-service, accepting deposit and loan payments as well as providing cash and balance inquiries. The ATM network appears to be geographically accessible to all portions of the assessment areas. Additionally, WesBanco offers extended ATM access through a partnership with the MoneyPass ATM network. MoneyPass offers surcharge-free access to over 10,000 machines nationwide. WesBanco operates an automated telephone response system and online banking services for after hours banking accessibility. In addition, drive-up windows are located at most branches.

Community Development Services

The bank is a leader in providing community development services. All of the community development services detailed in this evaluation meet the definition of community development and are related to the provision of financial services as required by the regulation for consideration under the CRA. Bank management and personnel serve in leadership positions of several community development organizations that provide small business assistance, economic development, and community services for low- and moderate-income individuals and families. These officers and employees provide substantial amounts of time and financial expertise to organizations throughout the bank’s assessment areas. The following is a summary of various community development services and programs offered by WesBanco that demonstrate the bank’s commitment to help meet the needs of the assessment areas it serves.

Financial Literacy

WesBanco is dedicated to increasing financial literacy throughout its assessment areas. Some of the ways WesBanco has shown its commitment to financial literacy is through the following initiatives.

- “America Saves”, in conjunction with “West Virginia Saves” and “Columbus (OH) Saves”, a coalition of financial institutions, faith-based organizations, employers, schools, non-profit organizations, government entities, and others who are working together to motivate individuals and families to save, build wealth, and reduce debt.
- “Teach Children to Save Day” – In both 2008 and 2009, WesBanco was recognized on the “Honor Roll” for the American Bankers Association’s (ABA’s) “Teach Children to Save Day”. In 2008, WesBanco conducted 17 financial education classes in four locations in West Virginia. In 2009, the bank expanded their campaign to include 10 locations in Ohio and 12 locations in West Virginia representing 26 separate classes.
- “Get Smart about Credit” campaign - WesBanco was also recognized on ABA’s Honor Roll for their “Get Smart about Credit” campaign. In 2008, the bank taught classes at five locations in West Virginia. In 2009, WesBanco conducted 18 credit classes at 11 locations in Ohio and 6 in West Virginia.
- At the local level, WesBanco employees volunteer to teach homeownership education, credit management, basic banking information, and money/savings management classes. This education is provided through the many city and county governments and non-profits organizations.

Affiliate Services

The bank’s affiliate, WesBanco CDC, provides financial counseling services through a formal program of community business workshops. Workshops are presented in cooperation with the Ohio Small Business Development Center, the SBA, Service Corp of Retired Executives (SCORE), TechGROWTH Ohio, and other partners committed to serving small business needs. Examples of those workshops include: “Business Solutions Using Technology” and “Designing a Website”. In 2007, the CDC, in cooperation with The Ohio State University, published a DVD for small businesses entitled “Growing Your Business”.

Employee Involvement

WesBanco has proven to be a leader in performing qualified community development services throughout its assessment areas. The bank’s continued commitment to its community reinvestment effort is clearly evident through staff participation in community development activities. Employees provide technical assistance and financial expertise to affordable housing organizations, groups providing financial literacy training, and economic and community development committees and Boards.

The CRA officer tracks employee participation, and the chart below outlines the level of community development services performed throughout the evaluation period.

Table 9 - CRA Qualified Community Development Services		
Activity Period: January 1, 2007 through December 31, 2009		
Calendar Year	Number of Services	Service Hours
2007	271	5,035
2008	313	5,862
2009	353	6,797
TOTAL	937	17,694

During the previous examination period of January 1, 2005, through December 31, 2006, WesBanco performed 561 qualified CRA services representing 7,840 service hours. The number of community development services has increased 67 percent while service hours have increased 126 percent.

In addition to involvement of the executive officers indicated below, other employees' activities are further discussed in the applicable assessment area discussions of this evaluation.

- *TechGROWTH Ohio* – This initiative connects entrepreneurs with assistance and offers valuable tools for growth and sources of funding to all early-stage, technologically-innovative companies. The bank officer serves on the investment committee.
- *West Virginia Community Development HUB* – This is a statewide non-profit organization with the mission of engaging communities and providers in a continuous system of community development. The bank officer serves as the vice chairman of the Board of Directors.
- *East Wheeling Business Council* - The mission of the East Wheeling Business Council is to revitalize East Wheeling. The council represents the businesses and organizations located in the moderate-income area so that the community will be recognized as a viable and economic asset to the City of Wheeling. The bank officer serves as the treasurer.
- *Wheeling Area Chamber of Commerce* – This organization provides leadership to the greater Wheeling Area for economic development while promoting an enhanced quality of life through support of cultural, educational and social growth. The bank officer serves as the Chairman.
- *Community Foundation for the Ohio Valley* – A bank officer serves as president of the Board of Trustees for this organization that (1) works with donors and their financial advisors to provide a flexible, efficient and lasting way for them to benefit their community; (2) serves as a faithful steward and prudent manager of philanthropic assets; (3) initiates responses that focus on the needs within our community; and (4) makes grants that will have a significant impact upon the recipients.
- *Ohio Valley Industrial and Business Development Corp (OVIBDC)* – This organization's mission is to create jobs and stimulate the Wheeling area economy, assist local business expansion, recruit new businesses. A bank officer serves on the Board of Directors, as well as the executive committee and the education/workforce committee.
- *Belomar Regional Council* – An interstate regional planning and development council of governments. The council administers funds to the aging-related service providers in the northwestern region of West Virginia; provides technical, grant writing, and grants administration assistance, along with planning assistance covering community and economic development and housing issues to municipal and county governments; and

transportation planning services. A bank officer serves as vice chairman of the council.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

No significant violations of the substantive provisions of the antidiscrimination laws and regulations were noted during the examination.

STATE OF OHIO

CRA RATING FOR OHIO²: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

SCOPE OF EXAMINATION

The evaluation of the Ohio performance primarily considered the operations of WesBanco in its Non-MSA, Cincinnati, and Columbus assessment areas. Performance in the 3 multi-state MSAs involving portions of Ohio are separately reviewed and discussed. Limited reviews were performed on the bank's performance in the other three MSAs in which the institution maintains a branch office. These three MSAs are Dayton, OH (MSA # 19380), Huntington-Ashland, WV-KY-OH (MSA # 26580), and Springfield, OH (MSA # 44220). Core tables related to Ohio lending, investment, and branch locations may be found in Appendix F, pages 85 to 99.

DESCRIPTION OF OPERATIONS IN OHIO

The bank operates 59 branches in 20 counties in Ohio, excluding the Wheeling, Weirton, and Parkersburg multi-state MSAs. HMDA and CRA reportable loans represent 34 percent of the bank's total number of reported loans in 2008. WesBanco ranks ninth in terms of deposit market share with nearly 2 percent in the State of Ohio. WesBanco competes with the following larger institutions operating offices in the assessment areas: Fifth Third Bank, U.S. Bank National Association, Huntington National Bank, JPMorgan Chase Bank, N.A., National City Bank, KeyBank National Association, and PNC Bank National Association.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OHIO

LENDING TEST

WesBanco's lending performance in Ohio is excellent and is rated "Outstanding". The rating reflects a high level of attention to the credit needs of the assessment areas it serves.

The geographic distribution for home purchase, home improvement, and refinance is considered good to excellent for all MSAs and non-MSA areas in the state for 2008. Ratios exceed or are comparable to all HMDA reporters shown as percentage of loans in low- and moderate-income census tracts. The bank's ratios also are reasonably in line with the percentage of owner-occupied housing units in those tracts. Lending to small businesses also reflects good to

²*For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.*

excellent penetration of low- and moderate-income tracts.

The borrower distribution for home related loans generally reflects excellent levels of lending to low- and moderate income borrowers. When compared to aggregate lending data for home purchase, improvement, and refinance loans, WesBanco's level of lending to low- and moderate-income borrowers generally exceeds aggregate levels. Lending to small businesses is excellent among businesses with revenues of \$1 million or less among all assessment areas. Loans in amounts of \$100,000 or less represent 58 percent of small business loans in the metropolitan and rural areas.

WesBanco provides a good array of flexible lending programs. Please refer to the comments in the Flexible Lending Program section of this public evaluation for additional details.

WesBanco has originated an excellent level of community development loans in Ohio. During this evaluation period, the bank originated 55 community development loans totaling \$31.8 million. This represents 18 percent of total bank-wide community development loans originated in the assessment areas.

INVESTMENT TEST

WesBanco's performance under the investment test in the State of Ohio is rated "Outstanding". The bank has a high level of qualified community development investments. During the evaluation period, the bank's current investments totaled \$14.9 million in the State of Ohio. Representing a significant portion of the investments for this area is WesBanco's \$10 million investment in the WesBanco CDC during the past two years. WesBanco also acquired community development investments totaling about \$4.6 million as a result of the Oak Hill Banks merger. These investments included two CDFI equity investments of \$437,500 and seven municipal bonds totaling \$4.1 million for infrastructure development, job creation, renovations and improvements in distressed middle-income census tracts. The institution also receives credit for \$9.0 million in investments still outstanding from prior periods. This total amount of \$23.9 million represents 53 percent of bank-wide CRA investments. The investments exhibit leadership and complexity.

SERVICE TEST

WesBanco's performance under the service test in the State of Ohio is rated "Outstanding". Delivery systems and services are readily accessible to all areas of the state. Most of the branch activity has occurred in this state due to the Oak Hill Banks and AmTrust Bank acquisitions, which increased the number of branches in the Ohio Non-MSA and Columbus MSA assessment areas. The record of opening or closing of branches has not adversely affected the accessibility of the bank's delivery systems. In fact, the bank has improved its accessibility in low- or moderate-income census tracts or to low- and moderate-income individuals in distressed middle-income geographies.

WesBanco provides a high level of community development services, oftentimes as a leader. In addition to the community development services provided in individual assessment areas, WesBanco has also provided community development services to some statewide community development organizations.

NON-METROPOLITAN STATEWIDE AREAS

DESCRIPTION OF OPERATIONS IN NON-MSA ASSESSMENT AREAS IN OHIO

This assessment area has changed since the previous examination. The previous Non-MSA assessment area consisted of Guernsey, Harrison, Monroe, and Nobel Counties in northeastern Ohio. As a result of the Oak Hill Banks acquisition, the following six counties in southern Ohio were added: Athens, Gallia, Jackson, Ross, Scioto, and Vinton Counties. The bank now operates 21 branches in the Non-MSA assessment area. As of June 30, 2008, WesBanco ranked first in terms of deposit market share, having 13 percent of total deposits reported by all banks for the assessment area. In terms of lending activity, WesBanco ranks fifth in market share for home mortgage loan originations and tenth for small business loan originations.

The table below presents certain demographic data for this assessment area.

Ohio Non-MSA

Demographic Information for Full Scope Area: Ohio Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	89	(2) 2.25	(32) 35.96	(50) 56.18	(5) 5.62	0.00
Population by Geography	367,127	1.48	33.48	60.32	4.73	0.00
Owner-Occupied Housing by Geography	100,196	0.28	33.83	61.19	4.70	0.00
Businesses by Geography	22,582	3.38	31.99	60.25	4.38	0.00
Farms by Geography	1,248	0.32	26.20	70.19	3.29	0.00
Family Distribution by Income Level	96,236	25.17	21.19	22.40	31.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	44,611	0.87	41.85	54.68	2.60	0.00
Median Family Income		43,801	Median Housing Value		69,269	
HUD Adjusted Median Family Income for 2008		51,600	Unemployment Rate (2000 US		3.53%	
Households Below Poverty Level		18%	Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2008 HUD updated MFI

In this assessment area, approximately 13 percent of the families are below poverty level. This level is much higher in comparison to the state level of 8 percent. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 12 percent and 25 percent.

Recognizing that rural areas have lending, investment, and service needs that are quite different from those of urban geographies, the federal regulatory agencies have an expanded definition of community development in rural areas. The definition supports and encourages CRA-related activities in distressed or underserved nonmetropolitan middle-income geographies. The designation as a distressed or underserved middle-income census tract is based on two sets of criteria. The first criterion focuses on rates of poverty, unemployment, and population loss

(measuring “distressed” areas). The second criterion focuses on population size, density, and dispersion (measuring “underserved” areas). These federal designations are updated annually to identify a community that may have difficulty meeting essential community needs. During 2008, 41 (or 82 percent) of the 50 middle-income census tracts in the Non-MSA assessment area were designated as distressed, primarily due to poverty levels. Given these designations, WesBanco has more opportunities to meet community development needs in the Non-MSA assessment areas in Ohio.

The Non-MSA assessment area relies on education and health services and state and local government for employment. Major employers for some counties in the assessment area include manufacturing; however, during the past three years, many manufacturers have closed plants or incurred sizeable layoffs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-MSA ASSESSMENT AREAS IN OHIO:

LENDING TEST

Loans originated in the Ohio Non-MSA assessment area in 2008 comprise approximately 45 percent of the number and 35 percent of the dollar amount of loans originated in the State of Ohio. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This area contained about 39 percent of the total deposits in Ohio as of June 30, 2008. The performance in the Ohio Non-MSA assessment area contributes significantly to the State of Ohio and the overall CRA performance of the bank. Within the State of Ohio, the Non-MSA assessment area ranks first in the dollar volume of both loans and deposits. Overall, the Ohio Non-MSA ranks second in the dollar volume of both loans and deposits.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Ohio Non-MSA assessment area reflects excellent penetration. WesBanco is a leader in meeting the credit needs of low- and moderate-income geographies in this assessment area.

According to market share information for this assessment area, WesBanco ranks third in the number and dollar amount of home mortgage loans originated during 2008 in low- and moderate-income census tracts. However, at 5.54 percent of the market share, WesBanco performed very closely to the top two lenders who both held 5.72 percent. The bank did not originate any home mortgage loans in the low-income census tracts. However, owner-occupied housing units comprise less than one percent of the housing units. Therefore, limited opportunities exist to originate home loans in the low-income census tract. The distribution of home purchase loans in moderate-income census tracts is much higher than aggregate lending data. Home improvement and refinance lending in moderate-income geographies is comparable to aggregate. Additionally, it is noted the level of home improvement and refinance lending in the middle-income geographies is higher than aggregate, especially home refinance lending.

Since 82 percent of the middle-income census tracts were designated as distressed during 2008, the bank's lending distribution indicates it is meeting the credit needs of the assessment area.

The geographic distribution of small business loans in low- and moderate-income census tracts is excellent when compared to aggregate lending and the percentage of businesses located in moderate-income census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate income borrowers. When compared to aggregate lending data for all three loan types, WesBanco's lending exceeds other reporting lenders. In fact, 2008 market share data for the Non-MSA shows that WesBanco ranks first in lending to low- and moderate-income borrowers.

WesBanco also has an excellent distribution of lending to small businesses within the Non-MSA. According to market share information for this assessment area, WesBanco ranks fifth in the number of small business loans originated during 2008. However, in terms of loan amount, WesBanco ranks first. WesBanco demonstrates that it is still striving to meet the credit needs of small businesses. Approximately 68 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This exceeds the percentage of businesses in the Non-MSA area reporting annual gross revenues of \$1 million or less. Loans in amounts of \$100,000 or less represent 69 percent of small business loans in the assessment area.

Community Development Lending

WesBanco originated an excellent level of community development loans in the Ohio Non-MSA assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 35 community development loans totaling \$14.5 million. This amount represents 46 percent of the community development loans within the State of Ohio. The community development loans helped meet needs in the distressed middle-income census tracts, improved low- or moderate-income census tracts or areas targeted for revitalization, and provided community services to low- or moderate-income individuals. Several of the loans were originated through the WesBanco Bank CDC utilizing the New Market Tax Credits program.

