NBT Bancorp Inc.

Q2 2023 Earnings Presentation

NBT BANCORP

Forward-Looking Statements

This presentation contains forward-looking statements, as defined in the Private Securities Litigation Reform Act of 1995. These statements may be identified by the use of phrases such as “anticipate,” “believe,” “expect,” “forecasts,” “projects,” “will,” “can,” “would,” “should,” “could,” “may,” or other similar terms. There are a number of factors, many of which are beyond the Company’s control that could cause actual results to differ materially from those contemplated by the forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements include, among others, the following possibilities: (1) local, regional, national and international economic conditions and the impact they may have on the Company and its customers and the Company’s assessment of that impact; (2) changes in the level of nonperforming assets and charge-offs; (3) changes in estimates of future reserve requirements based upon the periodic review thereof under relevant regulatory and accounting requirements; (4) the effects of and changes in trade and monetary and fiscal policies and laws, including the interest rate policies of the Federal Reserve Board (“FRB”); (5) inflation, interest rate, securities market and monetary fluctuations; (6) political instability; (7) acts of war, including international military conflicts, or terrorism; (8) the timely development and acceptance of new products and services and the perceived overall value of these products and services by users; (9) changes in consumer spending, borrowing and saving habits; (10) changes in the financial performance and/or condition of the Company’s borrowers; (11) technological changes; (12) acquisition and integration of acquired businesses; (13) the businesses of NBT and Salisbury may not be combined successfully; (14) the possibility that NBT and Salisbury may be unable to achieve expected synergies and operating efficiencies in the merger within the expected timeframes or at all or to successfully integrate Salisbury’s operations and those of NBT; (15) the ability to increase market share and control expenses; (16) changes in the competitive environment among financial holding companies; (17) the effect of changes in laws and regulations (including laws and regulations concerning taxes, banking, securities and insurance) with which the Company and its subsidiaries must comply, including those under the Dodd-Frank Act, and the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018; (18) the effect of changes in accounting policies and practices, as may be adopted by the regulatory agencies, as well as the Public Company Accounting Oversight Board, the Financial Accounting Standards Board and other accounting standard setters; (19) changes in the Company’s organization, compensation and benefit plans; (20) the costs and effects of legal and regulatory developments including the resolution of legal proceedings or regulatory or other governmental inquiries, and the results of regulatory examinations or reviews; (21) greater than expected costs or difficulties related to the integration of new products and lines of business; and (22) the Company’s success at managing the risks involved in the foregoing items.

The Company cautions readers not to place undue reliance on any forward-looking statements, which speak only as of the date made, and advises readers that various factors, including, but not limited to, those described above and other factors discussed in the Company’s annual and quarterly reports previously filed with the SEC, could affect the Company’s financial performance and could cause the Company’s actual results or circumstances for future periods to differ materially from those anticipated or projected.

Unless required by law, the Company does not undertake, and specifically disclaims any obligations to, publicly release any revisions that may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.

Q2 2023 Highlights

EARNINGS

- Net income of $30.1 million, or diluted earnings per share of $0.70 ($0.80 excluding acquisition expenses and securities losses)
- Net interest income down 6.3% from Q1 2023 and up 1.8% from Q2 2022
- Return on average tangible common equity[1][2] of 13.13% for Q2 2023
- Excluding securities losses, noninterest income of $36.7 million; represents 29% of total revenues

BALANCE SHEET & ASSET QUALITY

- Period end total loans were $8.36 billion
- Deposits were $9.53 billion as of June 30, 2023, up 0.4% from December 31, 2022
- Total cost of deposits at 0.85% for Q2 2023, 0.47% for Q1 2023 and 0.07% for Q2 2022
- Deposit composition is diverse and granular with over 523,000 accounts with an average account balance of $18,202
- Allowance for loan losses to total loans of 1.20% compared to 1.21% in Q1 2023
- Quarterly net charge-offs of $3.5 million, or 0.17%[1] of average loans

CAPITAL STRENGTH

- Tangible book value per share[2] of $21.55 at Q2 2023, $21.52 at Q1 2023 and $20.99 at Q2 2022
- Leverage ratio was 10.51% at June 30, 2023, more than two times the regulatory well-capitalized level
- Total risk-based capital was 15.50% at June 30, 2023
- Tangible equity to assets[2] of 7.95%

1. Annualized.
2. Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures.

Q2 2023 Results Overview

Financial Highlights

($ in millions except per share data)	Q2 2023	Change Q1 2023	Change Q2 2022	% Change Q1 2023	% Change Q2 2022
Period End Balance Sheet					
Total loans	$ 8,358.1	$ 93.5	$ 580.4	1.1%	7.5%
Total deposits	9,529.9	(151.3)	(498.8)	(1.6%)	(5.0%)
Income Statement					
FTE net interest income[2]	89.5	(6.0)	1.6	(6.3%)	1.8%
Provision for loan losses	3.6	(0.3)	(0.8)	(7.8%)	(17.9%)
Total noninterest income[3]	36.7	0.3	(5.6)	0.8%	(13.2%)
Net securities (losses)	(4.6)	0.4	(4.1)	7.1%	(690.6%)
Total noninterest expense[4]	77.6	(1.1)	1.5	(1.4%)	2.0%
Provision for taxes	8.7	(0.9)	(2.3)	(9.7%)	(21.0%)
Net income	30.1	(3.6)	(7.7)	(10.7%)	(20.4%)
Performance Ratios					
Earnings per share, diluted	$ 0.70	$ (0.08)	$ (0.18)	(10.3%)	(20.5%)
Net interest margin[2][5]	3.27%	(0.28%)	0.06%	(7.9%)	1.9%
ROAA[5]	1.02%	(0.14%)	(0.26%)	(12.1%)	(20.3%)
ROATCE[2][5]	13.13%	(2.18%)	(3.87%)	(14.2%)	(22.8%)
NCOs/ Avg loans (%)[5]	0.17%	(0.02%)	0.13%	(10.5%)	325.0%
Tangible book value per share[2]	$ 21.55	$ 0.03	$ 0.56	0.1%	2.7%
Tangible equity ratio[2]	7.95%	(0.04%)	0.08%	(0.5%)	1.0%
Capital Ratios					
Leverage ratio	10.51%	0.08%	0.74%	0.8%	7.6%
Common equity tier 1 capital ratio	12.29%	0.01%	0.15%	0.1%	1.2%
Tier 1 capital ratio	13.35%	0.01%	0.08%	0.1%	0.6%
Total risk-based capital ratio	15.50%	(0.03%)	0.00%	(0.2%)	0.0%

