Second Quarter 2026

Earnings Call Presentation

July 21, 2026

Forward-Looking Statements and Non-GAAP Financial Measures

Forward-looking statements in this report 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 in this report should be read in conjunction with WesBanco's Form 10-K for the year ended December 31, 2025 and documents subsequently filed by WesBanco with the Securities and Exchange Commission ("SEC") including WesBanco's Form 10-Q for the quarter ended March 31, 2026, which are available at 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 most recent Annual Report on Form 10-K filed with the SEC under "Risk Factors" in Part I, Item 1A. Such statements are subject to important factors that could cause actual results to differ materially from those contemplated by such statements, including, without limitation, changes in interest rates, spreads on earning assets and interest-bearing liabilities, and associated interest rate sensitivity; sources of liquidity available to WesBanco and its related subsidiary operations; potential future credit losses and the credit risk of commercial, real estate, and consumer loan customers and their borrowing activities; actions of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Consumer Financial Protection Bureau, the SEC, the Financial Institution Regulatory Authority, the Municipal Securities Rulemaking Board, the Securities Investors Protection Corporation, and other regulatory bodies; potential legislative and federal and state regulatory actions and reform, including, without limitation, the impact of the implementation of the Dodd-Frank Act; adverse decisions of federal and state courts; fraud, scams and schemes of third parties; cyber-security breaches; competitive conditions in the financial services industry; rapidly changing technology affecting financial services; marketability of debt instruments and corresponding impact on fair value adjustments; and/or other external developments materially impacting WesBanco's operational and financial performance. WesBanco does not assume any duty to update forward-looking statements.

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those expressed in or contemplated by the particular forward-looking statement, and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law.

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 pre-tax pre-provision income, tangible common equity/tangible assets; net income excluding after-tax restructuring and merger-related expenses and excluding after-tax day one provision for credit losses on acquired loans; efficiency ratio; 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

Q2 2026 Financial and Operational Highlights

Strong Annualized Loan Growth, Top-Tier Efficiency Ratio

- Generated annualized loan growth of 8.3% over the sequential quarter and 3.5% year-over-year as organic growth across all markets more than offset higher CRE payoffs of approximately $345 million, which impacted year-over-year loan growth by 1.0%
- Grew commercial loan pipeline to a record $2.3 billion as of June 30, 2026, reflecting strong business development activity and growing opportunities across all markets
- Average loan to deposit ratio of 88.9% that provides substantial capacity to fund loan growth
- Increased net interest margin 4 basis points year-over-year to 3.63%, driven by lower funding costs and asset repricing
- Achieved record fee income levels across securities brokerage, digital banking, and service charges on deposits, as well as record levels of trust assets under management and securities account values
- Improved efficiency ratio more than 1 percentage point both year-over-year and quarter-over-quarter to a record low of 51.2%, primarily due to a focus on driving positive operating leverage
- Advanced our organic growth strategy and commercial momentum in targeted expansion markets, including Northern Virginia, Tennessee, and South Florida
- Positioning the Florida franchise for continued growth through planned financial center openings by the first quarter of 2027
- Recently recognized as one of America's High Growth Companies by *Business Insider* and one of America's Best Companies by *Time*

Net Income Available to Common Shareholders and Diluted EPS(1)
$89.2 million; $0.92/share

Net Interest Margin
+4bp YoY; +6bp QoQ

Total Loan Growth
+8.3% QoQ annualized
+3.5% YoY or +4.5%, excluding CRE payoff headwind

Total Deposit Growth
+2.1% YoY

Return on Average Tangible Common Equity(1)
17.3%

CET1 Capital Ratio
10.7%

Note: financial and operational highlights for the quarter ended June 30, 2026; EPS = earnings per share; CRE = commercial real estate; YoY = year-over-year; QoQ = quarter-over-quarter; bp = basis points; CET1 = common equity tier 1; PFC = Premier Financial Corp. (acquisition closed on 2/28/2025)
(1) Non-GAAP measure – excludes certain items – please see reconciliation in appendix

WesBanco

Q2 2026 Financial and Operational Highlights

Key Metrics

	Quarter Ending	H / (L)	H / (L)	Year-to-Date	H / (L)
	6/30/2026	6/30/2025	3/31/2026	6/30/2026	6/30/2025
Return on Average Assets [(1)(2)]	1.30%	2bp	1bp	1.29%	15bp
PTPP Return on Average Assets [(1)(2)]	1.86%	17bp	18bp	1.77%	17bp
Return on Average Equity [(1)(2)]	8.71%	(46bp)	4bp	8.69%	68bp
PTPP Return on Average Equity [(1)(2)]	12.46%	36bp	112bp	11.90%	65bp
Return on Average Tangible Common Equity [(1)(2)]	17.28%	(108bp)	(9bp)	17.33%	134bp
PTPP Return on Average Tangible Common Equity [(1)(2)]	24.57%	42bp	189bp	23.63%	133bp
Tangible Book Value per Share ($) [(1)]	$22.98	12.2%	2.4%	$22.98	12.2%
Efficiency Ratio [(1)(2)]	51.17%	(113bp)	(137bp)	51.83%	(208bp)
Net Interest Margin	3.63%	4bp	6bp	3.60%	12bp
Average Loans to Average Deposits	88.89%	(58bp)	(16bp)	88.97%	(45bp)
Non-Performing Assets to Total Assets	0.53%	22bp	0bp	0.53%	22bp
Net Loan Charge-offs to Average Loans (annualized)	0.02%	(7bp)	(14bp)	0.09%	0bp