INVESTMENT TEST

The bank has an excellent level of qualified community development investments in the Ohio Non-MSA relative to the bank's operations in this assessment area. The CRA qualified investments in this assessment area totaled \$13.6 million, or 30 percent of total CRA investments. As mentioned previously, WesBanco directly invests in the WesBanco CDC for the purpose of making New Markets Tax Credit loans, primarily in southeast Ohio. Therefore, representing a significant portion of the investments for this area is WesBanco's \$10 million investment in the CDC during the past two years. The rural northern counties in this assessment area have traditionally been a difficult area in which to find specific investments.

The bank had investments benefiting statewide areas of Ohio. When allocating a percentage of these statewide investments based on total deposits in the Non-MSA, the investments for this assessment area total \$14.4 million.

SERVICE TEST

Accessibility of Delivery Systems

WesBanco's delivery systems are readily accessible to all portions of this assessment area. Appendix F details the distribution of the bank's branch offices. The distribution of offices is comparable to the percentage of population within the census tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank acquired 17 offices in southern Ohio through the Oak Hill Banks acquisition. This resulted in acquiring one office in a low-income census tract, three offices in moderate-income tracts, twelve offices in middle-income tracts, and one office in an upper-income tract. This change to the bank's branch network has not adversely affected accessibility of delivery systems but has served to improve it accessibility in low- and moderate-income geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	6
2008	28
2009	44
TOTAL	78

WesBanco continues to support financial education within the Ohio Non-MSA assessment area either by community service or by sponsorship. A number of financial education presentations are performed at local schools and with adults. In addition, bank officers serve as members of the Board of Directors for the following economic development organizations in the area:

- Economic Development Alliance of Southern Ohio
- Gallipolis Downtown Development
- Gallia County Chamber of Commerce
- Jackson County Economic Development Corporation
- Vinton County Community Development Revolving Loan Fund

METROPOLITAN AREAS

DESCRIPTION OF OPERATIONS IN CINCINNATI, OH MSA

This assessment area consists of three of the five counties in the Ohio portion of the Cincinnati Multi-State MSA: Butler, Hamilton, and Warren Counties. The bank operates 12 branches in the Ohio portion only of this Multi-State MSA that covers Ohio, Kentucky, and Indiana. Therefore, performance in the assessment area is evaluated under the State of Ohio. As of June 30, 2008, WesBanco ranked twelfth in terms of deposit market share, having less than one percent of total deposits reported by all banks for the assessment area. In terms of lending activity, WesBanco ranks 52nd in market share for home mortgage loan originations and 26th for small business loan originations. The bank competes with much larger institutions such as Fifth Third Bank, U.S. Bank National Association, and National City Bank.

The table below presents certain demographic data for this assessment area.

Cincinnati, OH MSA 17140

Demographic Information for Full Scope Area: Cincinnati, OH MSA 17140						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	335	(44) 13.13	(74) 22.09	(135) 40.30	(78) 23.28	(4) 1.19
Population by Geography	1,336,493	8.35	18.63	42.82	30.07	0.14
Owner-Occupied Housing by Geography	339,607	2.87	14.61	47.24	35.27	0.01
Businesses by Geography	90,507	6.88	18.10	42.65	31.13	1.23
Farms by Geography	1,838	2.12	11.26	52.23	34.22	0.16
Family Distribution by Income Level	345,521	19.25	18.05	22.29	40.42	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	128,857	14.01	27.24	43.57	15.18	0.00
Median Family Income		54,771	Median Housing Value		120,963	
HUD Adjusted Median Family Income for 2008		66,200	Unemployment Rate (2000 US Census)		2.29%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2008 HUD updated MFI

In this assessment area, 7 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 12 percent and 19 percent.

According to Moody's Economy.com, the Cincinnati economy is in the midst of a modest recovery, following its worst recession in thirty years. Manufacturing and construction were the biggest casualties of the recession, but these industries have seen modest improvements in the last few months. The Cincinnati MSA relies on professional and business services, education and health service, and state and local government for employment. While major employers still include manufacturing; during the past three years, many manufacturers have closed plants or

incurred sizeable layoffs. Kroger Company, University of Cincinnati, and The Procter and Gamble Company, and several medical centers are among the largest employers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CINCINNATI, OH MSA

LENDING TEST

Loans originated in the Cincinnati MSA assessment area in 2008 comprise approximately 16 percent of the number and 22 percent of the dollar amount of loans originated in the State of Ohio. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This area contained about 27 percent of the total deposits in Ohio as of June 30, 2008. The performance in the Cincinnati MSA contributes moderately to the State of Ohio and the overall CRA performance of the bank. Within the State of Ohio, the Cincinnati MSA assessment area ranks second in the dollar volume of both loans and deposits. Overall, the Cincinnati MSA ranks sixth and fourth in the dollar volume of loans and deposits, respectively.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Cincinnati MSA assessment area reflects excellent penetration. WesBanco has performed very well in meeting the credit needs of low- and moderate-income geographies in this assessment area.

The distribution for home-related loan activity reflects excellent levels of lending in low- and moderate income census tracts. Loans in low- and moderate-income geographies are consistently higher than aggregate levels in the three home mortgage loan categories.

The geographic distribution of small business loans in moderate-income census tracts is excellent when compared to aggregate lending and the percentage of businesses located in moderate-income census tracts. Lending in low-income census tracts is below aggregate lending levels; however, as mentioned previously, the bank competes with several larger banks in the Cincinnati MSA. Most of these banks have offices in the central business district of Cincinnati, where most low-income census tracts are situated.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate-income borrowers. When compared to aggregate lending data for home purchase and refinance loans, WesBanco's lending well exceeds other reporting lenders. The distribution of home improvement loans to low-income borrowers is excellent and is nearly three times the aggregate lending performance. While the distribution of home improvement loans to

moderate-income borrowers is still quite good, the bank's performance is slightly below aggregate.

WesBanco also has an excellent distribution of lending to small businesses within the Cincinnati MSA. Approximately 50 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This distribution is below the percentage of businesses in the MSA area reporting annual gross revenues of \$1 million or less. However, it is much higher than aggregate lending data. Loans in amounts of \$100,000 or less represent 44 percent of small business loans in the assessment area.

Community Development Lending

WesBanco originated a relatively high level of community development loans in the Cincinnati MSA assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 5 community development loans totaling \$3.5 million. This amount represents 13 percent of the community development loans within the State of Ohio. The community development loans primarily helped meet affordable housing needs and provided community services targeted to low- and moderate-income individuals.

INVESTMENT TEST

The bank has a good level of qualified community development investments in the Cincinnati MSA relative to the bank's operations. The CRA qualified investments in this assessment area totaled \$2.0 million, or 5 percent of total CRA investments.

The bank had investments benefiting statewide areas of Ohio. When allocating a percentage of these statewide investments based on total deposits in the Cincinnati MSA, the investments for this assessment area total \$2.6 million.

SERVICE TEST

Accessibility of Delivery Systems

WesBanco's delivery systems are reasonably accessible to most portions of this assessment area. Appendix F details the distribution of the bank's branch offices. The distribution of offices is comparable to the percentage of population within the census tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank acquired 7 offices in this MSA through the Oak Hill Banks acquisition. This resulted in acquiring two offices in moderate-income tracts, two offices in middle-income tracts, and three offices in upper-income tracts. However, shortly after the merger, WesBanco closed 2 offices, one in a middle-income census tract and one in an upper-income tract. This change to the bank's branch network has not adversely affected accessibility of delivery systems but improved services in moderate-income tracts.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	22
2008	22
2009	32
TOTAL	76

Employees in the Cincinnati area are heavily involved in the Accounting for Kids day activities, sponsored by the Ohio CPA Foundation. Over 25 bank employees volunteered to teach financial literacy classes to students in 12 Cincinnati public schools where more than 50 percent of the students receive free or reduced lunch. Bank employees familiarized students with important finance terminology and played an investment game that simulated the stock market and taught the power of saving money.

WesBanco employees in the Finneytown, St. Bernard, and Harrison branches in the Cincinnati MSA held four first-time homebuyer seminars targeted to low- and moderate-income persons.

METROPOLITAN AREAS

DESCRIPTION OF OPERATIONS IN COLUMBUS, OH MSA

This assessment area consists of three of the eight counties in the Columbus MSA: Fairfield, Franklin, and Pickaway Counties. The bank operates 13 branches in this MSA. As of June 30, 2008, WesBanco ranked eighteenth in terms of deposit market share, having less than one percent of total deposits reported by all banks for the assessment area. However, by June 30, 2009, WesBanco ranked eighth after acquiring 5 branches of AmTrust Bank. In terms of lending activity, WesBanco ranks 57th in market share for home mortgage loan originations and 20th for small business loan originations. The bank competes with much larger institutions such as Huntington National Bank, JP Morgan Chase Bank, N.A., Fifth Third Bank, and National City Bank.

The table below presents certain demographic data for this assessment area.

Columbus, OH MSA 18140

Demographic Information for Full Scope Area: Columbus, OH MSA 18140						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	302	(34) 11.26	(89) 29.47	(110) 36.42	(68) 22.52	(1) 0.33
Population by Geography	1,244,464	8.31	24.91	38.58	27.90	0.29
Owner-Occupied Housing by Geography	297,365	3.85	19.29	42.73	34.13	0.00
Businesses by Geography	94,916	8.93	21.45	37.49	32.12	0.01
Farms by Geography	1,997	2.30	13.62	54.98	29.09	0.00
Family Distribution by Income Level	312,848	20.57	18.60	22.98	37.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	122,530	13.60	35.70	37.78	12.92	0.00
Median Family Income		54,708	Median Housing Value		116,090	
HUD Adjusted Median Family Income for 2008		65,300	Unemployment Rate (2000 US		2.22%	
Households Below Poverty Level		11%	Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2008 HUD updated MFI

In this assessment area, 8 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 13 percent and 21 percent.

According to Moody's Economy.com, the Columbus economy is also in the midst of a modest recovery. Gains in healthcare and education and public sector payrolls are driving the labor market recovery. Lingering weaknesses in manufacturing and some private services remain to drag down economic performance through the substitution of higher-paying jobs with lower-paying ones in the services and retail industries. The Columbus MSA relies on government, professional and business services, and education and health service for employment. Ohio State

University, JPMorgan Chase & Company, Nationwide, and OhioHealth are among the largest employers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLUMBUS, OH MSA

LENDING TEST

Loans originated in the Columbus MSA assessment area in 2008 comprise approximately 14 percent of the number and 24 percent of the dollar amount of loans originated in the State of Ohio. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This area contained about 10 percent of the total deposits in Ohio as of June 30, 2008. The performance in the Columbus MSA contributes moderately to the State of Ohio and the overall CRA performance of the bank. Within the State of Ohio, the Columbus MSA assessment area ranks second in the dollar volume of loans and fourth in deposits. Overall, the Columbus MSA ranks fifth and tenth in the dollar volume of loans and deposits, respectively.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Columbus MSA assessment area reflects good penetration. WesBanco has performed well in meeting the credit needs of low- and moderate-income geographies in this assessment area.

The distribution for home-related loan activity reflects excellent levels of home lending in low-income census tracts. Mortgage loans in low-income geographies are consistently higher than aggregate levels in the three home mortgage loan categories. Home lending in moderate-income census tracts is comparable to aggregate levels, with the exception of home improvement loans which reflect a much higher distribution in moderate-income census tracts.

The geographic distribution of small business loans in moderate-income census tracts is excellent when compared to aggregate lending and the percentage of businesses located in moderate-income census tracts. Lending in low-income census tracts is below aggregate lending levels; however, as mentioned previously, the bank competes with several larger banks in the Columbus MSA. Most of these banks have offices in the central business district of Columbus, where many of the low-income census tracts are situated.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes. WesBanco performed exceptionally well in originating home purchase and improvement loans to low- and moderate-income borrowers. In addition, the bank originated a significant percentage of business loans to small businesses.

The borrower distribution for home-related loan activity reflects excellent levels of lending to

low- and moderate income borrowers. When compared to aggregate lending data for home purchase and improvement loans, WesBanco's lending well exceeds other reporting lenders. The distribution of home improvement loans to moderate-income borrowers is excellent and is more than three times the aggregate lending performance. The distribution of home refinance loans to both low- and moderate-income borrowers is below aggregate levels.

WesBanco has an excellent distribution of lending to small businesses within the Columbus MSA. Approximately 70 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This distribution exceeds the percentage of businesses in the MSA area reporting annual gross revenues of \$1 million or less. WesBanco's performance is much higher than aggregate lending data. Loans in amounts of \$100,000 or less represent 45 percent of small business loans in the assessment area.

Community Development Lending

WesBanco originated a relatively high level of community development loans in the Columbus MSA assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 6 community development loans totaling \$7.7 million. This amount represents 20 percent of the community development loans within the State of Ohio, which is reasonable considering the level of bank operations and competition in this assessment area. The community development loans primarily helped meet affordable housing needs and benefit low- and moderate-income geographies or areas targeted for revitalization.

INVESTMENT TEST

The bank has a good level of qualified community development investments in the Columbus MSA relative to the bank's operations. The CRA qualified investments in this assessment area totaled \$2.0 million, or 5 percent of total CRA investments.

The bank had investments benefiting statewide areas of Ohio. When allocating a percentage of these statewide investments based on total deposits in the Columbus MSA, the investments for this assessment area total \$2.2 million.

SERVICE TEST

Accessibility of Delivery Systems

WesBanco's delivery systems are reasonably accessible to most portions of this assessment area. Appendix F details the distribution of the bank's branch offices. The distribution of offices is comparable to the percentage of population within the census tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank acquired 4 offices in this MSA through the Oak Hill Banks acquisition. This resulted in acquiring two offices in moderate-income tracts, one office in a middle-income tract, and one office in an upper-income tract. Additionally, during

2009, WesBanco acquired 5 offices through the AmTrust Bank acquisition. This resulted in 3 additional offices in middle-income tracts and 2 additional offices in upper-income tracts. The bank has not closed any offices in this MSA. The additions to the bank's branch network have not adversely affected accessibility of delivery systems but improved services in moderate-income tracts.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	17
2008	16
2009	14
TOTAL	47

The Bank actively sought qualified services that would be responsive to community needs in a challenging economy. The staff participated in the following services:

- *Enterprise Community Partners*. Participated in round table discussion to create practices that will turn foreclosed homes into affordable rental and ownership units.
- *Columbus Housing Partnership, Columbus Urban League, Enterprise Community Partners, Habitat for Humanity, Ohio Housing Finance Agency, Suburban Homeownership Program*. Provided homebuyer information for low- and moderate-income individuals at these six organizations.
- *Habitat for Humanity*. A bank officer serves on the Board of Directors and on the Family Selection Committee.

METROPOLITAN AREAS – LIMITED REVIEWS

DESCRIPTION OF OPERATIONS IN REMAINING METROPOLITAN STATISTICAL AREAS OF OHIO: DAYTON, OH (MSA #19380); HUNTINGTON-ASHLAND, WV-KY-OH (MSA # 26580); and, SPRINGFIELD, OH (MSA # 44220)

The bank operates 13 branches in the three MSAs evaluated using limited review procedures. Together these assessment areas represent 19 percent of the dollar amount of loans originated in the State of Ohio during 2008. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area during 2008. This area contained about 24 percent of the total deposits in Ohio as of June 30, 2008. The performance in these MSAs contributes minimally to the State of Ohio and the overall CRA performance of the bank.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED REVIEW AREAS OF OHIO

Presented in Appendix F is data used to review these assessment areas. Examiners found that the HMDA and CRA data and other reviewed data were consistent with the overall conclusions expressed with respect to each assessment factor in the overall rating for the State of Ohio.

LENDING TEST

The geographic distribution of HMDA and CRA loans reflects adequate penetration of low- and moderate-income geographies. The most significant anomalies involved the Dayton MSA with regards to home mortgage lending. All of the low-income and moderate-income tracts are a considerable distance from the bank's offices. Thus, the relatively low home lending penetration in the Dayton MSA is reasonable. No other significant anomalies were noted in the other two MSAs.

