

NASDAQ: WSBC

One Bank Plaza

Wheeling | West Virginia 26003

wesbanco.com | 304.234.9000

- \$17.3 billion in total assets
- \$13.1 billion in total deposits
- \$11.3 billion in total loans
- \$5.0 billion in total trust assets
- \$0.8 billion in WesMark mutual fund assets under management

3RD

Third in market share in the State of West Virginia

10TH

Tenth in market share in the Pittsburgh MSA

12TH

Twelfth in market share in the Commonwealth of Kentucky

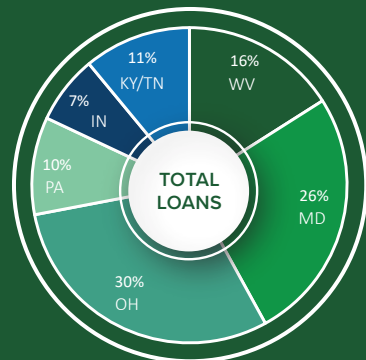
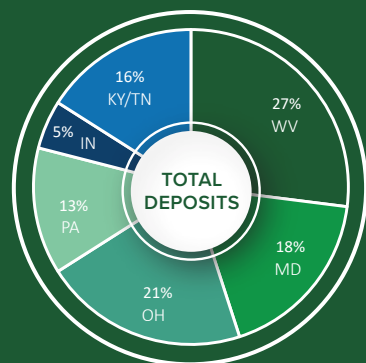
14TH

Fourteenth in market share in the State of Maryland

15TH

Fifteenth in market share in the State of Ohio

BROAD AND BALANCED MARKET DISTRIBUTION



NOTE: location data as of 11/1/2023 and financial data as of 9/30/2023; market share based on 2023 MSA deposit rankings (source: S&P Global Market Intelligence)

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. The company's banking subsidiary, Wesbanco Bank, Inc., operates more than 190 financial centers in the states of Indiana, Kentucky, Maryland, Ohio, Pennsylvania, and West Virginia. 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, the company provides trust, wealth management, securities brokerage, and private banking services through its century-old Trust and Investment Services department, with approximately \$5.0 billion of assets under management (as of September 30, 2023). The company also offers insurance and brokerage services through its affiliates and subsidiaries.

RECENT NATIONAL ACCOLADES

- The Federal Deposit Insurance Corporation awarded WesBanco Bank, Inc. a composite "Outstanding" rating for its most recent Community Reinvestment Act performance, the bank's eighth consecutive Outstanding rating.
- For the 13th time since 2010, WesBanco Bank was named one of America's Best Banks for strong capital, credit quality, and profitability.
- For the 3rd consecutive year, voted one of America's Best Midsize employers by our employees.
- Bauer Financial, Inc. awarded WesBanco their highest rating as a "five-star" bank, for the 36th consecutive quarter.
- WesBanco Bank received the 2023 Designation of Savings Excellence, from America Saves, for the eighth consecutive year.

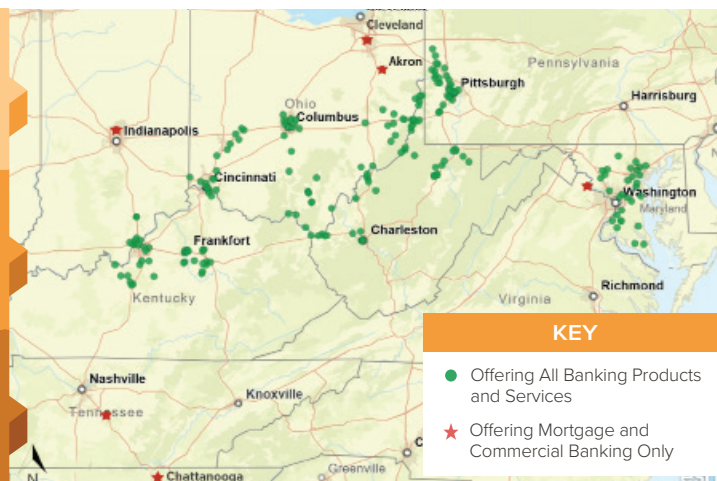


FINANCIAL CENTER FOOTPRINT

8
STATES

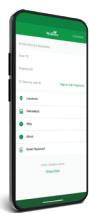
190+
BANKING
CENTERS

55,000+
ATMS
NATIONWIDE



BANKING SERVICES | TRUST SERVICES | SECURITIES BROKERAGE | WEALTH MANAGEMENT
INVESTMENT MANAGEMENT | PRIVATE BANKING | INSURANCE

BETTER BANKING TOOLS



We offer a full suite of Digital Banking tools like Online and Mobile Banking** services, including Bill Pay, eStatements, Mobile Deposit, Account Alerts, Credit Monitoring and more tools to make managing money easy. 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®. 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®



Credit Score



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

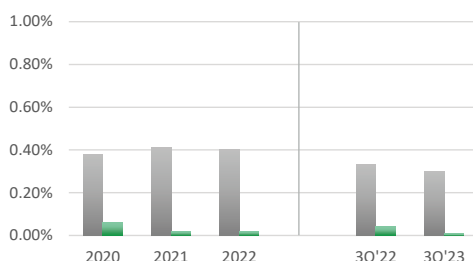
Focus on Delivering Positive Operating Leverage

Strong Legacy of Credit Quality, Risk Management, and Compliance

FINANCIAL HIGHLIGHTS

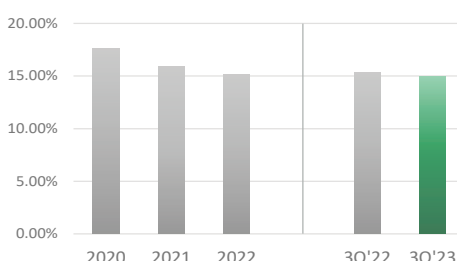
ASSET QUALITY

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

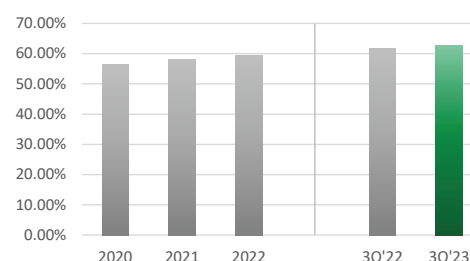


CAPITAL POSITION

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), 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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