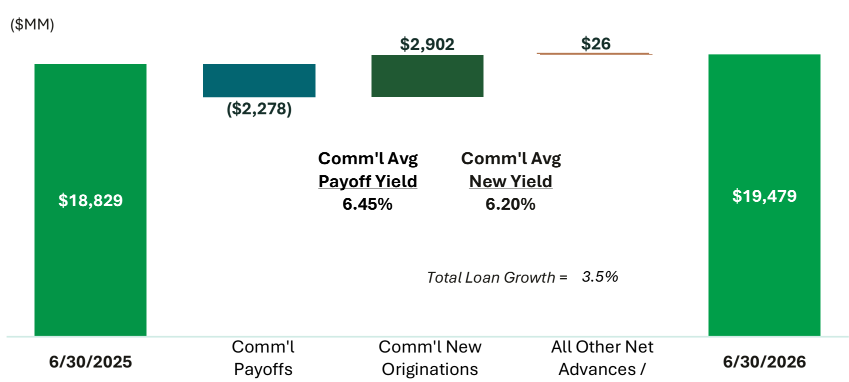
Note: PTPP = pre-tax, pre-provision
(1) Non-GAAP measure – excludes certain items – please see reconciliation in appendix
(2) Excludes restructuring and merger-related expenses and/or day 1 provision for credit losses on acquired loans

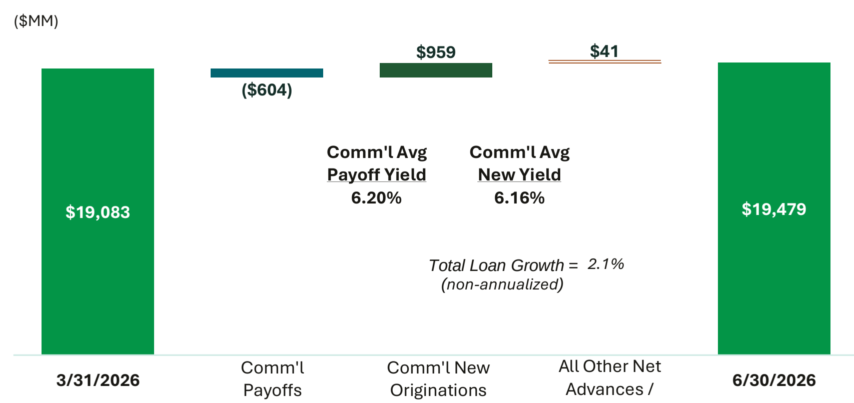
WesBanco

Q2 2026 Total Portfolio Loans

Strong Annualized Loan Growth that Outpaced CRE Payoffs

- Total loans of $19.5 billion increased $650 million, or 3.5%, YoY and $396 million, or 8.3% annualized, QoQ, driven by commercial and home equity lending
- CRE loan payoffs remained elevated and totaled approximately $345 million for the second quarter of 2026, consistent with the elevated quarterly levels incurred during the prior nine months, which negatively impacted YoY loan growth by approximately 1%
- Commercial loan pipeline a record $2.3 billion, as of 6/30/2026
  - 45% of pipeline from loan production offices and PFC markets
  - Florida pipeline contributed approximately $250 million
- C&I line utilization was approximately 38% for Q2 2026





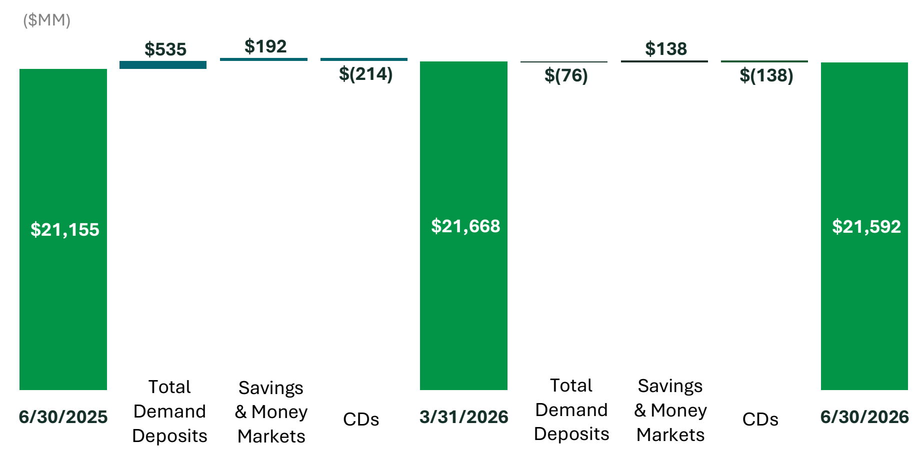
Note: commercial payoffs and new originations and associated yields (in charts above); C&I = Commercial & Industrial

