

## COMPANY PROFILE

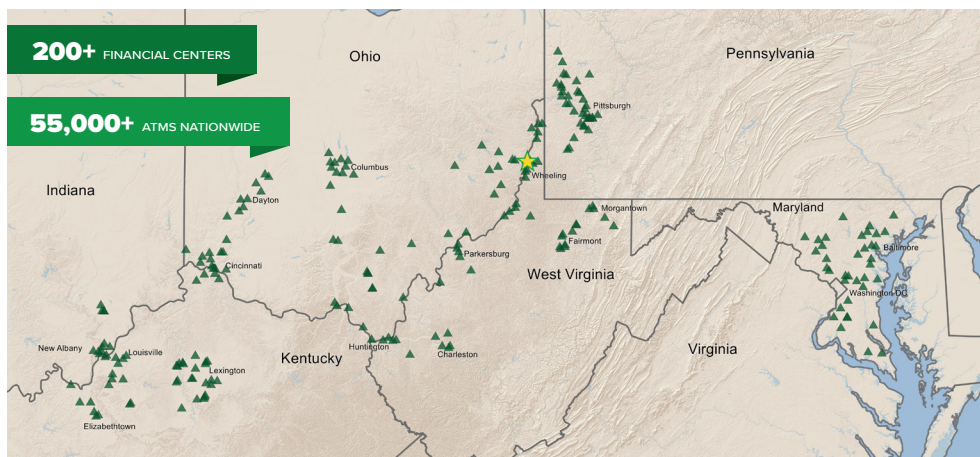
Founded in 1870, WesBanco, Inc. is a diversified and balanced financial services company that delivers large bank capabilities with a community bank feel. Our distinct long-term growth strategies are built upon unique sustainable advantages permitting us to span six states with meaningful market share. Built upon our ‘Better Banking Pledge’, our customer-centric service culture is focused on growing long-term relationships by pledging to serve all personal and business customer needs efficiently and effectively. In addition to a full range of online and mobile banking options and a full-suite of commercial products and services, WesBanco provides trust, wealth management, securities brokerage, and private banking services through our century-old Trust and Investment Services\* department. WesBanco’s banking subsidiary, WesBanco Bank, Inc., operates financial centers in the states of Indiana, Kentucky, Maryland, Ohio, Pennsylvania, and West Virginia. Additionally, WesBanco operates an insurance agency, WesBanco Insurance Services, Inc.\*, and a full service broker/dealer, WesBanco Securities, Inc.\*.

## RECENT NATIONAL ACCOLADES

- Again named one of the world’s best banks, for the third consecutive year, which was based on customer satisfaction and feedback, with very high scores for ‘satisfaction’, ‘customer services’, ‘financial advice’, and ‘digital services’
- WesBanco Bank received the 2021 Designation of Savings Excellence, from America Saves.
- Again named one of the Best Banks in America for 2021, according to Forbes magazine.
- Bauer Financial, Inc. awarded WesBanco their highest rating as a “five-star” bank.
- Named to Newsweek magazine’s inaugural ranking of America’s Best Banks, recognizing those banks that best serve their customers needs, as well as being named the Best Big Bank in the state of West Virginia.
- The Federal Deposit Insurance Corporation awarded WesBanco Bank, Inc. a composite “Outstanding” rating for its most recent Community Reinvestment Act performance, the bank’s seventh consecutive Outstanding rating.



## FINANCIAL CENTER FOOTPRINT



NASDAQ: WSBC

One Bank Plaza

Wheeling | West Virginia 26003

wesbanco.com | 304.234.9000

- \$17.0 billion in total assets
- \$13.3 billion in total deposits
- \$10.4 billion in total loans
- \$5.5 billion in total trust assets
- \$1.0 billion in WesMark mutual fund assets under management

TOP 5

Top 5 market share in:  
West Virginia, Frankfort, KY, and Elizabethtown-Fort Knox, KY

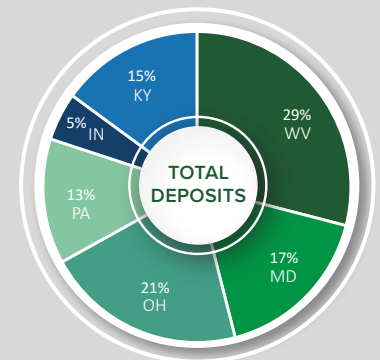
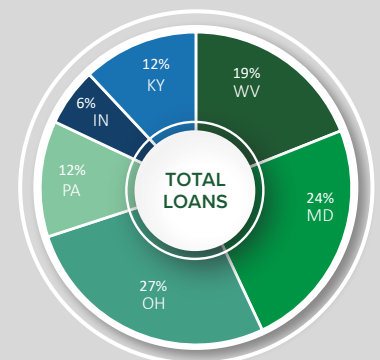
TOP 10

Top 10 market share in:  
Lexington, KY

TOP 15

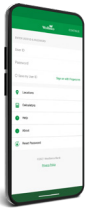
Top 15 market share in:  
Baltimore, MD, Columbus, OH, Dayton, OH, Louisville, KY, Pittsburgh, PA, and Washington D.C.

