



ANNUAL USE OF CAPITAL SURVEY - 2009

NAME OF INSTITUTION

(Include Holding Company Where Applicable)

WesBanco, Inc. (BHC) and WesBanco Bank, Inc. (Insured Depository Subsidiary)

Person to be contacted regarding this report:	Robert H. Young
UST Sequence Number:	68
CPP Funds Received:	75,000,000
CPP Funds Repaid to Date:	75,000,000
Date Funded (first funding):	Dec 5, 2008
Date Repaid ¹ :	Sep 9, 2009

RSSD: (For Bank Holding Companies)	0001070448
Holding Company Docket Number: (For Thrift Holding Companies)	
FDIC Certificate Number: (For Depository Institutions)	00803
City:	Wheeling
State:	West Virginia

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP). To answer that question, Treasury is seeking responses that describe generally how the CPP investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP investment was deployed or how many CPP dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

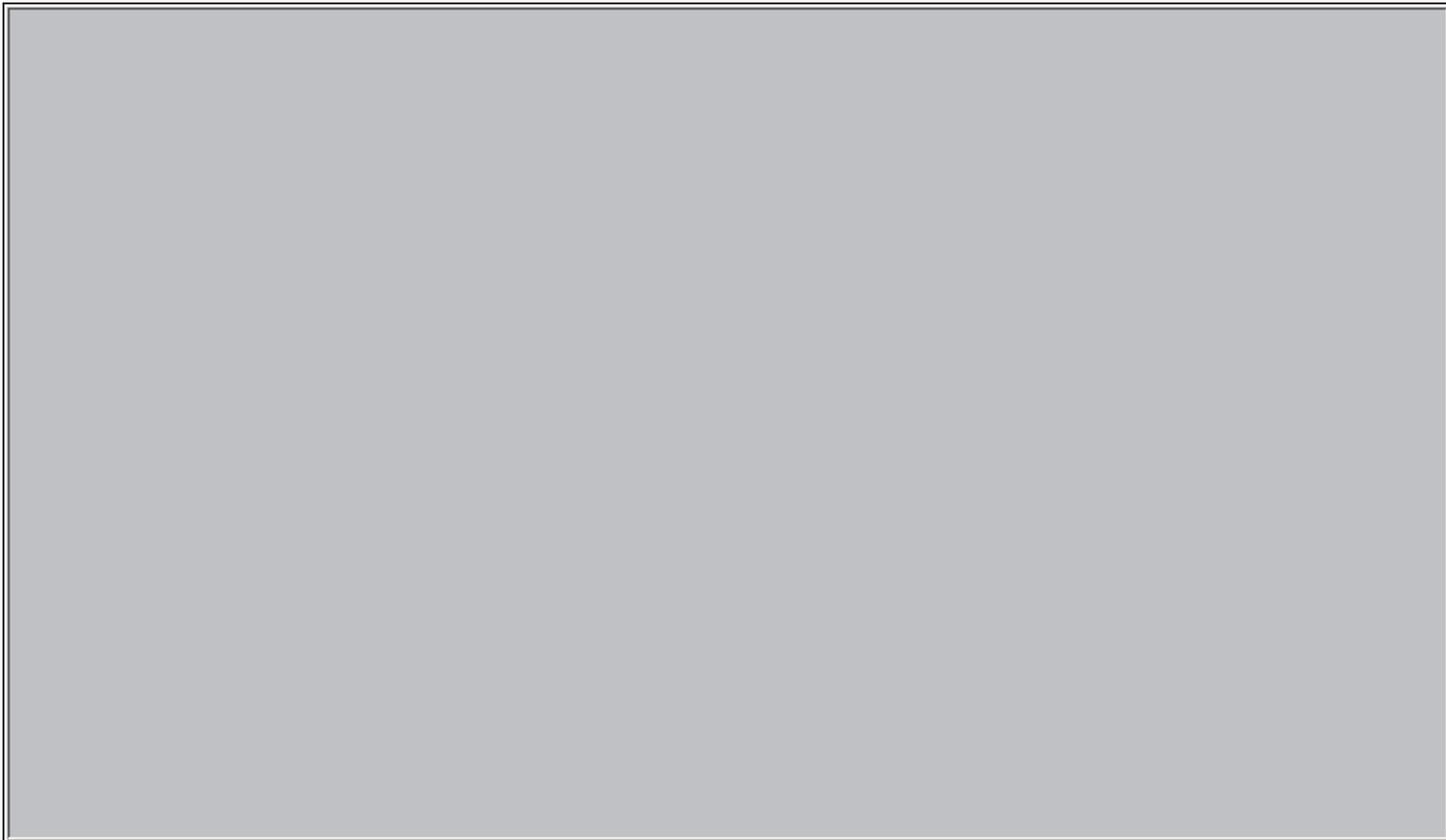
What specific ways did your institution utilize CPP capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP funds were outstanding).

