



Macquarie Conference
June 15-16, 2010
New York, NY

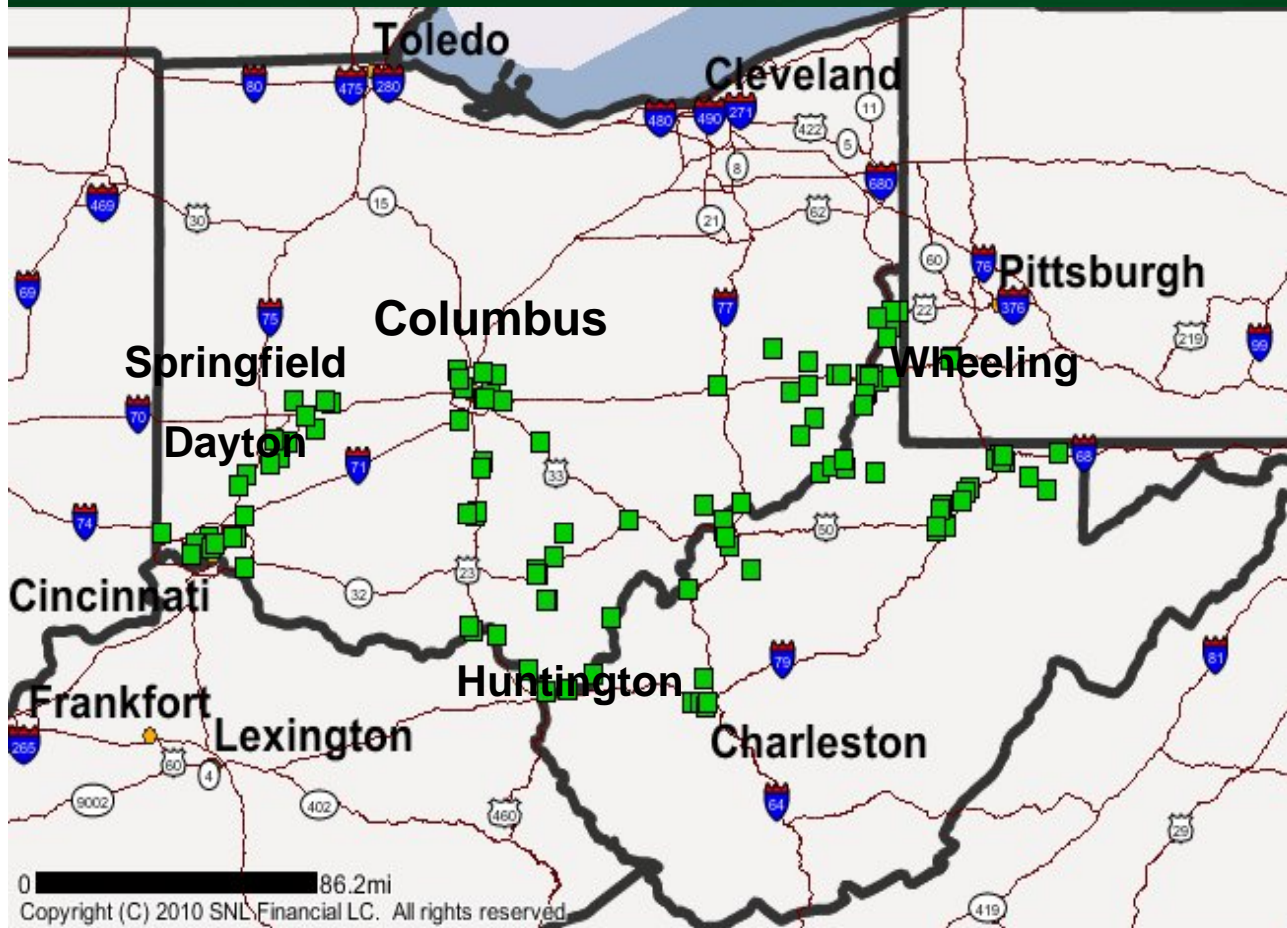
Forward-Looking Statements

Forward-looking statements in this presentation relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained herein should be read in conjunction with WesBanco's 2009 Annual Report on Form 10-K filed with the Securities and Exchange Commission ("SEC"), including WesBanco's Form 10-Q's as of March 31, 2010, which is available on the SEC's website www.sec.gov or at Wesbanco's website www.wesbanco.com. Investors are cautioned that forward-looking statements, which are not historical fact, involve risks and uncertainties, including those detailed in WesBanco's 2009 Annual Report on Form 10-K filed with the SEC under the section, "Risk Factors" in Part 1, Item 1A. Such statements are subject to important factors that could cause actual results to differ materially from those contemplated by such statements. WesBanco does not assume any duty to update any forward-looking statements.

WesBanco at a Glance

- Headquarters in Wheeling, West Virginia
- Assets: \$5.4 billion
- Founded in 1870
- 32 banks/23 companies acquired in 25 years
- Banking operations in West Virginia, Ohio and Western Pennsylvania
 - 114 banking offices + Pittsburgh, PA Loan Office
 - 136 ATM's
- Non-bank activities include:
 - Wealth management, securities brokerage, insurance and proprietary family of mutual funds

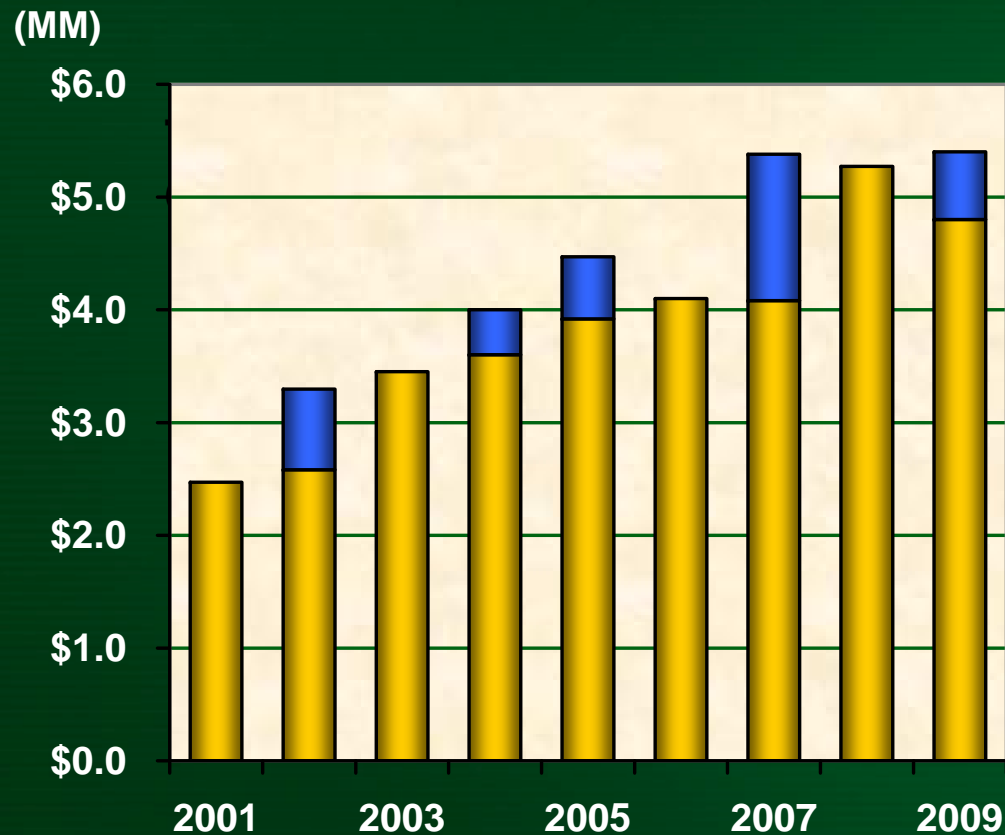
An Expanding Franchise in Contiguous Markets: 114 banking offices



