Q2 2026 Investor Presentation

JOHN IANNONE
SVP & Director of Investor Relations
(304) 905-7021

(WSBC financials as of the three months ending March 31, 2026)

Investment Rationale

WesBanco: Built to Deliver Our Next Phase of Growth

Strong Foundation

150 years of profitability and soundness

Robust, low-cost deposit base

Economically diverse footprint supports earnings stability

Strong capital levels provide flexibility across economic cycles

Sustainable Operating Model

Relationship-led, organic growth focused strategy

Diversified revenue streams across Retail and Commercial channels

Disciplined expense culture to enable future investment

Proven Execution

Consistently delivering on strategic priorities

Ability to fully-fund loan growth through deposit growth – **$1.6B** over the last **27** months

Delivering positive operating leverage – **1.9x** since 12/31/2021

Compelling Growth Profile

Repeatable market expansion strategy

Meaningful opportunities to increase fee penetration

Continued efficiency gains through expense management and digital capabilities

Positioned to drive earnings growth supported by credit, capital, and risk discipline

Note: financial data as of 3/31/2026; current year for operating leverage is YTD annualized

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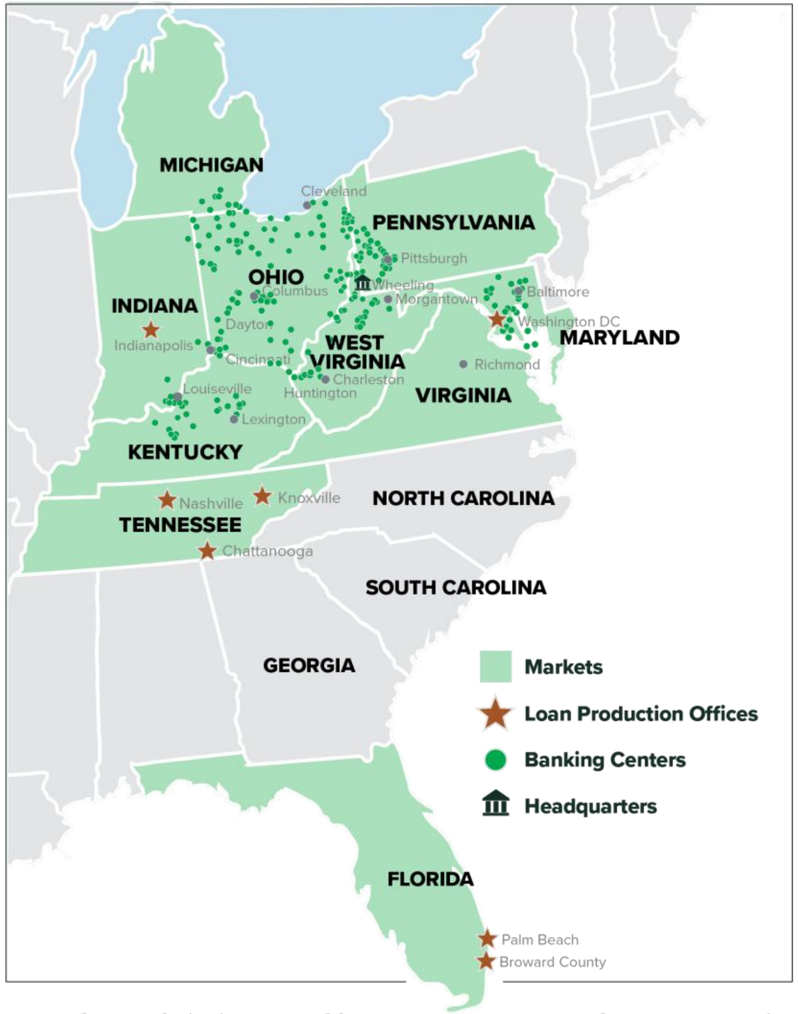
Who We Are

Diversified Regional Financial Institution with Scale and Reach



Highlights

Operations
10 states

Assets
$27.5 billion

Loans
$19.1 billion

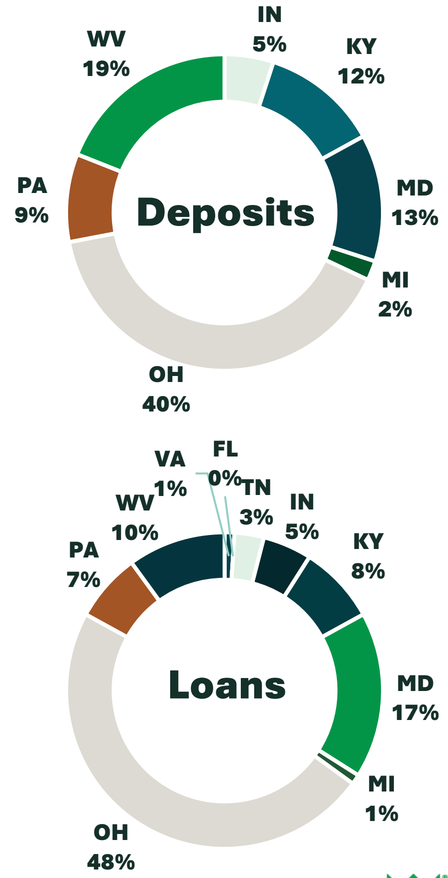
Deposits
$21.7 billion

Wealth AUM
$10.4 billion

Loan Growth CAGR
7.4%

Top 50
largest publicly-traded financial institution

Diversified Loan and Deposit Mix



Note: data as of 3/31/2026; Wealth AUM represents Trust and Investment Services assets under management and broker-dealer securities account values (including annuities); loan growth CAGR since 12/31/2021

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Focused on 5 Priorities to Support Long-Term Value Creation

1. Organic Loan and Deposit Growth

Drive deposit-funded loan growth by expanding in existing and new markets and enhancing product and solution offerings

2. Fee Income Growth

Grow fee income by deepening client relationships across Wealth, Trust, Treasury, and Commercial derivative services

3. Strategic Market Expansion & Distribution

Expand into select high-growth markets while aligning distribution channels with demand in existing markets

4. Positive Operating Leverage

Generate operating leverage through disciplined investments, operational efficiencies, and expense management

5. Disciplined Capital Allocation

Deliver long-term value through sustainable returns, balance sheet management, and shareholder distributions

Long-Term Value Creation

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Complementary Consumer/Commercial Franchise Fuels Loan Growth

Strong Granular Core Deposit Franchise

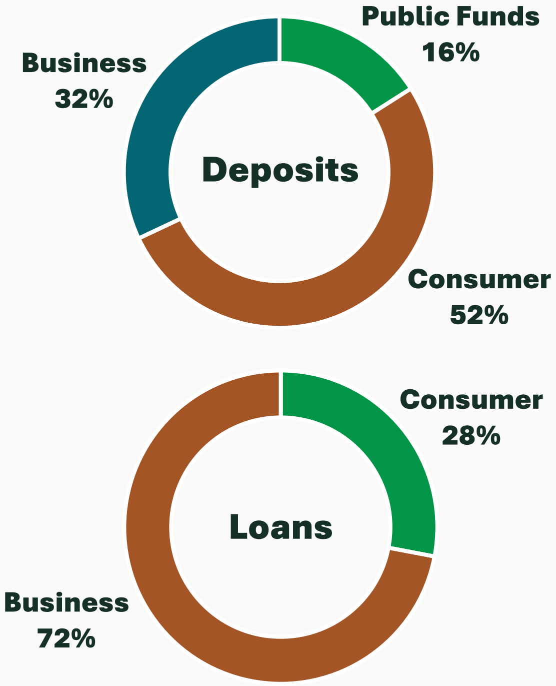
96%
of total funding from deposits, compared to 89% for the industry

$100+MM
Unique long-term deposit generation annually

~65%
new customers under the age of 45

89%
average loan-to-deposit ratio

Balanced Commercial and Consumer Mix



Commercial Banking Platform Driving 7% Loan Growth CAGR

Capabilities	
Scalable Integrated Platform	Business Banking C&I and CRE Lending Cash Management Fraud Prevention Private Banking Trust Services Working Capital
Industry Expertise	Commercial Real Estate Construction Healthcare Manufacturing Public Sector Retail Small and Middle Markets
Small to Middle Market Focus	Up to $250 million in revenues

Note: data as of 3/31/2026; loan growth CAGR since 12/31/2021; total funding defined as customer deposits + FHLB borrowings + Fed Funds; industry defined as all publicly traded U.S. banks; peers defined as all U.S. banks with assets between $20B and $50B (source: S&P Capital IQ); new customers under the age of 45 represents the last twelve months

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Organic Loan and Deposit Growth

Diversified Loan Portfolio Built for Growth

Commercial & Industrial (C&I)

- Hiring and growth strategies focused on relationship banking
- Talent, support, and infrastructure to support C&I spectrum

Commercial Real Estate (CRE)

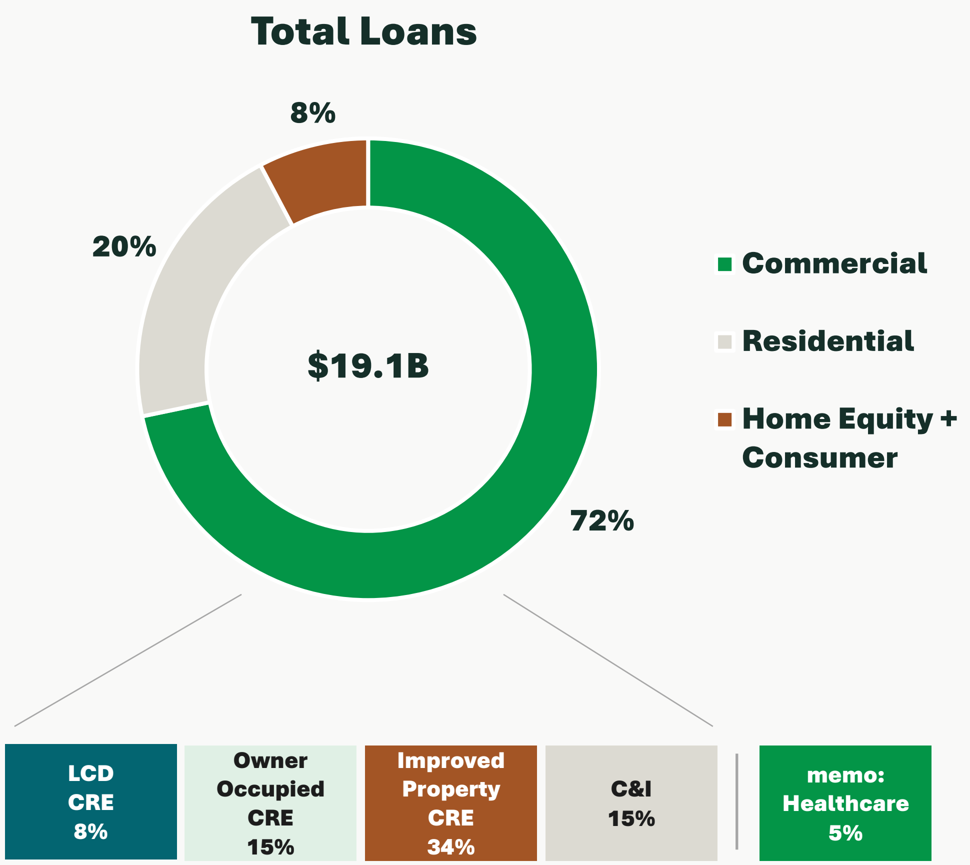
- Continued portfolio growth and concentration management
- Focus on markets for growth to balance economic diversity