<input checked="" type="checkbox"/>	Increase lending or reduce lending less than otherwise would have occurred.	WesBanco Bank, Inc., the primary bank subsidiary of WesBanco, Inc., increased certain categories of loans outstanding, primarily commercial real estate and home equity loans in support of our customers during a difficult market environment. Annual residential mortgage volumes also improved.
<input checked="" type="checkbox"/>	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Commercial real estate loans (including construction and development) increased 5.2% to \$1.46 billion at 12/31/09, from \$1.39 billion at 12/31/08. Home equity loans improved 10.5% from \$229 million to \$253 million. Total originated and sold mortgage loans increased 27% in 2009 over 2008.
<input checked="" type="checkbox"/>	Increase securities purchased (ABS, MBS, etc.).	WesBanco Bank purchased in excess of \$550 million in securities, of which \$422 million were mortgage-backed securities or collateralized mortgage securities supporting overall residential markets. These purchases were made in part from the cash received from the Amtrust branch acquisition.

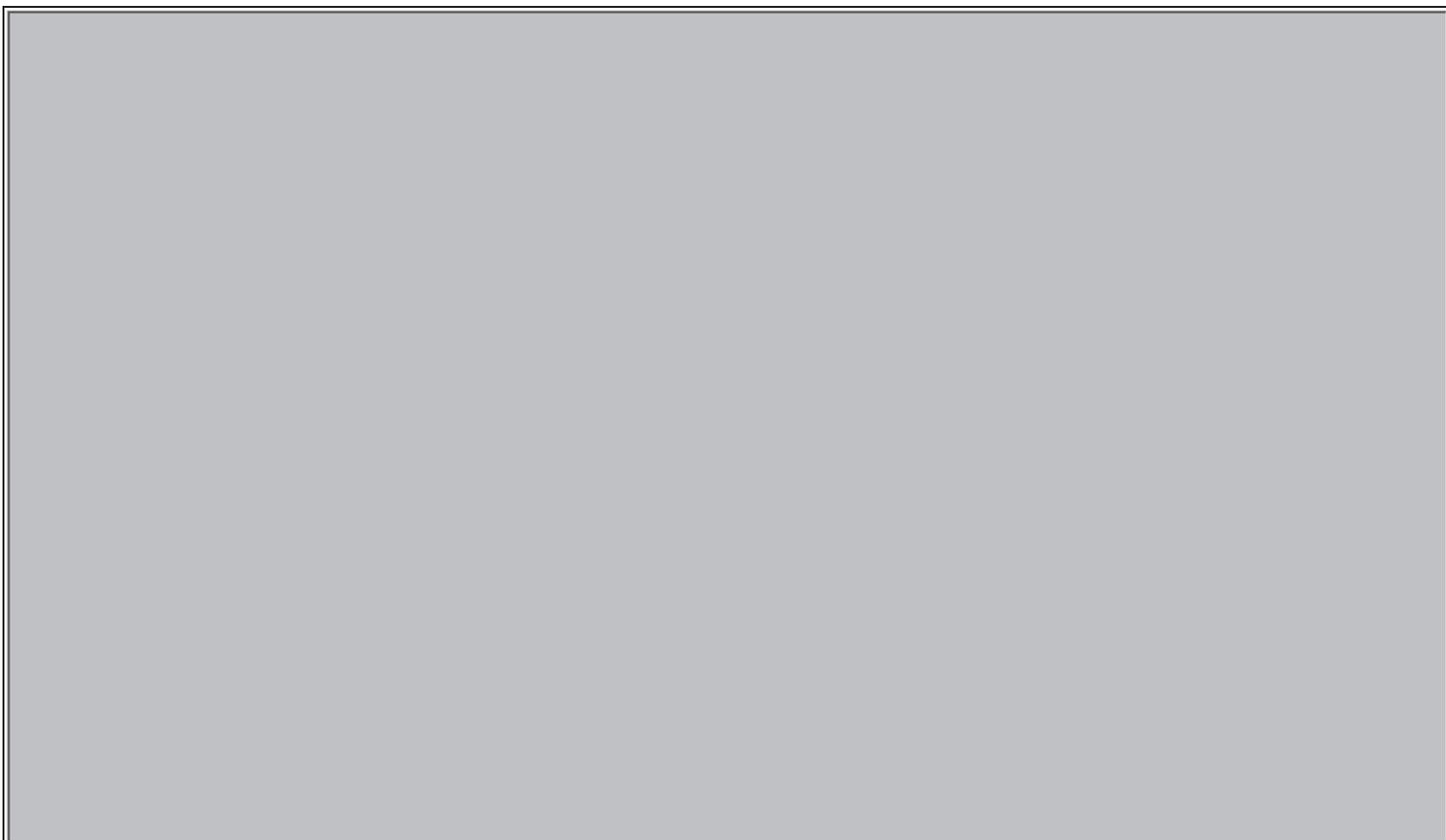
<input type="checkbox"/>	Make other investments	
<input checked="" type="checkbox"/>	Increase reserves for non-performing assets	During 2009, WesBanco increased its allowance for loan losses by \$11.5 million, as non-performing assets increased from \$39 million at 12/31/08 to \$89 million at 12/31/09, or from 0.74% to 1.65% of total assets. Much of the increase resulted from restructured client commercial and residential loans.