Q2 2026 Total Deposits

Deposit Growth Remained Solid

- Total deposits increased $438 million, or 2.1%, YoY to $21.6 billion, driven by demand deposits, money market, and savings account growth which more than offset the intentional run-off of $352 million of higher cost certificates of deposit
- Despite the closure of 37 financial centers this year, deposits were down only $75 million, or 0.4%, on a sequential quarter basis reflecting the remaining $50 million of brokered deposits that paid off on April 1st and the decline in higher cost CDs
- Total demand deposits continued to represent 49% of total deposits
- Distribution: consumer 51%, business 33%, and public funds, which are separately collateralized, 16%
- Average loans to average deposits were 88.9%, providing continued capacity to fund loan growth

($MM)	6/30/2026
Total Deposits	**$ 21,592**
Total Deposit Accounts (000s)	717
Average Deposit Size ($000s)	**$ 30**
Uninsured Deposits	$ 7,017
less: Collateralized Municipal Deposits	(2,271)
Adjusted Uninsured Deposits	**$ 4,746**
Uninsured Deposits as % of Total Deposits	
Before Exclusions	32.5%
After Exclusions	**22.0%**

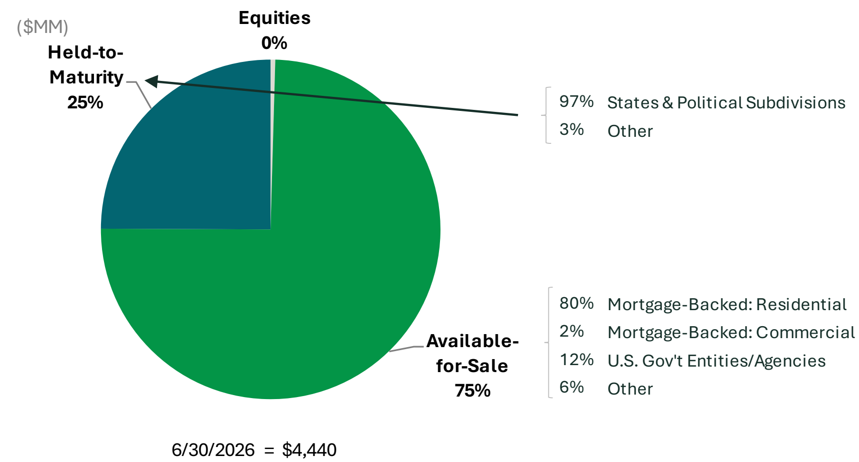


Note: “uninsured deposits” are approximated; “collateralized municipal deposits” are collateralized by securities

Q2 2026 Total Securities

Securities Represent 16% of Total Assets

- Tangible common equity to tangible assets ratio[1] = 8.44%
- Weighted average yield = 3.29% [vs. 3.21% last year]
- Weighted average duration = 4.3
- Total unrealized securities losses (after-tax):
  - Available for Sale ("AFS") = $161MM
  - Held to Maturity ("HTM")[2] = $78MM



($MM)		6/30/2026
Tangible Common Equity [1]	$	2,203
HTM Securities Unrealized Losses		(78)
Adjusted Tangible Common Equity	$	2,125
Tangible Assets [1]	$	26,114
HTM Securities Unrealized Losses		(78)
Adjusted Tangible Assets	$	26,036

Tangible Common Equity to Tangible Assets [1]	**8.44%**
Adjusted Tangible Common Equity to Tangible Assets	**8.16%**

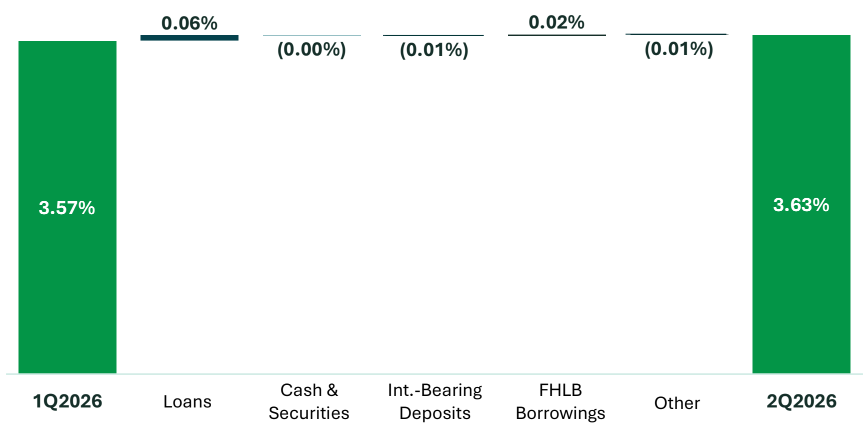
($MM)		6/30/2026
Common Equity Tier 1 Capital (CET 1)	$	2,331
AFS+HTM Net Unrealized Losses (after-tax)	$	(239)
Unrealized Losses as % of CET 1		10.3%