- Ranked #1-3 in deposit market share in 14 counties out of 37*
- Expanding along major highways to population centers (Columbus, Dayton, Cincinnati)
- Organized into seven markets

* SNL December 2009 Deposit Market Share Data

Growth by Acquisition: A WSBC Core Competency



■ Acquired Assets: 2002 to 1Q2010 = \$3.6B

- Focused on higher growth metro markets and enhanced market share
- Five acquisitions in seven years – assets more than doubled since 2001
- A history of successful consolidations
- Acquired 5 branches In Columbus in 2009

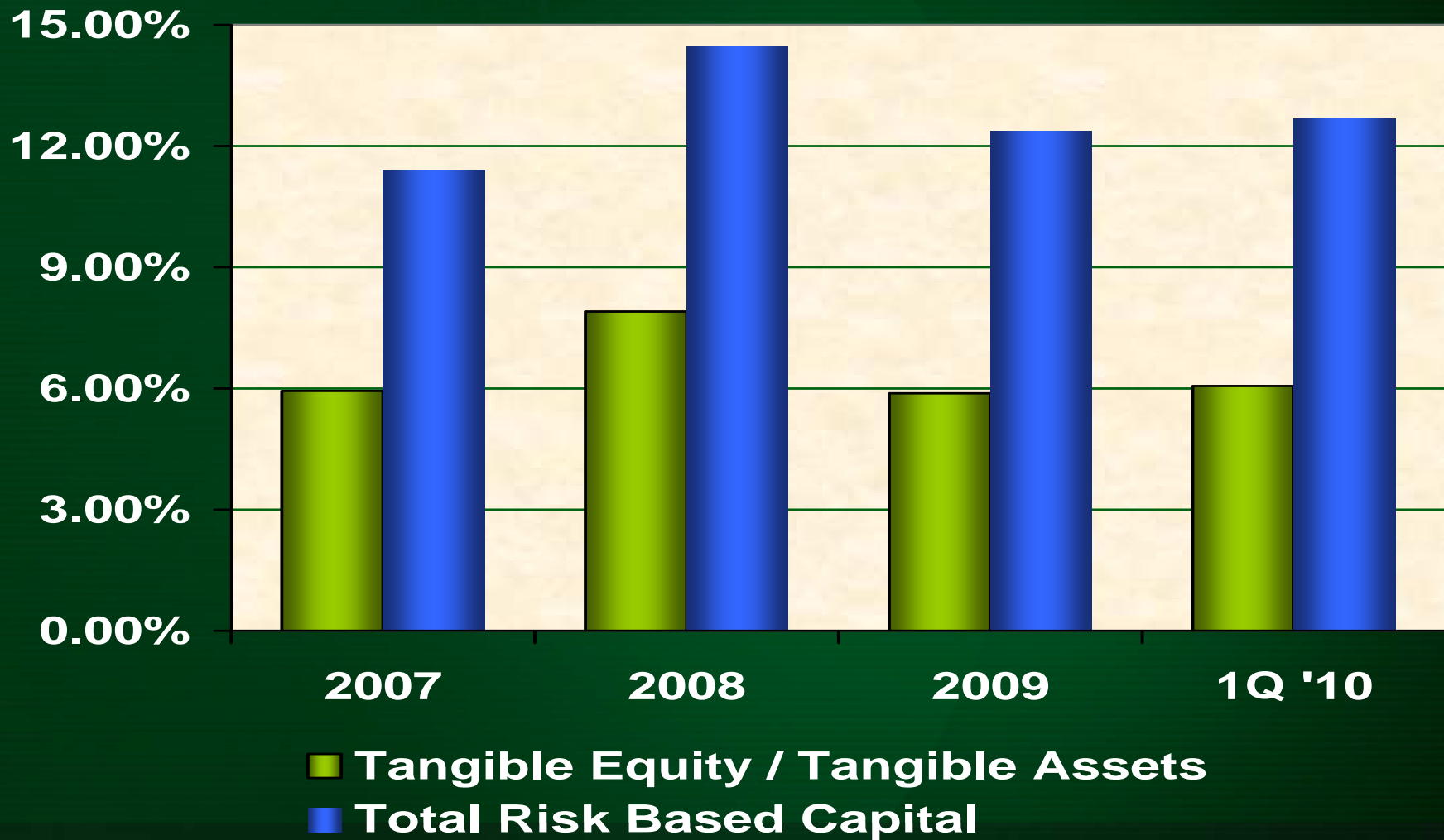
2009 Accomplishments

- **Completed Amtrust branch acquisition in March, adding \$600 million in deposits, enhancing overall bank liquidity with no loans.**
- **Paid back \$75 million in TARP capital in September without necessity of a dilutive common raise. Repurchased warrant in December.**
- **Earnings for the year compared favorably with peer banks.**
- **Implemented new internet banking platform and mobile banking application.**
- **Improved market presence in Morgantown, WV market with new branch opening in August.**

Quarterly Performance Comparison

(\$000's except per share data)	1Q 2010	1Q 2009	%Δ
Net Income Available to Common Shareholders	\$7,910	\$4,394	+ 80.0%
Diluted Earnings Per Share	\$0.30	\$0.17	+ 76.5%
Loan Loss Provision	\$11,500	\$9,550	- 20.4%
Pre-tax, Pre-provision & Pre-TARP – Income (FTE)	\$21,892	\$17,643	+ 24.1%
Return on Average Assets	0.59%	0.42%	+ 40.5%
Return on Average Equity	5.36%	3.33%	+ 61.0%
Net Interest Margin (FTE)	3.57%	3.47%	+ 2.9%
Efficiency Ratio	61.78%	66.37%	- 6.9%