1. Comparison to Q1 2023 unless otherwise stated.
2. Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures.
3. Excludes net securities (losses).
4. Excludes acquisition expenses.
5. Annualized.

Quarterly Highlights[1]

Balance Sheet

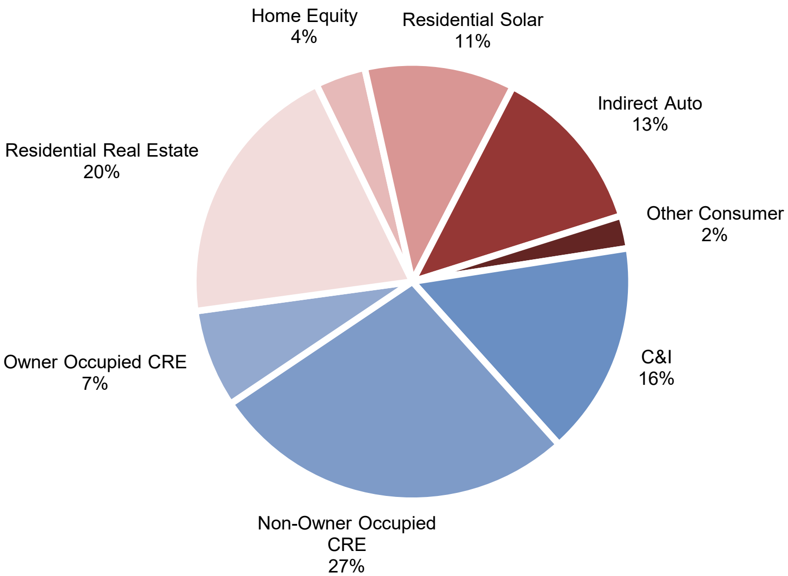
- Loans up $93.5 million
- Deposits decreased $151.3 million primarily from seasonal municipal deposit changes
- Deposits increased $34.0 million from December 31, 2022
- Tangible book value per share[2] of $21.55

Earnings & Capital

- Net income of $30.1 million and diluted earnings per share of $0.70, $0.80 excluding the impact of securities losses and acquisition expenses
- Net interest margin[2][5] down 28 bps to 3.27%
- Provision expense of $3.6 million with net charge-offs of $3.5 million
- Noninterest expense[4] down 1.4%
- Effective tax rate of 22.4%

Loans

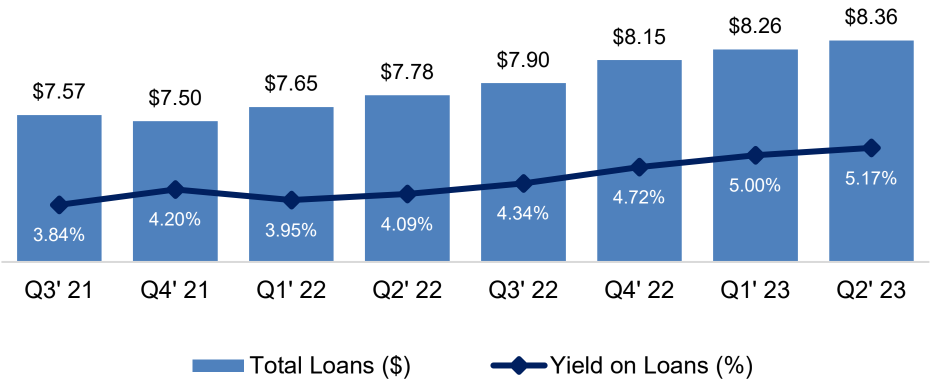
Total Loans: $8.36 billion(1)



Quarterly Highlights(2)

- Loans up $208.0 million from December 31, 2022, or 2.6% (5.1% annualized)
  - Total commercial loans increased $129.4 million to $4.20 billion
  - Total consumer loans increased $78.6 million to $4.15 billion
- Loan to deposit ratio of 87.7%
- Yields on total loans increased 17 bps
- 64% Fixed and 36% Adjustable/Floating

Yield on Loans (%) / Total Loans ($ in billions)



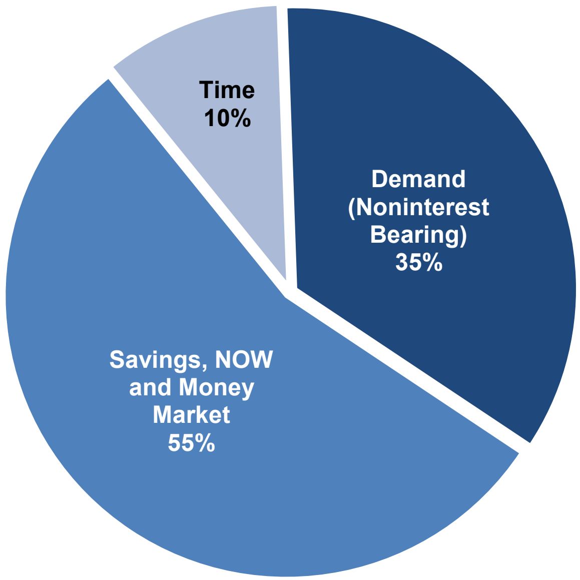
Quarterly Loan Yields

Line of Business	Portfolio	New Origination(3)
Commercial	5.58%	6.74%
Consumer	5.59%	6.94%
Residential real estate	3.50%	5.29%

1. As of 6/30/2023.
2. Comparison to Q1 2023 unless otherwise stated.
3. New origination yields for the second quarter of 2023.