Overall, the borrower distribution is very good for the three MSAs. Home mortgage loans to low- and moderate-income borrowers tend to exceed the aggregate levels of lending. The most noteworthy anomaly involved the Huntington MSA, where no home improvement loans were originated to low- and moderate-income borrowers. However, the bank's volume of home improvement loans in this MSA is low. Aggregate data indicates that home improvement loans in general represent a much lower percentage of the home lending activity in this MSA. Thus, WesBanco's home lending distribution in the Huntington MSA is reasonable. The distribution of loans to small businesses in the three MSAs exceeds the aggregate levels of all lenders. In addition, a high percentage of the loans are for \$100,000 or less.

With regard to community development lending, the bank made a good level of community development loans in the limited review areas consistent with the level of community development lending activity exhibited in assessment areas subject to a full scope CRA evaluation.

INVESTMENT TEST

The bank made a low level of qualified community development investments and grants in the limited review areas of Ohio. During this evaluation period, CRA investments totaled \$93,000 and were predominantly in the form of charitable donations. Likewise, the bank had investments benefiting statewide areas of Ohio. When allocating a percentage of these statewide investments based on total deposits in the 3 MSAs, the investments for this assessment area total about \$623,000. Management states that all three of these MSAs have been traditionally difficult areas in which to find specific investments.

SERVICES TEST

The bank's service test performance in the limited review areas of Ohio is consistent with the performance exhibited in the full-scope review areas. Delivery systems are readily accessible to all portions of the bank's assessment areas. Services are sufficient to meet the needs of the assessment areas, and the bank provides a relatively good level of community development services.

STATE OF WEST VIRGINIA

CRA RATING FOR WEST VIRGINIA³: Outstanding

<i>The Lending Test is rated:</i>	<i>Outstanding</i>
<i>The Investment Test is rated:</i>	<i>High Satisfactory</i>
<i>The Service Test is rated:</i>	<i>Outstanding</i>

SCOPE OF EXAMINATION

The evaluation of the West Virginia performance primarily considered the operations of WesBanco in its Non-MSA and Morgantown assessment areas. Performance in the 3 Multi-State MSAs involving portions of West Virginia are separately reviewed and discussed. A limited review was performed to assess the performance in the Charleston MSA. Core tables related to West Virginia lending, investment, and branch locations may be found in Appendix F, pages 100 to 114.

DESCRIPTION OF OPERATIONS IN STATE OF WEST VIRGINIA

The bank operates 29 branches in 8 counties in West Virginia, excluding the Wheeling, Weirton, and Parkersburg Multi-State MSAs. HMDA and CRA reportable loans represent 29 percent of the bank's total number of reported loans in 2008. WesBanco ranks third in terms of deposit market share with 9 percent in the State of West Virginia. WesBanco competes with the following larger institutions operating offices in the assessment areas: Branch Banking and Trust Company (BB&T), Huntington National Bank, United Bank, and JPMorgan Chase Bank, NA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN STATE OF WEST VIRGINIA

LENDING TEST

WesBanco's lending performance in West Virginia is excellent and is rated "Outstanding". The rating reflects a high level of attention to the credit needs of the assessment areas it serves. The lending performance in the Non-MSAs of West Virginia was weighted more in assigning the State rating.

The bank's geographic distribution for home purchase, home improvement, and refinance is considered good to excellent for all MSAs and non-MSA areas in the state for 2008. Ratios exceed or are comparable to all HMDA reporters shown as percentage of loans in low- and moderate-income census tracts. The bank's ratios also are reasonably in line with the percentage

³*For institutions with branches in two or more states in a multi-state metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multi-state metropolitan area. Refer to the multi-state metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.*

of owner-occupied housing units in those tracts. While lending to small businesses in low- and moderate-income tracts is below aggregate levels in the full review areas, the performance is adequate.

The borrower distribution for home related loans reflects excellent levels of lending to low- and moderate income borrowers. When compared to aggregate lending data for home purchase, improvement, and refinance loans, WesBanco's level of lending to low- and moderate-income borrowers generally exceeds aggregate levels. Lending to small businesses is excellent among businesses with revenues of \$1 million or less among all assessment areas. Loans in amounts of \$100,000 or less represent 79 percent of small business loans in the metropolitan and rural areas.

WesBanco provides a good array of flexible lending programs. Please refer to the comments in the Flexible Lending Program section of this public evaluation for additional details.

WesBanco has originated an excellent level of community development loans in West Virginia. During this evaluation period, the bank originated 46 community development loans totaling \$39.5 million. This represents 22 percent of total bank-wide community development loans originated in the assessment areas.

INVESTMENT TEST

WesBanco's performance under the investment test in the State of West Virginia is good and is rated "High Satisfactory". The bank has a good level of qualified community development investments. During the evaluation period, the bank's investments totaled \$16.9 million in the State of West Virginia. Current period investments consist primarily of charitable contributions totaling \$266,638 and do not exhibit complexity or leadership. However, the institution receives credit for \$16.6 million in investments still outstanding from prior periods. The total amount of investments in West Virginia represents 37 percent of bank-wide CRA investments.

SERVICE TEST

WesBanco's performance under the service test in the State of West Virginia is very good and is rated "Outstanding". Delivery systems and services are readily accessible to all areas of the state. No branch activity occurred in this state during the review period.

WesBanco provides a relatively high level of community development services. In addition to the community development services provided in individual assessment areas, WesBanco has also provided community development services to some statewide community development organizations.

NON-METROPOLITAN STATEWIDE AREAS

DESCRIPTION OF OPERATIONS IN NON-MSA ASSESSMENT AREAS IN WEST VIRGINIA

The West Virginia Non-MSA assessment area consists of Harrison, Marion, Tyler, Wetzel, and Jackson Counties. The bank operates 16 branches in the Non-MSA assessment area. As of June 30, 2008, WesBanco ranked second in terms of deposit market share, having 19 percent of total deposits reported by all banks for the assessment area. In terms of lending activity, WesBanco ranks third in market share for home mortgage loan originations and eighth for small business loan originations.

The table below presents certain demographic data for this assessment area.

West Virginia Non-MSA areas

Demographic Information for Full Scope Area: West Virginia Non-MSA areas						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	52	0.00	(3) 5.77	(34) 65.38	(15) 28.85	0.00
Population by Geography	180,535	0.00	3.48	67.81	28.71	0.00
Owner-Occupied Housing by Geography	56,134	0.00	2.10	68.18	29.72	0.00
Businesses by Geography	10,323	0.00	9.39	58.61	32.01	0.00
Farms by Geography	218	0.00	7.80	64.22	27.98	0.00
Family Distribution by Income Level	50,972	17.07	15.99	19.83	47.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	16,851	0.00	4.18	75.63	20.19	0.00
Median Family Income		32,500	Median Housing Value		64,184	
HUD Adjusted Median Family Income for 2008		41,100	Unemployment Rate (2000 US Census)		3.44%	
Households Below Poverty Level		17%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2008 HUD updated MFI

In this assessment area, approximately 13 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 4 percent and 17 percent.

During 2008, none of the 34 middle-income census tracts in the Non-MSA assessment area were designated as distressed. However, during 2009, 3 census tracts in Wetzel County were added to the list of distressed census tracts, primarily due to poverty levels.

For the most part, the Non-MSA counties rely on retail trade, government, and education and health services for employment. Jackson County is the only county where manufacturing represents a significant part of the employment base. However, during 2009, manufacturing jobs were down in Jackson County due to the closure of the Century Aluminum plant.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-MSA ASSESSMENT AREAS IN WEST VIRGINIA

LENDING TEST

Loans originated in the West Virginia Non-MSA assessment area in 2008 comprise approximately 51 percent of the number and 64 percent of the dollar amount of loans originated in the State of West Virginia. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This area contained about 56 percent of the total deposits in West Virginia as of June 30, 2008. The performance in the West Virginia Non-MSA contributes significantly to the State of West Virginia and the overall CRA performance of the bank. Within the State of West Virginia, the Non-MSA assessment area ranks first in the dollar volume of both loans and deposits. Overall, the West Virginia Non-MSA ranks fourth in the dollar volume of loans and third in deposits.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the West Virginia Non-MSA assessment area reflects good penetration. There are no low-income census tracts in this assessment area.

According to market share information for this assessment area, WesBanco ranks second in the number and dollar amount of home mortgage loans originated during 2008 in moderate-income census tracts. Branch Banking and Trust Company (BB&T), a much larger bank in terms of assets and its branch network, ranks first. The distribution of home purchase and refinance loans in moderate-income census tracts is higher than aggregate lending data. However, home improvement lending in moderate-income geographies is lower than aggregate.

The geographic distribution of small business loans in moderate-income census tracts is low when compared to aggregate lending and the percentage of businesses located in moderate-income census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate-income borrowers. When compared to aggregate lending data for home purchase and home improvement loans, WesBanco's lending to low- and moderate-income borrowers slightly exceeds other reporting lenders. Market share data for 2008 shows that WesBanco ranks first in lending to low- and moderate-income borrowers. Home refinance lending to low- and moderate-income borrowers is lower than the aggregate lending data but is considered reasonable.

WesBanco also has an excellent distribution of lending to small businesses within the Non-MSA assessment area. According to market share information for this assessment area, WesBanco ranks eighth in the number of small business loans originated during 2008 but ranks third in market share by dollar volume. The average loan amount for many of the top lenders is \$6,000 while WesBanco's average loan amount is \$63,000. Approximately 66 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This exceeds the percentage of businesses in the Non-MSA assessment area reporting annual gross revenues of \$1 million or less. The performance also significantly exceeds the aggregate lending data. Loans in amounts of \$100,000 or less represent 71 percent of small business loans in the assessment area.

Community Development Lending

WesBanco originated an excellent level of community development loans in the West Virginia Non-MSA assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 30 community development loans totaling \$35.2 million. This amount represents 89 percent of the community development loans within the State of West Virginia, which is reasonable considering the level of bank operations in this assessment area. The community development loans primarily improved moderate-income census tracts or areas targeted for revitalization and provided community services to low- or moderate-income individuals.

INVESTMENT TEST

The bank has an adequate level of qualified community development investments in the West Virginia Non-MSA. The bank's CRA qualified investments in this assessment area totaled \$188,725, or less than one percent of total CRA investments. Most of the rural counties in this assessment area have traditionally been difficult areas in which to find specific investments.

The bank had investments benefiting statewide areas of West Virginia. When allocating a percentage of these statewide investments based on total deposits in the Non-MSA, the investments for this assessment area total \$1.9 million.

SERVICE TEST

Accessibility of Delivery Systems

WesBanco's delivery systems are readily accessible to all portions of this assessment area. Appendix F details the distribution of the bank's branch offices. The distribution of offices is comparable to the percentage of population within the census tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank has not opened or closed any offices in this assessment area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	49
2008	46
2009	48
TOTAL	143

WesBanco was a major sponsor and partner of the Blueprint Community initiative through the Federal Home Loan Bank in Pittsburgh. *Blueprint Communities* helps community leaders plan for and carry out effective and comprehensive community revitalization efforts. The initiative was launched in September 2005 and initially involved 22 urban and rural communities across Pennsylvania. In 2007, Blueprint Communities expanded to West Virginia with 10 communities. Blueprint Communities is designed to serve as a catalyst to revitalize older communities and neighborhoods by fostering strong local leadership and collaboration, focusing on planning and goal-setting strategies, and building local program capacity to sustain community growth.

WesBanco nominated two communities in this assessment area that were chosen for the inaugural year of Blueprint Communities in West Virginia. Two bank officers are the banking members of the City of Salem Blueprint Community team and the City of Shinnston Blueprint Community team. Through the Blueprint initiative, FHLB funds, such as those available for the Banking on Business program for small businesses, are made available to the participating communities before being made available to the public.

METROPOLITAN AREAS

DESCRIPTION OF OPERATIONS IN MORGANTOWN, WV MSA

The Morgantown MSA assessment area consists of the entire MSA, which is comprised of Monongalia and Preston Counties in north central West Virginia. The bank operates 8 branches in the assessment area. As of June 30, 2008, WesBanco ranked fifth in terms of deposit market share, having 10 percent of total deposits reported by all banks for the assessment area. In terms of lending activity, WesBanco ranks sixth in market share for home mortgage loan originations and seventh for small business loan originations.

The table below presents certain demographic data for this assessment area.

Morgantown, WV MSA 34060

Demographic Information for Full Scope Area: Morgantown, WV MSA 34060						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	29	0.00	(6) 20.69	(14) 48.28	(9) 31.03	0.00
Population by Geography	111,200	0.00	23.17	46.02	30.81	0.00
Owner-Occupied Housing by Geography	29,998	0.00	19.00	48.59	32.41	0.00
Businesses by Geography	7,125	0.00	21.53	42.95	35.52	0.00
Farms by Geography	173	0.00	28.32	43.93	27.75	0.00
Family Distribution by Income Level	27,066	21.04	18.49	21.02	39.46	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	10,699	0.00	27.02	52.15	20.83	0.00
Median Family Income		39,676	Median Housing Value		79,362	
HUD Adjusted Median Family Income for 2008		50,500	Unemployment Rate (2000 US Census)		3.43%	
Households Below Poverty Level		23%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2008 HUD updated MFI

In this assessment area, approximately 12 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 9 percent and 21 percent.

The Morgantown MSA relies on government, education and health services, and retail trade for employment. West Virginia University (WVU) and its teaching hospital, Ruby Memorial, are the largest employers in the MSA. WVU's presence in this area impacts housing statistics, with 30 percent of housing comprised of rental units.

While Preston County has experienced plant closings and job losses much like the rest of the nation, the economy of the Morgantown area and Monongalia County is robust, with some of the lowest unemployment rates in the nation. This is, in part, driven by the presence of West

Virginia University, which provides not only educational opportunities for the area, but employment, culture, recreation and tourism dollars associated with a vibrant university.

The Morgantown MSA has not experienced such dramatic declines in home values as in other MSA areas of West Virginia and the nation. Home prices have been fairly stable during the past year in the Morgantown MSA, falling by just 0.3 percent. However, the price of homes has contributed to the increase in the cost of living in Morgantown. The cost of living in Morgantown for the 3rd quarter of 2009 was 1.2 percent above the national average for professional households in the top 20 percent income bracket for the area. This above average cost of living was driven upwards by housing costs that were 12.4 percent above average. Housing costs in the ACCRA Cost of Living Index, which is provided by the Council for Community and Economic Research for 315 urban areas throughout the United States, includes monthly rent of a two- bedroom apartment, purchase price of a 2,400 square foot new house, and the interest rate for a thirty-year fixed rate mortgage. For Morgantown, apartment rents were 5.6 percent above average for the third quarter while the price of a new 2,400 square foot house was approximately 13.4 percent above average. The presence of WVU increases housing demand, which in turn leads to higher prices. This has a significant affect on a low- or moderate-income person who desires to purchase a home.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MORGANTOWN, WV MSA

LENDING TEST

Loans originated in the Morgantown MSA assessment area in 2008 comprise approximately 26 percent of the number and 21 percent of the dollar amount of loans originated in the State of West Virginia. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This area contained about 25 percent of the total deposits in West Virginia as of June 30, 2008. The performance in the Morgantown MSA contributes significantly to the State of West Virginia and the overall CRA performance of the bank. Within the State of West Virginia, the Morgantown MSA assessment area ranks second in the dollar volume of both loans and deposits. Overall, the Morgantown MSA ranks seventh in the dollar volume of loans and deposits.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Morgantown assessment area reflects good penetration. There are no low-income census tracts in this assessment area.

According to market share information for this assessment area, WesBanco ranks seventh in the number and dollar amount of home mortgage loans originated during 2008 in moderate-income census tracts. WesBanco's home improvement lending in moderate-income census tracts is the only mortgage loan type that exceeds aggregate lending data. The distribution of home loans in this assessment area is skewed more towards middle-income census tracts. As the demographic data shows, there is more opportunity for mortgage lending in middle-income geographies since

that is where most owner-occupied housing units are located. The bank's performance is reasonable.