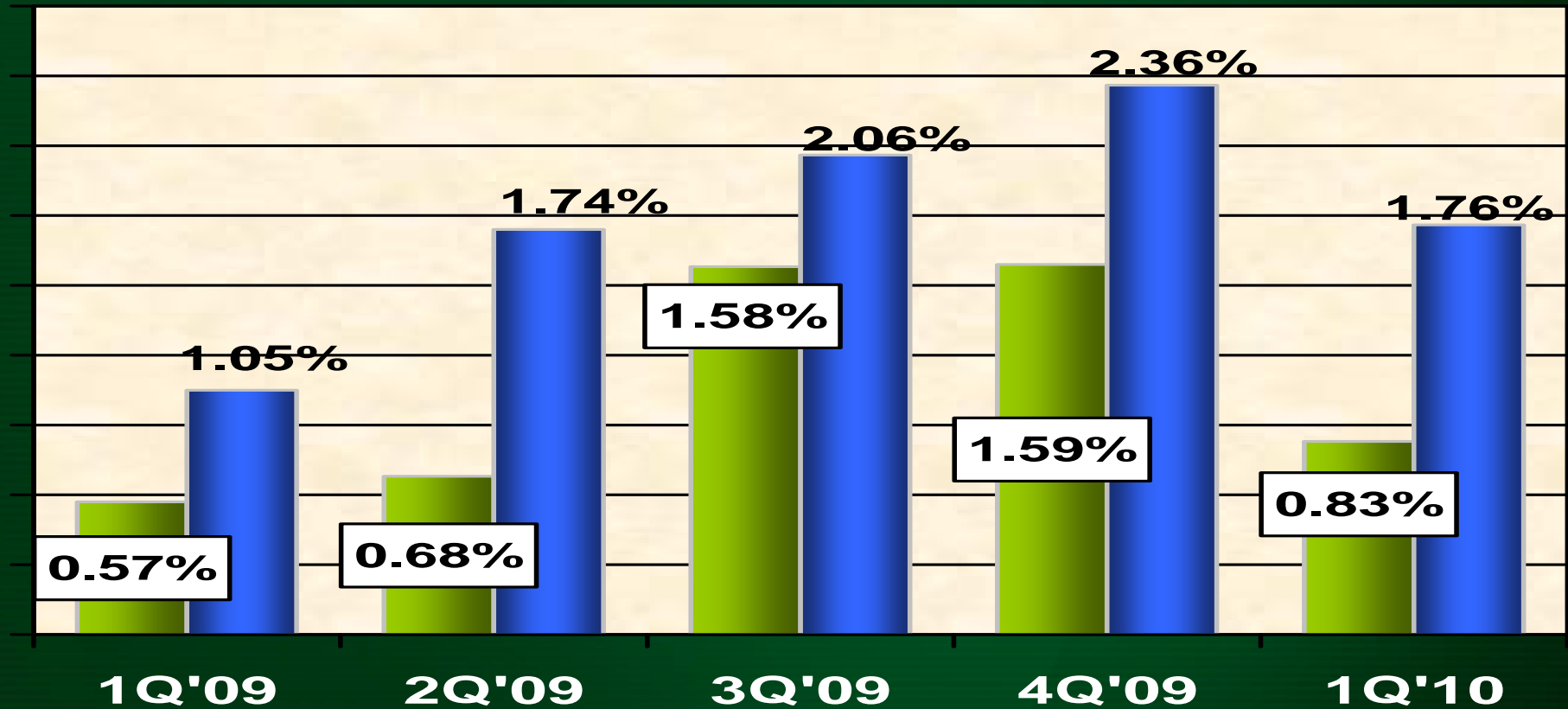
Strong Capital Base



Data Source = SNL Financial

Ann. Net Charge-offs / Avg. Loans

■ WSBC ■ National Peers*

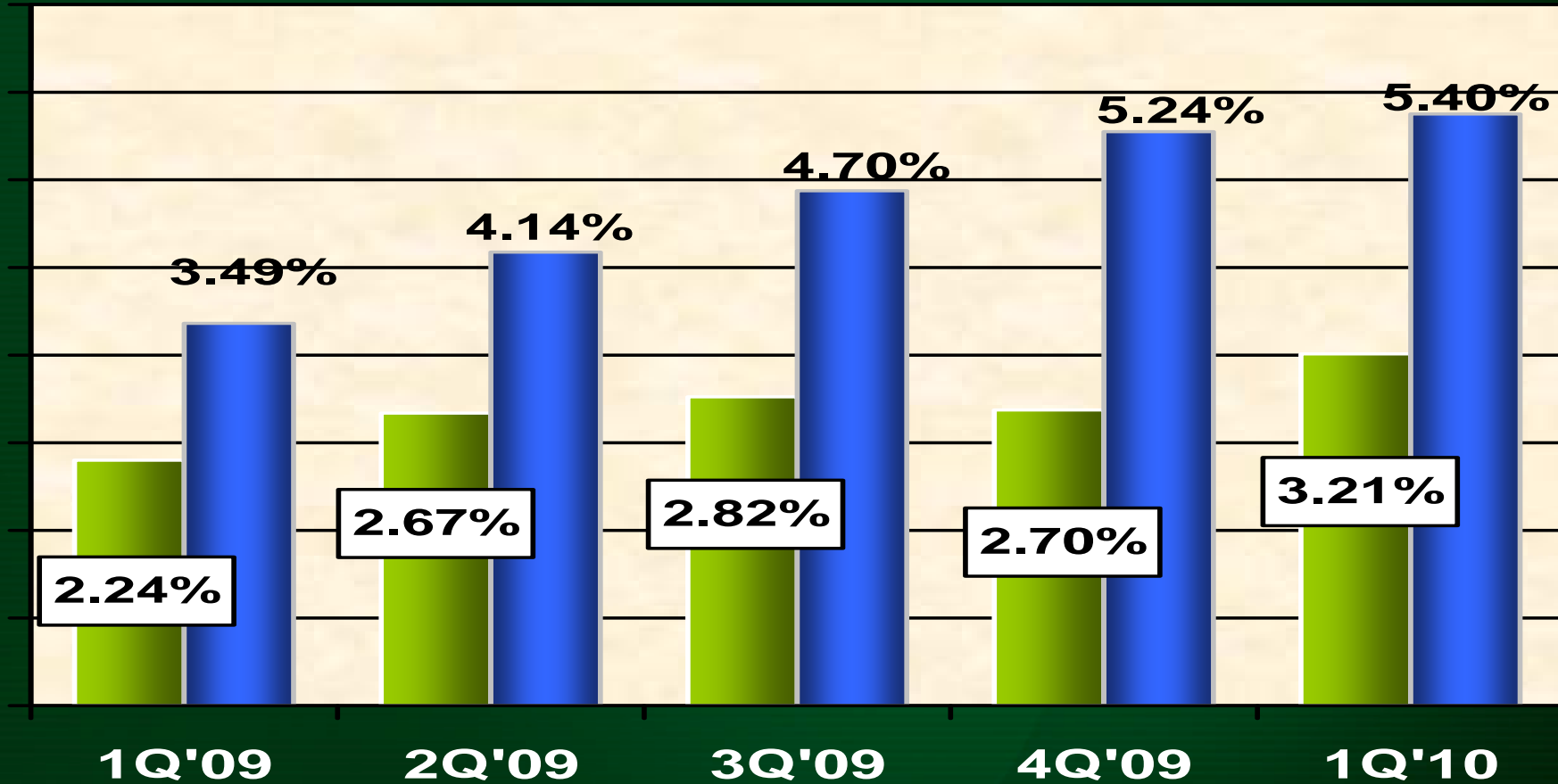


• National Peer Group = Average of 103 banks nationwide with assets between \$2-\$10 B.
Source: SNL Financial



NPA + ≥ 90 PD Loans / Total Loans + OREO

■ WSBC ■ National Peers*



• National Peer Group = Average of 103 banks nationwide with assets between \$2-\$10 B.
Source: SNL Financial

Improving Credit Infrastructure: 2010 Initiatives

- Added more staff to Special Assets and credit risk management
- Conducted skills assessment to identify and prioritize opportunities for lender development
- Initiated additional formal credit training program for commercial & retail sales force
- Centralized underwriting and administration for small business lending; expanded delivery channels
- Strengthened loan review process; initiated monthly meetings with lenders to channel local market intelligence to regional and corporate levels on a monthly basis

2010 Initiatives

- **Continue balance sheet restructuring to improve capital & efficiency while anticipating higher interest rates.**
- **Improve regulatory capital to new “unofficial” well-capitalized ratios.**
- **Promote margin expansion through enhanced marketing of low cost accounts, management of loan/deposit rates, and pay-down of borrowings.**