Deposits

Total Deposits: $9.53 billion[1]



Diverse and Granular Deposit Mix

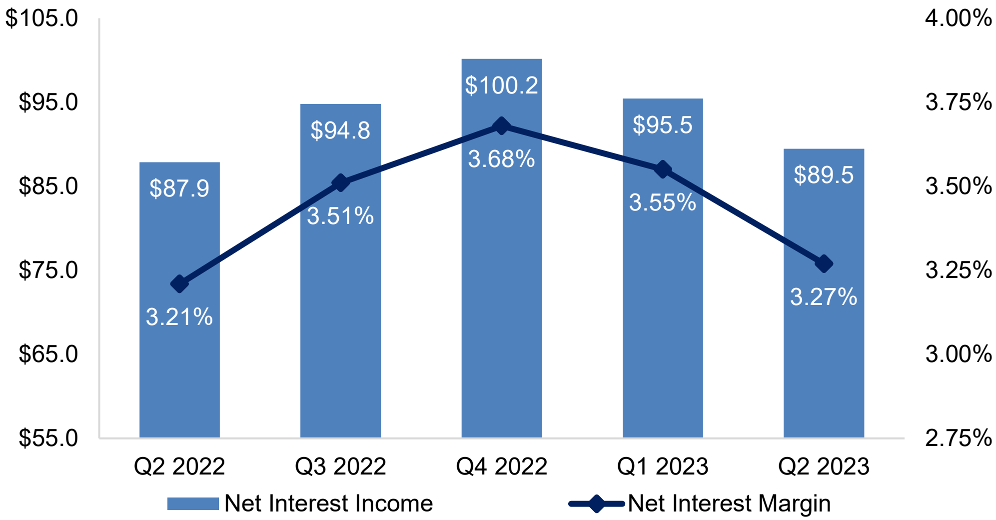
Deposit Mix	Balance as of June 30, 2023	Number of Accounts	Average Balance per Account
Consumer	$5.09 billion	450,646	$11,295
Commercial[3]	$4.44 billion	72,916	$60,892
Total	**$9.53 billion**	**523,562**	**$18,202**

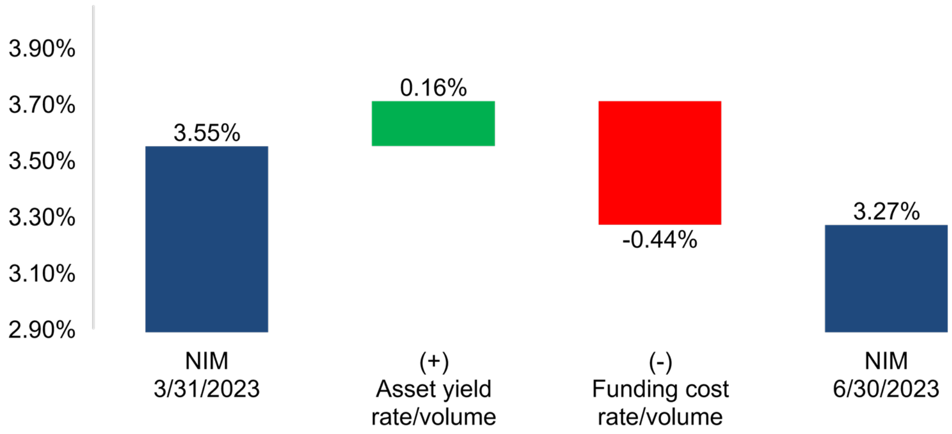
Quarterly Highlights[2]

- Cost of total deposits of 0.85%, up 38 bps
- Total cost of funds was 1.22%, up 47 bps
- Month of June 2023:
  - 0.92% total cost of deposits
  - 1.31% total cost of funds
- Period end deposits seasonally decreased $151.3 million, or 1.6% from March 31, 2023 and increased $34.0 million, or 0.4% from December 31, 2022
- Noninterest bearing deposits were 35% of total deposits
- Total deposits represent 92% of funding
- Full cycle to-date deposit beta of 17%
- Loan to deposit ratio of 87.7%

1. As of 6/30/2023.
2. Comparison to Q1 2023 unless otherwise stated.
3. Includes commercial, business banking and municipal customers.

Net Interest Income & Net Interest Margin





Quarterly Highlights[1]

