



NASDAQ: WSBC  
 One Bank Plaza  
 Wheeling | West Virginia 26003  
 wesbanco.com | 304.234.9000

- \$16.9 billion in total assets
- \$13.1 billion in total deposits
- \$10.7 billion in total loans
- \$4.9 billion in total trust assets
- \$0.8 billion in WesMark mutual fund assets under management

**3<sup>RD</sup>** Third in market share in the State of West Virginia

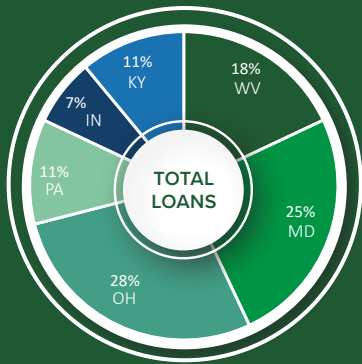
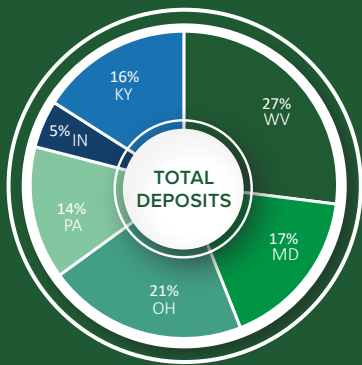
**10<sup>TH</sup>** Tenth in market share in the Pittsburgh MSA

**11<sup>TH</sup>** Eleventh in market share in the Commonwealth of Kentucky

**12<sup>TH</sup>** Twelfth in market share in the State of Maryland

**15<sup>TH</sup>** Fifteenth in market share in the State of Ohio

**BROAD AND BALANCED MARKET DISTRIBUTION**



COMPANY PROFILE

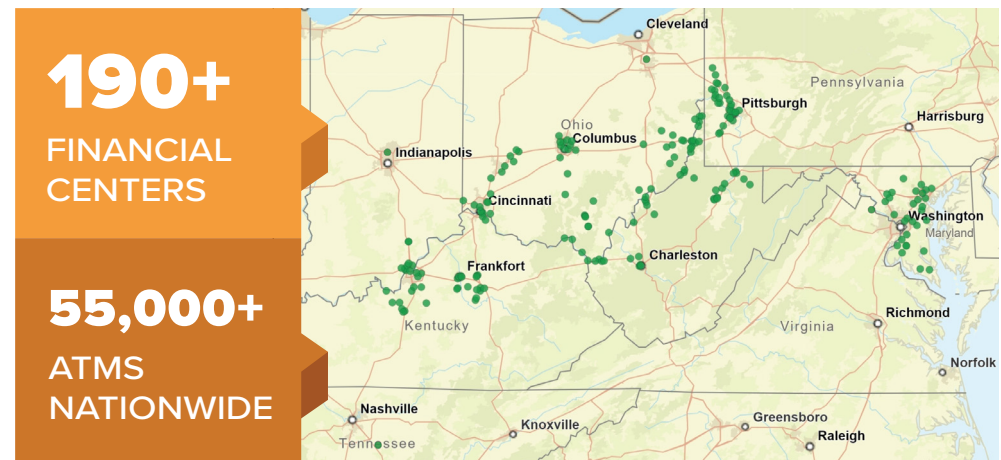
Founded in 1870, WesBanco, Inc. is a diversified and balanced financial services company that delivers large bank capabilities with a community bank feel. Our distinct long-term growth strategies are built upon unique sustainable advantages permitting us to span six states with meaningful market share. 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

- Based on customer satisfaction and consumer feedback, WesBanco Bank was named: the #1 bank in Ohio and the #2 bank in Kentucky; and, for the fourth year in a row, one of the World's Best Banks.
- Recognized as one of "America's Most Trustworthy Companies" by Newsweek, as well as being one of only 20 banks to earn this nationwide honor.
- WesBanco Bank was the only midsize bank in the top ten for both financial performance and employer of choice -- named one of America's Best Midsize Employers, based on employee feedback and recommendations; and, again named one of the Best Banks in America -- coming in as the 10th best bank, as well as the third year in a row in the top 12.
- WesBanco Bank received the 2022 Designation of Savings Excellence, from America Saves, for the seventh consecutive year.
- Bauer Financial, Inc. awarded WesBanco their highest rating as a "five-star" bank, for the 34th consecutive quarter.
- 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.

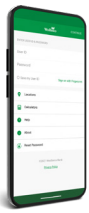


FINANCIAL CENTER FOOTPRINT



NOTE: Location data as of 2/1/2023 and financial data as of 12/31/2022; market share based on 2022 MSA deposit rankings (source: S&P Global Market Intelligence); Bauer rating updated as of 9/30/22

## BETTER BANKING TOOLS



We offer a full suite of Digital Banking tools like Online and Mobile Banking\*\* services including Mobile Deposit, Bill Pay, account alerts, eStatements and more! You can track your spending with our online budgeting tool, Personal Finance. Plus, send money to family, friends and other people you trust using Zelle®. 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. You can also pay on-the-go using Apple Pay™, Samsung Pay™ and Google Pay™ with your WesBanco Debit Card.



Mobile Deposit



Send Money with 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

Digital Banking Service Strategies & Core Deposit Advantage

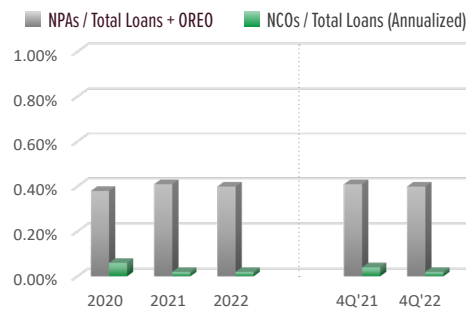
Franchise-Enhancing Expansion within Contiguous Markets

Focus on Delivering Positive Operating Leverage

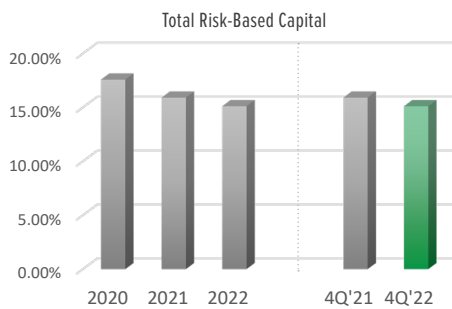
Strong Legacy of Credit Quality, Risk Management, and Compliance

## FINANCIAL HIGHLIGHTS

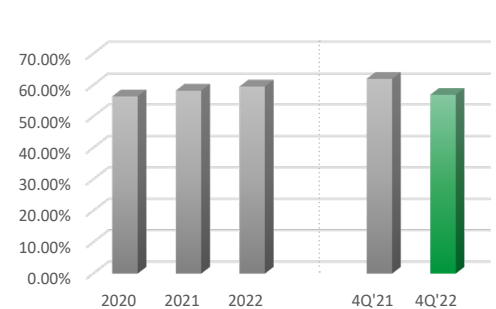
### ASSET QUALITY



### CAPITAL POSITION



### 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), a division of WesBanco Bank, Inc.; 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 DC, IN, FL, KY, MD, MI, OH, PA, VA and WV. 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. \*\*Restrictions may apply and may require certain operating systems or devices depending on the mobile wallet used. Depending upon your cell phone rate plan, messaging and internet browsing charges may be incurred. Please check with your service provider before accessing any internet sites using your mobile device.



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## INVESTOR RELATIONS CONTACT

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