- **Improve overall credit quality by segregating small business sales & underwriting, increasing monitoring focus on larger credits and expanding workout staffing.**

2010 Initiatives (con't.)

- **Improve fee income by expanding treasury management focus and increasing sales of non-traditional products such as trust, brokerage and insurance.**
- **Control non-interest expenses through improved monitoring processes and technology initiatives.**
- **Monitor opportunities for selective acquisitions in-market.**

Wealth Management Services

- \$2.8B of assets under management/custody.
- Over 5,000 trust relationships.
- 4 locations in WV & OH
- Improving performance as asset values recover.
- Product capabilities:

- Trust
- Investment mgmt.
- WesMark Funds
- Estate planning
- Financial planning
- Brokerage
- Retirement plans

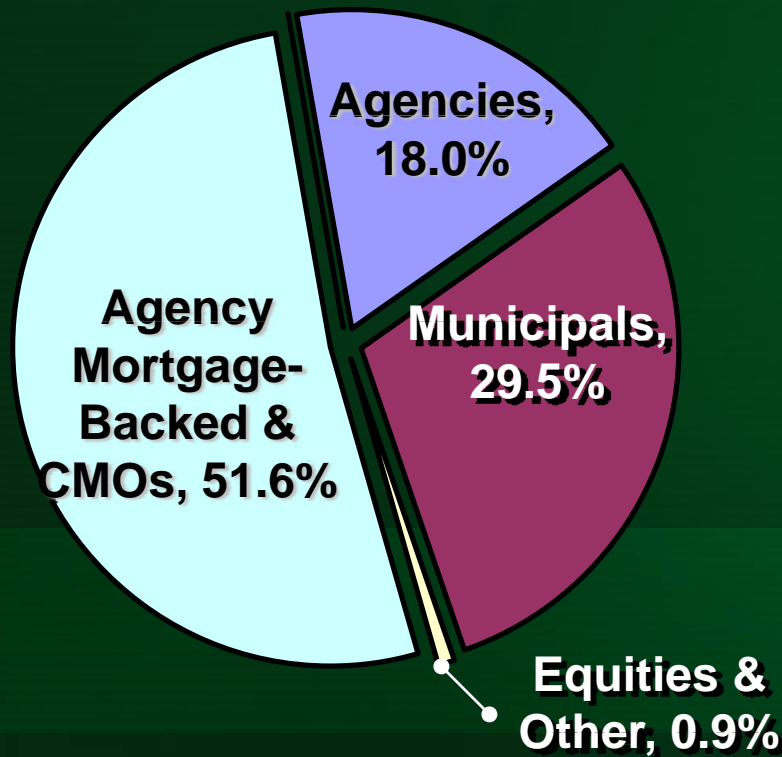


Significant Liquidity

- **Loan-to-Deposit ratio decreased to 86% at 3/31/10, down from 103% before 2009 branch acquisition.**
- **Reduced reliance on wholesale funding (borrowings and brokered CDs); < 17% of total assets.**
- **Securities portfolio of \$1.2B highly liquid; 52% unpledged and \$26 million in net unrealized gains at 3/31/10.**
- **Available lines of credit, including \$950 million FHLB availability at 3/31/10, \$290 million of bank lines, and holding company unused line of \$25 million.**