Healthcare Vertical

- Focus on primary bank relationships through targeted direct calling on sponsors across the continuum of care
- Core team of experts focused exclusively on generating healthcare-related loans, deposits and fees

Residential Mortgage

- Wide range of both portfolio and saleable products
- Strong emphasis on customer service and retention

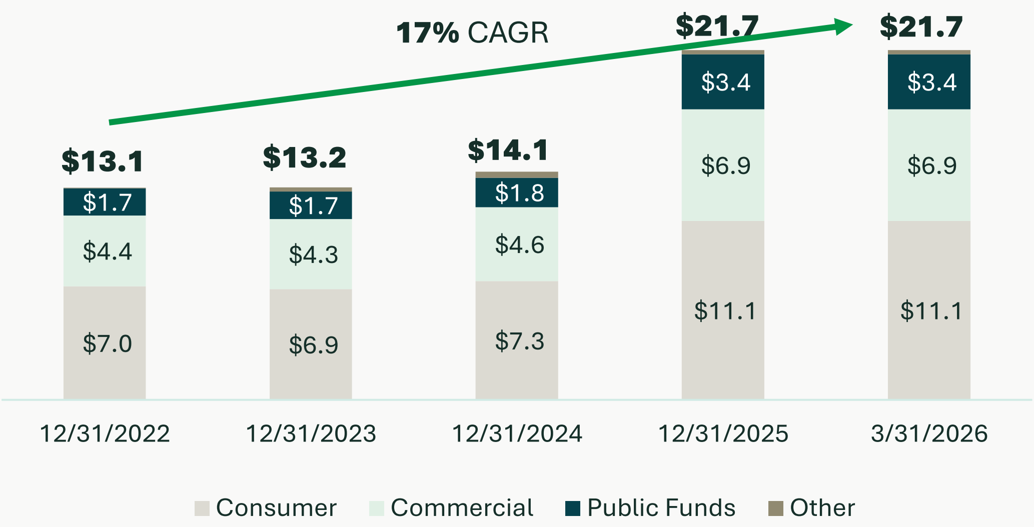


Note: data as of 3/31/2026; Healthcare is included in LCD CRE, Owner Occupied CRE, Improved Property CRE, and C&I

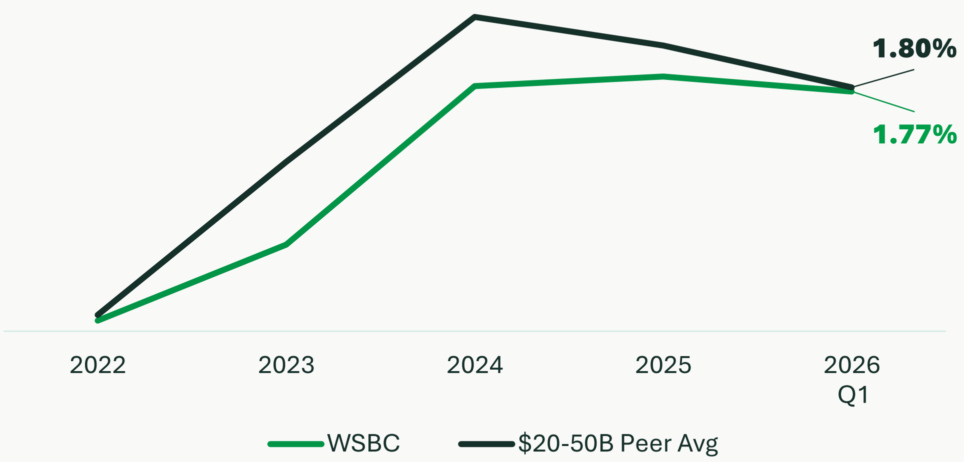
Structural Deposit Funding Advantage Driving Sustained Growth

- Favorable funding cost advantage of 1.77% as compared to 1.80% for peers
- Unique long-term deposit advantage generating $100+ million annually
- Granular, sticky core deposits support organic growth with average $30,000 deposit size and 10+ year account tenure

Deposits ($B)



Total Deposits Funding Cost



Note: data as of 3/31/2026; deposit balance chart are period-ends; funding cost chart are quarterly averages and include non-interest bearing deposits; peers defined as all U.S. banks with total assets between $20B and $50B (source: S&P Capital IQ) and represent simple averages

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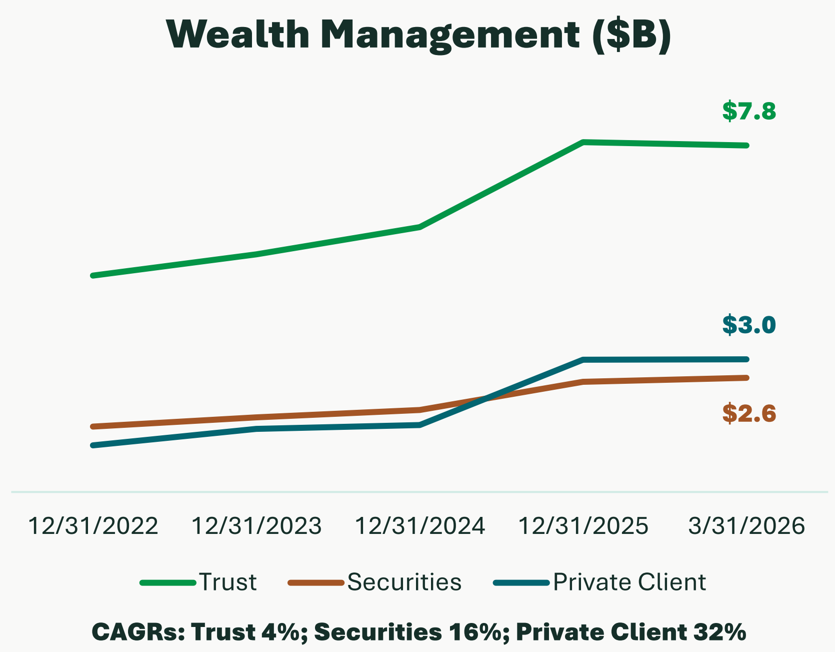
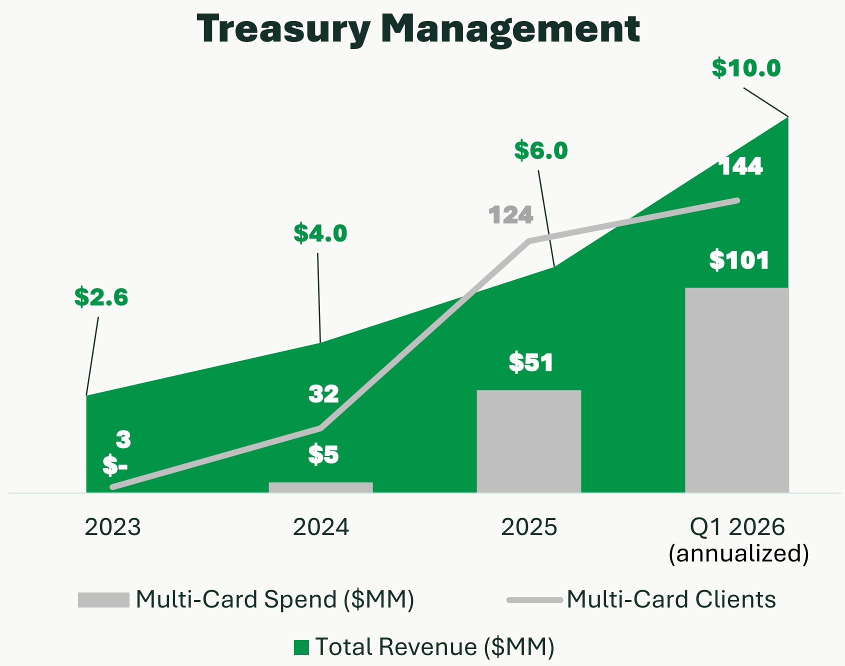
Wealth & Treasury Provide Capital-Light, Long-Term Growth Levers

- Deep legacy and expertise across Trust Services, Private Client, and Securities Brokerage
- Treasury Management capabilities for cash-flow optimization, earnings enhancement, and fraud-mitigation
- Back-to-back swap program provides interest rate risk mitigation for both customers and WesBanco





Note: data as of 3/31/2026; Wealth Management: Trust represents Trust & Investment Services assets under management, Securities represents Securities Brokerage account values (including annuities), Private Client represents private client loans outstandings plus deposits; CAGRs: Trust since 12/31/2001, Securities since 12/31/2021, Private Client since 12/31/2013