## BROAD AND BALANCED MARKET DISTRIBUTION



NOTE: location data as of 8/1/2021 and financial data as of 6/30/2021; market share based on 2020 MSA deposit rankings (source: S&P Global Market Intelligence); Bauer Rating as of 3/31/21

## BETTER BANKING TOOLS



We offer a full suite of electronic services through our Online & Mobile Banking. The ones highlighted below are just a few services out of many more. You can apply for a personal checking account, or start your application process for a mortgage loan or certain small business loans directly from our website. You can also pay on-the-go using Apple Pay™, Samsung Pay™ and Google Pay™ with your WesBanco Debit Card. For your convenience, all of our banking centers are equipped to issue debit cards instantly, on site. Not to mention an expanded ATM Network that will provide over 55,000 surcharge-free ATMs worldwide with our partnership with Allpoint.



Mobile Deposit



Send Money using ZELLE®



Mobile Wallet



Bill Pay



Personal Finance



## LONG-TERM GROWTH STRATEGIES



Diversified Loan Portfolio with C&I and Home Lending Focus

Long History of Strong Wealth Management Capabilities

Retail Banking Service Strategies & Core Deposit Advantage

Franchise-Enhancing Expansion within Contiguous Markets

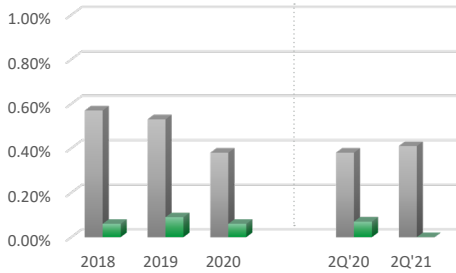
Focus on Delivering Positive Operating Leverage

Strong Legacy of Credit Quality, Risk Management, and Compliance

## FINANCIAL HIGHLIGHTS

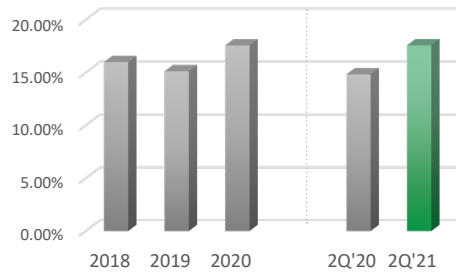
### ASSET QUALITY

■ NPAs / Total Loans + OREO ■ NCOs / Total Loans (Annualized)

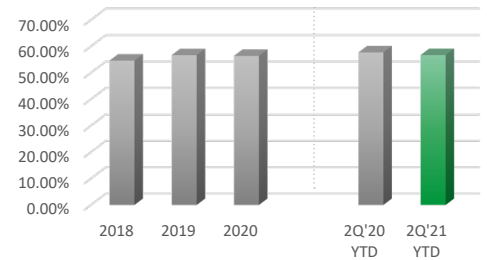


### CAPITAL POSITION

Total Risk-Based Capital



### EFFICIENCY RATIO (YTD)



Note: all data as of period-end, unless otherwise stated.

## NON-GAAP FINANCIAL MEASURES

In addition to the results of operations presented in accordance with Generally Accepted Accounting Principles (GAAP), WesBanco's management uses, and this presentation contains or references, certain non-GAAP financial measures, such as efficiency ratio; tangible common equity/tangible assets; net income excluding after-tax merger-related expenses; return on average assets; and return on average tangible equity. WesBanco believes these financial measures provide information useful to investors in understanding our operational performance and business and performance trends which facilitate comparisons with the performance of others in the financial services industry. Although WesBanco believes that these non-GAAP financial measures enhance investors' understanding of WesBanco's business and performance, these non-GAAP financial measures should not be considered an alternative to GAAP. The non-GAAP financial measures contained therein should be read in conjunction with the audited financial statements and analysis as presented in the Annual Report on Form 10-K as well as the unaudited financial statements and analyses as presented in the Quarterly Reports on Forms 10-Q for WesBanco and its subsidiaries, as well as other filings that the company has made with the SEC.

WesBanco Bank, Inc. is a Member FDIC. \*Wealth Management Services include WesBanco Trust and Investment Services (WTIS), WesBanco Securities, Inc. (WSI), a wholly owned subsidiary of WesBanco, Inc. and a member of FINRA and SIPC and WesBanco Insurance Services, Inc. (WIS). WIS is licensed in the states of IN, KY, MD, OH, PA, WV, and FL. WTIS may invest in insured deposits or nondeposit investment products. WSI and WIS invest in nondeposit investment products. Nondeposit investment products are not insured by the FDIC, not bank guaranteed, not insured by any government entity and are subject to investment risk, including possible loss of principal amount invested.



### INVESTOR RELATIONS CONTACT

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