The geographic distribution of small business loans in moderate-income census tracts is lower than aggregate lending and the percentage of businesses located in moderate-income census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate-income borrowers. When compared to aggregate lending for all three loan types, WesBanco's lending to low- and moderate-income borrowers generally exceeds other reporting lenders, especially in the home improvement loan category. Home refinance loans to low-income borrowers is the only category where the bank did not meet or exceed aggregate levels. The 2008 market share data shows that WesBanco ranks fifth in lending to low- and moderate-income borrowers.

WesBanco also has an excellent distribution of lending to small businesses within Morgantown MSA. According to market share information for this assessment area, WesBanco ranks seventh in the number of small business loans originated during 2008. Approximately 80 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This well exceeds the percentage of businesses in the Morgantown MSA area reporting annual gross revenues of \$1 million or less. The performance also well exceeds the aggregate lending data. Loans in amounts of \$100,000 or less represent 88 percent of small business loans in the assessment area.

Community Development Lending

WesBanco originated an excellent level of community development loans in the Morgantown MSA assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 12 community development loans totaling \$3.9 million. This amount represents nearly 10 percent of the community development loans within the State of West Virginia. The community development loans primarily provided community services to low- or moderate-income individuals. It is noted that WesBanco financed the renovation of a commercial building in a moderate-income census tract in downtown Morgantown, WV. The project was honored by Main Street Morgantown for "Best Large Interior Renovation" and by Main Street West Virginia as the "Best Interior Rehabilitation".

INVESTMENT TEST

The bank has a good level of qualified community development investments in the Morgantown MSA. The bank's CRA qualified investments in this assessment area totaled nearly \$2.0 million, or 4 percent of total CRA investments.

The bank had investments benefiting statewide areas of West Virginia. When allocating a percentage of these statewide investments based on total deposits in the Morgantown MSA, the investments for this assessment area total \$2.6 million.

SERVICE TEST

Accessibility of Delivery Systems

WesBanco’s delivery systems are readily accessible to all portions of this assessment area. Appendix F details the distribution of the bank’s branch offices. The distribution of offices is comparable to the percentage of population within the census tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank has not opened or closed any offices in this assessment area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	17
2008	21
2009	23
TOTAL	61

A WesBanco officer serves as a Board member for several economic development agencies that serve the Morgantown MSA.

- Main Street Morgantown
- Morgantown Area Economic Partnership
- Preston County Economic Development Authority
- 1-79 Development Council & Resource Committee
- Greater Morgantown Convention & Visitor’s Bureau

Additionally, mortgage officers have served on the Board of the Consumer Credit Counseling Service. Bank employees have provided over 57 hours of financial education to 14 different schools in the assessment area during the review period.

METROPOLITAN AREAS – LIMITED REVIEWS

DESCRIPTION OF OPERATIONS IN REMAINING METROPOLITAN STATISTICAL AREA OF WEST VIRGINIA: CHARLESTON, WV (MSA # 16620)

The bank operates 5 branches in the one MSA evaluated using limited review procedures. The Charleston MSA represents 15 percent of the dollar amount of loans originated in the State of West Virginia. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area during 2008. This area contained about 19 percent of the total deposits in West Virginia as of June 30, 2008. The performance in this MSA contributes moderately to the State of West Virginia and the overall CRA performance of the bank.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED REVIEW AREAS OF WEST VIRGINIA

Presented in Appendix F is data used to review this assessment area. Examiners found that the HMDA and CRA data and other reviewed data were consistent with the overall conclusions expressed with respect to each assessment factor in the overall rating for the State of West Virginia.

LENDING TEST

The geographic distribution of HMDA and CRA loans reflects excellent penetration of moderate-income geographies. WesBanco did not originate any home loans in the one low-income census tract. However, the low-income census tract comprises the central business district of Charleston and contains only 0.16 percent of the assessment area's owner-occupied housing units. The distribution of home purchase, improvement, and refinance loans in the moderate-income geographies well exceeds the aggregate lending levels. Small business loans in low-income tracts are below expected levels, while performance in moderate-income tracts exceeded aggregate levels.

For borrower distribution, home mortgage loans to low- and moderate-income borrowers exceed the aggregate levels of lending. The bank's distribution of loans to small businesses exceeds the aggregate levels of all lenders. In addition, a high percentage of the loans are for \$100,000 or less. The borrower distribution is excellent for the Charleston MSA.

With regard to community development lending, the bank made a low level of community development loans in the Charleston MSA. The City of Charleston, the State Capital of West Virginia, is the headquarters of many large banks operating within West Virginia. WesBanco maintains a nominal presence with five branch banks but is often in competition with the larger banks for community development loan projects.

INVESTMENT TEST

The bank made an adequate level of qualified community development investments and grants in the Charleston MSA. During this evaluation period, CRA investments totaled \$867,000. The

bank had investments benefiting statewide areas of West Virginia. When allocating a percentage of these statewide investments based on total deposits in the Charleston MSA, the investments for this assessment area total about \$1.5 million.

SERVICES TEST

The bank's service test performance in the limited review area of West Virginia is consistent with the performance exhibited in the full-scope review areas. Delivery systems are readily accessible to all portions of the assessment area. Services are sufficient to meet the needs of the assessment areas, and the bank provides a relatively good level of community development services.

WHEELING, WEST VIRGINIA-OHIO MULTI-STATE METROPOLITAN AREA

CRA RATING FOR WHEELING, WV-OH⁴: Outstanding

The Lending Test is rated: *Outstanding*
The Investment Test is rated: *High Satisfactory*
The Service Test is rated: *Outstanding*

SCOPE OF EXAMINATION

The evaluation of the Wheeling MSA reviewed the operations of WesBanco in the entire multi-state MSA, which consists of two counties in West Virginia and one county in Ohio. A full review was performed to assess the performance. Core tables related to Wheeling MSA lending, investment, and branch locations may be found in Appendix F, pages 115 to 129.

DESCRIPTION OF OPERATIONS IN WHEELING, WV-OH MSA

This assessment area consists of the entire Wheeling MSA, which is comprised of Marshall and Ohio Counties in West Virginia and Belmont County in Ohio. The bank operates 15 branches in this assessment area, which is home to the bank's headquarters. WesBanco ranks first in terms of deposit market share, having 33 percent of total deposits reported by all banks for the multi-state MSA. In terms of lending activity, WesBanco ranks first in market share for both home mortgage and small business loan originations.

The table below presents certain demographic data for this assessment area.

Wheeling WV MSA 48540

Demographic Information for Full Scope Area: Wheeling, WV MSA 48540						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	49	(2) 4.08	(12) 24.49	(25) 51.02	(10) 20.41	0.00
Population by Geography	153,172	1.28	12.38	66.42	19.91	0.00
Owner-Occupied Housing by Geography	45,789	0.78	9.86	68.87	20.49	0.00
Business by Geography	9,142	2.61	23.89	51.18	22.31	0.00
Farms by Geography	299	1.34	5.69	75.92	17.06	0.00
Family Distribution by Income Level	41,781	19.89	18.65	21.95	39.50	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	16,104	2.19	17.12	67.48	13.21	0.00
Median Family Income		38,856	Median Housing Value	64,574		
HUD Adjusted Median Family Income for 2008		45,800	Unemployment Rate (2000 US	3.47%		
Households Below Poverty Level		16%	Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2008 HUD updated MFI

⁴This rating reflects performance within the multi-state metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

In this assessment area, approximately 12 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 8 percent and 20 percent.

The Wheeling MSA relies on education and health services, state and local government, retail trade, and leisure and hospitality services for employment as manufacturing, particularly steel, declines. Since the 2000 census, the population has continued to decline. Other weaknesses of this MSA include an aging population, low educational attainment, and low per capita income relative to the Nation. Primary strengths include good transportation linkages and low costs of doing business and living.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WHEELING, WV-OH MSA

LENDING TEST

WesBanco's lending performance in the Wheeling MSA is excellent and is rated "Outstanding". The rating reflects a high level of attention to the credit needs of the assessment area.

Loans originated in the Wheeling assessment area in 2008 comprise approximately 21 percent of the number and 25 percent of the dollar amount of loans originated in the six rated areas. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This rated area contained about 24 percent of the total deposits as of June 30, 2008. The performance in this rating area contributes significantly to the overall CRA performance of the bank as it ranks third in the dollar volume of both loans and deposits for the six rated areas.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Wheeling assessment area reflects excellent penetration. WesBanco is a leader in meeting the credit needs of low-income geographies in the Wheeling MSA.

According to market share information for this assessment area, WesBanco ranks first in the number and dollar amount of home mortgage loans originated during 2008 in low- and moderate-income census tracts. The distribution of home purchase, improvement, and refinance loans in low-income census tracts is nearly three times that of aggregate lending data. In addition, the distribution of home improvement loans in moderate-income census tracts is higher than aggregate.

The geographic distribution of small business loans in low- and moderate-income census tracts is excellent when compared to aggregate lending and the percentage of businesses located in such census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects a very good distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate-income borrowers. When compared to aggregate lending data for home purchase and improvement loans, WesBanco's lending to low-income borrowers exceeds other reporting lenders. Loans to moderate-income borrowers are consistently higher than aggregate levels in the three home mortgage loan categories.

WesBanco also has a very good distribution of lending to small businesses within the MSA. According to market share information for this assessment area, WesBanco ranks first in the number of small business loans originated during 2008. Approximately 61 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This mirrors the percentage of businesses in the Wheeling MSA reporting annual gross revenues of \$1 million or less. Loans in amounts of \$100,000 or less represent over 81 percent of small business loans in the MSA.

Community Development Lending

WesBanco originated an excellent level of community development loans in the Wheeling assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 42 community development loans totaling \$68 million. This amount represents 32 percent of total community development loans. The community development loans were primarily for the purpose of improving low- or moderate-income census tracts or areas targeted for revitalization or for providing community services to low- or moderate-income individuals.

Within the Wheeling MSA, the main area of development continues to be The Highlands, a designated Tax Increment Financing (TIF) district in Triadelphia. TIF is a public financing method which has become an often-used financing tool used by municipalities for redevelopment and community improvement projects. The Ohio County Development Authority established the Ohio County Fort Henry Center Tax Increment Financing (TIF) District in 2004. The area is now known as The Highlands, a mixed retail area. The anchor tenant is Cabela's, the nation's largest direct marketer and leading retailer of outdoor merchandise. In addition to a retail store attracting millions of customers each year, Cabela's built two large distribution facilities at The Highlands, resulting in over 1,000 new jobs for the area from just this retailer and more are planned. As of July 2009, approximately 40 retail stores, restaurants and attractions, including a new WesBanco office, occupy the development. Projected employment for the TIF district is 6,000 jobs upon completion of all retail stores and attractions. The majority of jobs created are service and retail oriented.

INVESTMENT TEST

WesBanco's performance under the investment test in the Wheeling MSA is good and is rated "High Satisfactory". The bank has a high level of qualified community development investments in the Wheeling MSA. The bank's CRA qualified investments in this assessment area totaled \$2.1 million, or 5 percent of total CRA investments. .

SERVICE TEST

WesBanco's performance under the service test in the Wheeling MSA is rated "Outstanding".

Accessibility of Delivery Systems

WesBanco's delivery systems are readily accessible to all portions of this assessment area. Appendix F details the distribution of the bank's branch offices. Over 13 percent of the bank's offices are located in moderate-income census tracts, which is slightly higher than the percentage of population within those tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank opened one office in a middle-income census tract. This change to the bank's branch network has not adversely affected accessibility of delivery systems.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	53
2008	72
2009	76
TOTAL	201

Officers and employees of WesBanco provided over 200 hours of CRA-qualified services during the review period to benefit the Wheeling MSA assessment area. Highlights include:

- The CRA mortgage officer serves as a member of the Board of Directors of Habitat for Humanity Wheeling. She also wrote a grant for the organization.
- An officer serves as vice chairman of the Board of Directors for the Belomar (Belmont, Marshall, Ohio Counties) Regional Development Council.
- An officer serves as treasurer and Board Member of the East Wheeling Business Council. He also serves on the Board of Directors for the statewide West Virginia Community Development HUB.
- A mortgage originator serves on the Board of Directors for Habitat for Humanity Belmont County.
- An officer served on the Board of Directors of the Ohio Valley Industrial Business Development Corporation.

Additionally, WesBanco continues to support financial education by community service or by sponsorship. A number of financial education presentations are performed at local schools, including schools where free and reduced lunch ratios were in excess of 50 percent. The Bank sponsored first-time home buyer classes through the Community Homebuyer Investment Program, with the support of Habitat for Humanity (Wheeling and Belmont County chapters).

**PARKERSBURG-MARIETTA, WEST VIRGINIA-OHIO
MULTI-STATE METROPOLITAN AREA**

CRA RATING FOR PARKERSBURG-MARIETTA, WV-OH⁵: Outstanding

The Lending Test is rated: *Outstanding*
The Investment Test is rated: *High Satisfactory*
The Service Test is rated: *Outstanding*

SCOPE OF EXAMINATION

The evaluation of the Parkersburg MSA reviewed the operations of WesBanco in the entire multi-state MSA, which consists of three counties in West Virginia and one county in Ohio. A full review was performed to assess the performance. Core tables related to Parkersburg MSA lending, investment, and branch locations may be found in Appendix F, pages 130 to 144.

DESCRIPTION OF OPERATIONS IN PARKERSBURG-MARIETTA, WV-OH MSA

This assessment area consists of the entire Parkersburg MSA, which includes the counties of Pleasants, Wirt, and Wood in West Virginia and Washington County in Ohio. The bank operates 7 branches in this assessment area. WesBanco ranks third in terms of deposit market share, having 10 percent of total deposits reported by all banks for the multi-state MSA. In terms of lending activity, WesBanco ranks sixth in market share for both home mortgage and small business loan originations.

The table below presents certain demographic data for this assessment area.

Parkersburg-Marietta, WV-OH MSA 37620

Demographic Information for Full Scope Area: Parkersburg-Marietta, WV-OH MSA 37620						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	0.00	(8) 17.39	(32) 69.57	(6) 13.04	0.00
Population by Geography	164,624	0.00	11.41	77.34	11.25	0.00
Owner-Occupied Housing by Geography	50,010	0.00	8.47	78.96	12.57	0.00
Businesses by Geography	10,506	0.00	25.33	66.73	7.94	0.00
Farms by Geography	342	0.00	8.77	77.78	13.45	0.00
Family Distribution by Income Level	46,640	18.86	19.05	22.36	39.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	17,680	0.00	14.06	79.09	6.85	0.00
Median Family Income		40,321	Median Housing Value		74,072	
HUD Adjusted Median Family Income for 2008		50,200	Unemployment Rate (2000 US Census)		3.22%	
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification. SOURCE: 2000 US Census and 2008 HUD MFI.

⁵This rating reflects performance within the multi-state metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multi-state metropolitan area.

In this assessment area, approximately 10 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 9 percent and 19 percent.

The Parkersburg MSA relies on education and health services, retail trade, federal, state, and local government, and manufacturing for employment. While the manufacturing share of employment has declined faster than the U.S. average, it remains nearly two percentage points higher than the U.S. average. Since the 2000 census, the population has continued to decline. The area's declining and aging population, low educational attainment, and lack of growth contribute to its below average economic performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PARKERSBURG-MARIETTA, WV-OH MSA

LENDING TEST

WesBanco's lending performance in the Parkersburg MSA is excellent and is rated "Outstanding". The rating reflects a high level of attention to the credit needs of the assessment areas it serves.

Loans originated in the Parkersburg assessment area in 2008 comprise approximately 10 percent of the number and 11 percent of the dollar amount of loans originated in the six rated areas. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This rated area contained about 8 percent of the total deposits as of June 30, 2008. The performance in this rating area contributes moderately to the overall CRA performance of the bank as it ranks fourth in the dollar volume of loans and fifth in the dollar volume of deposits for the six rated areas.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Parkersburg assessment area reflects very good penetration. WesBanco performs well in meeting the credit needs of moderate-income geographies in the Parkersburg MSA. There are no low-income census tracts in this assessment area.