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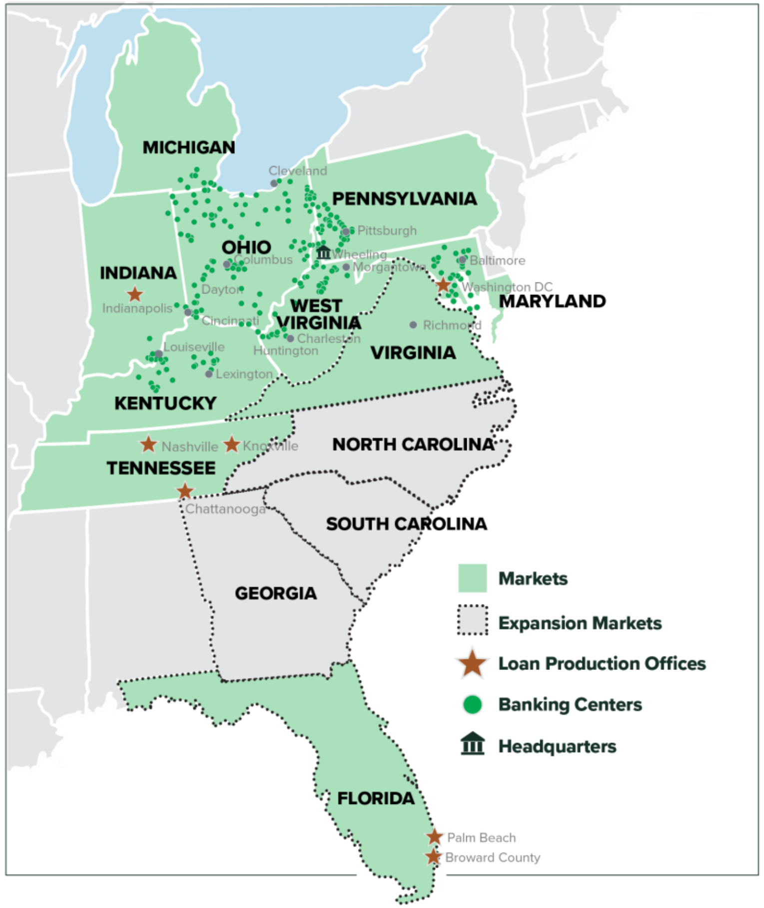
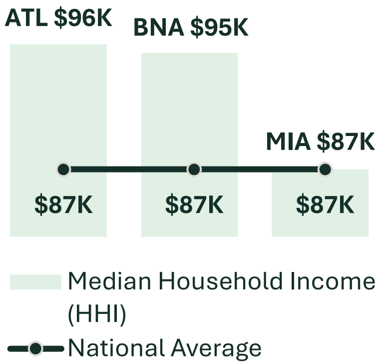
Disciplined Market Expansion Accretive to Shareholder Value

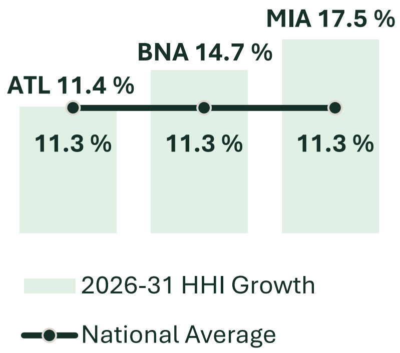
- Focused on high-growth markets, using loan production offices (LPO) as an efficient entry model
- Opened 5 LPOs (2022-2025) generating **$800MM** in loans and **25%** of pipeline, with **2** additional Florida LPOs in 2026
- Acquired Premier Financial, delivering **49%** core EPS accretion in 9 months, exceeding the **40%** first year projection



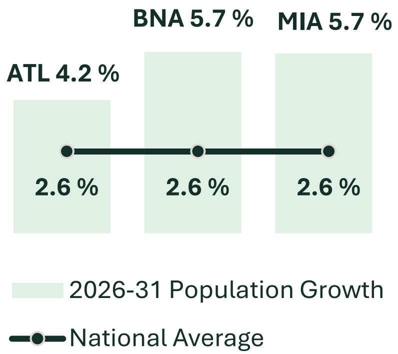
Median Household Income (HHI)



2026-31 HHI Growth



2026-31 Population Growth



Note: data as of 3/31/2026; Premier Financial figures represent 12 months ending 3/31/2026 compared to the acquisition model published 7/26/2024 (acquisition closed 2/28/2025); MSA demographic data based on U.S. Census data (source: S&P Capital IQ); ATL = Atlanta MSA; BNA = Nashville MSA; MIA = Ft Lauderdale, Miami, West Palm Beach MSA

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Market Expansion & Distribution

Proven LPO Strategy to Enter and Grow in Attractive Markets

Stage 1 – Launch

- Select seasoned team (market leader + bankers)
- Focus on relationship-led commercial lending
- Access to credit, treasury, and wealth capabilities
- Centralized underwriting with consistent credit standards

Stage 2 – Grow

- Ramp pipeline and production to targeted profitability run-rate within 12-18 months
- Expand commercial bankers, support staff
- Deepen deposit and fee relationships
- Selectively add treasury management teams

Stage 3 – Establish Franchise

- Convert to full-service commercial locations when market-defined thresholds are met
- Add retail, residential, and wealth management capabilities as economics justify
- Maintain capital and expense discipline

Chattanooga: LPO to franchise operations in under 3 years

August 2023

Launched with small commercial banking team focused on targeted client segments

Added producers and support staff as pipeline and client engagement reached sustainable levels

Achieved profitability targets through loan portfolio and fee income growth and in-market deposit funding

April 2026

Opened full-service financial center

Selectively expanding team aligned with demand

Optimizing Our Delivery Channels for Efficiency and Growth

- Evaluating financial center network annually to identify optimization opportunities
- Reinvesting resources in new locations in high-opportunity markets
- Evolving digital and branch delivery models to drive efficiency and elevate client experiences

Rationalize:

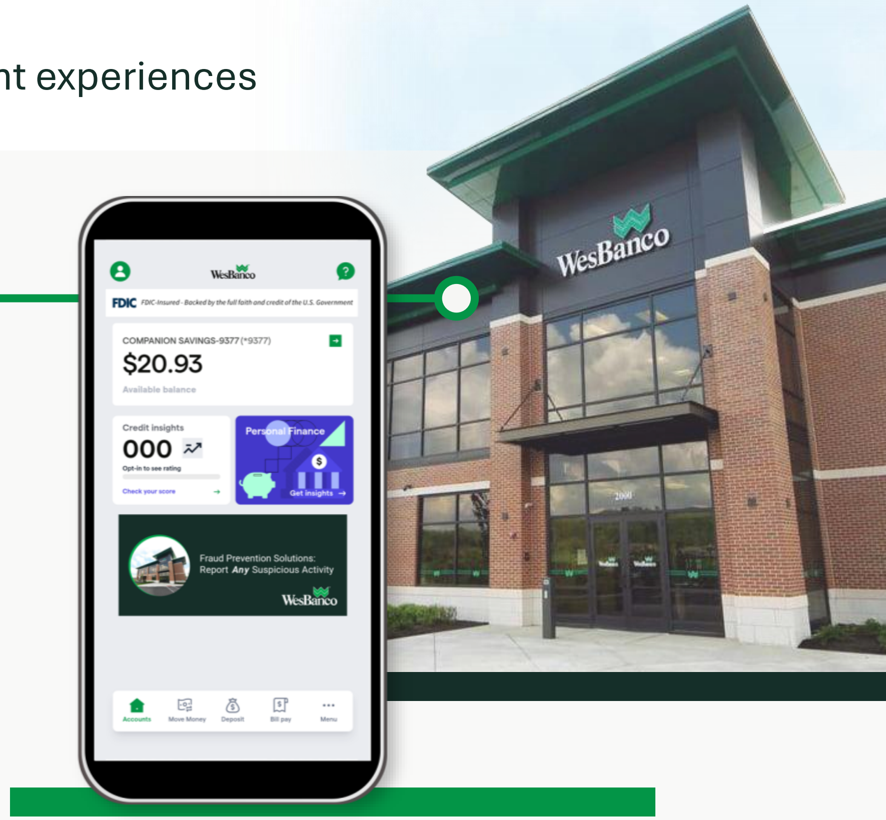
- Reviewing annually for improvement or rationalization
- **100+** financial center closures since 2019
- Net annual savings of **$8** million per year from **37** closures in January and May 2026
- Targeting **top-quartile** average deposits per financial center versus peers, over long term

Reinvest:

- Reinvesting resources in markets and locations with strong demand, including Tennessee and Florida
- Increasing average deposits per branch by **47%** since 12/31/2021

Evolve:

- Migrating transactions to more efficient channels with greater convenience and flexibility
- Enhancing all digital channels to deliver a more seamless, connected experience
- Achieving strong digital adoption with **~80%** of retail customers using; averaging **7.5** million logins per month



Note: data as of 3/31/2026; annual savings figure as disclosed on 10/22/2025 (27 locations) and 4/22/2026 (10 locations); average deposits per branch reflect both deposit growth and location closures; digital statistics are current year-to-date figures

Growth and Expense Discipline Driving Positive Operating Leverage

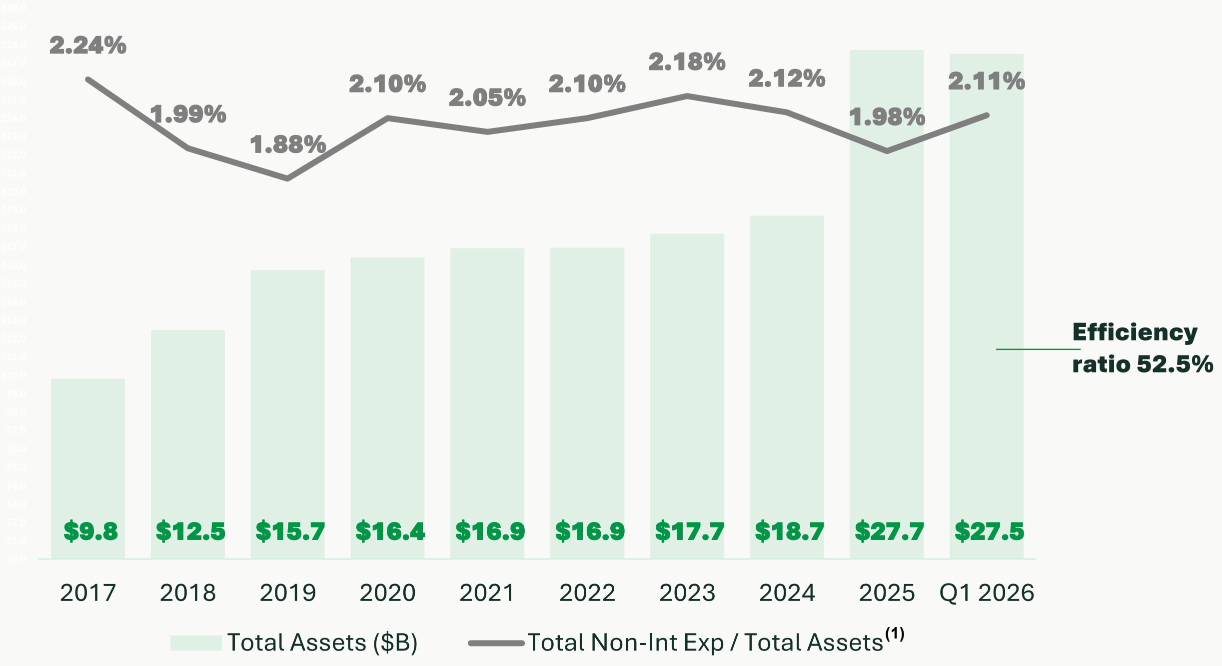
- Disciplined expense management and investment aligned with growth priorities
- Technology and talent-enabled efficiency gains to streamline processes and boost productivity
- Focus on operating leverage for all strategic investments – target $2 return for each $1 invested