Note: securities chart excludes allowance for credit losses for HTM securities; weighted average yields have been calculated on a taxable-equivalent basis using the federal statutory rate of 21%; after-tax unrealized losses have been calculated using the Other Comprehensive Income ("OCI") tax rate of ~23%
(1) Non-GAAP measure – please see reconciliation in appendix
(2) HTM losses not recognized in accumulated other comprehensive income

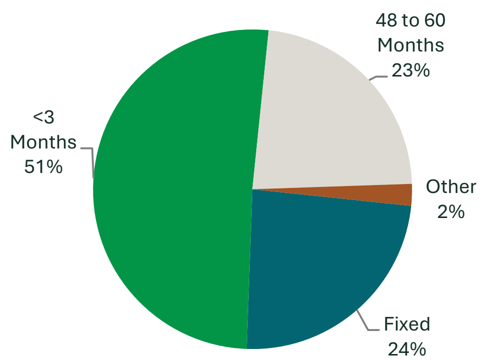
NIM Benefited from Management of Funding Costs

- Q2 2026 NIM of 3.63% improved 4 bp YoY, primarily due to lower funding costs
- NIM increased 6 bp on a sequential quarter basis mainly due to asset repricing and 3 bp of accelerated mark accretion from acquired loan payoffs
- Deposit funding costs, including non-interest bearing deposits, were 178 bp and decreased 6 bp YoY and increased just 1 bp QoQ
- Period end FHLB borrowings of $1.4 billion decreased $400 million YoY but increased $375 million QoQ as loan growth outpaced deposit growth, reflecting accelerating growth in targeted expansion markets
  - As of 6/30/2026, 89% have 2026 maturities, with an average rate of 3.90%

NIM Component QoQ Change (weighted)



2Q2026 Commercial Loan Repricing Frequency



Q2 2026 Non-Interest Income

Record Fee Income Levels Across Multiple Categories

($000s)	Quarter Ending 6/30/2026	% H / (L) 6/30/2025	% H / (L) 3/31/2026
Trust fees	$9,830	1.8%	(5.9%)
Service charges on deposits	11,546	10.1%	5.3%
Digital banking income	7,410	1.2%	12.3%
Net swap fee & valuation income/(loss)	3,135	nm	195.2%
Net securities brokerage revenue	3,670	9.6%	5.7%
Bank-owned life insurance	4,317	25.1%	13.3%
Mortgage banking income	1,055	(55.4%)	14.8%
Net securities gains/(losses)	1,644	16.6%	nm
Net gains/(losses) on OREO & other assets	2,036	nm	nm
Other income	8,989	77.6%	122.9%
Total non-interest income	$53,632	22.0%	28.2%

- Non-interest income increased 22.0% YoY due primarily to higher net swap and valuation income, service charges on deposits, and other income
- Achieved record fee income levels across securities brokerage, digital banking, and service charges on deposits
- Gross swap fees were $2.8 million, compared to $1.4 million last year
- Swap fair market valuation adjustment was $0.3 million, compared to a loss of $0.7 million, in the prior year period
- Service charges on deposits reflect increased general spending and higher transaction volumes from our larger customer base, as well as an increase in monthly fees that took effect during June
- Other income included a non-recurring $4.8 million gain related to the freezing of future service for actively employed participants in the pension plan
- Mortgage banking income decreased YoY primarily due to more mortgage volume going into portfolio loans

Note: OREO = other real estate owned; AUM = assets under management; securities account values include annuities

WesBanco

Q2 2026 Non-Interest Expense

Expenses Reflect Expansion Markets and Discretionary Cost Control

	Quarter Ending	% H / (L)	% H / (L)
($000s)	6/30/2026	6/30/2025	3/31/2026
Salaries and wages	$66,402	10.4%	3.8%
Employee benefits	19,148	1.5%	8.7%
Net occupancy	7,863	(3.2%)	(7.8%)
Equipment and software	15,640	(8.8%)	(0.2%)
Marketing	2,271	21.8%	48.8%
FDIC insurance	4,168	(23.9%)	(12.9%)
Amortization of intangible assets	7,141	(22.4%)	(0.3%)
Other operating expenses	25,450	3.2%	7.2%
Sub-total non-interest expense	$148,083	1.8%	3.6%
Restructuring & merger-related	1,003	(97.6%)	(73.0%)
Total non-interest expense	$149,086	(20.1%)	1.6%

