



NEWS RELEASE

WesBanco Again Ranked by Forbes as One of the Best Banks in America

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WHEELING, W.Va., Feb. 4, 2020 /PRNewswire/ -- WesBanco, Inc. (Nasdaq: WSBC), a diversified, multi-state bank holding company, announces that its affiliate, WesBanco Bank, has again been named to Forbes magazine's list of the Best Banks in America. The 2020 ranking is WesBanco's tenth year making the list since its inception during 2010, and the first time in the top ten – coming in as the 7th best bank.

"WesBanco is proud to have been again named one of the ten best banks in America by Forbes magazine," said Todd F. Clossin, WesBanco President and Chief Executive Officer. "This financial-based ranking follows our earning the #7 ranking in the United States in the inaugural ranking of the World's Best Banks, which was based on customer satisfaction and consumer feedback. During our 150 years, WesBanco has maintained its strong community banking roots and focus on customer service while evolving into a diversified and well-balanced financial services institution. This annual recognition is a testament to the hard work and dedication of all our employees, our strong legacy of credit and risk management, and strategic focus to create a premier financial institution for our customers and shareholders."

Mr. Clossin added, "WesBanco had another successful year during 2019 – one that was full of milestones. Solid execution on our strategies, combined with strong fundamentals, allowed us to generate record annual earnings and maintain positive key credit quality metrics. We strengthened our franchise by expanding into the dynamic Mid-Atlantic market with strong deposit market share in the fast growing Baltimore and Washington D.C. MSAs, as well as crossing \$15 billion in total assets. In addition, as a testament to our community focus, WesBanco Bank earned its seventh consecutive 'Outstanding' Community Reinvestment Act rating from the FDIC. Lastly, we continue to believe we are well-positioned for long-term success."

Forbes magazine ranked the 100 largest publicly-traded banks and thrifts by assets based on ten metrics related to growth, credit quality, and profitability from regulatory filings through September 30, 2019. These metrics include return on average tangible common equity, return on average assets, net interest margin, efficiency ratio, net charge-offs as a percentage of total loans, nonperforming assets as a percentage of assets, CET1 ratio, risk-based capital ratio, reserves as a percentage of nonperforming assets, and operating revenue growth.

About WesBanco, Inc.

Founded in 1870, WesBanco, Inc. (www.wesbanco.com) 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, with approximately \$4.7 billion of assets under management (as of December 31, 2019). WesBanco's banking subsidiary, WesBanco Bank, Inc., operates 236 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.

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