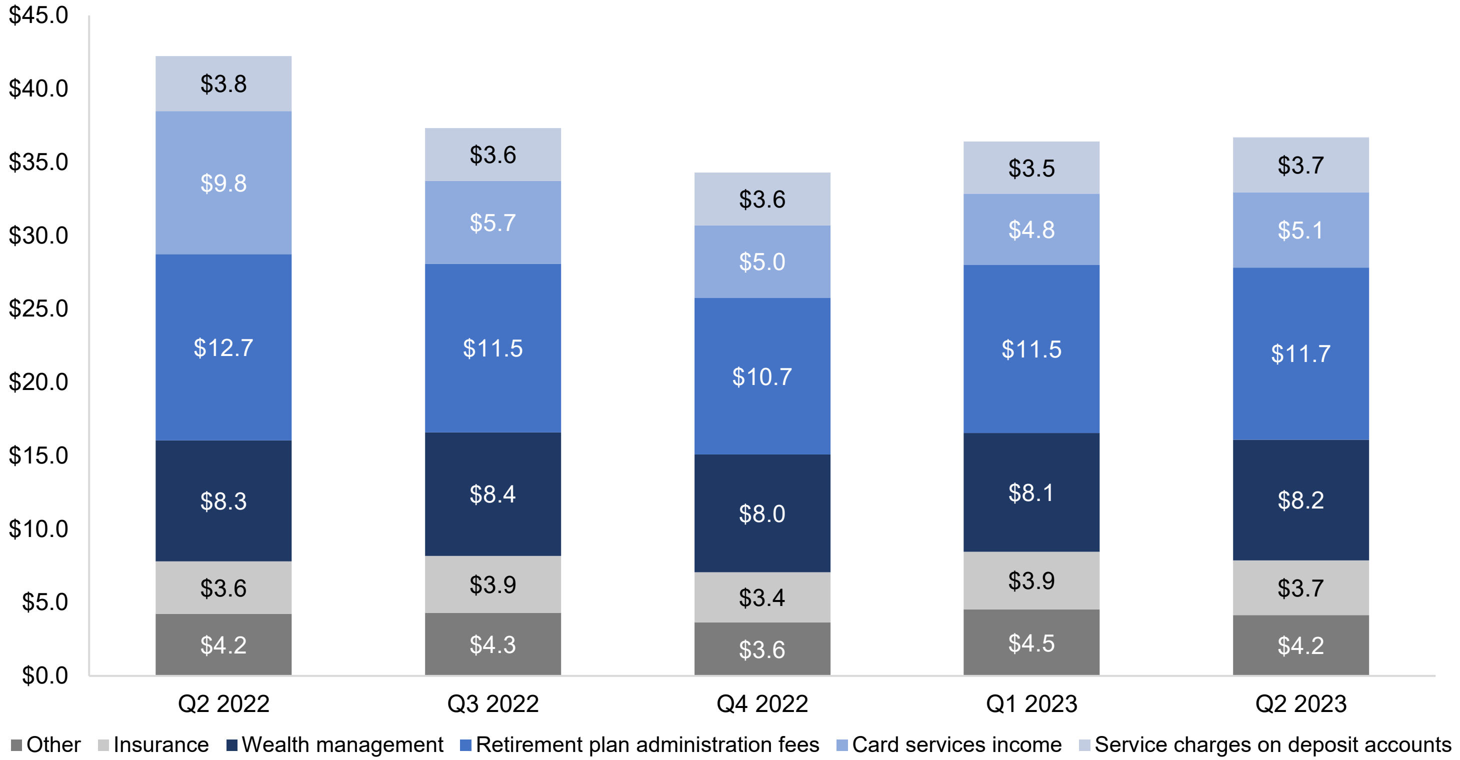
- Net interest margin decreased 28 bps to 3.27%, primarily due to higher funding costs more than offsetting the increase in earning asset yields
  - Interest earning asset yields increased 16 bps with loan yields up 17 bps
  - The total cost of funds increased 47 bps
- Net interest income decreased $6.0 million ($0.11 per diluted share) to $89.5 million

Net Interest Income and annualized Net Interest Margin are shown on a fully tax equivalent basis, which is a Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures.

1. Comparison to Q1 2023 unless otherwise stated.

Noninterest Income

Noninterest Income Trend[(1)]
($ in millions)