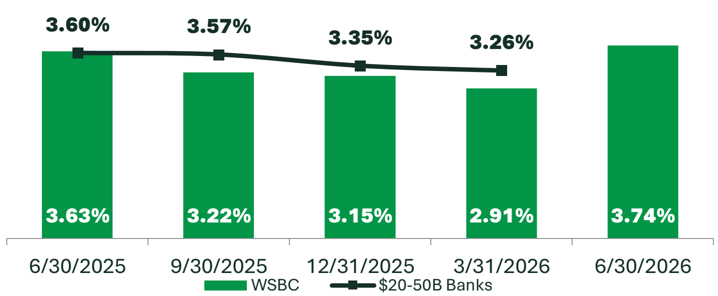
- Non-interest expense, excluding merger and restructuring charges, increased 1.8% YoY primarily due to higher salaries and wages from a full quarter of expansion market hiring offset by discretionary expense management
- Salaries and wages and employee benefits expense increased due to recent hiring efforts, primarily in Florida, and bonus accrual adjustments
- FDIC insurance expense decreased due to a lower assessment rate associated with our improved financial ratios
- Equipment and software, which was consistent with the last several quarters, decreased YoY due to the cost of operating two core systems in the prior year related to the PFC acquisition
- Amortization of intangible assets, which was consistent with the last couple quarters, decreased YoY due to the core deposit intangible asset that was created from the acquisition of PFC in the prior year
- Restructuring and merger-related expenses decreased from the prior year period, which included costs associated with the closing of the PFC acquisition

WesBanco

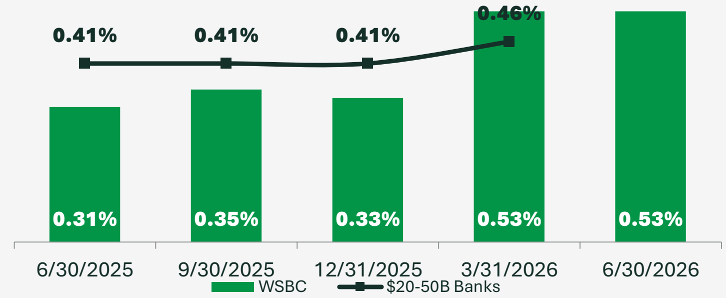
Strong Legacy of Credit Quality

Strong and Consistent Asset Quality Measures

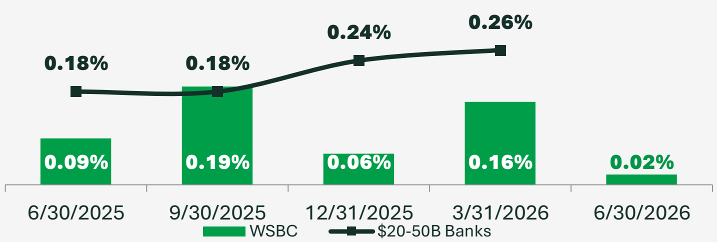
Criticized & Classified Loans as % of Total Loans



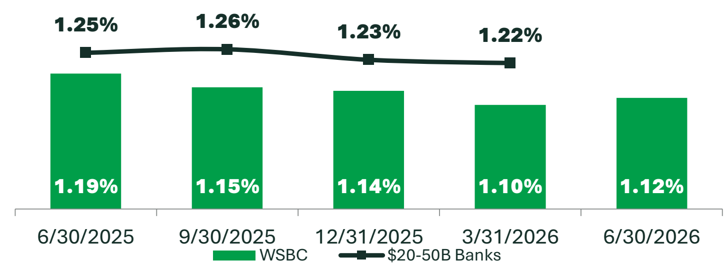
Non-Performing Assets as % of Total Assets



Net Charge-Offs as % of Average Loans (Annualized)



Allowance for Credit Losses as % of Total Loans

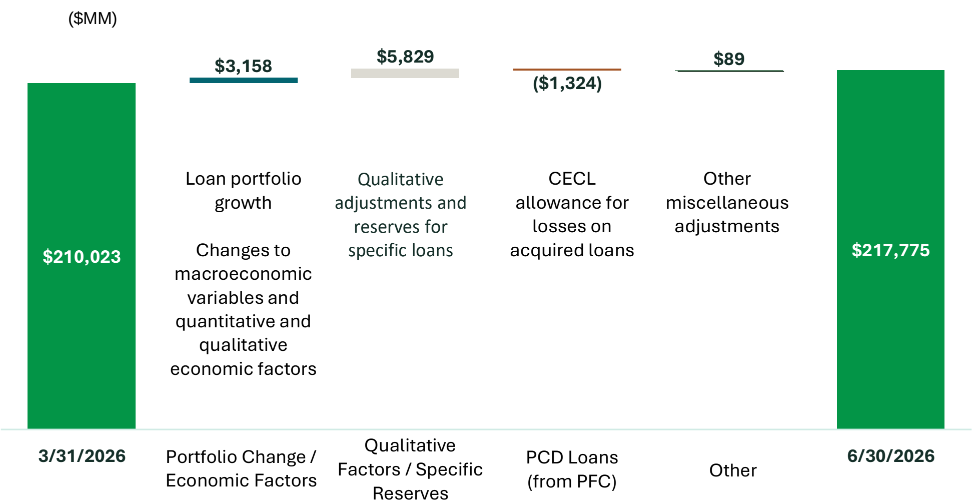


Note: financial data as of quarter ending for dates specified; peer bank group includes all U.S. banks with total assets of $20B to $50B from S&P Capital IQ (as of 7/1/2026) and represent simple averages except criticized & classified loans as % of total loans and allowance for credit losses as % of total loans which are weighted averages