Technology-Enabled Productivity Gains

- Advancing automation and AI initiatives to improve efficiency, reduce costs, and enhance scalability across loan operations, call center, and credit underwriting

Commercial Banker Productivity

- Strong talent management driving **2x** higher loan production per banker since 2021
- Incentives tied to profitable growth and credit quality



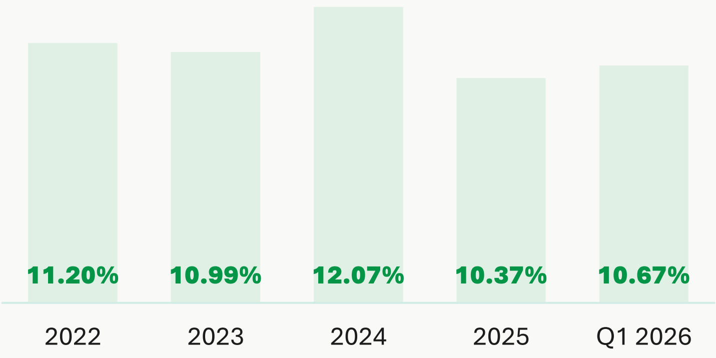
Note: data as of 12/31 unless otherwise stated; balance sheet data as of period-end; non-interest expense to total assets are year-to-date periods
(1) Non-GAAP measure – please see reconciliation in appendix; non-interest expense excludes restructuring and merger-related expenses

Disciplined Capital Allocation

Well-Capitalized with Strategic Flexibility

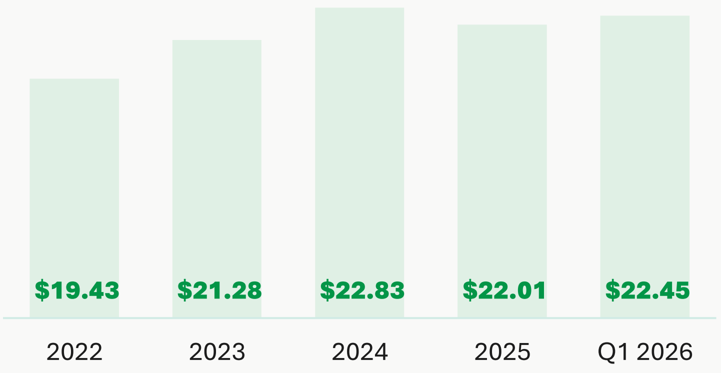
- Organic accretion of tangible book value of ~$0.75 per share and CET1 ratio of 5-10 basis points per quarter
- Capital levels exceed well-capitalized standards, supporting loan growth, dividends, and opportunistic investment
- Balanced approach to shareholder returns and long-term growth strategies

CET1 Ratio



memo: long-term target 10.5-11.0%

Tangible Book Value per Share[1]

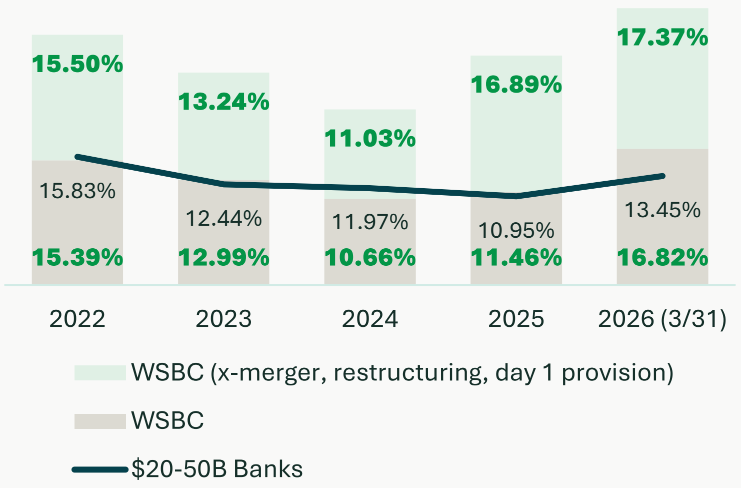


Note: data as of quarter ending 12/31; current year data as of 3/31/2026
(1) Non-GAAP measure – please see reconciliation in appendix; non-interest expense excludes restructuring and merger-related expenses

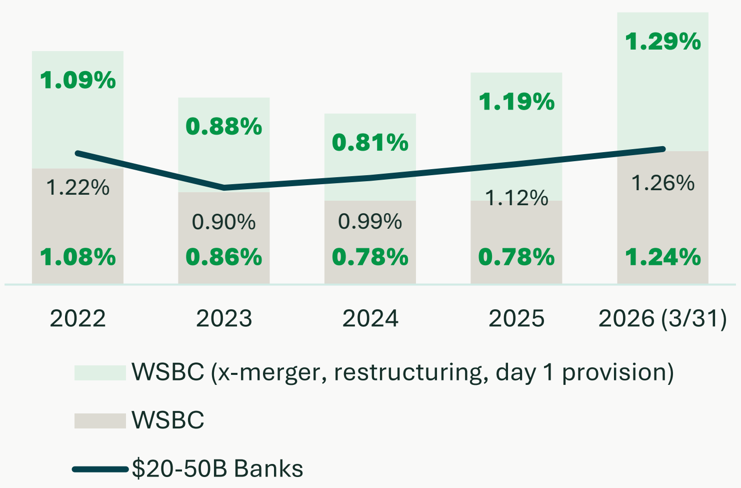
Sustainable Value Creation

Favorable Return Measures Compared to Peers

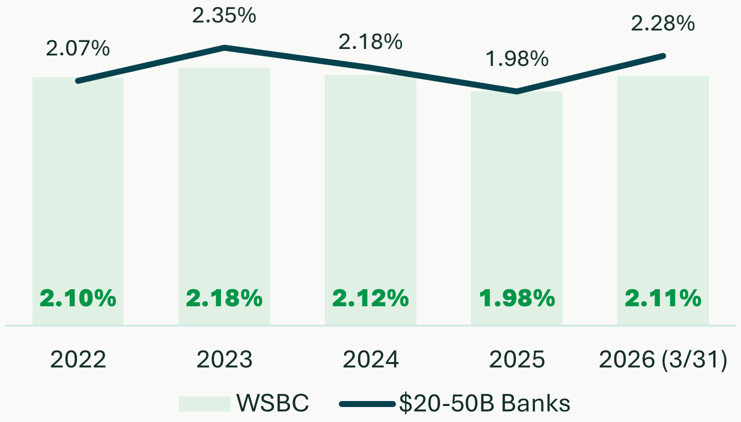
Return on Average Tangible Common Equity[1]



Return on Average Assets[1]



Non-Interest Expense to Total Assets[1]



Note: data is year-to-date for dates specified; peers defined as all U.S. banks with total assets between $20B and $50B (source: S&P Capital IQ) and represent simple averages; non-interest expense does not exclude restructuring & merger-related expenses; please see reconciliations in the appendix
(1) Non-GAAP measure – please see reconciliation in appendix; non-interest expense excludes restructuring and merger-related expenses

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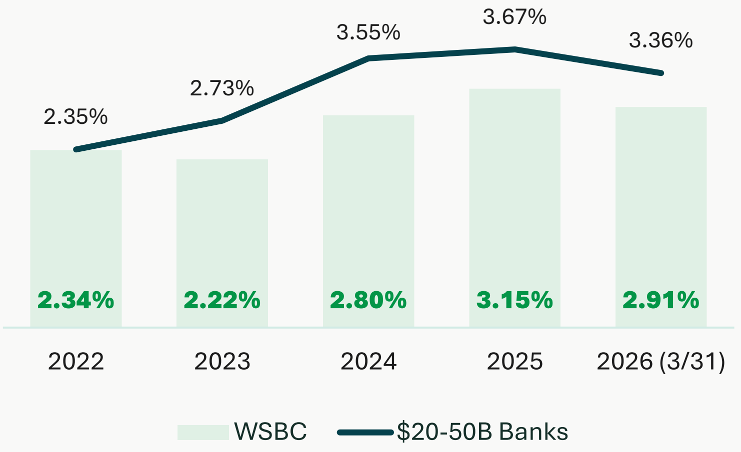
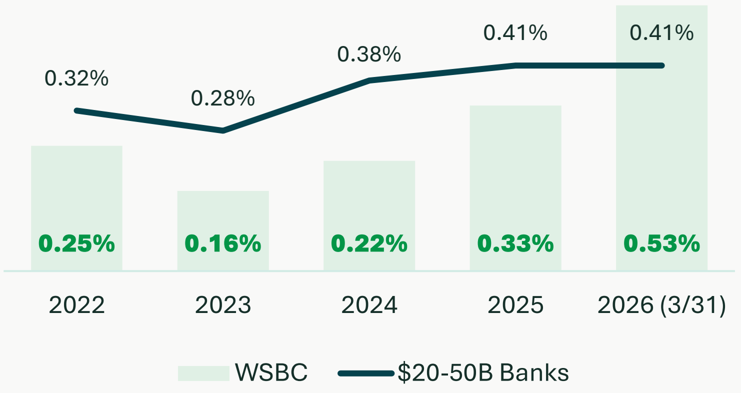
Sustainable Value Creation

