



NEWS RELEASE

WesBanco Bank Earns Ninth "Outstanding" FDIC Community Reinvestment Act Rating

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Achievement reflects continued commitment to community lending, investment and service

WHEELING, W.Va., Oct. 20, 2026 /PRNewswire/ -- WesBanco Bank, Inc., a subsidiary of WesBanco, Inc. (NASDAQ: WSBC), has once again earned the highest composite rating of "Outstanding" from the Federal Deposit Insurance Corporation (FDIC) for its work in meeting the credit needs of the communities in which it operates, including low- and moderate-income neighborhoods. This achievement marks more than 20 years of WesBanco earning the FDIC's highest Community Reinvestment Act (CRA) rating for its commitment to community lending, investment and service.

Through the Community Reinvestment Act (CRA), the FDIC evaluates how well financial institutions help meet the credit needs of the communities they serve. WesBanco has received the agency's highest "Outstanding" rating for nine consecutive evaluation periods. The most recent evaluation covered the period from November 14, 2022, through May 11, 2026.

"Earning the FDIC's highest CRA rating is an achievement that reflects the dedication of our employees and our long-standing commitment to the communities we serve," said Jeff Jackson, WesBanco President & CEO.

"Across our footprint, our teams work to create meaningful opportunities through lending, community development and volunteerism that help strengthen local economies and neighborhoods. We are honored to serve our communities and remain focused on building opportunities that contribute to their long-term growth and vitality."

WesBanco was evaluated on its operations in seven states, demonstrating the Bank's commitment to community investment while continuing to grow and expand its regional presence, including through the acquisition of Premier Financial Corp. The evaluation included WesBanco's operations in Indiana, Kentucky, Maryland, Michigan, Ohio, Pennsylvania and West Virginia.

The FDIC's evaluation highlighted WesBanco's performance across lending, investment and service activities, including:

- Originated more than 320 community development loans totaling approximately \$1.6 billion.
- Delivered innovative lending programs designed to expand access to credit for low- and moderate-income borrowers.
- Invested more than \$204 million through more than 1,000 qualified investments and donations.
- Contributed nearly 32,000 service hours through approximately 1,900 community service activities.

The FDIC's full performance evaluation is available at the FDIC's website and through WesBanco.

About WesBanco, Inc.

With over 150 years as a community-focused, regional financial services partner, WesBanco Inc. (NASDAQ: WSBC) and its subsidiaries build lasting prosperity through relationships and solutions that empower our customers for success in their financial journeys. Customers across our ten-state footprint choose WesBanco for the comprehensive range and personalized delivery of our retail and commercial banking solutions, as well as trust, brokerage, wealth management and insurance services, all designed to advance their financial goals. Through the strength of our teams, we leverage large bank capabilities and local focus to help make every community we serve a better place for people and businesses to thrive. Headquartered in Wheeling, West Virginia, WesBanco has \$27.8 billion in total assets, with our Trust and Investment Services holding \$8.2 billion of assets under management and securities account values (including annuities) of \$2.7 billion through our broker/dealer, as of June 30, 2026. Learn more at www.wesbanco.com and follow @WesBanco on Facebook, LinkedIn and Instagram.

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