Q2 2026 Current Expected Credit Loss (CECL)

Allowance Coverage Ratio of 1.12%

- The allowance for credit losses on loans was $217.8 million at 6/30/2026, which provided a coverage ratio of 1.12%
  - Excluded from the allowance for credit losses and the related coverage ratio is a remaining unaccreted discount on purchased loans from acquisitions representing 1.41% of total portfolio loans
- The second quarter provision for credit losses of $9.2 million is primarily due to higher loan balances
- Non-Depository Financial Institution (NDFI) exposure <$55 million
- No direct exposure to technology and software firms or data centers and related infrastructure projects

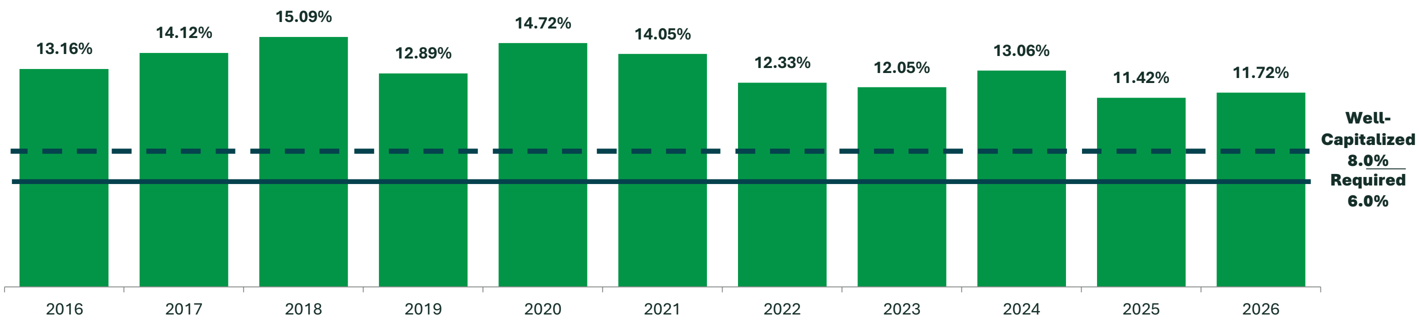


Note: ACL at 6/30/2026 excludes off-balance sheet credit exposures of $7.7 million

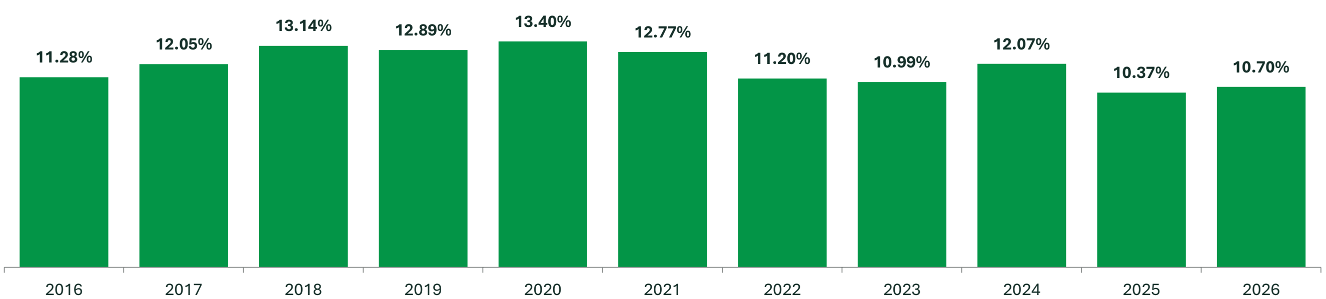
Strong Capital Position

Capital Ratios Above Both Regulatory and Well-Capitalized Levels

Tier 1 Risk-Based Capital Ratio



Common Equity Tier 1 Capital Ratio (CET 1)



- Strong regulatory capital ratios significantly above both regulatory requirements and well-capitalized levels, with favorable tangible equity levels compared to peers
- CET1 ratio within WesBanco's targeted range of 10.5-11.0%
- 0.3 million shares repurchased on the open market during Q2 2026, at an average price of $33.55 per share
- ~4.5 million shares available for repurchase (as of 6/30/2026)[(1)]