Favorable Credit Quality Measures Compared to Peers

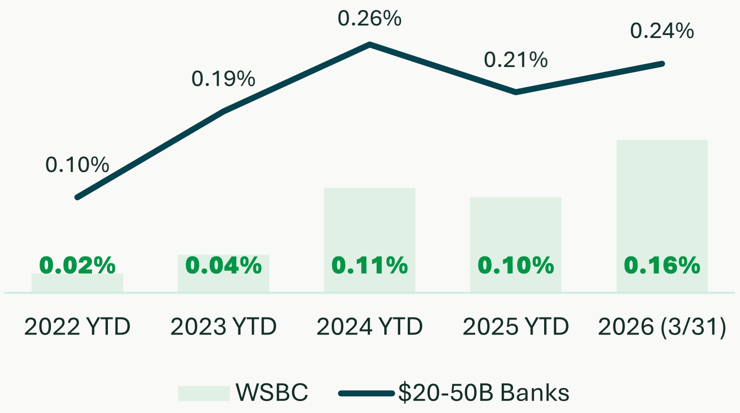
Criticized & Classified Loans as % of Total Loans



Non-Performing Assets as % of Total Assets



Net-Charge-Offs as % of Average Loans (YTD Annualized)



Note: data as of period-end for dates specified; peers defined as all U.S. banks with total assets between $20B and $50B (source: S&P Capital IQ) and represent simple averages except criticized & classified loans as % of total loans which is a weighted average

Well-Positioned to Deliver Value Creation

2026 Outlook (as stated on 4/22/2026)		
	2025 Baseline	**2026** *(shown on an operating basis)*
Loans (end of period)	$19,226MM	**Mid-single digit growth (annual)**
Total Commercial Loan Pipeline	$1,200MM (as of 12/31/2025)	$2,200MM (includes Florida)(as of 4/22/2026)
Commercial Real Estate Payoffs	$910MM	$700-900MM (annual) Q2 below Q1 level H2 at a more historical level
Net Interest Margin	3.53%	**Q2 → low 3.60% range** **Mid-to-high 3.60% range**
Non-Interest Income	$167MM	**3-5% growth per quarter (year-over-year)**
Non-Interest Expense (excluding restructuring and merger-related expenses)	$549MM	**Q2 → $150MM range** **Q3 increase a couple percentage points from Q2 due to mid-year merit increases**
Full Year Tax Rate	20.1%	**20-21% (annual)**

Note: current year outlook is provided on a year-over-year basis, unless otherwise stated, and compared to the prior year

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Forward-Looking Statements and Non-GAAP Financial Measures

Forward-looking statements in this report relating to WesBanco's plans, strategies, objectives, expectations, intentions and adequacy of resources, are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The information contained in this report should be read in conjunction with WesBanco's Form 10-K for the year ended December 31, 2025 and documents subsequently filed by WesBanco with the Securities and Exchange Commission ("SEC"), which are available at the SEC's website, www.sec.gov or at WesBanco's website, www.WesBanco.com. Investors are cautioned that forward-looking statements, which are not historical fact, involve risks and uncertainties, including those detailed in WesBanco's most recent Annual Report on Form 10-K filed with the SEC under "Risk Factors" in Part I, Item 1A. Such statements are subject to important factors that could cause actual results to differ materially from those contemplated by such statements, including, without limitation, changes in interest rates, spreads on earning assets and interest-bearing liabilities, and associated interest rate sensitivity; sources of liquidity available to WesBanco and its related subsidiary operations; potential future credit losses and the credit risk of commercial, real estate, and consumer loan customers and their borrowing activities; actions of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Consumer Financial Protection Bureau, the SEC, the Financial Institution Regulatory Authority, the Municipal Securities Rulemaking Board, the Securities Investors Protection Corporation, and other regulatory bodies; potential legislative and federal and state regulatory actions and reform, including, without limitation, the impact of the implementation of the Dodd-Frank Act; adverse decisions of federal and state courts; fraud, scams and schemes of third parties; cyber-security breaches; competitive conditions in the financial services industry; rapidly changing technology affecting financial services; marketability of debt instruments and corresponding impact on fair value adjustments; and/or other external developments materially impacting WesBanco's operational and financial performance. WesBanco does not assume any duty to update forward-looking statements.

While forward-looking statements reflect our good-faith beliefs, they are not guarantees of future performance. All forward-looking statements are necessarily only estimates of future results. Accordingly, actual results may differ materially from those expressed in or contemplated by the particular forward-looking statement, and, therefore, you are cautioned not to place undue reliance on such statements. Further, any forward-looking statement speaks only as of the date on which it is made, and we undertake no obligation to update any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events or circumstances, except as required by applicable law.

Statements in this presentation with respect to the benefits of the merger between WesBanco and Premier, the parties' plans, obligations, expectations, and intentions, and the statements with respect to accretion, earn back of tangible book value, tangible book value dilution and internal rate of return, constitute forward-looking statements as defined by federal securities laws. Such statements are subject to numerous assumptions, risks, and uncertainties. Actual results could differ materially from those contained or implied by such statements for a variety of factors including: changes in economic conditions; movements in interest rates; competitive pressures on product pricing and services; success and timing of other business strategies; the nature, extent, and timing of governmental actions and reforms; extended disruption of vital infrastructure; and other factors described in WesBanco's 2025 Annual Report on Form 10-K and documents subsequently filed by WesBanco with the SEC.

In addition to the results of operations presented in accordance with Generally Accepted Accounting Principles (GAAP), WesBanco's management uses, and this presentation contains or references, certain non-GAAP financial measures, such as pre-tax pre-provision income, tangible common equity/tangible assets; net income excluding after-tax restructuring and merger-related expenses and excluding after-tax day one provision for credit losses on acquired loans; efficiency ratio; return on average assets; and return on average tangible equity. WesBanco believes these financial measures provide information useful to investors in understanding our operational performance and business and performance trends which facilitate comparisons with the performance of others in the financial services industry. Although WesBanco believes that these non-GAAP financial measures enhance investors' understanding of WesBanco's business and performance, these non-GAAP financial measures should not be considered an alternative to GAAP. The non-GAAP financial measures contained therein should be read in conjunction with the audited financial statements and analysis as presented in the Annual Report on Form 10-K as well as the unaudited financial statements and analyses as presented in the Quarterly Reports on Forms 10-Q for WesBanco and its subsidiaries, as well as other filings that the company has made with the SEC.

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Executive Management

Experienced Management Team with Proven Execution Record

Jeffrey H. Jackson

President & Chief Executive Officer

- CEO of the Corporation and Bank since 2023; previously served as President & COO
- Former EVP & COO of regional banking at First Horizon Bank; held regional leadership roles across Florida, Southeast Tennessee and Atlanta
- 30+ years of leadership experience spanning the banking and technology industries, including 15 years at IBM

Daniel K. Weiss, Jr.

Senior Executive Vice President & Chief Financial Officer

- CFO since 2022; previously Chief Accounting Officer and Corporate Controller
- 15+ years with Bank in progressive finance leadership roles
- 20+ years of experience, including in public accounting for Deloitte

WesBanco

Ensuring a strong financial institution for all of our stakeholders

$2.4 billion
Community Development Lending (2020-2024)

>7,300 jobs
Created by New Markets Loan Program (total Tax Credit Allocations 2004-2024)

$133 million
Community Reinvestment Act Investments (2024)

$5.0 million
Community Development Philanthropic Donations (2020-2024)

58,100 hours
Community Development Service Hours (2020-2024)

8 consecutive
"Outstanding" composite ratings from the FDIC for CRA performance, a period spanning more than 20 years

36% supplies
Green office supplies (<1% in 2019); ~50% when excluding food items

~30% facilities
Converted to LED lighting; will continue conversions, over time, as remodel facilities

50% workforce
Including 90% of support areas, in either a 100% remote or hybrid schedule

>25% reduction
In financial center footprint, while continuing to serve customers effectively

~70% female
Employees, including 55% of Bank Officers

60% female
Key senior executive leadership positions

25% diverse
Board of Directors (gender, ethnicity)

>10% diverse
Employees, including >7% of Bank Officers

155

155 years
Strong culture of credit quality, risk management, and compliance

Note: data as of 12/31/2024 except Board diversity (as of 4/16/2025) and financial center reduction (as of 1/31/2025) and compared to 12/31/2019); "CRA" is Community Reinvestment Act; "key senior executive leadership" defined as the CEO's direct reports and their direct reports; please visit wesbanco.com for the full sustainability report

Strong YoY Increase in EPS; Improved NIM 22bp YoY

- GAAP EPS of $0.88 but, when excluding merger and restructuring costs, EPS[1] was $0.91 and increased 38% compared to the prior year and 8% from the sequential quarter
- Achieved or exceeded year one financial targets outlined in the PFC acquisition model[2], 1.3% return on average assets, a 10.7% CET1 ratio, and tangible book value per share of $22.45[1]
- Advanced organic growth model with commercial banking expansion into high-growth South Florida markets
- Increased NIM 22bp YoY to 3.57%, driven by lower funding costs and higher earning asset yields
- Improved efficiency ratio nearly 4 percentage points YoY to 52.5%, primarily due to expense synergies from the PFC acquisition and the focus on positive operating leverage
- Executed next phase of financial center optimization with planned closure of 10 financial centers in May
- Built record commercial loan pipeline of $1.6 billion
- Increased total deposits 1.8% YoY on an organic basis to $21.7 billion; flat compared to the fourth quarter
- Increased total loans 2.2% YoY as organic growth more than offset higher CRE payoffs of $340 million
    - Elevated payoffs impacted YoY loan growth by 1.4%

Net Income Available to Common Shareholders and Diluted EPS[1]
$87.3 million; $0.91/share

Net Interest Margin
+22 bp YoY

Total Loan Growth
+2.2% YoY or +3.6%, excluding CRE payoff headwind

Total Deposit Growth
+1.8% YoY; flat QoQ

Criticized and Classified Loans to Total Loans
2.91%

CET1 Capital Ratio
10.67%

Note: financial and operational highlights for the quarter ended March 31, 2026; EPS = earnings per share; CRE = commercial real estate; YoY = year-over-year; QoQ = quarter-over-quarter; bp = basis points; CET1 = common equity tier 1; PFC = Premier Financial Corp. (acquisition closed on 2/28/2025)
(1) Non-GAAP measure – please see reconciliation in appendix
(2) PFC acquisition presentation published on 7/26/2024

