



NEWS RELEASE

WesBanco Announces Seventh Consecutive Outstanding Community Reinvestment Act Rating

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WHEELING, W.Va., Dec. 19, 2019 /PRNewswire/ -- WesBanco, Inc. (Nasdaq: WSBC), a diversified, multi-state bank holding company, announced that its affiliate, WesBanco Bank, Inc., was awarded a composite "Outstanding" rating by the Federal Deposit Insurance Corporation (FDIC) for its Community Reinvestment Act (CRA) performance for the period October 24, 2016 through July 22, 2019, the highest rating awarded by federal regulators. The FDIC's CRA examination of WesBanco Bank, dated July 22, 2019, measured the bank's performance in meeting community credit needs. This is WesBanco's seventh consecutive "Outstanding" rating.

"WesBanco is proud to have again been recognized by the FDIC for our efforts to return capital to support all segments of the communities we serve, especially in low- and moderate-income areas," said Todd F. Clossin, WesBanco President and Chief Executive Officer. "During our 150 years, WesBanco has maintained its strong community banking roots and commitment to the success of the communities in which we do business. We are pleased to support our communities by providing important products, programs, services, and funding, as well as contributing thousands of hours of volunteerism. This recognition is a testament to our employees' support for the spirit of the Community Reinvestment Act, as their hard-work and dedication helped us earn our seventh consecutive Outstanding rating."

Under the CRA, the FDIC reviewed WesBanco's community lending, investing, and service performance. The CRA performance composite score is derived from the collective results of three independent tests that are performed to evaluate the bank's lending support of the communities served, investment in those communities, and service to those communities by bank employees.

The Lending Test reviewed the number of mortgage, retail and small business, and community development loans made and their geographic distribution. Examiners recognized WesBanco as "a leader in making community development loans" and for its "extensive use of flexible and/or innovative lending practices in order to serve the assessment areas." During the examination period, the Bank made approximately \$578 million in community development loans.

The Investment Test measured the capital investments WesBanco made, such as investments, deposits, membership shares, and grants that have community development as their primary purpose. Examiners concluded that WesBanco made a "significant level of qualifying investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors." During the examination period, the Bank made capital investments of approximately \$137 million.

The Service Test measured the accessibility of branches and other delivery methods to all segments of the communities served, as well as the level and complexity of community development services provided by the WesBanco's employees. The FDIC recognized WesBanco as a "leader in providing community development services within its assessment areas." During the examination period, WesBanco employees performed more than 28,000 hours of community service.

LaReta Lowther, Senior Vice President – Director of Community Development and CRA Compliance, stated, "Once again, this rating is the result of the tireless effort and dedication of the entire WesBanco organization. We are very proud of the commitment our employees have demonstrated through their continuous focus on the needs of our communities – something we have done throughout our 150 year history."

Copies of the Performance Evaluation more fully describing the FDIC's examination conclusions are available to the public in each of WesBanco's branches as part of the bank's Public File or by contacting LaReta J. Lowther, Senior Vice President – Director of Community Development and CRA Compliance at 304-905-7331 or lowther@wesbanco.com.

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 \$4.4 billion of assets under management (as of September 30,

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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