



NEWS RELEASE

WesBanco Announces Sixth Consecutive Outstanding Community Reinvestment Act Rating

2017-02-24

WHEELING, W.Va., Feb. 24, 2017 /PRNewswire/ -- WesBanco, Inc. (Nasdaq: WSBC), a multi-state bank holding company with total assets of approximately \$9.8 billion, 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 July 8, 2013 through October 24, 2016, the highest rating awarded by federal regulators. The FDIC's CRA examination of WesBanco Bank, dated October 24, 2016, measured the bank's performance in meeting community credit needs. This is WesBanco's sixth consecutive "Outstanding" rating.

"WesBanco is proud that its staff has once again been recognized by the FDIC for their efforts to return vital capital to all segments of the communities we serve, especially in low- and moderate-income areas, and ensuring that small businesses receive their necessary funding," said Todd F. Clossin, WesBanco President and Chief Executive Officer. "During our nearly 150 years, WesBanco has maintained its strong community banking roots and commitment to the success of the communities in which we do business, and we are pleased that our efforts to support these communities have earned us our sixth consecutive Outstanding rating."

Categorized as a large bank 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 area's credit needs." In the three years of the examination period, the Bank made \$408.7 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."

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 three-year review period, WesBanco employees performed more than 23,000 hours of community service.

Joseph P. Flynn, Jr., Senior Vice President Community Development, stated, "This rating is the result of the tireless effort and dedication of the entire WesBanco organization. The commitment our employees have demonstrated through their continuous focus on the needs of our communities by providing the necessary products, programs, and services, while expanding into new market areas and growing our primary business, is a testament to our support for the spirit of the Community Reinvestment Act."

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 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 multi-state, bank holding company with total assets of approximately \$9.8 billion (as of December 31, 2016). WesBanco is a diversified and well-balanced financial services institution, with a community bank at its core, built upon a strong legacy of credit and risk management. WesBanco has meaningful market share across its key geographies maintained by its commitment to dedicated customer service and solid fee-based businesses. It also provides wealth management services through a century-old trust and wealth management business, with more than \$3 billion of assets under management, and serves as registered investment advisor to a proprietary mutual fund family, the WesMark Funds. WesBanco's banking subsidiary, WesBanco Bank, Inc., operates 173 financial centers in the states of Indiana, Kentucky, Ohio, Pennsylvania, and West Virginia. In addition, WesBanco operates an insurance agency, WesBanco Insurance Services, Inc., and a full service broker/dealer, WesBanco Securities, Inc.

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