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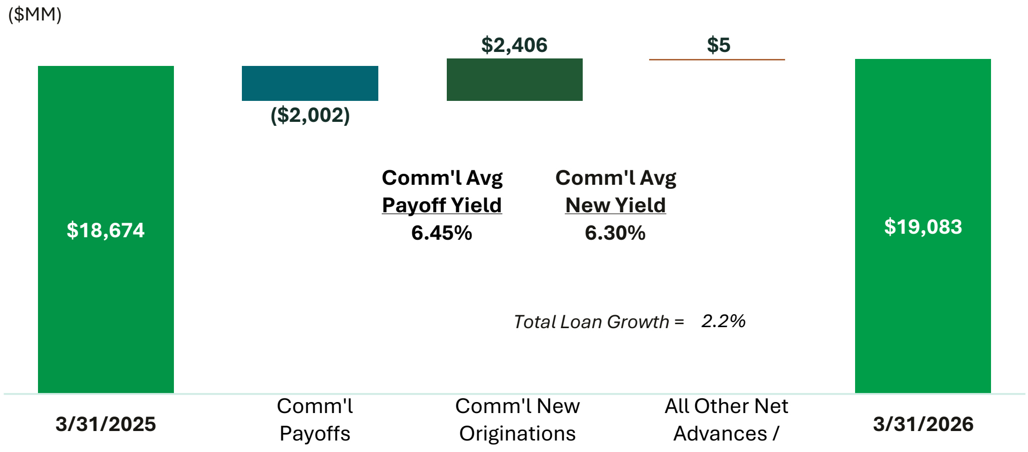
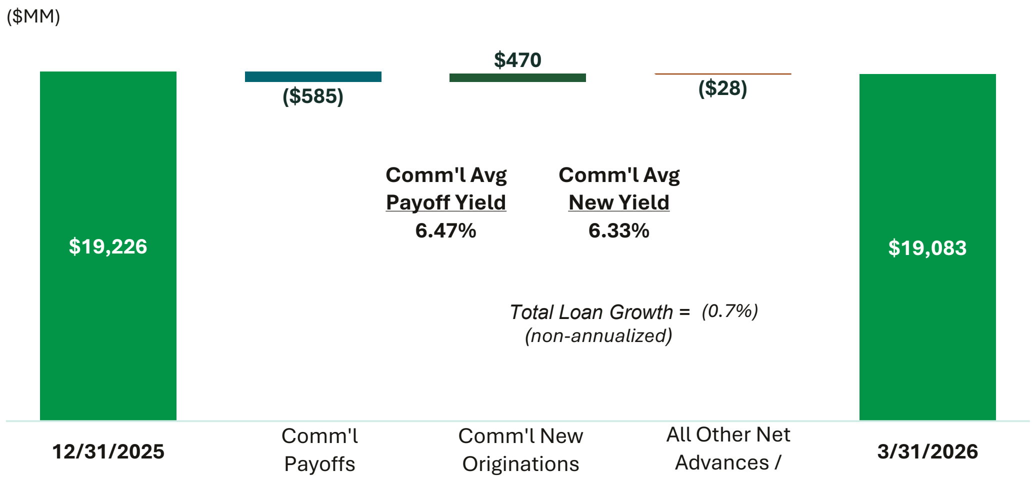
Q1 2026 Total Portfolio Loans

Organic Growth Model Intact – Impacted by Elevated CRE Payoffs

- Total loans increased $400 million, or 2.2%, YoY to $19.1 billion, driven by commercial and home equity lending
- CRE loan payoffs remained elevated and totaled $340 million for the first quarter of 2025, consistent with the elevated quarterly levels incurred during the second half of 2025
  - The increase in payoffs negatively impacted YoY loan growth by approximately 1.4%
- Commercial loan pipeline a record $1.6 billion, as of 3/31/2026
  - 50% of pipeline from PFC markets and loan production offices
  - Initial Florida pipeline adds an additional $30 million
- C&I line utilization was approximately 37% for Q1 2026





Note: commercial payoffs and new originations and associated yields (in charts above); C&I = Commercial & Industrial

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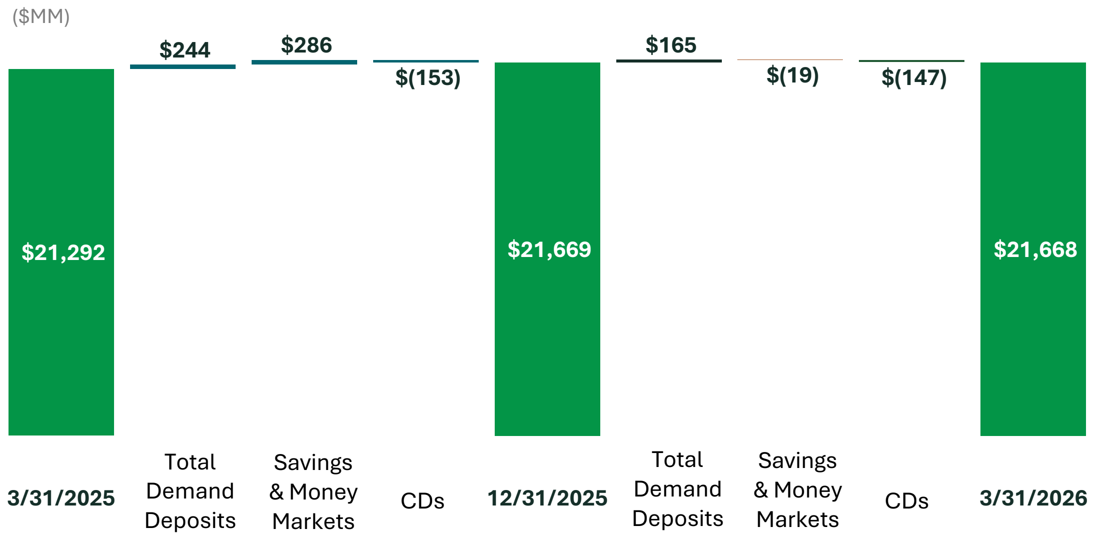
Deposit Growth Remained Solid

- Total deposits increased $376 million, or 1.8%, YoY to $21.7 billion, driven by demand deposits and savings account growth which more than offset the intentional run-off of $300 million of higher cost certificates of deposit
- Total demand deposits continued to represent 50% of total deposits
- Distribution: consumer 52% and business 32% (note: public funds, which are separately collateralized, 16%)
- Average loans to average deposits were 89.1%, providing continued capacity to fund loan growth

($MM)		3/31/2026
Total Deposits	**$**	**21,668**
Total Deposit Accounts (000s)		722
Average Deposit Size ($000s)	**$**	**30**
Uninsured Deposits	$	7,031
less: Collateralized Municipal Deposits		(2,381)
Adjusted Uninsured Deposits	**$**	**4,650**
Uninsured Deposits as % of Total Deposits		
Before Exclusions	32.4%	
After Exclusions	**21.5%**	



Note: "uninsured deposits" are approximated; "collateralized municipal deposits" are collateralized by securities

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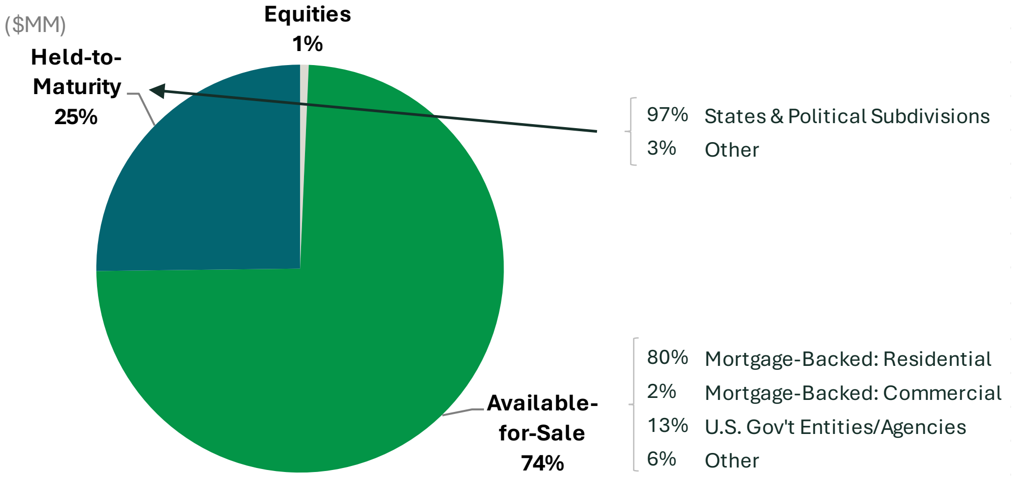
Q1 2026 Total Securities

Securities Represent 16% of Total Assets

- Tangible common equity to tangible assets ratio[1] of 8.37%
- Weighted average yield 3.28% vs. 2.86% last year
- Weighted average duration 4.3
- Total unrealized securities losses (after-tax):
  - Available for Sale ("AFS") = $155MM
  - Held to Maturity ("HTM")[2] = $84MM



3/31/2026 = $4,449

($MM)	3/31/2026
Tangible Common Equity [1]	$ 2,158
HTM Securities Unrealized Losses	(84)
Adjusted Tangible Common Equity	$ 2,074
Tangible Assets [1]	$ 25,794
HTM Securities Unrealized Losses	(84)
Adjusted Tangible Assets	$ 25,710

Tangible Common Equity to Tangible Assets [1]	**8.37%**
Adjusted Tangible Common Equity to Tangible Assets	**8.07%**

($MM)	3/31/2026
Common Equity Tier 1 Capital (CET 1)	$ 2,279
AFS+HTM Net Unrealized Losses (after-tax)	$ (239)
Unrealized Losses as % of CET 1	10.5%

Note: securities chart excludes allowance for credit losses for HTM securities; weighted average yields have been calculated on a taxable-equivalent basis using the federal statutory rate of 21%; after-tax unrealized losses have been calculated using the Other Comprehensive Income ("OCI") tax rate of ~23%
(1) Non-GAAP measure – please see reconciliation in appendix
(2) HTM losses not recognized in accumulated other comprehensive income