Securities Portfolio – Quality & Liquidity

Securities = \$1.21 B
~23% of total assets

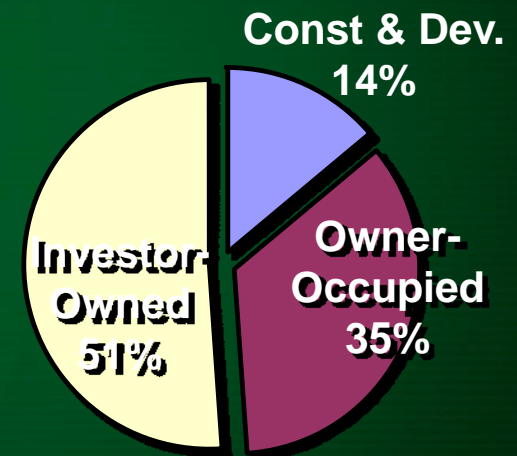
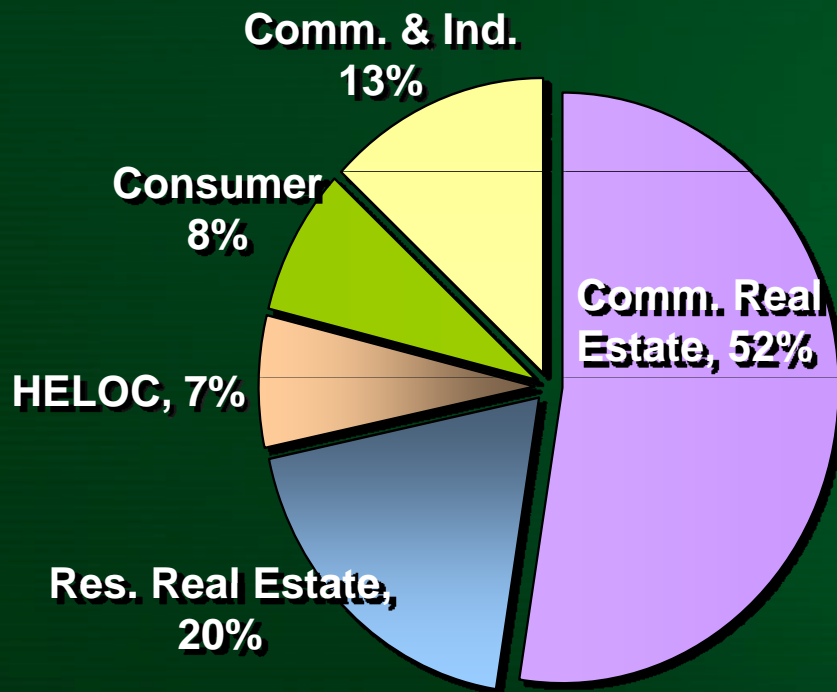


- Average portfolio yield of 4.42% YTD
- WAL approx. 4 years
- Over 52% unpledged
- Minimal private label CMO's, equities or corporate/ABS securities
- Net unrealized securities gains of \$26 million at quarter-end

Diversified Loan Portfolio

Total Loans = \$3.44 B

Comm. Real Estate =
\$1.78 B



Conservative Exposure to Potential Problem Loan Areas

WSBC is Below Regulatory CRE Guidelines

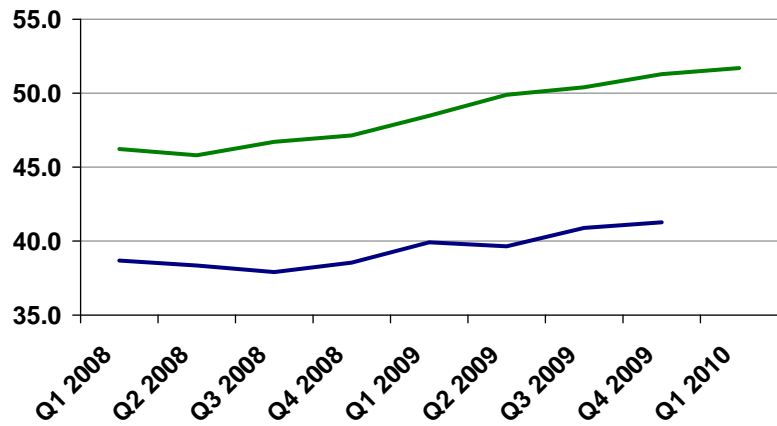
	Exposure ¹ (\$Millions)	% of RBC ²	Regulatory Guideline
Land, Construction & Development	\$ 295	68%	100%
Investor-Owned Commercial	621	142%	N/A
Investor-Owned Multi-Family	187	43%	N/A
Total Land, C&D, and Investor-Owned	\$1,103	253%	300%

¹ Total Loans Outstanding + Unused Commitments

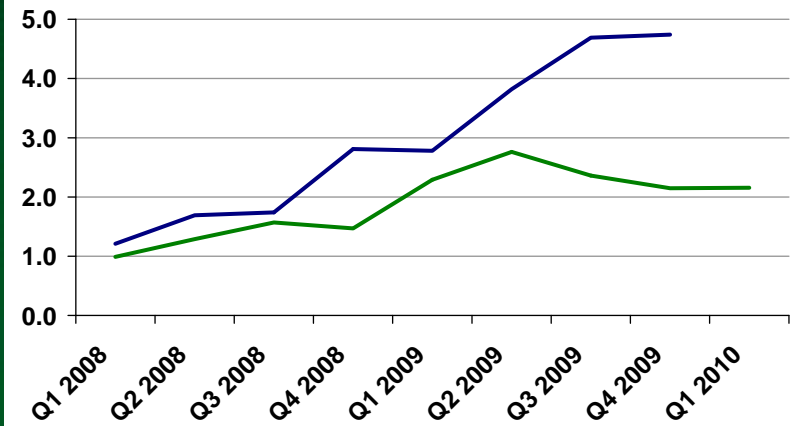
² Total Bank Risk-Based Capital = \$435,946 at 3/31/10

CRE and Construction Concentration vs. Peers

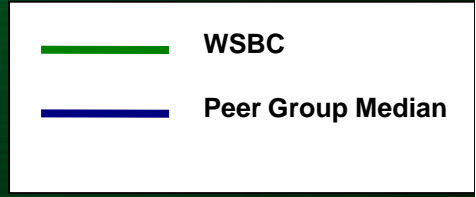
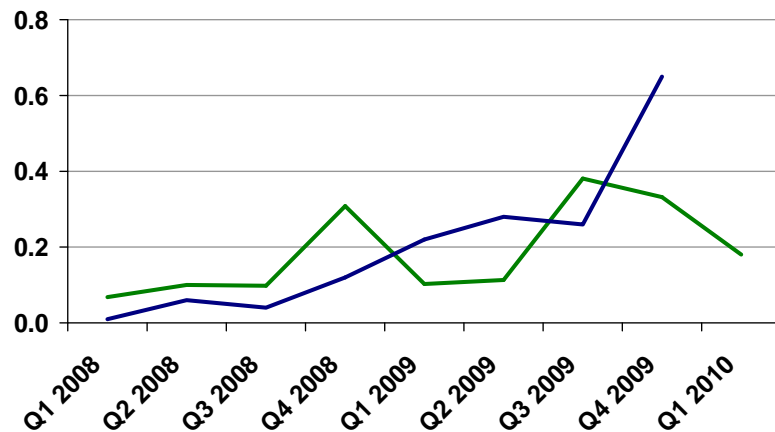
CRE & Const. Loans / Total Loans (%)