According to market share information for this assessment area, WesBanco ranks about seventh in the number and dollar amount of home mortgage loans originated during 2008 in moderate-income census tracts. However, the distribution of home improvement and refinance loans in moderate-income census tracts is higher than that of aggregate lending data.

The geographic distribution of small business loans in moderate-income census tracts is very good when compared to aggregate lending and the percentage of businesses located in moderate-income census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes, especially with regards to home mortgage lending.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate-income borrowers. When compared to aggregate lending data for home purchase and improvement loans, WesBanco's lending to low-income borrowers well exceeds other reporting lenders. Loans to moderate-income borrowers are consistently significantly higher than aggregate levels in all three home mortgage loan categories. Market share data for all HMDA reporters shows that WesBanco ranks second in the number and dollar amount of home mortgage loans to low- and moderate-income borrowers.

WesBanco also has a very good distribution of lending to small businesses within the MSA. According to market share information for this assessment area, WesBanco ranks sixth in the number of small business loans originated during 2008. Approximately 57 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This compares well with the percentage of businesses in the Parkersburg MSA reporting annual gross revenues of \$1 million or less. Loans in amounts of \$100,000 or less represent over 63 percent of small business loans in the MSA.

Community Development Lending

WesBanco originated an excellent level of community development loans in the Parkersburg assessment area. The bank originated 16 community development loans totaling \$18 million between January 1, 2007, and December 31, 2009. This amount represents 8 percent of total community development loans. The community development loans were primarily for the purpose of improving moderate-income census tracts or areas targeted for revitalization or for providing community services to low- or moderate-income individuals.

INVESTMENT TEST

WesBanco's performance under the investment test in the Parkersburg MSA is good and is rated "High Satisfactory". The CRA qualified investments specific to this assessment area totaled \$110,000, or less than one percent of total CRA investments. The bank had investments benefiting statewide areas of West Virginia and Ohio. When allocating a percentage of these statewide investments based on total deposits in the Parkersburg MSA, the investments for this assessment area total \$2.2 million.

SERVICE TEST

WesBanco's performance under the service test in the Parkersburg MSA is rated "Outstanding".

Accessibility of Delivery Systems

WesBanco's delivery systems are readily accessible to all portions of this assessment area. Appendix F details the distribution of the bank's branch offices. Nearly 29 percent of the bank's offices are located in moderate-income census tracts, which is slightly higher than the percentage of population within those tracts.

Changes in Branch Locations

Since the previous CRA evaluation, the bank has not opened or closed any offices in this assessment area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	24
2008	20
2009	26
TOTAL	70

The Bank has performed 70 CRA-qualified services through the review period. Highlights include the following.

- An officer served as Chairman of the Parkersburg - Wood County Area Development Corporation/Authority.
- An officer served as a member of the Downtown Parkersburg Business Task Force.
- Another bank officer is on the Board of Directors of the Consumer Credit Counseling Service.
- An officer serves on the Board of Directors for the Little Kanawha Development Corporation.

**WEIRTON-STEUBENVILLE, WEST VIRGINIA-OHIO
MULTI-STATE METROPOLITAN AREA**

CRA RATING FOR WEIRTON-STEUBENVILLE, WV-OH⁶: Satisfactory

The Lending Test is rated: *High Satisfactory*
The Investment Test is rated: *High Satisfactory*
The Service Test is rated: *Outstanding*

SCOPE OF EXAMINATION

The evaluation of the Weirton MSA reviewed the operations of WesBanco in the entire multi-state MSA, which consists of two counties in West Virginia and one county in Ohio. A full review was performed to assess the performance. Core tables related to Weirton MSA lending, investment, and branch locations may be found in Appendix F, pages 145 to 159.

DESCRIPTION OF OPERATIONS IN WEIRTON-STEUBENVILLE, WV-OH MSA

This assessment area consists of the entire Weirton MSA consisting of Brooke and Hancock Counties in West Virginia and Jefferson County in Ohio. The bank operates 5 branches in this assessment area. WesBanco ranks second in terms of deposit market share, having 17 percent of total deposits reported by all banks for the multi-state MSA. In terms of lending activity, WesBanco ranks sixth in market share for both home mortgage and small business loan originations.

The table below presents certain demographic data for this assessment area.

Weirton-Steubenville, WV-OH MSA 48260

Demographic Information for Full Scope Area: Weirton-Steubenville, WV-OH MSA 48260						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	39	(1) 2.56	(4) 10.26	(32) 82.05	(2) 5.13	0.00
Population by Geography	132,008	1.00	7.15	86.57	5.28	0.00
Owner-Occupied Housing by Geography	41,097	0.51	4.67	89.32	5.50	0.00
Businesses by Geography	7,095	0.90	10.57	81.49	7.03	0.00
Farms by Geography	156	0.64	1.28	96.15	1.92	0.00
Family Distribution by Income Level	37,520	18.81	18.94	23.52	38.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,165	1.49	9.62	84.16	4.73	0.00
Median Family Income		39,497	Median Housing Value		62,911	
HUD Adjusted Median Family Income for 2008		46,900	Unemployment Rate (2000 US Census)		2.93%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification. SOURCE: 2000US Census and 2008 HUD MFI.

⁶*This rating reflects performance within the multi-state metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multi-state metropolitan area.*

In this assessment area, approximately 10 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 8 percent and 19 percent.

The Weirton MSA relies on education and health services, manufacturing, federal, state, and local government, and leisure and hospitality services for employment. Economic conditions in Weirton remain bleak, with job loss, lack of job opportunities, and a changing business environment. The unemployment rate is among the highest of the 13 assessment areas. Even before the National recession, unemployment in the Weirton area was high due to massive layoffs in the steel industry. Just four years ago, two of the largest steel companies employed more than 7,000 workers. By July 2009, that number was down to just over 1,300. The 2009 average unemployment rate for the Weirton MSA was 12 percent, significantly higher than the National average of 9 percent and the state average of 10 percent. Since the 2000 census, the population has continued to decline. The area is impacted by its large concentration of persons 65 and older and ranks about 50 percent above the National average. The large elderly population contributes to the MSA's low income levels and the decreased spending on retail goods and services.

Development in this MSA is mainly found at the Three Springs Drive location, where a Tax Increment Financing (TIF) District has been established to redevelop the site of the former corporate office for Weirton Steel. Expansion continues with the building of a new Super Wal-Mart that will replace the aging, smaller store located further north on Three Springs Drive. A new Spring Hills Suites hotel has recently been completed at the intersection of Three Springs and US Route 22, a busy highway between Steubenville and Pittsburgh.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WEIRTON-STEUBENVILLE, WV-OH MSA

LENDING TEST

WesBanco's lending performance in the Weirton MSA is very good and is rated "High Satisfactory". The rating reflects a good response to the credit needs of the assessment area.

Loans originated in the Weirton assessment area in 2008 comprise approximately 4 percent of both the number and dollar amount of loans originated in the six rated areas. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This rated area contained about 8 percent of the total deposits as of June 30, 2008. The performance in this rating area does not contribute significantly to the overall CRA performance of the bank as it ranks fifth in the dollar volume of loans and fourth in the dollar volume of deposits for the six rated areas.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Wheeling assessment area reflects adequate penetration.

WesBanco did not originate any 2008 home loans in the one low-income census tract in this assessment area. The low-income census tract comprises the business district of Steubenville, Ohio in Jefferson County. Owner-occupied housing units comprise less than one percent of the housing units. Therefore, limited opportunities exist to originate home loans in the low-income census tract. In the moderate-income census tracts, WesBanco originated home purchase loans but did not originate any home improvement or refinance loans. WesBanco's percentage of home purchase loans in moderate-income census tracts exceeded the aggregate lending data. According to market share information for this assessment area, WesBanco ranks thirteenth in the number and dollar amount of home mortgage loans originated during 2008 in low- and moderate-income census tracts.

WesBanco also did not originate any small business loans in the low-income census tract. The geographic distribution of small business loans in moderate-income census tracts is below both the aggregate lending and the percentage of businesses located in moderate-income census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects an excellent distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to low- and moderate-income borrowers. When compared to aggregate lending data for home purchase and improvement loans, WesBanco's lending to low- and moderate-income borrowers well exceeds other reporting lenders. Market share data for all HMDA reporters shows that WesBanco ranks fifth in the number and dollar amount of home mortgage loans to low- and moderate-income borrowers.

WesBanco also has an excellent distribution of lending to small businesses within the MSA. According to market share information for this assessment area, WesBanco ranks sixth in the number of small business loans originated during 2008. Approximately 67 percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This compares well with the percentage of businesses in the Weirton MSA reporting annual gross revenues of \$1 million or less and is also much higher than the aggregate lending data. Loans in amounts of \$100,000 or less represent 73 percent of small business loans in the MSA.

Community Development Lending

WesBanco originated an excellent level of community development loans in the Weirton assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 12 community development loans totaling \$10 million. This amount represents 5 percent of total community development loans. The community development loans were primarily for the purpose of improving low- or moderate-income census tracts or areas targeted for revitalization or for providing community services to low- or moderate-income individuals. Some of the loans included the following:

- A loan for \$315,000 funded the improvements to a commercial building in a moderate-income census tract in downtown Steubenville, OH.
- A \$1.5 million loan was for the construction of a new convenience store and gasoline station that will employ 30 people.
- A \$2.3 million loan will fund improvements to a hotel located in a moderate-income census. The improvements are necessary to allow the property to change a franchise agreement and retain the 65 workers.
- The bank also provided a small working capital loan to a private, non-profit organization that assists entrepreneurs and small business owners to start or expand their businesses throughout the Upper Ohio Valley region.

INVESTMENT TEST

WesBanco's performance under the investment test in the Weirton MSA is good and is rated "High Satisfactory". The bank has a good level of qualified community development investments in the Weirton MSA. The CRA qualified investments specific to this assessment area totaled \$772,314, or about 2 percent of total CRA investments. The bank had investments benefiting statewide areas of West Virginia and Ohio. When allocating a percentage of these statewide investments based on total deposits in the Weirton MSA, the average investments during the three-year review period for this assessment area total \$3.8 million

SERVICE TEST

WesBanco's performance under the service test in the Weirton MSA is rated "Outstanding".

Accessibility of Delivery Systems

While none of WesBanco's branch offices are in low- and moderate-income geographies, the bank's delivery systems are accessible to essentially all portions of this assessment area. Appendix F details the distribution of the bank's branch offices.

Changes in Branch Locations

Since the previous CRA evaluation, the bank has not opened or closed any offices in this assessment area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	17
2008	18
2009	20
TOTAL	55

The bank participates with many community development organizations in the area, including those that promote economic development and affordable housing issues within the MSA. Involvement in these organizations has resulted in community development loans and small business loans. Some of these include the following.

- An officer is on the Board of Directors for the Business Development Corporation of Northern Panhandle and for the Brooke-Hancock Regional Planning and Development Council.
- A lending executive serves on the Revolving Fund Loan (RLF) Administration Board for Progress Alliance. The standards for a RLF portfolio loan is that 51 percent of jobs created/retained must be made available to low to moderate income persons. The employee has provided needed financial knowledge and technical assistance.
- A mortgage originator serves as Chairperson of the Program Coordinating Committee for the Jefferson Metropolitan Housing Authority.
- An officer provided post-purchase education at a Family Services Association workshop. Information was provided about how to request a modification when experiencing delinquency, how to obtain and read credit reports, and information about mortgage scams and identity theft.

COMMONWEALTH OF PENNSYLVANIA

CRA RATING FOR PENNSYLVANIA: Satisfactory

The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **High Satisfactory**
The Service Test is rated: **Outstanding**

SCOPE OF EXAMINATION

The evaluation of the Pennsylvania performance considered the operations of WesBanco in its one assessment area, which comprises a portion of the Pittsburgh MSA. The scope of the examination for the Pittsburgh MSA is consistent with the scope of the examination for the institution. This assessment area received a full scope review. Core tables related to Pennsylvania’s lending, investment, and branch locations may be found in Appendix F on pages 160 to 174.

DESCRIPTION OF OPERATIONS IN PENNSYLVANIA

This assessment area consists of 36 contiguous census tracts in the western portion of Washington County, Pennsylvania, which lies in the southwestern portion of the Pittsburgh MSA. The bank operates 2 branches in this assessment area. As of June 30, 2008, WesBanco ranks 15th in terms of deposit market share, having one percent of total deposits reported by all banks for Washington County. In terms of 2008 lending activity, WesBanco ranks 47th in market share for home mortgage and 17th for small business loan originations.

The table below presents certain demographic data for this assessment area.

Pittsburgh, PA MSA 38300 (Portion of Washington County, PA)

Demographic Information for Full Scope Area: Pittsburgh PA MSA 38300 (Portion of Washington County, PA)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	36	(1) 2.78	(5) 13.89	(20) 55.56	(10) 27.78	0.00
Population by Geography	134,054	1.02	10.53	58.67	29.77	0.00
Owner-Occupied Housing by Geography	40,642	0.04	8.19	59.24	32.53	0.00
Businesses by Geography	9,422	6.72	9.61	45.53	38.14	0.00
Farms by Geography	310	0.32	4.52	64.52	30.65	0.00
Family Distribution by Income Level	37,387	16.84	18.06	22.34	42.76	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	13,049	1.19	15.81	65.38	17.62	0.00
Median Family Income HUD Adjusted Median Family Income for 2008 Households Below Poverty Level		47,195 60,000 9%	Median Housing Value Unemployment Rate (2000 US Census)	101,348 1.98%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2008 HUD updated MFI

In this assessment area, 6 percent of the families are below poverty level. Typically families below the poverty level could not afford a house; therefore, in comparing the distribution of borrowers by income level to the distribution of families by income level, one would expect a distribution to low-income families between 11 percent and 17 percent.

The Washington County portion of the Pittsburgh MSA relies on health care and social assistance services, manufacturing, retail trade, and leisure and hospitality services for employment. Washington County is predominantly rural and has around 60 percent of its population concentrated in its two major cities, Monongahela and Washington.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

Lending test performance is rated “High Satisfactory” since loans are well distributed among geographies of different income levels. Lending to low- and moderate-income borrowers and small businesses is good, and community development loans are good. The performance in this rating area does not contribute significantly to the overall CRA performance of the bank as it ranks sixth in the dollar volume of loans and deposits for the six rated areas.

Loans originated in the Commonwealth of Pennsylvania in 2008 comprise approximately one percent of the number and 3 percent of the dollar amount of loans originated in the six rated areas. With only 40 loans in this assessment area, the low volume of lending skews the analysis. The core tables in Appendix F detail the number and dollar volume of HMDA and CRA loans in the assessment area in 2008. This rated area contained about one percent of the total deposits as of June 30, 2008.

Geographic Distribution of Loans

As the tables in Appendix F show, the geographic distribution of home mortgage and small business loans in the Pennsylvania assessment area reflects very good penetration. WesBanco did not originate any 2008 home loans in the one low-income census tract in this assessment area. The low-income census tract comprises the business district of Washington, Pennsylvania. Owner-occupied housing units comprise less than one percent of the housing units. Therefore, limited opportunities exist to originate home loans in the low-income census tract. In the moderate-income census tracts, WesBanco originated home purchase and improvement loans but did not originate any home refinance loans. WesBanco’s percentage of home purchase and improvement loans in moderate-income census tracts exceeded the aggregate lending data.

The geographic distribution of 2008 small business loans in low-income census tracts exceeds the aggregate lending level. However, the distribution of business loans in moderate-income census tracts is below both the aggregate lending and the percentage of businesses located in the moderate-income census tracts.

Borrower Distribution of Loans

The distribution of borrowers reflects a good distribution among borrowers of different income levels and among businesses of different sizes.