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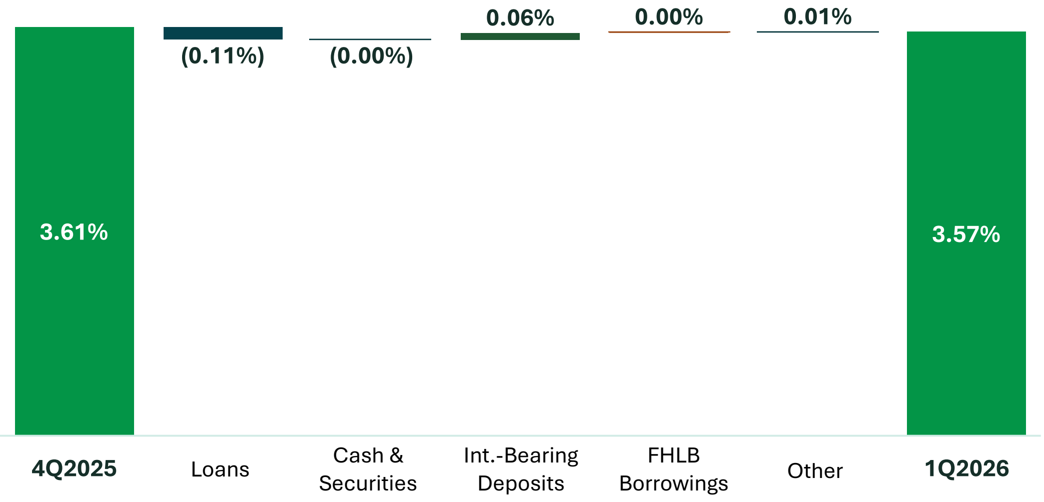
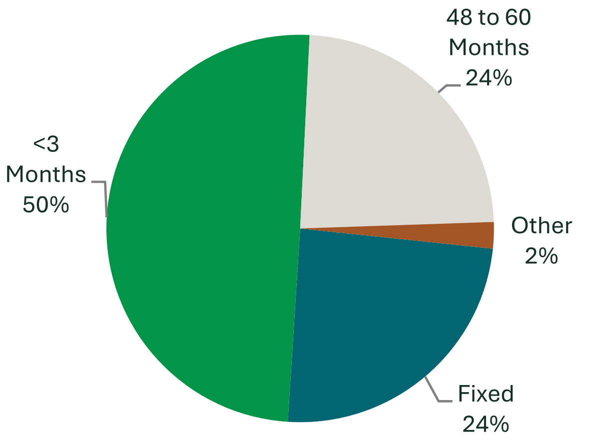
NIM Benefiting from Management of Funding Costs and Loan Growth

- Q1 2026 NIM of 3.57% improved 22 bp YoY, through a combination of lower funding costs and higher securities yields
- NIM decreased 4 bp on a sequential quarter basis due to lower net loan growth, as well as modestly higher seasonal deposit contraction in the first two months of the quarter which fully recovered by quarter-end
- Deposit funding costs, including non-interest bearing deposits, were 177 bp and decreased 11 bp YoY and 7 bp QoQ
- Average FHLB borrowings of $1.2 billion had a weighted average cost of 3.97% which decreased 55 bp YoY and 34 bp QoQ
  - Of the $1.0 billion of borrowings at 3/31/2026, approximately 95% have 2026 maturities, with an average rate of 3.92%

NIM Component QoQ Change (weighted)



1Q2026 Commercial Loan Repricing Frequency



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Fee Income Increased $7.2 Million, or 20.7%, Year-Over-Year

	Quarter Ending	% H / (L)	% H / (L)
($000s)	3/31/2026	3/31/2025	12/31/2025
Trust fees	$10,442	20.1%	7.2%
Service charges on deposits	10,961	27.6%	(1.8%)
Digital banking income	6,599	22.1%	2.8%
Net swap fee & valuation (loss)/income	1,062	10.5%	(73.2%)
Net securities brokerage revenue	3,472	28.5%	22.4%
Bank-owned life insurance	3,811	11.2%	(14.5%)
Mortgage banking income	919	(19.4%)	16.2%
Net securities gains/(losses)	(13)	95.9%	(101.2%)
Net gains/(losses) on OREO & other assets	546	nm	(166.3%)
Other income	4,032	(1.8%)	10.6%
Total non-interest income	$41,831	20.7%	(3.3%)

- Non-interest income increased 20.7% YoY due primarily to the acquisition of PFC, which occurred on February 28, 2025, which increased the size of our customer base and wealth management assets managed, as well as organic growth
- Service charges on deposits and digital banking fees reflect increased general spending and higher transaction volumes from our larger customer base, and organic growth from our treasury management products and services
- Reflecting record asset levels, trust fees and securities brokerage revenue increased due to the addition of PFC wealth clients, market value appreciation, and organic growth
  - Trust and Investment Services assets under management increased 12% YoY to $7.8 billion
  - Broker-dealer securities account values (including annuities) increased 9% YoY to $2.6 billion
- Gross swap fees were $1.2 million, compared to $2.0 million in the prior year
  - Fair market valuation losses were $0.1 million, compared to $1.0 million last year

Note: OREO = other real estate owned; AUM = assets under management; securities account values include annuities

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Q1 2026 Non-Interest Expense

Expenses Declined $1.4 Million Sequentially Due to Cost Control

	Quarter Ending	% H / (L)	% H / (L)
($000s)	3/31/2026	3/31/2025	12/31/2025
Salaries and wages	$63,964	31.7%	3.7%
Employee benefits	17,611	35.8%	2.7%
Net occupancy	8,529	9.7%	0.1%
Equipment and software	15,678	20.1%	(2.7%)
Marketing	1,526	(35.9%)	(42.1%)
FDIC insurance	4,784	14.3%	(11.6%)
Amortization of intangible assets	7,160	69.5%	(0.8%)
Other operating expenses	23,740	14.2%	(7.6%)
Sub-total non-interest expense	$142,992	25.5%	(1.0%)
Restructuring & merger-related	3,713	(81.4%)	6.6%
Total non-interest expense	$146,705	9.5%	(0.8%)

- Non-interest expense, excluding merger and restructuring charges, decreased sequentially primarily from control of marketing and other costs
- Non-interest expense, excluding merger and restructuring charges, increased 25.5% YoY due to the addition of the PFC expense, which was only in the expense base for one month in the prior year period
- Salaries and wages and employee benefits expense increased due to a full quarter of staffing
- Amortization of intangible assets increased due to the core deposit intangible asset that was created from the acquisition of PFC
- Equipment and software, which has been in a consistent range the last several quarters, increased YoY due to the acquisition of PFC
- Restructuring and merger-related expenses are primarily related to costs associated with the 10 financial centers that are planned to close during May

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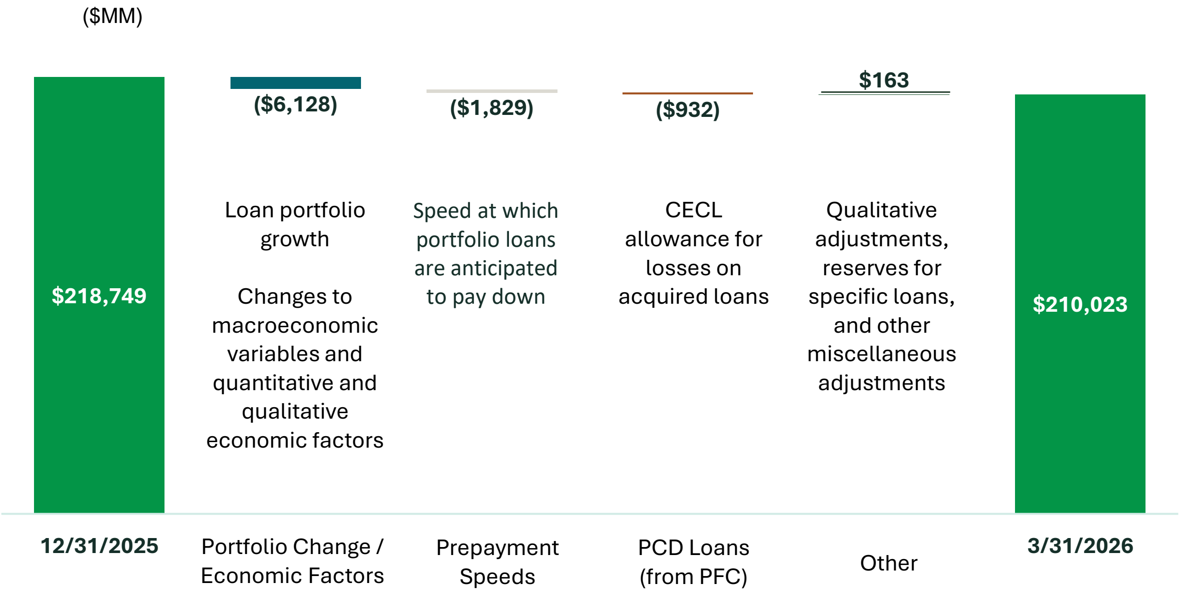
Q1 2026 Current Expected Credit Loss (CECL)

Allowance Coverage Ratio of 1.10%

- The allowance for credit losses on loans was $210.0 million at 3/31/2026, which provided a coverage ratio of 1.10%
  - Excluded from the allowance for credit losses and the related coverage ratio is a remaining unaccreted discount on purchased loans from acquisitions representing 1.51% of total portfolio loans
- The first quarter provision for credit losses was negative primarily due to lower loan balances and higher prepayment speeds
- Non-Depository Financial Institution (NDFI) exposure <$55 million
- No exposure to technology and software firms or data centers and related infrastructure projects



Note: ACL at 3/31/2026 excludes off-balance sheet credit exposures of $7.2 million

