



NEWS RELEASE

# WesBanco, Inc. Expands Operations in Growing Tennessee Markets

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Opens Commercial Loan Production Office in Knoxville; Expands Chattanooga Loan Production Office with First Financial Center in State

WHEELING, W.Va., Oct. 28, 2025 /PRNewswire/ -- WesBanco, Inc. (Nasdaq: WSBC), a diversified, multi-state bank holding company, announced today it is expanding its operations in two fast-growing Tennessee markets with the opening of a commercial loan production office (LPO) in Knoxville and the addition of a retail banking center in Chattanooga, WesBanco's first in the state. These expansions build on the momentum WesBanco has already established in Tennessee through its Nashville and Chattanooga commercial LPOs.

## Regional Leadership

To support the Bank's expansion in The Volunteer State, Adam Thomas has been promoted to Regional President, Tennessee. Thomas joined WesBanco in 2023 as City President, leading our Chattanooga LPO. Since then, he has led significant growth across markets and has played a vital role in the opening of our new LPO in Knoxville.

"Adam brings a combination of deep market insight and proven leadership," said Jay Zatta, Sr. Executive Vice President and Chief Banking Officer. "His ability to build strong teams and foster meaningful client relationships has been - and will continue to be - instrumental in our expansion across Tennessee."

"Our continued growth and success across Tennessee reflects the strength of our people and strategies, as well as

the momentum we're building across the state," said Adam Thomas, Regional President Tennessee. "The addition of our commercial loan production office and banking center reinforces our commitment to expanding in high-potential markets, like Knoxville and Chattanooga, where we're proud to support thriving businesses and build lasting customer relationships."

## New Knoxville Commercial LPO

WesBanco implemented its loan production office strategy in 2022 to target franchise-enhancing metro markets with attractive growth demographics that are adjacent to its existing footprint. This complementary strategy has proven successful by supporting the Bank's high-single digit loan growth since 2021. The Bank's new Knoxville LPO brings focused commercial lending expertise to support a wide range of industries across the region.

WesBanco's banking affiliate, WesBanco Bank, has hired Herc Ligdis, a seasoned 30-year banking veteran, as City President and Senior Commercial Banker to lead the new LPO. A longtime Knoxville resident, Ligdis brings deep market insight and relationship-building expertise. He joins WesBanco from SouthEast Bank, where he was a commercial relationship manager for the greater Knoxville area.

Joining Ligdis are Brett Comerford, Senior Vice President, Commercial Banker, Jordan Knight, Senior Vice President, Commercial Banker, Evelyn Moore, Senior Vice President, Commercial Banker and Cessna Baron, Portfolio Manager. Together, they bring decades of commercial lending experience, regional relationships and community engagement to the LPO.

"I'm proud to help lead WesBanco's expansion in a market I know and care about deeply," said Ligdis. "Having lived in this region for decades, I'm passionate about helping businesses and our communities succeed. With tailored solutions and a focus on exceptional service, WesBanco is well-positioned to meet the unique needs of our clients across the region."

WesBanco's commercial LPO will be located in Knoxville's Bearden and Sequoyah Hills neighborhoods at 4700 Old Kingston Pike, Suite 105, Knoxville, TN 37919.

## Continued Expansion in Chattanooga with First Retail Banking Center

Since the opening of the Chattanooga LPO in August 2023, WesBanco has significantly enhanced its presence in the region. The team has grown from four to 14 skilled bankers and established a community advisory board to better align with local needs. With this strong foundation, the Bank is now poised to open its first retail banking center in Tennessee, offering a comprehensive suite of products, including deposit services. The banking center will open in Chattanooga's Southside neighborhood at 1413 Chestnut Street in the first half of 2026.

WesBanco has earned a series of accolades for soundness and profitability, customer service, employer of choice and community development, including its eighth consecutive "Outstanding" FDIC Community Reinvestment Act rating spanning 20 years and recent inclusion in Forbes' Most Trusted Companies in America and Newsweek's Best Regional Banks.

### 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 nine-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 \$27.5 billion in total assets, with our Trust and Investment Services holding \$7.7 billion of assets under management and securities account values (including annuities) of \$2.6 billion through our broker/dealer, as of September 30, 2025. Learn more at [www.wesbanco.com](http://www.wesbanco.com) and follow @WesBanco on Facebook, LinkedIn and Instagram.

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