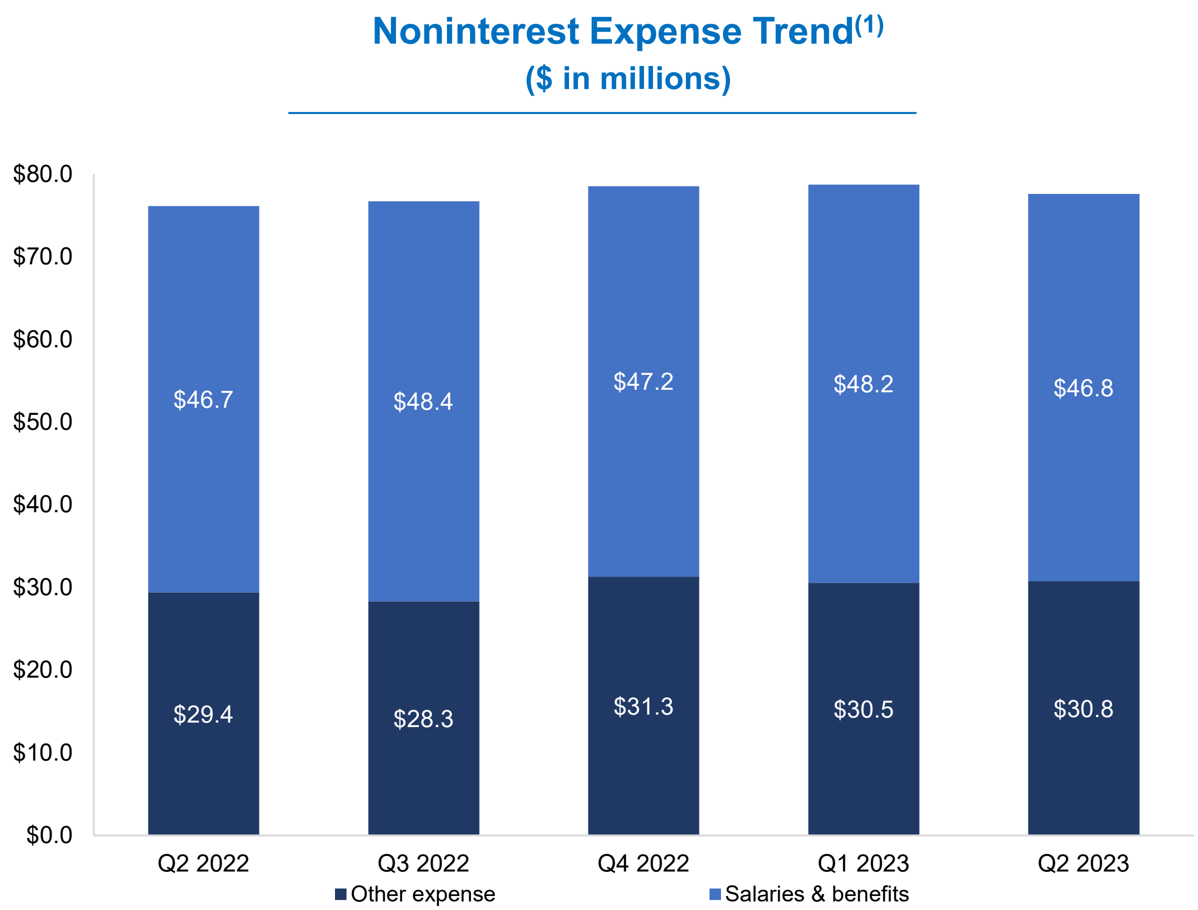


Quarterly Highlights[(2)]

- Noninterest income to total revenue was 29.2%[(1)] (above peer levels)
- $36.7 million[(1)] in noninterest income, up $0.3 million, or 3.1% annualized

Peer Source Data: S&P Global Market Intelligence.
Refer to appendix for Peer Group.
1. Excludes net securities (losses).
2. Comparison to Q1 2023 unless otherwise stated.

Noninterest Expense



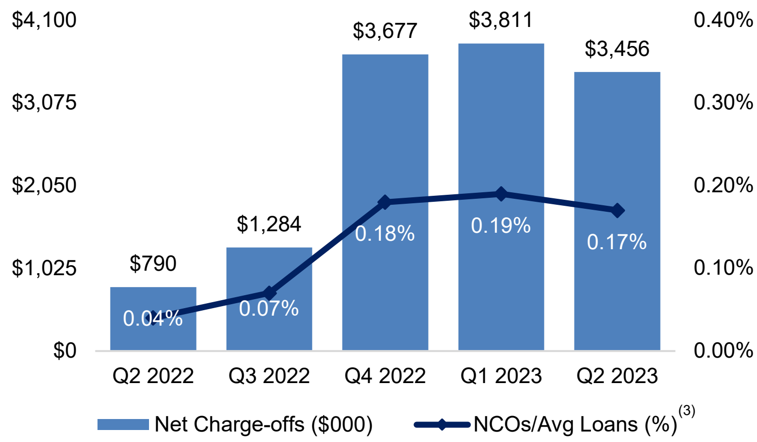
Quarterly Highlights[2]

- Noninterest expense of $78.8 million, down $0.5 million (0.7%)
- Salaries & benefits decrease of 2.7% driven by seasonally higher payroll taxes and stock-based compensation expense in Q1 2023 partially offset by full quarter of merit pay increases
- Other expense
  - Technology and data services increased due to investments in digital platform solutions
  - Occupancy costs decreased due to lower seasonal maintenance, equipment costs and utilities
  - FDIC expense increased $0.5 million from 2Q 2022 driven by statutory increase in FDIC assessment rate
- Acquisition expenses of $1.2 million for 2Q 2023 and $1.8 million for first half of 2023

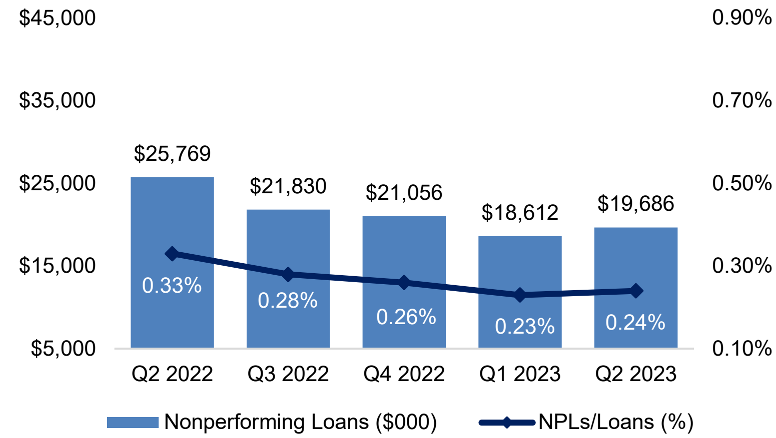
1. Other expense excludes acquisition expenses.
2. Comparisons to Q1 2023 unless otherwise stated.