The borrower distribution for home-related loan activity reflects excellent levels of lending to moderate-income borrowers. When compared to aggregate lending data for all three home loan types, WesBanco's lending to moderate-income borrowers well exceeds other reporting lenders. However, the bank did not originate any home loans to low-income borrowers.

WesBanco also has a very good distribution of lending to small businesses within the assessment area. Fifty percent of all small business loans were to businesses with annual gross revenues of \$1 million or less. This is less than the percentage of businesses in the MSA reporting annual gross revenues of \$1 million or less but is much higher than the aggregate lending data. Loans in amounts of \$100,000 or less represent 50 percent of small business loans in the MSA.

Community Development Lending

WesBanco originated an good level of community development loans in the Pennsylvania assessment area. Between January 1, 2007, and December 31, 2009, the bank originated 4 community development loans totaling nearly \$12 million. This amount represents 6 percent of total community development loans, which is reasonable considering the level of bank operations in this assessment area. The community development loans were primarily for the purpose of improving low- or moderate-income census tracts or areas targeted for revitalization. The primary loan involved a \$9 million credit to refinance and provide additional funds to an original construction loan for a new hotel located in a designated Tax Increment Financing (TIF) district in Washington County, PA. The loan refinanced an \$8 million construction loan from another bank and provided an additional \$1 million in new money to complete the construction. The area has also been designated for revitalization by the Redevelopment Authority of Washington County, PA. Over 2,600 full time permanent jobs are forecasted for the area. Upon opening, the subject hotel employed 27 people, with all positions being low- to moderate-income.

INVESTMENT TEST

The bank has a good level of qualified community development investments in the Pennsylvania assessment area. Performance under the Investment Test is rated "High Satisfactory". The CRA qualified investments specific to this assessment area totaled \$923,702 or 2 percent of total CRA investments. The bank had prior period investments with an outstanding balance of \$908,063. Current period investments in the form of donations total \$15,639. New investments, other than donations, were not made in this assessment area.

SERVICE TEST

WesBanco's performance under the Service Test is rated "Outstanding".

Accessibility of Delivery Systems

One of the two WesBanco offices in the Pennsylvania assessment area is in the low-income geography. The second office is in an upper-income census tract. The bank's delivery systems are accessible to most portions of this assessment area. Appendix F details the distribution of the bank's branch offices.

Changes in Branch Locations

Since the previous CRA evaluation, the bank has not opened or closed any offices in this assessment area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services, including business hours, do not vary in a way that inconveniences any portion of the assessment area or any group of individuals. Branch hours are reasonable and comparable to other local financial institutions.

Community Development Services

CRA Qualified Community Development Services January 1, 2007 through December 31, 2009	
Calendar Year	Number of CRA-Qualified Services Performed
2007	7
2008	11
2009	10
TOTAL	28

Bank employees participate in a high number of community development organizations serving the assessment area. An executive officer of the Bank served as Chairman of the Board and in other leadership capacities for the United Way of Washington County, PA. This involvement has provided valuable technical assistance and business knowledge to the organization. An officer serves on the United Way Allocation Committee. Another officer is a member of the Northside Community Development Corporation, which sponsors financial literacy campaigns in the area. She also serves on the Financial Education Consortium of Southwestern Pennsylvania. A bank employee serves on the Downtown Washington Revitalization Committee and on the Policy Council and Finance Committee for Community Action Southwest.

APPENDIX A

SCOPE OF EXAMINATION:

WesBanco Bank, Inc.			
<p>SCOPE OF EXAMINATION: Large bank CRA examination procedures were used for this evaluation. Each state or multi-state MSA (if the bank had branches in more than one state) in which the institution maintains a branch office received analysis and review of its lending, investments, and services activities to arrive at a state-wide or multi-state rating.</p> <p>TIME PERIOD REVIEWED: For the lending activity, geographic distribution, and borrower distribution the time period was 2007, 2008, and 2009. However, more emphasis was placed on the 2008 lending performance since it is the most recent year for which aggregate lending data is available for comparison. For community development lending, innovative and flexible practices, investments and community development services the time period was January 1, 2007, through December 31, 2009. The branch distribution in the core tables is as of June 30, 2009.</p> <p>PRODUCTS REVIEWED: Loans reported pursuant to HMDA and CRA data reporting requirements including community development loans. Examiners also reviewed community development investment and services and delivery systems for the bank's products and services based on a review of bank records.</p>			
LIST OF AFFILIATES AND PRODUCTS REVIEWED			
AFFILIATE(S):	AFFILIATE RELATIONSHIP:	PRODUCTS REVIEWED:	
WesBanco Bank Community Development Corporation	Subsidiary	Loans	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA:	TYPE OF EXAMINATION:	BRANCHES VISITED:	OTHER INFORMATION:
OH Non-MSA	Full	None	None
Cincinnati, OH MSA	Full	None	None
Columbus, OH MSA	Full	None	None
Dayton, OH MSA	Limited	None	None
Huntington-Ashland, WV-KY-OH MSA (Lawrence County, OH)	Limited	None	None
Springfield, OH MSA	Limited	None	None
WV Non-MSA	Full	None	None
Morgantown, WV MSA	Full	None	None
Charleston, WV MSA	Limited	None	None
Wheeling, WV-OH Multi-State MSA	Full	None	None
Weirton-Steubenville, WV-OH Multi-State MSA	Full	None	None
Parkersburg-Marietta, WV-OH Multi-State MSA	Full	None	None
Pittsburgh, PA MSA (Washington County, PA)	Full	None	None

APPENDIX B

SUMMARY OF STATE AND MULTI-STATE MSA RATINGS				
STATE OR MULTI-STATE MSA NAME:	LENDING TEST RATING:	INVESTMENT TEST RATING:	SERVICE TEST RATING:	OVERALL STATE RATING:
State of Ohio	Outstanding	Outstanding	Outstanding	Outstanding
State of West Virginia	Outstanding	High Satisfactory	Outstanding	Outstanding
Wheeling, WV-OH Multi-State MSA	Outstanding	High Satisfactory	Outstanding	Outstanding
Parkersburg-Marietta, WV-OH Multi-State MSA	Outstanding	High Satisfactory	Outstanding	Outstanding
Weirton-Steubenville, WV-OH Multi-State MSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State of Pennsylvania	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

APPENDIX C - GENERAL DEFINITIONS

GEOGRAPHY TERMS

Block: Small areas bounded on all sides by visible features such as streets, roads, streams or rail road tracks, and invisible features like city or town boundaries or property lines. Blocks are subdivisions of census tracts or block numbering areas (BNA), and are assigned a unique three-digit number.

Block Group: Clusters of blocks within a census tract or BNA, having a four-digit number and a three-digit suffix. The four-digit number corresponds to the same number given to the census tract or BNA in which it is located.

Block Numbering Areas (BNAs): Statistical subdivisions of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. BNAs do not cross county lines.

Census Tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Metropolitan Area (MA): One or more large population centers and adjacent communities that have a high degree of economic and social integration. Each MA must contain either a place with a minimum population of 50,000 of Census Bureau-defined urbanized area and a total MA population of at least 100,000 (75,000 in New England). An MA comprises one or more central counties and may include one or more outlying counties that have close economic and social relationships with the central county. In New England, MAs are composed of cities and towns rather than whole counties.

Metropolitan Statistical Area (MSA): One or more metropolitan areas that have economic and social ties.

Primary Metropolitan Statistical Area (PMSA): A large urbanized county or cluster of counties that demonstrate very strong internal economic and social links, in addition to close ties to other portions of the larger area. If an area qualifies as an MA and has more than one million persons, PMSAs may be defined within it.

Consolidated Metropolitan Statistical Area (CMSA): The larger area of which PMSAs are component parts.

Non-Metropolitan Area: All areas outside of metropolitan areas. The definition of non-metropolitan area is not consistent with the definition of rural areas. Urban and rural

classifications cut across the other hierarchies; for example, there is generally both urban and rural territory within both metropolitan and non-metropolitan areas.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in: places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin) but excluding the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Rural Area: Territories, populations and housing units that are not classified as urban.

HOUSING TERMS

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

INCOME TERMS

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide non-metropolitan median family income, if a person or geography is located outside an MSA.

Family Income: Includes the income of all members of a family that are age 15 and older.

Household Income: Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households consist of only one person, median household income is usually less than median family income.

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Upper-Income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent in the case of a geography.

HUD Adjusted Income Data: The U.S. Department of Housing and Urban Development (HUD) issues annual estimates which update median family income from the metropolitan and non-metropolitan areas. HUD starts with the most recent U.S. Census data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

OTHER TERMS

Home Mortgage Disclosure Loan Application Register (HMDA LAR): The HMDA LARs record all applications received for residential purchase, refinance, home improvement and temporary-to-permanent construction loans.

Small Business Loan: A loan included in “loans to small businesses” as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

APPENDIX D - INVESTMENT DEFINITIONS

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. The equity investments are subject to limits specified by the bank's regulator. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community as well as to the financial and marketing needs of the bank. A CDC may purchase, own, rehabilitate, construct, manage and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization. Any real estate ownership should generally be temporary, with ownership reverting to members or organizations in the community.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. They procure loans and investments that conventional financial institutions are unable to invest in, and they link financing to other developmental activities. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. CDFIs share a common mission and can be chartered as a credit union or bank. CDFIs can also be unregulated nonprofit institutions that gather private capital from a range of social investors for community development lending or investing. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, microenterprise funds, and community development venture capital funds. A certified CDFI must meet eligibility requirements, which include: having a primary mission of promoting community development; serving an investment area or target population; providing development services; maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means; and not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Low Income Housing Tax Credits: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended, which is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department, through the Internal Revenue Service, distributes low-income housing tax credits to housing credit agencies. The housing agencies allocate tax credits on a competitive basis. Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits or sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains in place throughout the compliance period, usually 30 years.

Qualified Investments: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development to support the following endeavors: 1) affordable housing; 2) community services targeting low- and moderate-income individuals; 3) activities that promote economic development by financing small farms and small businesses; and 4) activities that revitalize or stabilize low- and moderate-income geographies.

APPENDIX E - STANDARD PE LANGUAGE

LENDING TEST

Scope of Test

The lending test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) by considering an institution's home mortgage, small business, small farm, and community development lending. The institution's lending performance is evaluated pursuant to the following criteria: 1) the volume of lending activity; 2) the proportion of lending within the assessment area(s); 3) the dispersion of loans and the number and amount of loans in low-, moderate-, middle- and upper-income geographies in the assessment area(s); 4) the distribution of loans among borrowers of low-, moderate-, middle- and upper-income levels and businesses (including farms) of different sizes; 5) the distribution of small business and small farm loans by loan amount at origination; 6) the volume of community development lending; and 7) the use of innovative or flexible lending practices. Performance under the lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

Community Development Lending:

Performance Criteria

The institution's community development lending activities are evaluated pursuant to the following criteria: 1) the extent to which community development lending opportunities have been made available to the institution; 2) the responsiveness of the institution's community development lending; and 3) the extent of leadership the institution has demonstrated in community development lending.

Innovative and Flexible Lending Practices:

Performance Criteria

The institution's innovative and flexible lending practices are evaluated pursuant to the following criteria: 1) the degree to which the loans serve low- and moderate-income creditworthy borrowers in new ways or serve groups of creditworthy borrowers not previously served by the institution; and 2) the success of each product serving low- and moderate-income borrowers, including the number and dollar volume of loans originated during the review period.

INVESTMENT TEST

Scope of Test

The investment test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through its use of qualified investments that benefit the assessment area(s) or a broader statewide or regional area that includes the institution's assessment area(s). Activities considered under the lending or service test may not be considered under the investment test. The institution's investment performance is evaluated pursuant to the following criteria: 1) the dollar amount of qualified investments; 2) the innovativeness or complexity of qualified investments; 3) the responsiveness of qualified investments to credit and community development needs; and 4) the degree to which the qualified investments are not routinely provided by private investors.

SERVICE TEST

Scope of Test

The service test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the institution's systems for delivering retail banking services and the extent and innovativeness of its community development services. The institution's retail banking services are evaluated pursuant to the following criteria: 1) the distribution of the institution's branches among geographies of different income levels; 2) the record of opening and closing branches, particularly branches located in low- and moderate-income geographies or that primarily serve low- or moderate-income individuals; 3) the availability and effectiveness of alternate systems for delivering retail banking services; and 4) the range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

In addition, the institution's community development services are evaluated pursuant to the following criteria: 1) the extent of community development services offered and used; 2) the innovativeness of community development services, including whether they serve low- and moderate-income customers in new ways or serve groups of customers not previously served; 3) the degree to which they serve low- and moderate-income areas or individuals; and 4) their responsiveness to available opportunities for community development services.

APPENDIX F – STANDARD CORE TABLES

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: STATE OF OHIO												
Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008												
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Columbus OH MSA 18140	13.58	79	16,168	64	15,280	2	306	6	7,691	151	39,445	10.38
Ohio Non-MSA North and South areas	44.78	282	21,530	164	20,078	17	674	35	14,507	498	56,789	39.34
Cincinnati-Middletown, OH-KY-IN MSA 17140	15.38	104	17,044	62	14,142	0	0	5	3,521	171	34,707	26.57
Limited Review:												
Dayton OH MSA 19380	6.74	50	3,634	24	4,651	0	0	1	1,400	75	9,685	4.35
Huntington-Ashland, WV-KY-OH MSA 26580	6.65	41	3,960	29	3,700	1	8	3	889	74	8,557	8.36
Springfield OH MSA 44220	12.86	126	7,577	11	1,928	1	45	5	3,748	143	13,298	11.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2007 to December 31, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														Geography: STATE OF OHIO		Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008	
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)				
Full Review:																	
Columbus OH MSA 18140	12.70	8	1,445	8	1,445	0	0	0	0	0	0	0	0	10.38			
Ohio Non-MSA North and South areas	38.10	24	4,082	24	4,082	0	0	0	0	0	0	0	0	39.34			
Cincinnati-Middletown, OH-KY-IN MSA 17140	46.03	29	6,240	29	6,240	0	0	0	0	0	0	0	0	26.57			
Limited Review:																	
Dayton OH MSA 19380	0.00	0	0	0	0	0	0	0	0	0	0	0	0	4.35			
Huntington-Ashland, WV-KY-OH MSA 26580	1.59	1	100	1	100	0	0	0	0	0	0	0	0	8.36			
Springfield OH MSA 44220	1.59	1	38	1	38	0	0	0	0	0	0	0	0	11.00			

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														
Geography: STATE OF OHIO														
Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008														
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Columbus OH MSA 18140	23	10.31	3.85	4.35	19.29	13.04	42.73	52.17	34.14	30.43	2.67	14.14	43.58	39.61
Ohio Non-MSA North and South areas	110	49.33	0.28	0.00	33.83	39.09	61.19	57.27	4.70	3.64	0.19	29.97	63.23	6.61
Cincinnati-Middletown, OH-KY-IN MSA 17140	35	15.70	2.87	2.86	14.61	14.29	47.24	62.86	35.27	20.00	2.66	12.47	43.71	41.16
Limited Review:														
Dayton OH MSA 19380	14	6.28	2.33	0.00	18.71	7.14	45.53	78.57	33.44	14.29	0.86	11.50	46.44	41.20
Huntington-Ashland, WV-KY-OH MSA 26580	19	8.52	0.00	0.00	5.05	0.00	94.95	100.00	0.00	0.00	0.00	4.17	95.83	0.00
Springfield OH MSA 44220	22	9.87	1.73	0.00	9.72	13.64	59.32	68.18	29.23	18.18	0.96	6.84	66.01	26.20

