

**WESBANCO, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1070448	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2008</b> \$ millions	<b>2009</b> \$ millions	%chg from prev	
<b>Assets</b>	\$5,197	\$5,378	3.5%	
Loans	\$3,612	\$3,484	-3.5%	
Construction & development	\$240	\$258	7.3%	
Closed-end 1-4 family residential	\$1,040	\$894	-14.0%	
Home equity	\$229	\$253	10.5%	
Credit card	\$2	\$2	-3.5%	
Other consumer	\$278	\$252	-9.3%	
Commercial & Industrial	\$398	\$345	-13.3%	
Commercial real estate	\$1,150	\$1,204	4.7%	
Unused commitments	\$673	\$711	5.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$528	\$701	32.7%	
Asset-backed securities	\$0	\$0	-38.9%	
Other securities	\$404	\$559	38.2%	
Cash & balances due	\$143	\$85	-40.6%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$27	\$35	30.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$28	\$33	15.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$4,480	\$4,701	4.9%	
Deposits	\$3,504	\$3,975	13.4%	
Total other borrowings	\$930	\$692	-25.7%	
FHLB advances	\$597	\$496	-16.8%	
<b>Equity</b>				
Equity capital at quarter end	\$717	\$678	-5.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$24	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.3%	7.5%	--	
Tier 1 risk based capital ratio	12.0%	10.7%	--	
Total risk based capital ratio	13.2%	11.9%	--	
Return on equity <sup>1</sup>	4.0%	5.1%	--	
Return on assets <sup>1</sup>	0.5%	0.6%	--	
Net interest margin <sup>1</sup>	3.8%	3.5%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	98.5%	86.7%	--	
Loss provision to net charge-offs (qtr)	172.9%	102.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.0%	1.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	2.3%	2.2%	0.0%	1.0%
Closed-end 1-4 family residential	1.6%	2.4%	0.4%	0.1%
Home equity	0.5%	0.5%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.4%	0.3%	1.1%	0.4%
Commercial & Industrial	1.8%	3.2%	0.2%	0.8%
Commercial real estate	1.3%	1.9%	0.2%	0.5%
Total loans	1.4%	2.0%	0.3%	0.4%