Asset Quality

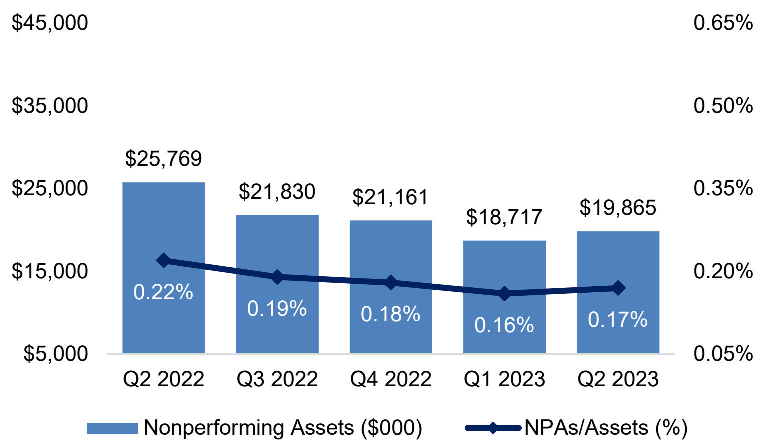
Net Charge-Offs



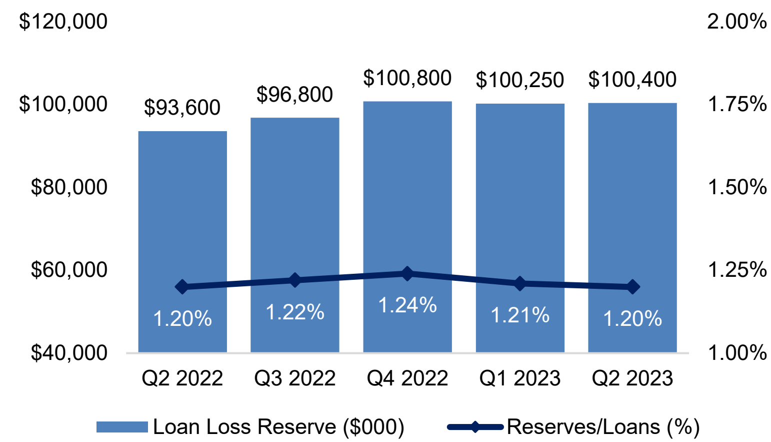
Nonperforming Loans(1)



Nonperforming Assets(2)



Loan Loss Reserves



1. Nonperforming loans exclude performing troubled debt restructurings / trouble loan modifications.
2. Nonperforming assets include nonaccrual loans, loans ninety days past due and still accruing and other real estate owned.
3. Annualized.

APPENDIX

NBT BANCORP

Second Quarter Trends

($ in thousands except per share data)	Q2 2023	Q2 2022	Q2 2021	Q2 2020	Q2 2019
Income Statement					
Loan interest income, excluding PPP[1] income	$ 106,930	$ 77,238	$ 70,063	$ 73,396	$ 81,271
PPP[1] interest income and fees	5	1,301	4,732	3,874	-
Securities	12,484	11,502	8,858	9,526	11,120
Other interest income	1,170	1,442	391	650	842
Total interest income	120,589	91,483	84,044	87,446	93,233
Total interest expense	31,504	3,898	4,866	7,000	14,606
Net interest income	89,085	87,585	79,178	80,446	78,627
Card services income	5,121	9,751	9,184	6,702	6,920
Net securities (losses) gains	(4,641)	(587)	201	180	(69)
Other noninterest income	31,565	32,492	29,931	28,129	27,390
Total net revenue	121,130	129,241	118,494	115,457	112,868
Acquisition expense	1,189	-	-	-	-
Other noninterest expense	77,605	76,119	71,419	65,340	66,231
Income before provision and income taxes	42,336	53,122	47,075	50,117	46,637
Provision for credit losses	3,606	4,390	(5,216)	18,840	7,277
Income before taxes	38,730	48,732	52,291	31,277	39,360
Income taxes	8,658	10,957	11,995	6,564	8,805
Net Income	$ 30,072	$ 37,775	$ 40,296	$ 24,713	$ 30,555
Performance Ratios					
Diluted earnings per share	*$ 0.70*	*$ 0.88*	*$ 0.92*	*$ 0.56*	*$ 0.69*
Net interest margin[2][3]	*3.27%*	*3.21%*	*3.00%*	*3.38%*	*3.61%*
ROATCE[2][3]	*13.13%*	*17.00%*	*17.93%*	*12.14%*	*16.38%*
NCOs/Avg loans[3]	*0.17%*	*0.04%*	*0.07%*	*0.28%*	*0.38%*

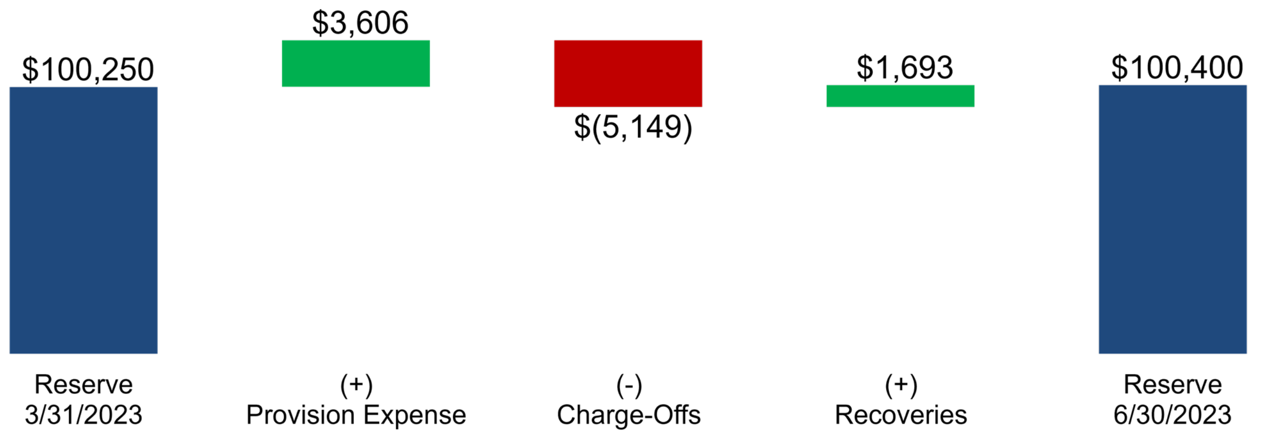
1. Paycheck Protection Program ("PPP")
2. Non-GAAP measure; refer to appendix for reconciliation of Non-GAAP measures.
3. Annualized.