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate HMDA Lending (%) by Tract Income*			
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans				
Full Review:														
Columbus OH MSA 18140	24	12.70	3.85	12.50	19.29	29.17	42.73	50.00	34.14	8.33	4.57	19.03	44.11	32.29
Ohio Non-MSA North and South areas	63	33.33	0.28	0.00	33.83	33.33	61.19	65.08	4.70	1.59	0.15	35.91	61.46	2.48
Cincinnati-Middletown, OH-KY-IN MSA 17140	18	9.52	2.87	5.56	14.61	27.78	47.24	50.00	35.27	16.67	2.90	13.31	47.31	36.48
Limited Review:														
Dayton OH MSA 19380	23	12.17	2.33	0.00	18.71	13.04	45.53	60.87	33.44	26.09	1.64	16.19	44.79	37.38
Huntington-Ashland, WV-KY-OH MSA 26580	3	1.59	0.00	0.00	5.05	0.00	94.95	100.00	0.00	0.00	0.00	5.71	94.29	0.00
Springfield OH MSA 44220	58	30.69	1.73	1.72	9.72	17.24	59.32	48.28	29.23	32.76	1.26	10.06	55.97	32.70

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate HMDA Lending (%) by Tract Income*			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans				
Full Review:														
Columbus OH MSA 18140	27	10.51	3.85	18.52	19.29	14.81	42.73	40.74	34.14	25.93	3.81	14.87	40.71	40.61
Ohio Non-MSA North and South areas	108	42.02	0.28	0.00	33.83	25.93	61.19	74.07	4.70	0.00	0.26	31.14	64.41	4.19
Cincinnati-Middletown, OH-KY-IN MSA 17140	45	17.51	2.87	6.67	14.61	15.56	47.24	55.56	35.27	22.22	1.82	11.31	42.34	44.53
Limited Review:														
Dayton OH MSA 19380	12	4.67	2.33	0.00	18.71	16.67	45.53	41.67	33.44	41.67	1.13	12.95	44.00	41.91
Huntington-Ashland, WV-KY-OH MSA 26580	19	7.39	0.00	0.00	5.05	5.26	94.95	94.74	0.00	0.00	0.00	3.91	96.09	0.00
Springfield OH MSA 44220	46	17.90	1.73	0.00	9.72	13.04	59.32	43.48	29.23	43.48	1.01	8.11	56.86	34.02

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Columbus OH MSA 18140	5	38.46	13.14	20.00	32.87	40.00	34.01	20.00	19.98	20.00	31.91	22.87	30.32	14.89
Ohio Non-MSA North and South areas	1	7.69	13.00	0.00	29.47	100.00	47.26	0.00	10.27	0.00	8.33	33.33	41.67	16.67
Cincinnati-Middletown, OH-KY-IN MSA 17140	6	46.15	20.81	16.67	25.13	0.00	36.82	50.00	17.24	33.33	14.20	30.86	34.57	20.37
Limited Review:														
Dayton OH MSA 19380	1	7.69	9.11	0.00	22.31	0.00	46.47	100.00	22.11	0.00	0.00	25.53	61.70	12.77
Huntington-Ashland, WV-KY-OH MSA 26580	0	0.00	0.00	0.00	25.55	0.00	74.45	0.00	0.00	0.00	0.00	40.00	60.00	0.00
Springfield OH MSA 44220	0	0.00	4.16	0.00	21.72	0.00	70.62	0.00	3.49	0.00	0.00	25.00	75.00	0.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														Geography: STATE OF OHIO		Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*								
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans	Low	Mod	Mid	Upp					
Full Review:																			
Columbus OH MSA 18140	64	18.08	8.93	4.69	21.45	28.13	37.49	37.50	32.12	29.69	5.64	16.23	37.55	40.58					
Ohio Non-MSA North and South areas	164	46.33	3.38	4.27	31.99	39.63	60.25	51.83	4.38	4.27	2.93	29.82	59.85	7.40					
Cincinnati-Middletown, OH-KY-IN MSA 17140	62	17.51	6.88	1.61	18.10	25.81	42.65	51.61	31.13	20.97	4.60	14.92	40.39	40.08					
Limited Review:																			
Dayton OH MSA 19380	24	6.78	7.70	4.17	20.80	12.50	38.92	37.50	32.59	45.83	4.47	21.18	35.25	39.09					
Huntington-Ashland, WV-KY-OH MSA 26580	29	8.19	0.00	0.00	13.98	17.24	86.02	82.76	0.00	0.00	0.00	8.05	91.95	0.00					
Springfield OH MSA 44220	11	3.11	2.77	0.00	17.92	36.36	54.79	54.55	24.52	9.09	2.14	16.13	50.33	31.40					

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														Geography: STATE OF OHIO				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008			
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp							
Full Review:																					
Columbus OH MSA 18140	2	9.52	2.30	0.00	13.62	0.00	54.98	50.00	29.09	50.00	0.98	12.75	58.33	27.94							
Ohio Non-MSA North and South areas	17	80.95	0.32	0.00	26.20	11.76	70.19	82.35	3.29	5.88	0.94	13.21	79.25	6.60							
Cincinnati-Middletown, OH-KY-IN MSA 17140	0	0.00	2.12	0.00	11.26	0.00	52.23	0.00	34.22	0.00	3.98	2.27	59.66	34.09							
Limited Review:																					
Dayton OH MSA 19380	0	0.00	1.50	0.00	13.07	0.00	55.04	0.00	30.39	0.00	0.00	3.98	77.27	18.75							
Huntington-Ashland, WV-KY-OH MSA 26580	1	4.76	0.00	0.00	4.55	0.00	95.45	100.00	0.00	0.00	0.00	0.00	100.00	0.00							
Springfield OH MSA 44220	1	4.76	0.81	0.00	4.59	0.00	48.92	100.00	45.68	0.00	0.00	1.16	50.00	48.84							

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending Data*			
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****				
Full Review:														
Columbus OH MSA 18140	23	10.31	20.57	20.00	18.60	26.67	22.98	26.67	37.85	26.67	10.16	28.43	26.70	34.71
Ohio Non-MSA North and South areas	110	49.33	25.17	15.69	21.19	27.45	22.40	22.55	31.24	34.31	9.49	25.07	27.62	37.82
Cincinnati-Middletown, OH-KY-IN MSA 17140	35	15.70	19.25	17.14	18.05	28.57	22.29	22.86	40.42	31.43	11.75	23.80	25.03	39.42
Limited Review:														
Dayton OH MSA 19380	14	6.28	19.59	15.38	18.50	30.77	22.25	15.38	39.66	38.46	9.84	27.18	26.42	36.56
Huntington-Ashland, WV-KY-OH MSA 26580	19	8.52	23.36	27.78	18.32	27.78	22.74	27.78	35.58	16.67	5.83	21.99	28.95	43.23
Springfield OH MSA 44220	22	9.87	18.75	27.27	18.55	31.82	24.25	18.18	38.44	22.73	12.58	27.64	28.42	31.37

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.1% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Columbus OH MSA 18140	24	12.70	20.57	19.05	18.60	71.43	22.98	0.00	37.85	9.52	11.21	22.10	25.10	41.58
Ohio Non-MSA North and South areas	63	33.33	25.17	22.58	21.19	40.32	22.40	20.97	31.24	16.13	17.37	23.80	24.70	34.13
Cincinnati-Middletown, OH-KY-IN MSA 17140	18	9.52	19.25	31.25	18.05	12.50	22.29	25.00	40.42	31.25	11.61	19.84	26.46	42.10
Limited Review:														
Dayton OH MSA 19380	23	12.17	19.59	8.70	18.50	52.17	22.25	13.04	39.66	26.09	11.75	20.67	24.73	42.84
Huntington-Ashland, WV-KY-OH MSA 26580	3	1.59	23.36	0.00	18.32	0.00	22.74	33.33	35.58	66.67	13.59	17.96	24.76	43.69
Springfield OH MSA 44220	58	30.69	18.75	20.69	18.55	53.45	24.25	8.62	38.44	17.24	13.59	28.48	22.98	34.95

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.2% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF OHIO					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families** *	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid
Full Review:															
Columbus OH MSA 18140	27	10.51	20.57	5.56	18.60	11.11	22.98	27.78	37.85	55.56	8.32	21.18	26.94	43.55	
Ohio Non-MSA North and South areas	108	42.02	25.17	12.87	21.19	27.72	22.40	26.73	31.24	32.67	9.21	22.00	27.82	40.97	
Cincinnati-Middletown, OH-KY-IN MSA 17140	45	17.51	19.25	9.52	18.05	28.57	22.29	14.29	40.42	47.62	7.89	19.68	27.14	45.29	
Limited Review:															
Dayton OH MSA 19380	12	4.67	19.59	9.09	18.50	27.27	22.25	36.36	39.66	27.27	7.97	20.48	26.18	45.37	
Huntington-Ashland, WV-KY-OH MSA 26580	19	7.39	23.36	10.53	18.32	26.32	22.74	10.53	35.58	52.63	6.43	20.86	21.00	51.71	
Springfield OH MSA 44220	46	17.90	18.75	15.22	18.55	26.09	24.25	21.74	38.44	36.96	8.77	19.37	29.82	42.04	

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 7.8% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008					
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Columbus OH MSA 18140	64	18.08	62.29	70.31	45.31	15.63	39.06	36,411	10,618	
Ohio Non-MSA North and South areas	164	46.33	58.55	67.68	68.90	19.51	11.59	5,943	2,091	
Cincinnati-Middletown, OH-KY-IN MSA 17140	62	17.51	61.59	50.00	43.55	27.42	29.03	39,624	12,843	
Limited Review:										
Dayton OH MSA 19380	24	6.78	62.02	54.17	41.67	29.17	29.17	17,308	4,794	
Huntington-Ashland, WV-KY-OH MSA 26580	29	8.19	59.43	72.41	68.97	17.24	13.79	869	321	
Springfield OH MSA 44220	11	3.11	59.76	45.45	54.55	18.18	27.27	2,785	1,106	

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.80% of small loans to businesses originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF OHIO			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Columbus OH MSA 18140	2	9.52	95.74	100.00	50.00	50.00	0.00	207	146
Ohio Non-MSA North and South areas	17	80.95	99.12	100.00	94.12	0.00	5.88	113	94
Cincinnati-Middletown, OH-KY-IN MSA 17140	0	0.00	96.35	0.00	0.00	0.00	0.00	178	133
Limited Review:									
Dayton OH MSA 19380	0	0.00	97.35	0.00	0.00	0.00	0.00	179	155
Huntington-Ashland, WV-KY-OH MSA 26580	1	4.76	98.18	100.00	100.00	0.00	0.00	5	5
Springfield OH MSA 44220	1	4.76	97.03	100.00	100.00	0.00	0.00	174	157

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: STATE OF OHIO									
Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Columbus OH MSA 18140	2	1,421	46	635	48	2,056	11.52	0	0
Ohio Non-MSA North and South areas	0	0	40	13,655	40	13,655	76.51	0	0
Cincinnati-Middletown, OH-KY-IN MSA 17140	2	1,984	48	59	50	2,043	11.45	1	236
Limited Review:									
Dayton OH MSA 19380	0	0	8	11	8	11	0.06	0	0
Huntington-Ashland, WV-KY-OH MSA 26580	0	0	6	16	6	16	0.09	0	0
Springfield OH MSA 44220	0	0	21	66	21	66	0.37	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: STATE OF OHIO																	
Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Columbus OH MSA 18140	10.38	13	22.03	0.00	15.38	53.85	30.77	9	0	0	2	4	3	8.31	24.91	38.58	27.90
Ohio Non-MSA North and South areas	39.34	21	35.59	4.76	28.57	61.90	4.76	17	0	1	3	12	1	1.48	33.48	60.32	4.73
Cincinnati-Middletown, OH-KY-IN MSA 17140	26.57	12	20.34	0.00	25.00	50.00	25.00	7	2	0	2	1	2	8.35	18.63	42.82	30.07
Limited Review:																	
Dayton OH MSA 19380	4.35	5	8.48	0.00	20.00	40.00	40.00	2	0	0	1	1	0	3.98	23.85	43.48	28.70
Huntington-Ashland, WV-KY-OH MSA 26580	8.36	4	6.78	0.00	25.00	75.00	0.00	4	0	0	1	3	0	0.00	6.27	93.73	0.00
Springfield OH MSA 44220	11.00	4	6.78	0.00	25.00	50.00	25.00	0	0	0	0	0	0	3.37	15.18	57.07	24.38

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF WEST VIRGINIA						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Morgantown WV MSA 34060	25.81	118	13,295	106	6,650	10	420	12	3,906	246	24,271	24.50
West Virginia Non-MSA areas	51.00	355	31,882	97	8,215	4	162	30	35,214	486	75,473	56.40
Limited Review:												
Charleston WV MSA 16620	23.19	138	11,604	79	5,978	0	0	4	389	221	17,971	19.10

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2007 to December 31, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: STATE OF WEST VIRGINIA														
Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008														
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Morgantown WV MSA 34060	19.05	4	710	4	710	0	0	0	0	0	0	0	0	24.50
West Virginia Non-MSA areas	28.57	6	674	6	674	0	0	0	0	0	0	0	0	56.40
Limited Review:														
Charleston WV MSA 16620	52.38	11	1,528	11	1,528	0	0	0	0	0	0	0	0	19.10

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: STATE OF WEST VIRGINIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008								
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Morgantown WV MSA 34060	42	15.44	0.00	0.00	19.00	9.52	48.59	54.76	32.41	35.71	0.00	14.77	39.21	46.03
West Virginia Non-MSA areas	159	58.46	0.00	0.00	2.10	6.92	68.18	48.43	29.72	44.65	0.00	4.16	51.67	44.16
Limited Review:														
Charleston WV MSA 16620	71	26.10	0.16	0.00	9.49	9.86	67.36	60.56	22.99	29.58	0.31	6.34	59.74	33.61

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: STATE OF WEST VIRGINIA						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Morgantown WV MSA 34060	46	23.96	0.00	0.00	19.00	26.09	48.59	60.87	32.41	13.04	0.00	22.46	45.81	31.74
West Virginia Non-MSA areas	116	60.42	0.00	0.00	2.10	1.72	68.18	66.38	29.72	31.90	0.00	4.65	62.40	32.95
Limited Review:														
Charleston WV MSA 16620	30	15.63	0.16	0.00	9.49	23.33	67.36	60.00	22.99	16.67	0.00	7.14	60.92	31.93

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: STATE OF WEST VIRGINIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Morgantown WV MSA 34060	23	17.16	0.00	0.00	19.00	13.04	48.59	65.22	32.41	21.74	0.00	13.71	39.95	46.34
West Virginia Non-MSA areas	77	57.46	0.00	0.00	2.10	3.90	68.18	48.05	29.72	48.05	0.00	2.81	54.52	42.67
Limited Review:														
Charleston WV MSA 16620	34	25.37	0.16	0.00	9.49	14.71	67.36	58.82	22.99	26.47	0.38	6.52	64.46	28.64

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: STATE OF WEST VIRGINIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Morgantown WV MSA 34060	7	53.85	0.00	0.00	21.00	14.29	25.87	28.57	53.13	57.14	0.00	25.93	31.48	42.59
West Virginia Non-MSA areas	3	23.08	0.00	0.00	12.95	0.00	60.27	66.67	26.78	33.33	0.00	10.00	60.00	30.00
Limited Review:														
Charleston WV MSA 16620	3	23.08	7.96	0.00	11.88	0.00	47.55	100.00	32.61	0.00	0.00	14.29	57.14	28.57

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF WEST VIRGINIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans				
Full Review:														
Morgantown WV MSA 34060	106	37.59	0.00	0.00	21.53	15.09	42.95	62.26	35.52	22.64	0.00	19.54	38.38	42.08
West Virginia Non-MSA areas	97	34.40	0.00	0.00	9.39	3.09	58.61	45.36	32.01	51.55	0.00	5.72	53.03	41.25
Limited Review:														
Charleston WV MSA 16620	79	28.01	15.58	1.27	12.91	25.32	50.10	63.29	21.41	10.13	11.77	11.60	48.87	27.76