CRE & Const. NAs⁽¹⁾ / Total CRE and Const. Loans (%)



CRE & Const. NCOs / Total CRE and Const. Loans (%)



Source: SNL Financial

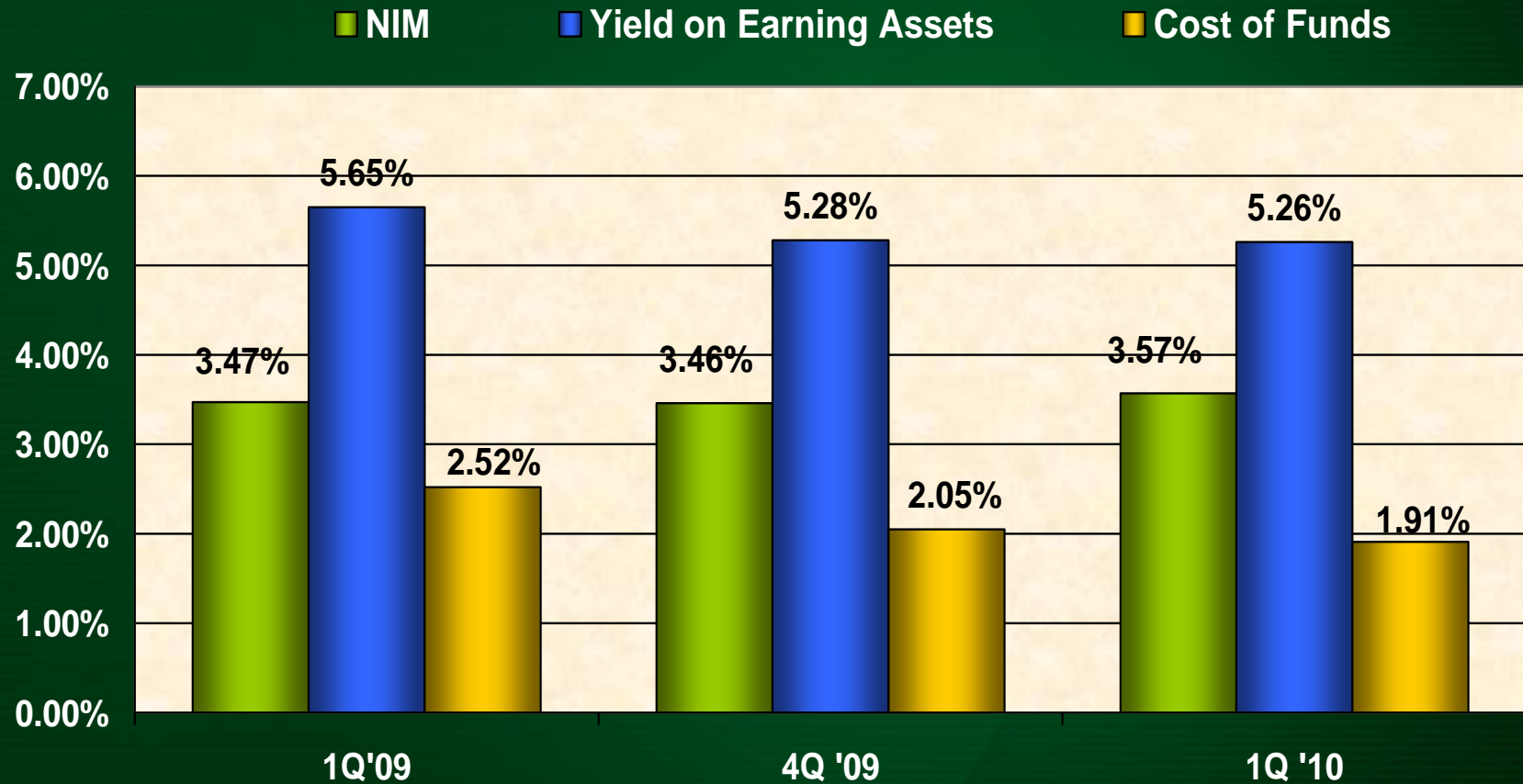
Note: WSBC data per GAAP filings; Peer data per regulatory reports

Peer group includes select banks located in Western Pennsylvania, Ohio, Indiana and West Virginia with assets between \$1 billion and \$10 billion

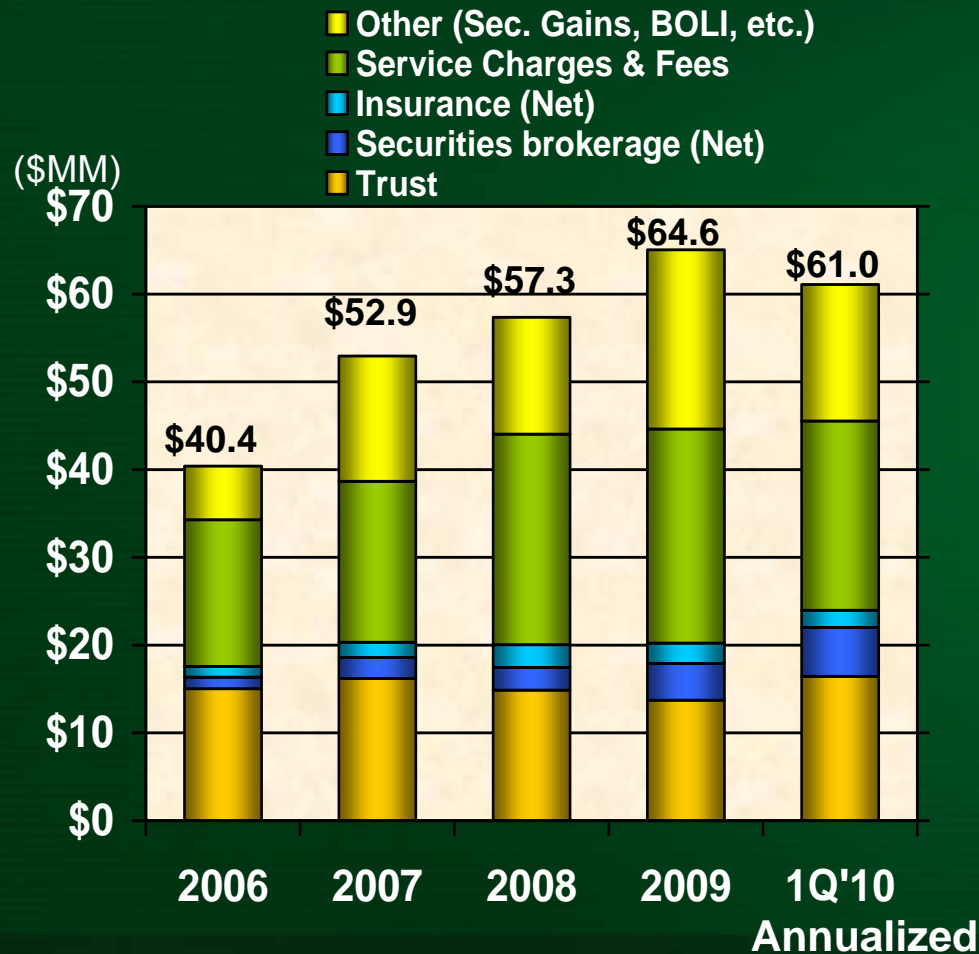
(1) Nonaccrual Loans; Does not include renegotiated loans