Loan Loss Reserve (CECL)

Reserve / Loans by Segment

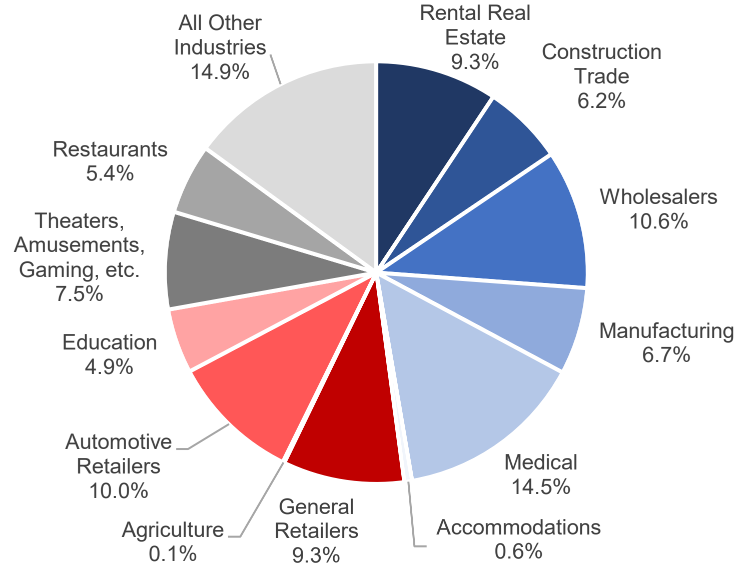
Loan Type	1/1/2020	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Commercial & Industrial	0.98%	0.74%	0.80%	0.82%	0.85%	0.86%
Commercial Real Estate	0.74%	0.89%	0.88%	0.91%	0.93%	0.93%
Residential Real Estate	0.83%	0.79%	0.74%	0.72%	0.73%	0.73%
Auto	0.78%	0.79%	0.78%	0.81%	0.77%	0.80%
Residential Solar	2.54%	3.00%	3.08%	3.21%	3.04%	3.09%
Other Consumer	4.74%	6.19%	6.67%	6.27%	6.19%	5.98%
Total	**1.07%**	**1.20%**	**1.22%**	**1.24%**	**1.21%**	**1.20%**

6/30/2023 Loan Loss Reserve Activity ($ in Thousands)

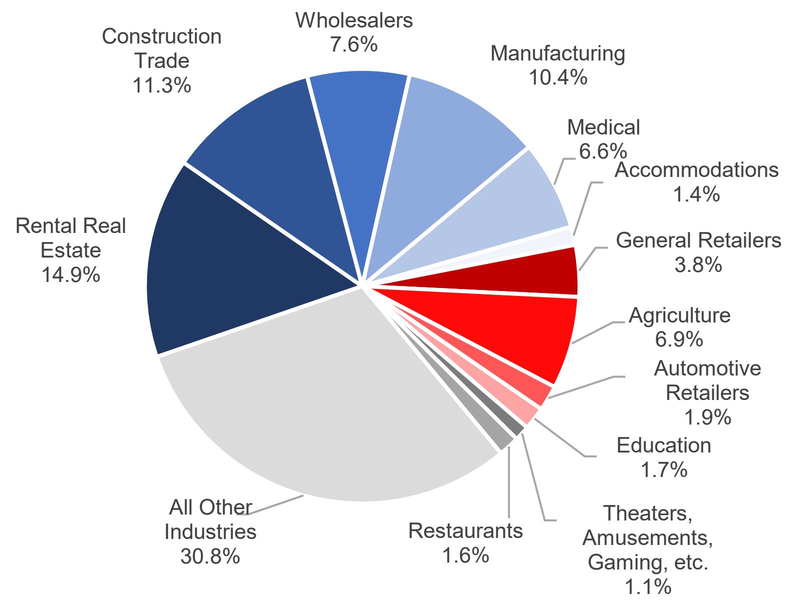


Commercial Loan Portfolio Detail

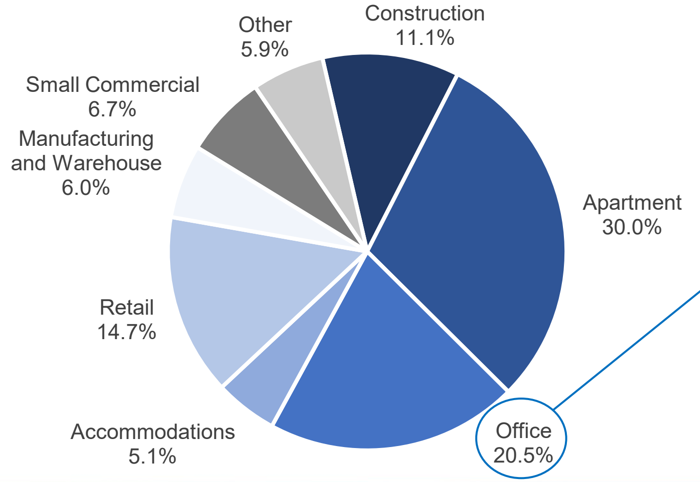
Owner Occupied CRE ($0.61 billion)(1)



Commercial & Industrial ($1.32 billion)(1)



Non-Owner Occupied CRE ($2.28 billion)(1)