Note: financial data as of quarter ending 12/31; current year data as of 6/30/2026; WSBC adopted Current Expected Credit Losses ("CECL") accounting standard on 1/1/2020; in conjunction with the PFC acquisition, WSBC raised $200MM of common equity on 8/1/2024 to support future growth and issued $1B of common equity on the 2/28/2025 closing; on 9/10/2025, raised $230MM of Series B preferred stock to primarily redeem the Series A preferred stock and $50MM of acquired PFC sub-debt
(1) Under the 4MM share repurchase authorization that was approved by WesBanco's Board of Directors on May 20, 2026 and the remainder of the authorization approved on February 24, 2022

WesBanco

Appendix

Reconciliation

Pre-Tax, Pre-Provision Income (PTPP) and Ratios

($000s)	Quarter Ending			Year-to-Date	
	6/30/2026	3/31/2026	6/30/2025	6/30/2026	6/30/2025
Income before Provision for Income Taxes	$117,523	$111,424	$70,973	$228,948	$61,309
Provision for Credit Losses	9,185	(897)	3,218	8,288	72,101
Pre-Tax, Pre-Provision Income ("PTPP")	$126,708	$110,527	$74,191	$237,236	$133,410
Restructuring and Merger-Related Expenses	1,003	3,713	41,056	4,716	61,066
PTPP (excluding restructuring and merger-related expense)	$127,711	$114,240	$115,247	$241,952	$194,476
PTPP (excluding restructuring and merger-related expense)	$127,711	$114,240	$115,247	$241,952	$194,476
Average Total Assets	27,514,390	27,530,620	27,304,700	27,522,460	24,459,913
PTPP Return on Average Assets	1.86%	1.68%	1.69%	1.77%	1.60%
PTPP (excluding restructuring and merger-related expense)	$127,711	$114,240	$115,247	$241,952	$194,476
Amortization of Intangibles	7,141	7,160	9,204	14,301	13,427
PTPP before Amortization of Intangibles (excluding restructuring and merger-related expense)	$134,852	$121,400	$124,451	$256,253	$207,903
Average Total Shareholders' Equity	4,110,881	4,086,617	3,819,513	4,098,816	3,486,668
Average Goodwill and Other Intangibles (net of deferred tax liability)	(1,685,204)	(1,691,156)	(1,608,358)	(1,688,164)	(1,461,946)
Average Tangible Equity	$2,425,677	$2,395,461	$2,211,155	$2,410,652	$2,024,722
Average Preferred Shareholder's Equity	(224,187)	(224,187)	(144,484)	(224,187)	(144,484)
Average Tangible Common Equity	$2,201,490	$2,171,274	$2,066,671	$2,186,465	$1,880,238
PTPP Return on Average Tangible Equity	22.30%	20.55%	22.58%	21.44%	20.71%
PTPP Return on Average Tangible Common Equity	24.57%	22.68%	24.15%	23.63%	22.30%

WesBanco

Reconciliation

Net Income and Diluted Earnings per Share (EPS)

($000s, except earnings per share)	Quarter Ending			Year-to-Date	
	6/30/2026	3/31/2026	6/30/2025	6/30/2026	6/30/2025
Net Income Available to Common Shareholders	$88,437	$84,395	$54,884	$172,832	$43,360
Restructuring and Merger-Related Expenses (net of tax)	792	2,933	32,434	3,726	48,242
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	0	0	0	0	46,926
Net Income Available to Common Shareholders (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	$89,229	$87,328	$87,318	$176,558	$138,528
Net Income/(Loss) Available to Common Shareholders per Diluted Share ($)	$0.91	$0.88	$0.57	$1.79	$0.50
Restructuring and Merger-Related Expense (net of tax)	0.01	0.03	0.34	0.04	0.56
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	0.00	0.00	0.00	0.00	0.54
Net Income Available to Common Shareholders per Diluted Share ($) (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	$0.92	$0.91	$0.91	$1.83	$1.60
Average Common Shares Outstanding – Diluted (000s)	96,704	96,309	95,808	96,506	86,467

WesBanco

Reconciliation

Tangible Book Value per Share

($000s, except shares and per share data)	Quarter Ending			Year-to-Date	
	6/30/2026	3/31/2026	6/30/2025	6/30/2026	6/30/2025
Total Shareholders' Equity	$4,109,685	$4,070,608	$3,819,220	$4,109,685	$3,819,220
Goodwill & Other Intangible Assets (net of deferred tax liability)	(1,682,457)	(1,688,098)	(1,709,001)	(1,682,457)	(1,709,001)
Preferred Shareholders' Equity	(224,187)	(224,187)	(144,484)	(224,187)	(144,484)
Tangible Common Equity (period end)	$2,203,041	$2,158,323	$1,965,735	$2,203,041	$1,965,735
Common Shares Outstanding (period end) (000s)	95,869	96,134	95,986	95,869	95,986
Tangible Book Value per Share ($)	$22.98	$22.45	$20.48	$22.98	$20.48