Net Interest Margin



Growing & Diversified Noninterest Income



- Noninterest income contributes over 27% of 1Q '10 revenue.
- Deposit service charges income up 1.9% from 1Q '09.
- Non-bank offerings (trust, insurance, securities) contribute over \$23 million in 2010 annualized revenue.
- Trust fees are up 21% from 1Q '09 and 13% from 4Q '09.

Interest Rate Sensitivity

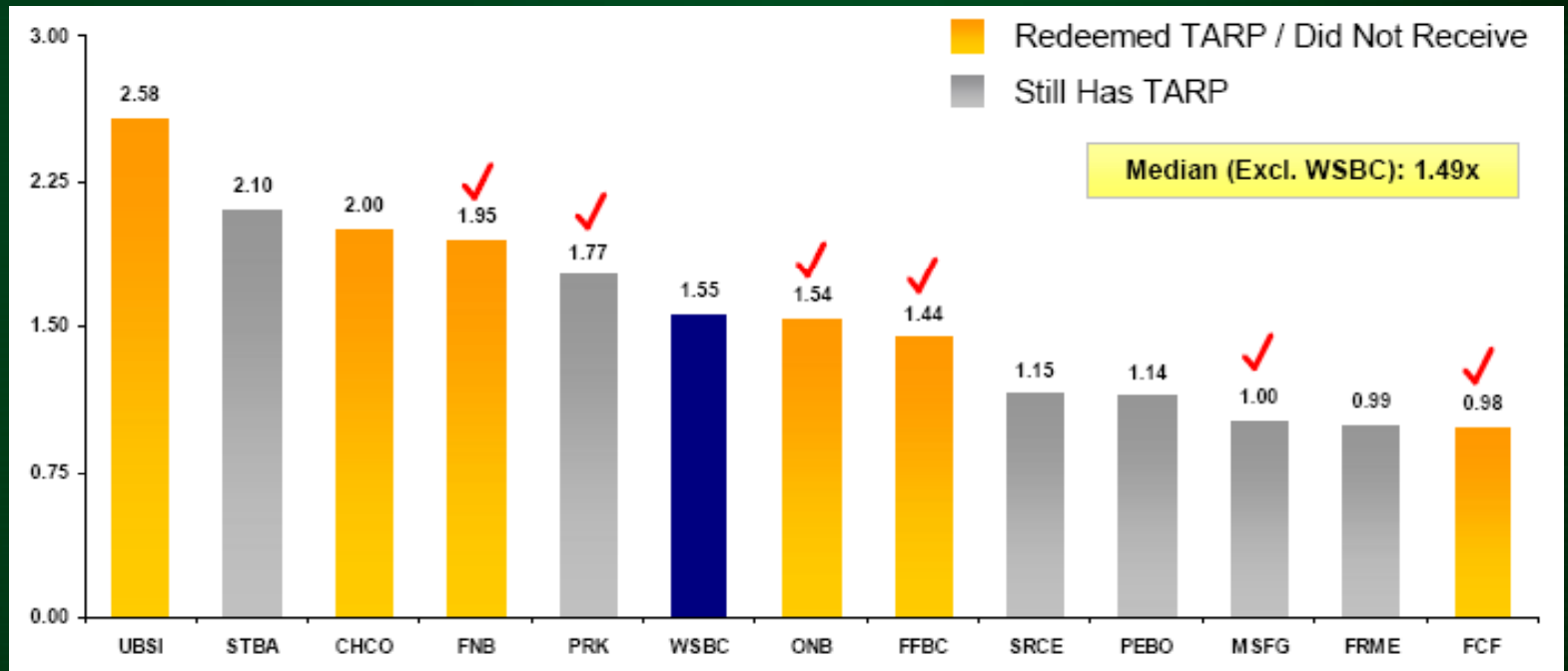
Immediate Change in Interest Rates

% Change in Net Interest Income from Base Over One Year

	Mar. 31, 2010	Dec. 31, 2009
Up 1% Rate Shock	+2.0%	-0.4%
Up 2 % Rate Shock	-0.3%	-4.7%
Up 3 % Rate Shock	-2.9%	-9.6%
Up 2 % Rate Ramp	+2.6%	+0.9%

Peer Group – Price / Tangible Book Value

Price / Tangible Book Value (X)



(X)

Recent Common Equity Raise*

TCE/ TA (%)	6.20	7.09	9.79	5.85	7.66	6.06	8.62	9.76	8.81	7.12	6.03	5.19	7.55
NPAs / Loans + OREO (%)	1.84	2.92	1.39	3.10	5.95	3.05	2.06	1.98	3.57	3.39	5.51	4.50	4.26
Stock Price (\$)	26.85	21.29	32.23	8.20	64.50	18.05	11.61	15.79	18.22	15.00	8.40	8.53	5.31