Reconciliation

Non-Interest Expense to Total Assets, Efficiency Ratio, & Operating Leverage

($000s)	Three Months Ending		Twelve Months Ending									3/31/2026 vs. 12/31/2021
	3/31/2025	3/31/2026	12/31/2017	12/31/2018	12/31/2019	12/31/2020	12/31/2021	12/31/2022	12/31/2023	12/31/2024	12/31/2025	
Total Assets (Period-End) ($MM)	**$27,412**	**$27,482**	**$9,816**	**$12,459**	**$15,720**	**$16,426**	**$16,927**	**$16,932**	**$17,712**	**$18,684**	**$27,696**	
Non-Interest Expense	$133,966	$146,705	$220,860	$265,224	$312,208	$354,845	$353,143	$356,966	$390,002	$401,871	$624,575	
Amortization of Intangibles	(4,223)	(7,160)	(4,940)	(6,980)	(10,340)	(13,411)	(11,457)	(10,278)	(9,088)	(8,251)	(29,070)	
Restructuring & Merger-Related Expense	(20,010)	(3,713)	(945)	(17,860)	(16,397)	(9,725)	(6,717)	(1,723)	(3,830)	(6,400)	(75,933)	
Non-Interest Expense (excluding amortization of intangibles and restructuring & merger-related expense)	**$109,733**	**$135,832**	**$214,975**	**$240,384**	**$285,471**	**$331,709**	**$334,969**	**$344,965**	**$377,084**	**$387,220**	**$519,572**	
Non-Interest Expense to Total Assets	1.98%	2.16%	2.25%	2.13%	1.99%	2.16%	2.09%	2.11%	2.20%	2.15%	2.26%	
Non-Interest Expense (excluding restructuring & merger-related expense) to Total Assets	**1.69%**	**2.11%**	**2.24%**	**1.99%**	**1.88%**	**2.10%**	**2.05%**	**2.10%**	**2.18%**	**2.12%**	**1.98%**	
Net Interest Income (FTE-basis)	$159,723	$216,683	$300,790	$352,760	$405,222	$483,999	$462,229	$479,315	$486,343	$483,016	$819,271	
Non-Interest Income (excluding net securities gains/(losses))	34,983	41,844	88,273	101,176	112,396	123,917	131,672	119,168	119,547	126,575	163,376	
Total Income	**$194,706**	**$258,527**	**$389,063**	**$453,936**	**$517,618**	**$607,916**	**$593,901**	**$598,483**	**$605,890**	**$609,591**	**$982,647**	
Efficiency Ratio	**56.36%**	**52.54%**	**55.25%**	**52.96%**	**55.15%**	**54.56%**	**56.40%**	**57.64%**	**62.24%**	**63.52%**	**52.87%**	
Net Interest Income (before provision expense)(non-FTE)	$158,159	$215,401	$290,295	$347,236	$399,904	$479,480	$457,933	$474,313	$481,338	$478,208	$814,300	
Non-Interest Income	34,665	41,831	88,840	100,276	116,716	128,185	132,785	117,391	120,447	127,983	166,755	
Total Revenue	$192,824	$257,232	$379,135	$447,512	$516,620	$607,665	$590,718	$591,704	$601,785	$606,191	$981,055	
YoY Change in Total Revenue		*$64,408*	*$44,306*	*$68,377*	*$69,108*	*$91,045*	*($16,947)*	*$986*	*$10,081*	*$4,406*	*$374,864*	*$452,501*
YoY Change in Non-Interest Expense (excluding restructuring & merger-related expense)		*$29,036*	*$24,496*	*$27,449*	*$48,447*	*$49,309*	*$1,306*	*$8,817*	*$30,929*	*$9,299*	*$153,171*	*$233,486*
Operating Leverage		**2.2x**	**1.8x**	**2.5x**	**1.4x**	**1.8x**	**(13.0x)**	**0.1x**	**0.3x**	**0.5x**	**2.4x**	**1.9x**

Note: "non-interest expense to total assets" are annualized by utilizing the actual numbers of days in the quarter versus the year; "efficiency ratio" is non-interest expense excluding restructuring and merger-related expense divided by total income; FTE represents fully taxable equivalent; the current period is YTD annualized, as appropriate, for current period vs. 12/31/2021 operating leverage; merger closings: Premier Financial Corporation 2/28/2025; Old Line Bancshares 11/22/2019

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Reconciliation

Tangible Book Value per Share

($000s, except earnings per share)	Three Months Ending				
	12/31/2022	12/31/2023	12/31/2024	12/31/2025	3/31/2026
Total Shareholders Equity (period-end)	$2,426,662	$2,533,062	$2,790,281	$4,031,913	$4,070,608
Goodwill & Other Intangible Assets (net of deferred tax liability)(period-end)	(1,131,990)	(1,124,811)	(1,118,293)	(1,693,755)	(1,688,098)
Preferred Shareholders' Equity	(144,484)	(144,484)	(144,484)	(224,187)	(224,187)
Tangible Common Equity (period-end)	**$1,150,188**	**$1,263,767**	**$1,527,504**	**$2,113,971**	**$2,158,323**
Common Shares Outstanding (period-end) (000s)	59,199	59,376	66,920	96,068	96,134
Tangible Common Book Value per Share ($)	**$19.43**	**$21.28**	**$22.83**	**$22.01**	**$22.45**

Reconciliation

Return on Average Assets

($000s)	Three Months Ending		Twelve Months Ending			
	3/31/2025	3/31/2026	12/31/2022	12/31/2023	12/31/2024	12/31/2025
Net Income/(Loss) Available to Common Shareholders	**($11,523)**	**$84,395**	**$181,988**	**$148,907**	**$141,385**	**$202,564**
Restructuring and Merger-Related Expense (net of tax)	15,808	2,933	1,361	3,026	5,056	59,987
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	46,926	0	0	0	0	46,926
Net Income Available to Common Shareholders (excluding restructuring & merger-related expense and day 1 provision for credit losses on acquired loans)	**$51,211**	**$87,328**	**$183,349**	**$151,933**	**$146,441**	**$309,477**
Average Assets	**$21,658,352**	**$27,530,620**	**$16,879,541**	**$17,259,720**	**$18,122,625**	**$25,967,670**
Return on Average Assets [(1)]	**(0.22%)**	**1.24%**	**1.08%**	**0.86%**	**0.78%**	**0.78%**
Return on Average Assets (excluding restructuring & merger-related expense and day 1 provision for credit losses on acquired loans) [(1)]	**0.96%**	**1.29%**	**1.09%**	**0.88%**	**0.81%**	**1.19%**

(1) Ratios are annualized by utilizing the actual numbers of days in the quarter versus the year
Note: Current Expected Credit Losses ("CECL") accounting standard adopted January 1, 2020 by WSBC; Premier Financial Corporation merger closed 2/28/2025

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Reconciliation

Returns on Average Tangible Equity and Average Tangible Common Equity

($000s)	Three Months Ending		Twelve Months Ending			
	3/31/2025	3/31/2026	12/31/2022	12/31/2023	12/31/2024	12/31/2025
Net Income/(Loss) Available to Common Shareholders	**($11,523)**	**$84,395**	**$181,988**	**$148,907**	**$141,385**	**$202,564**
Amortization of Intangibles (1)	3,336	5,656	8,120	7,180	6,518	22,965
Net Income Available to Common Shareholders before Amortization of Intangibles	($8,187)	$90,051	$190,108	$156,087	$147,903	$225,529
Restructuring and Merger-Related Expense (net of tax)	15,808	2,933	1,361	3,026	5,056	59,987
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	46,926	0	0	0	0	46,926
Net Income Available to Common Shareholders before Amortization of Intangibles, Restructuring & Merger-Related Expenses and Day 1 Provision for Credit Losses on Acquired Loans	**$54,547**	**$92,984**	**$191,469**	**$159,113**	**$152,959**	**$332,442**
Average Total Shareholders Equity	$3,218,639	$4,086,617	$2,515,509	$2,474,627	$2,653,174	$3,742,065
Average Goodwill & Other Intangibles, Net of Deferred Tax Liabilities	(1,312,855)	(1,691,156)	(1,136,062)	(1,128,277)	(1,121,472)	(1,583,033)
Average Tangible Equity	**$1,905,784**	**$2,395,461**	**$1,379,447**	**$1,346,350**	**$1,531,702**	**$2,159,032**
Average Preferred Shareholder's Equity	(144,484)	(224,187)	(144,484)	(144,484)	(144,484)	(190,227)
Average Tangible Common Equity	**$1,761,300**	**$2,171,274**	**$1,234,963**	**$1,201,866**	**$1,387,218**	**$1,968,805**
Return on Average Tangible Equity (2)	**(1.74%)**	**15.25%**	**13.78%**	**11.59%**	**9.66%**	**10.45%**
Return on Average Tangible Equity Excluding Restructuring & Merger-Related Expenses and Day 1 Provision for Credit Losses on Acquired Loans (2)	**11.61%**	**15.74%**	**13.88%**	**11.82%**	**9.99%**	**15.40%**
Return on Average Tangible Common Equity (1)	**(1.89%)**	**16.82%**	**15.39%**	**12.99%**	**10.66%**	**11.46%**
Return on Average Tangible Common Equity (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans) (1)	**12.56%**	**17.37%**	**15.50%**	**13.24%**	**11.03%**	**16.89%**

(1) Amortization of intangibles tax effected at 21% for all prior periods
(2) Ratios are annualized by utilizing the actual numbers of days in the quarter versus the year
Note: Current Expected Credit Losses ("CECL") accounting standard adopted January 1, 2020 by WSBC; Premier Financial Corporation merger closed 2/28/2025

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Reconciliation

Net Income and Diluted Earnings per Share (EPS)

($000s, except earnings per share)	Three Months Ending		
	3/31/2025	12/31/2025	3/31/2026
Net Income/(Loss) Available to Common Shareholders	**($11,523)**	**$78,162**	**$84,395**
Restructuring and Merger-Related Expense (net of tax)	15,808	2,752	2,933
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	46,926	0	0
Net Income Available to Common Shareholders (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	**$51,211**	**$80,914**	**$87,328**
Net Income/(Loss) Available to Common Shareholders per Diluted Share ($)	**($0.15)**	**$0.81**	**$0.88**
Restructuring and Merger-Related Expense (net of tax)	0.21	0.03	0.03
Day 1 Provision for Credit Losses on Acquired Loans (net of tax)	0.60	0.00	0.00
Net Income Available to Common Shareholders per Diluted Share ($) (excluding restructuring and merger-related expense and day 1 provision for credit losses on acquired loans)	**$0.66**	**$0.84**	**$0.91**
Average Common Shares Outstanding – Diluted (000s)	77,021	96,227	96,309

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