<input checked="" type="checkbox"/>	Reduce borrowings	The combination of liquidity provided from the AmTrust branch acquisition and the increase in total capital allowed WesBanco to reduce its borrowings from \$895 million at 12/31/08 to \$684 million at 12/31/09, or 13% of total assets.
<input checked="" type="checkbox"/>	Increase charge-offs	Net chargeoffs increased from \$21 million in 2008 to \$39 million in 2009, or from 0.56% to 1.08% as a percentage of total loans for the full year. Higher capital ratios assisted in our ability to work thru the emerging loss assets in the loan portfolio more quickly.
<input checked="" type="checkbox"/>	Purchase another financial institution or purchase assets from another financial institution	WesBanco Bank purchased \$600 million in total deposits from the former Amtrust Bank in March, 2009, to improve our Columbus market share and assist with Amtrust's capital plan. TARP funding allowed us to complete the acquisition during a period where raising capital would have been difficult.
<input checked="" type="checkbox"/>	Held as non-leveraged increase to total capital	Even though WesBanco did complete an acquisition during 2009, leveraging TARP funds somewhat, we were still able to bolster our otherwise strong capital ratios during the period of time we held TARP funds. All regulatory ratios are "well capitalized" even after TARP payback.

What actions were you able to avoid because of the capital infusion of CPP funds?

What actions were you able to take that you may not have taken without the capital infusion of CPP funds?



Please describe any other actions that you were able to undertake with the capital infusion of CPP funds.



According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.