WesBanco

Reconciliation

Efficiency Ratio

($000s)	Quarter Ending			Year-to-Date	
	6/30/2026	3/31/2026	6/30/2025	6/30/2026	6/30/2025
Non-Interest Expense	$149,086	$146,705	$186,535	$295,788	$320,500
Amortization of Intangibles	(7,141)	(7,160)	(9,204)	(14,301)	(13,427)
Restructuring & Merger-Related Expense	(1,003)	(3,713)	(41,056)	(4,716)	(61,066)
Non-Interest Expense (excluding amortization of intangibles and restructuring and merger-related expense)	$140,942	$135,832	$136,275	$276,771	$246,007
Net Interest Income (FTE-basis)	$223,447	$216,683	$217,996	$440,129	$377,719
Non-Interest Income, excluding net securities gains/(losses)	51,988	41,844	42,547	93,831	78,622
Total Income	$275,435	$258,527	$260,543	$533,960	$456,341
Efficiency Ratio	51.17%	52.54%	52.30%	51.83%	53.91%

WesBanco

Reconciliation

Return on Average Assets

($000s)	Quarter Ending			Year-to-Date	
	6/30/2026	3/31/2026	6/30/2025	6/30/2026	6/30/2025
Net Income Available to Common Shareholders	$88,437	$84,395	$54,884	$172,832	$43,360
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	$0	$0	$0	$0	$46,926
Restructuring and Merger-Related Expenses (net of tax)	792	2,933	32,434	3,726	48,242
Net Income Available to Common Shareholders (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	$89,229	$87,328	$87,318	$176,558	$138,528
Average Total Assets	$27,514,390	$27,530,620	$27,304,700	$27,522,460	$24,459,913
Return on Average Assets [(1)]	1.29%	1.24%	0.81%	1.27%	0.36%
Return on Average Assets (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) [(1)]	1.30%	1.29%	1.28%	1.29%	1.14%

WesBanco

Reconciliation

Return on Average Tangible Common Equity

($000s)	Quarter Ending			Year-to-Date	
	6/30/2026	3/31/2026	6/30/2025	6/30/2026	6/30/2025
Net Income Available to Common Shareholders	$88,437	$84,395	$54,884	$172,832	$43,360
Amortization of Intangibles (tax effected at 21%)	5,641	5,656	7,271	11,298	10,607
Net (Loss)/Income Available to Common Shareholders before Amortization of Intangibles	$94,078	$90,051	$62,155	$184,130	$53,967
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	$0	$0	$0	$0	$46,926
Restructuring and Merger-Related Expenses (net of tax)	792	2,933	32,434	3,726	48,242
Net Income Available to Common Shareholders before Amortization of Intangibles (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	$94,870	$92,984	$94,589	$187,856	$149,135
Average Total Shareholders' Equity	$4,110,881	$4,086,617	$3,819,513	$4,098,816	$3,486,668
Average Goodwill and Other Intangibles (net of deferred tax liability)	(1,685,204)	(1,691,156)	(1,608,358)	(1,688,164)	(1,461,946)
Average Tangible Equity	$2,425,677	$2,395,461	$2,211,155	$2,410,652	$2,024,722
Average Preferred Shareholder's Equity	(224,187)	(224,187)	(144,484)	(224,187)	(144,484)
Average Tangible Common Equity	$2,201,490	$2,171,274	$2,066,671	$2,186,465	$1,880,238
Return on Average Tangible Equity (1)	15.56%	15.25%	11.27%	15.40%	5.38%
Return on Average Tangible Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) (1)	15.69%	15.74%	17.16%	15.71%	14.85%
Return on Average Tangible Common Equity (1)	17.14%	16.82%	12.06%	16.98%	5.79%
Return on Average Tangible Common Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) (1)	17.28%	17.37%	18.36%	17.33%	15.99%

WesBanco

Reconciliation

Tangible Common Equity to Tangible Assets

($000s)	Period Ending				
	6/30/2025	9/30/2025	12/31/2025	3/31/2026	6/30/2026
Total Shareholders' Equity	$3,819,220	$4,116,527	$4,031,913	$4,070,608	$4,109,685
Goodwill and Other Intangible Assets (net of deferred tax liability)	(1,709,001)	(1,702,916)	(1,693,755)	(1,688,098)	(1,682,457)
Preferred Shareholders' Equity	(144,484)	(368,867)	(224,187)	(224,187)	(224,187)
Tangible Common Equity	$1,965,735	$2,044,744	$2,113,971	$2,158,323	$2,203,041
Total Assets	$27,571,576	$27,518,042	$27,696,333	$27,482,455	$27,796,917
Goodwill and Other Intangible Assets (net of deferred tax liability)	(1,709,001)	(1,702,916)	(1,693,755)	(1,688,098)	(1,682,457)
Tangible Assets	$25,862,575	$25,815,126	$26,002,578	$25,794,357	$26,114,460
Tangible Common Equity to Tangible Assets	7.60%	7.92%	8.13%	8.37%	8.44%

WesBanco