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: STATE OF WEST VIRGINIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans				
Full Review:														
Morgantown WV MSA 34060	10	71.43	0.00	0.00	28.32	50.00	43.93	50.00	27.75	0.00	0.00	53.85	30.77	15.38
West Virginia Non-MSA areas	4	28.57	0.00	0.00	7.80	0.00	64.22	100.00	27.98	0.00	0.00	0.00	68.75	31.25
Limited Review:														
Charleston WV MSA 16620	0	0.00	2.91	0.00	11.05	0.00	66.28	0.00	19.77	0.00	0.00	0.00	77.78	22.22

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: STATE OF WEST VIRGINIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending Data*			
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****				
Full Review:														
Morgantown WV MSA 34060	42	15.44	21.04	5.26	18.49	13.16	21.02	23.68	39.46	57.89	4.93	11.78	23.94	59.35
West Virginia Non-MSA areas	159	58.46	17.07	5.84	15.99	14.94	19.83	29.87	47.11	49.35	4.63	13.04	25.52	56.81
Limited Review:														
Charleston WV MSA 16620	71	26.10	20.23	11.11	17.21	23.81	20.15	30.16	42.42	34.92	5.68	17.32	27.52	49.48

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.3% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: STATE OF WEST VIRGINIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Morgantown WV MSA 34060	46	23.96	21.04	24.44	18.49	44.44	21.02	17.78	39.46	13.33	10.90	17.76	21.50	49.84
West Virginia Non-MSA areas	116	60.42	17.07	17.12	15.99	48.65	19.83	10.81	47.11	23.42	10.04	21.89	21.89	46.18
Limited Review:														
Charleston WV MSA 16620	30	15.63	20.23	34.48	17.21	41.38	20.15	17.24	42.42	6.90	12.25	16.70	24.28	46.77

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.6% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: STATE OF WEST VIRGINIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending Data*			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low	Mod	Mid	Upp
	#	% of Total**	% Families** *	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****				
Full Review:														
Morgantown WV MSA 34060	23	17.16	21.04	0.00	18.49	40.00	21.02	30.00	39.46	30.00	3.70	15.95	22.55	57.80
West Virginia Non-MSA areas	77	57.46	17.07	2.60	15.99	5.19	19.83	15.58	47.11	76.62	3.84	10.03	21.85	64.28
Limited Review:														
Charleston WV MSA 16620	34	25.37	20.23	10.71	17.21	14.29	20.15	25.00	42.42	50.00	6.81	12.90	26.63	53.67

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.7% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF WEST VIRGINIA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Morgantown WV MSA 34060	106	37.59	60.17	80.19	87.74	6.60	5.66	3,133	1,249
West Virginia Non-MSA areas	97	34.40	57.53	65.98	71.13	22.68	6.19	3,340	1,114
Limited Review:									
Charleston WV MSA 16620	79	28.01	62.19	73.42	77.22	20.25	2.53	4,926	1,542

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.06% of small loans to businesses originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF WEST VIRGINIA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Morgantown WV MSA 34060	10	71.43	96.53	100.00	90.00	0.00	10.00	28	22
West Virginia Non-MSA areas	4	28.57	99.54	100.00	75.00	25.00	0.00	37	27
Limited Review:									
Charleston WV MSA 16620	0	0.00	97.09	0.00	0.00	0.00	0.00	10	7

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: STATE OF WEST VIRGINIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Morgantown WV MSA 34060	2	1,896	29	73	31	1,969	66.63	0	0
West Virginia Non-MSA areas	0	0	40	119	40	119	4.03	0	0
Limited Review:									
Charleston WV MSA 16620	1	792	49	75	50	867	29.34	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: STATE OF WEST VIRGINIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009									
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Morgantown WV MSA 34060	24.50	8	27.59	0.00	37.50	50.00	12.50	0	0	0	0	0	0	0.00	23.17	46.02	30.81
West Virginia Non-MSA areas	56.40	16	55.17	0.00	6.25	50.00	43.75	0	0	0	0	0	0	0.00	3.48	67.81	28.71
Limited Review:																	
Charleston WV MSA 16620	19.10	5	17.24	0.00	20.00	60.00	20.00	0	0	0	0	0	0	0.71	10.93	66.13	22.23

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Wheeling WV MSA 48540	100.00	410	31,491	243	20,156	8	297	21	53,845	682	105,789	100.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2007 to December 31, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Wheeling WV MSA 48540	100.00	18	3,096	18	3,096	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	179	100.00	0.78	1.68	9.86	6.70	68.87	66.48	20.49	25.14	0.63	6.98	65.73	26.66

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	102	100.00	0.78	3.92	9.86	18.63	68.87	57.84	20.49	19.61	1.15	13.63	62.76	22.46

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	129	100.00	0.78	0.78	9.86	3.10	68.87	68.99	20.49	27.13	0.19	5.68	68.56	25.57

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	0	0.00	8.15	0.00	30.98	0.00	32.84	0.00	28.02	0.00	0.00	16.67	16.67	66.67

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	243	100.00	2.61	5.76	23.89	25.93	51.18	41.15	22.31	27.16	3.55	20.07	50.65	25.74

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WHEELING MULTI-STATE MSA 48540						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	8	100.00	1.34	0.00	5.69	0.00	75.92	87.50	17.06	12.50	0.00	12.50	66.67	20.83

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WHEELING MULTI-STATE MSA 48540					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	179	100.00	19.89	9.83	18.65	23.70	21.95	27.17	39.50	39.31	6.30	20.55	26.10	47.06

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.4% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WHEELING MULTI-STATE MSA 48540					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	102	100.00	19.89	17.82	18.65	44.55	21.95	14.85	39.50	22.77	14.29	22.70	21.92	41.10

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WHEELING MULTI-STATE MSA 48540				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families** *	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Wheeling WV MSA 48540	129	100.00	19.89	5.56	18.65	17.46	21.95	22.22	39.50	54.76	7.44	16.36	23.07	53.13

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.3% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WHEELING MULTI-STATE MSA 48540			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Wheeling WV MSA 48540	243	100.00	60.56	60.91	80.66	10.70	8.64	3,218	1,004

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 4.53% of small loans to businesses originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WHEELING MULTI-STATE MSA 48540			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Wheeling WV MSA 48540	8	100.00	97.66	100.00	87.50	12.50	0.00	26	22

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WHEELING MULTI-STATE MSA 48540				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Wheeling WV MSA 48540	6	1,959	37	94	43	2,052	4.55	1	441

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: WHEELING MULTI-STATE MSA 48540																	
Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Wheeling WV MSA 48540	100.00	15	100.00	6.67	13.33	66.67	13.33	1	0	0	0	1	0	1.28	12.38	66.42	19.91

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Lending Volume

LENDING VOLUME		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Parkersburg-Marietta, WV-OH-MSA 37620	100.00	194	16,011	123	18,638	8	436	4	12,003	329	47,088	100.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2007 to December 31, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	100.00	16	2,331	16	2,331	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	82	100.00	0.00	0.00	8.47	8.54	78.96	74.39	12.57	17.07	0.00	9.71	74.12	16.18

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	62	100.00	0.00	0.00	8.47	8.06	78.96	85.48	12.57	6.45	0.00	7.24	81.40	11.37

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE 2008		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	46	100.00	0.00	0.00	8.47	13.04	78.96	73.91	12.57	13.04	0.00	9.13	76.59	14.28

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	4	100.00	0.00	0.00	28.81	0.00	64.61	100.00	6.58	0.00	0.00	18.75	81.25	0.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES 2008		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	123	100.00	0.00	0.00	25.33	27.64	66.73	67.48	7.94	4.88	0.00	22.32	67.37	10.31

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	8	100.00	0.00	0.00	8.77	0.00	77.78	100.00	13.45	0.00	0.00	4.35	95.65	0.00

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	82	100.00	18.86	14.08	19.05	38.03	22.36	11.27	39.73	36.62	9.83	22.02	25.49	42.66

* Based on 2008 Peer Mortgage Data (Eastern)
 ** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 *** Percentage of Families is based on the 2000 Census information.
 **** As a percentage of loans with borrower income information available. No information was available for 13.4% of loans originated and purchased by BANK.
 * Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PARKERSBURG MULTI-STATE MSA 37620					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	62	100.00	18.86	30.51	19.05	40.68	22.36	10.17	39.73	18.64	16.40	25.13	20.90	37.57

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.8% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE 2008		Geography: PARKERSBURG MULTI-STATE MSA 37620						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families** *	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Parkersburg-Marietta, WV-OH-MSA 37620	46	100.00	18.86	7.32	19.05	29.27	22.36	24.39	39.73	39.02	8.99	18.93	28.68	43.40

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.9% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PARKERSBURG MULTI-STATE MSA 37620			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Parkersburg-Marietta, WV-OH-MSA 37620	123	100.00	58.32	56.91	63.41	15.45	21.14	3,438	1,039

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.63% of small loans to businesses originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PARKERSBURG MULTI-STATE MSA 37620			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Parkersburg-Marietta, WV-OH-MSA 37620	8	100.00	97.95	87.50	87.50	0.00	12.50	27	19

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: PARKERSBURG MULTI-STATE MSA 37620				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Parkersburg-Marietta, WV-OH-MSA 37620	0	0	38	110	38	110	0.24	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: PARKERSBURG MULTI-STATE MSA 37620 Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Parkersburg-Marietta, WV-OH-MSA 37620	100.00	7	100.00	0.00	28.57	71.43	0.00	0	0	0	0	0	0	0.00	11.41	77.34	11.25

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Lending Volume

LENDING VOLUME		Geography: WEIRTON MULTI-STATE MSA						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Weirton-Steubenville, WV-OH MSA 48260	100.00	73	4,477	66	7,679	1	60	2	5,003	142	17,210	100.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2007 to December 31, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: WEIRTON MULTI-STATE MSA						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	100.00	5	491	5	491	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2008.

*** Deposit Data as of December 31, 2009. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WEIRTON MULTI-STATE MSA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate HMDA Lending (%) by Tract Income*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans				
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	23	100.00	0.51	0.00	4.67	4.35	89.32	86.96	5.50	8.70	0.00	3.34	89.76	6.90

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WEIRTON MULTI-STATE MSA						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	26	100.00	0.51	0.00	4.67	0.00	89.32	88.46	5.50	11.54	0.00	3.72	89.63	6.65

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: WEIRTON MULTI-STATE MSA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008					Aggregate HMDA Lending (%) by Tract Income*			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Weirton-Steubenville, WV-OH MSA 48260	20	100.00	0.51	0.00	4.67	0.00	89.32	90.00	5.50	10.00	0.09	3.52	89.69	6.70	

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WEIRTON MULTI-STATE MSA						Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	4	100.00	0.78	0.00	29.45	0.00	62.75	25.00	7.01	75.00	0.00	0.00	50.00	50.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WEIRTON MULTI-STATE MSA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans				
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	66	100.00	0.90	0.00	10.57	3.03	81.49	93.94	7.03	3.03	0.46	9.43	82.83	7.28

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WEIRTON MULTI-STATE MSA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans				
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	1	100.00	0.64	0.00	1.28	0.00	96.15	100.00	1.92	0.00	0.00	9.09	90.91	0.00

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WEIRTON MULTI-STATE MSA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending Data*			
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****				
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	23	100.00	18.81	10.53	18.94	36.84	23.52	42.11	38.73	10.53	7.70	26.49	29.29	36.52

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 17.4% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WEIRTON MULTI-STATE MSA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	26	100.00	18.81	23.08	18.94	50.00	23.52	7.69	38.73	19.23	9.97	21.83	27.49	40.70

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WEIRTON MULTI-STATE MSA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending Data*			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low	Mod	Mid	Upp
	#	% of Total**	% Families** *	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****				
Full Review:														
Weirton-Steubenville, WV-OH MSA 48260	20	100.00	18.81	5.26	18.94	10.53	23.52	15.79	38.73	68.42	8.83	17.57	26.86	46.75

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WEIRTON MULTI-STATE MSA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Weirton-Steubenville, WV-OH MSA 48260	66	100.00	60.62	66.67	72.73	15.15	12.12	2,061	618

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.52% of small loans to businesses originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WEIRTON MULTI-STATE MSA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Weirton-Steubenville, WV-OH MSA 48260	1	100.00	98.72	100.00	100.00	0.00	0.00	14	12

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WEIRTON MULTI-STATE MSA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Weirton-Steubenville, WV-OH MSA 48260	1	759	13	14	14	773	1.71	1	357

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: WEIRTON MULTI-STATE MSA																	
Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Weirton-Steubenville, WV-OH MSA 48260	100.00	5	100.00	0.00	0.00	80.00	20.00	0	0	0	0	0	0	1.00	7.15	86.57	5.28

Table 1. Lending Volume

LENDING VOLUME		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008						
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Pittsburgh PA MSA 38300	100.00	16	1,920	20	3,042	0	0	4	11,975	40	16,937	100.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2007 to December 31, 2009.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008								
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Pittsburgh PA MSA 38300	100.00	1	107	1	107	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2008. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2008 to December 31, 2008.

*** Deposit Data as of June 30, 2008. Rated Area refers to the state, multi-state MA, or institution, as appropriate.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate HMDA Lending (%) by Tract Income*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans				
Full Review:														
Pittsburgh PA MSA 38300	7	100.00	0.04	0.00	8.19	28.57	59.24	57.14	32.53	14.29	0.05	5.94	43.50	50.51

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008									
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Pittsburgh PA MSA 38300	4	100.00	0.04	0.00	8.19	50.00	59.24	50.00	32.53	0.00	0.00	9.07	59.37	31.56	

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate HMDA Lending (%) by Tract Income*			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans				
Full Review:														
Pittsburgh PA MSA 38300	5	100.00	0.04	0.00	8.19	0.00	59.24	80.00	32.53	20.00	0.00	6.56	52.82	40.62

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Pittsburgh PA MSA 38300	0	0.00	12.66	0.00	21.54	0.00	50.21	0.00	15.58	0.00	25.00	12.50	37.50	25.00

* Based on 2008 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6a. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008			
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans	Low	Mod	Mid	Upp							
Full Review:																					
Pittsburgh PA MSA 38300	20	100.00	6.72	15.00	9.61	5.00	45.53	70.00	38.14	10.00	2.78	13.50	49.19	34.52							

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				Aggregate Lending (%) by Tract Income*			
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low	Mod	Mid	Upp
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans				
Full Review:														
Pittsburgh PA MSA 38300	0	0.00	0.32	0.00	4.52	0.00	64.52	0.00	30.65	0.00	0.00	3.57	64.29	32.14

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Pittsburgh PA MSA 38300	7	100.00	16.84	0.00	18.06	28.57	22.34	0.00	42.76	71.43	6.12	17.98	24.45	51.45

* Based on 2008 Peer Mortgage Data (Eastern)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Pittsburgh PA MSA 38300	4	100.00	16.84	0.00	18.06	50.00	22.34	25.00	42.76	25.00	8.20	19.20	21.80	50.80

* Based on 2008 Peer Mortgage Data (Eastern)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families** *	% BANK Loans****	% Families*	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Pittsburgh PA MSA 38300	5	100.00	16.84	0.00	18.06	40.00	22.34	0.00	42.76	60.00	5.79	15.52	27.40	51.28

* Based on 2008 Peer Mortgage Data (Eastern)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

* Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Pittsburgh PA MSA 38300	20	100.00	65.54	50.00	50.00	30.00	20.00	5,586	1,877

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 5.00% of small loans to businesses originated and purchased by the bank.

Table 12a. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: PENNSYLVANIA			Evaluation Period: JANUARY 1, 2008 TO DECEMBER 31, 2008				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Pittsburgh PA MSA 38300	0	0.00	98.39	0.00	0.00	0.00	0.00	31	22

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: PENNSYLVANIA		Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Pittsburgh PA MSA 38300	3	691	11	16	14	707	100.00	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: WESBANCO BANK, INC. (30000000803) (Included)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2007 TO DECEMBER 31, 2009									
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Pittsburgh PA MSA 38300	100.00	2	100.00	50.00	0.00	0.00	50.00	0	0	0	0	0	0	1.02	10.53	58.67	29.77