Source: SNL Financial and FactSet Research Systems

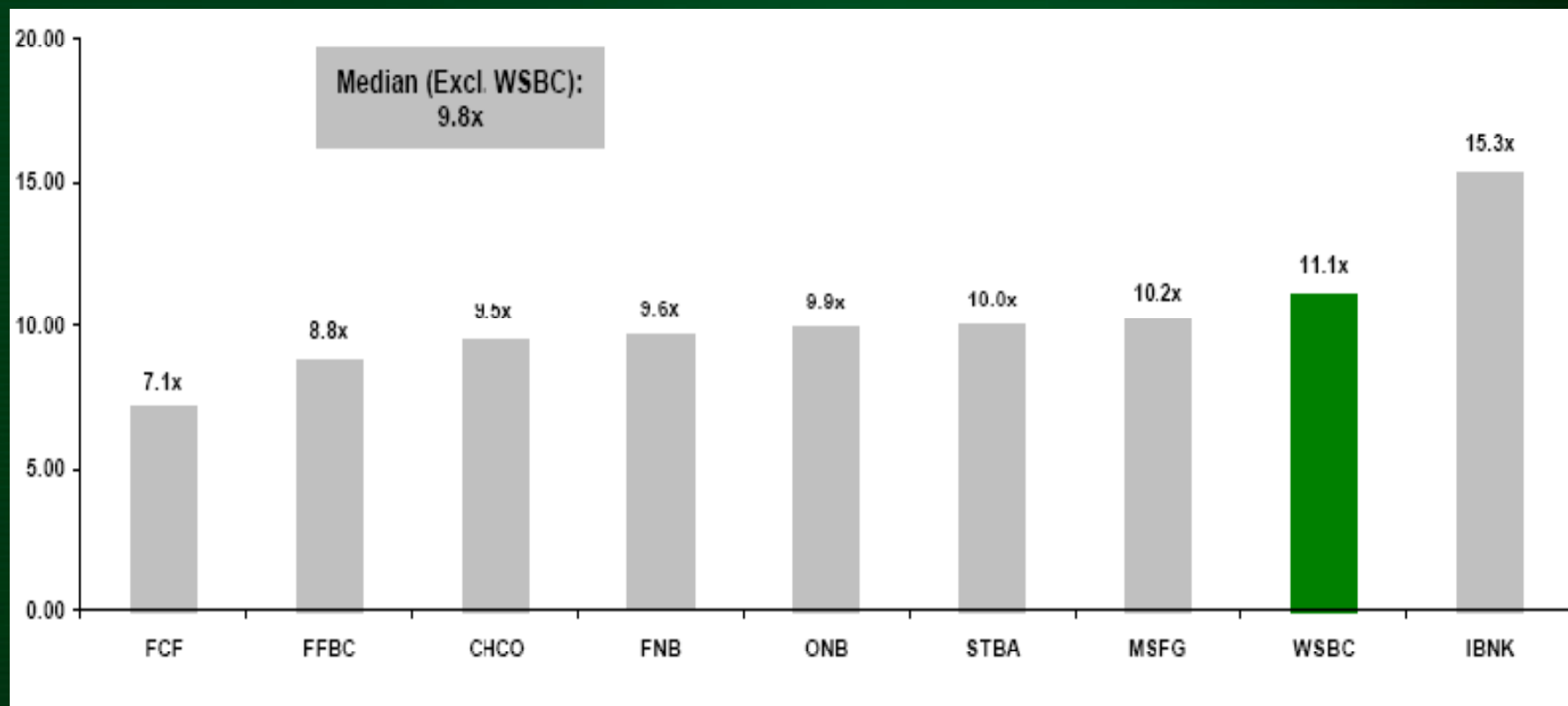
Peer group includes select banks located in Western Pennsylvania, Ohio, Indiana and West Virginia with assets between \$1 billion and \$10 billion. Data as of 3/31/10; Pro forma for pending and recently completed whole bank acquisitions and capital raises; excludes IBNK as price / tangible book is not meaningful

* Common equity offerings since January 2008. Market data as of 5/25/2010



Peer Group – Price / Normalized Earnings

Price / Normalized Earnings (x) ⁽¹⁾



Source: Pricing data per FactSet Research Systems

(1) Normalized earnings estimates per KBW Research; PRK, FRME, SRCE, UBSI and PEBO normalized earnings estimates not available Data through 5/25/2010

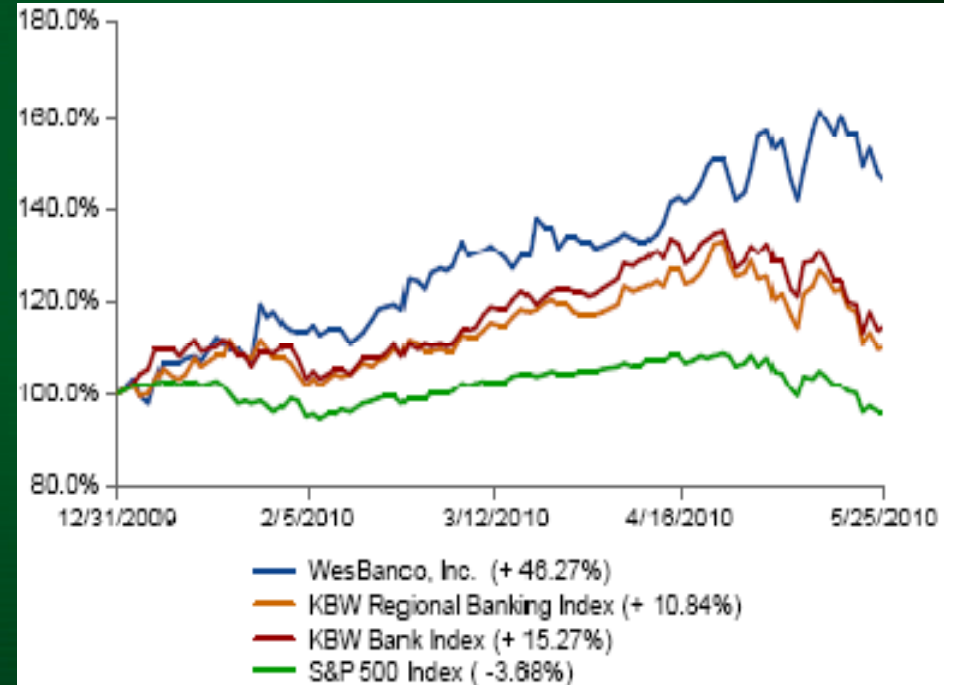


Current Market Update

Market Performance – Cycle-to-Date



Market Performance – YTD



Source: FactSet Research Systems



Analyst Comments on 1Q Earnings

“WesBanco’s first quarter 2010 earnings showed improvement with regard to credit costs and the net interest margin.”

-*Stephen M. Moss*

Janney Montgomery Scott

“While the increase [in provision expense] is indicative of a continued challenging economic environment, PTP earnings capacity is significant at the company

- *P. Carter Bundy, CFA*

Stifel Nicolaus

“WesBanco’s solid pre-tax, pre-provision earnings power, loan loss reserve levels and prospective earnings leverage from improving credit quality serve to mitigate the unfavorable impact of the current operating environment.”

- *Douglas B. Rainwater, CFA, CPA*

Rodman & Renshaw

Investment Rationale

Stability, Diversity and Capital Strength

- Strong regulatory capital
- Proven acquisition-oriented growth strategy
- Improving liquidity
- Asset quality compares favorably with peers
- Diverse earnings stream
- Positioned for rising rates
- Improving stock performance