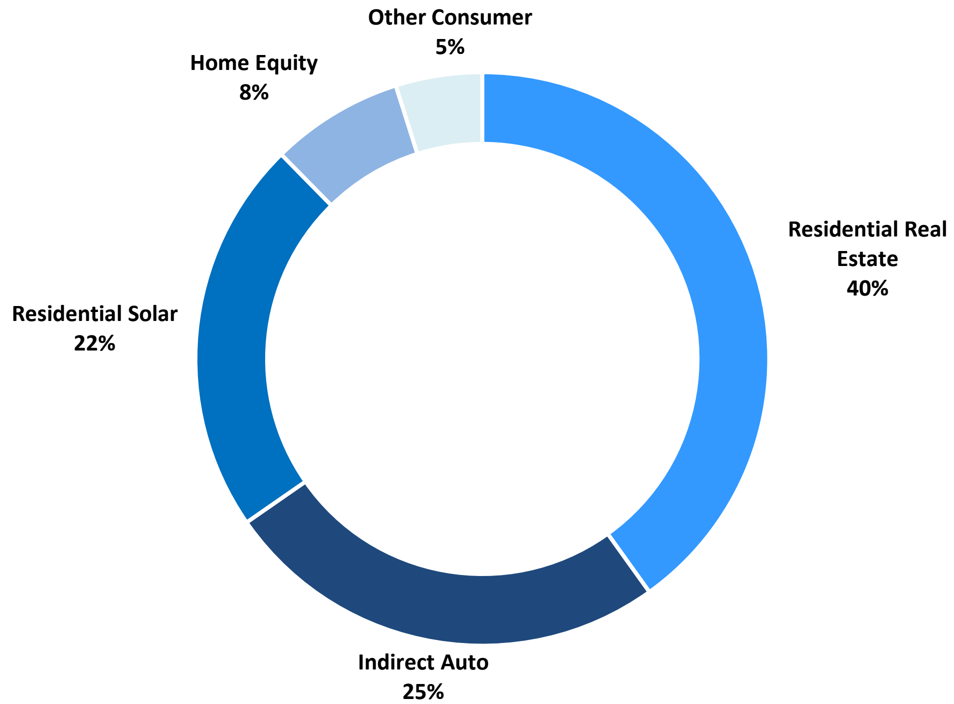
Office

- 6% of total outstanding loans
- Regionally diversified across tertiary markets
- Primarily comprised of suburban medical and professional tenants
- $2.6 million average loan size
- Only 13% of portfolio matures in next two years

1. Data as of 6/30/2023.

Consumer & Residential Portfolio Detail

Consumer Lending Portfolio: $4.15 billion as of 6/30/23

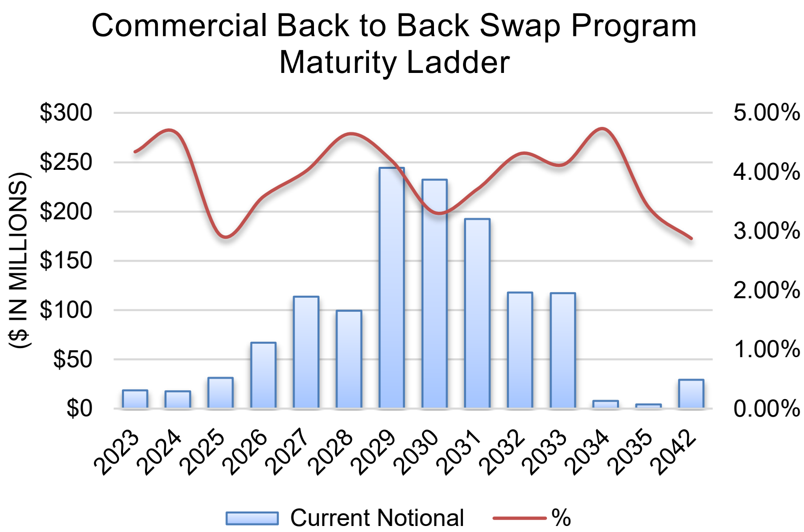


As of 6/30/2023	Consumer Lending Portfolio Metrics				
Category	Total Outstandings ($000s)	# of Accounts	Avg. Balance	wAve Max FICO	Avg. DTI
Residential Real Estate	$ 1,666,204	11,828	$ 140,446	764	35
Indirect Auto	$ 1,048,739	55,226	$ 18,570	761	30
Residential Solar	$ 926,365	28,027	$ 33,007	763	34
Home Equity	$ 310,897	10,674	$ 28,671	779	33
Other Consumer	$ 202,562	43,143	$ 4,610	749	27

Interest Rate Risk & Liquidity Sources

Interest Rate Risk Position[1]

- Loan portfolio: 64% Fixed / 36% Adjustable/Floating
- Commercial Back-to-Back Swap Program Maturity Schedule:



Year 1 Interest Rate Sensitivity[1]

	Net Interest Income
Change in interest rates	**% Change from base**
Up 200 bps	1.57%
Up 100 bps	1.06%
Down 100 bps	-1.18%
Down 200 bps	-2.11%

($ in thousands)

Total Deposits (A)	**$9,529,919**

Estimated Uninsured Deposits	3,529,093
Estimated Collateralized Deposits	1,391,960
Estimated Uninsured/ Uncollateralized Deposits (B)	**$2,137,113**

% of Uncollateralized Uninsured Deposits/ Total Deposits (B/A)	**22%**

Liquidity Sources (C):	
Cash	$201,888
Estimated Unencumbered Securities	1,167,872
FHLB Availability	932,546
Discount Window Availability	968,280
Estimated BTFP[2] Availability	98,608
	$3,369,194

Liquidity Coverage (C/B)	**158%**

1. Data as of 6/30/2023.
2. Federal Reserve's Bank Term Funding Program.

Investment Securities Portfolio

AFS Securities (In thousands)	June 30, 2023 Amortized Cost	June 30, 2023 Net Unrealized (Losses)/Gains	June 30, 2023 Estimated Fair Value	December 31, 2022 Amortized Cost	December 31, 2022 Net Unrealized (Losses)/Gains	December 31, 2022 Estimated Fair Value
U.S. treasury & federal agency	$ 381,420	$ (50,770)	$ 330,650	$ 381,310	$ (53,233)	$ 328,077
State & municipal	96,645	(12,470)	84,175	97,036	(14,185)	82,851
U.S. government sponsored:						
Mortgage-backed	504,059	(62,670)	441,389	536,021	(62,327)	473,694
Collateralized mortgage obligations	641,644	(84,275)	557,369	669,111	(80,748)	588,363
Corporate	48,423	(8,080)	40,343	60,404	(6,164)	54,240
Total securities	$ 1,672,191	$ (218,265)	$ 1,453,926	$ 1,743,882	$ (216,657)	$ 1,527,225

HTM Securities (In thousands)	June 30, 2023 Amortized Cost	June 30, 2023 Net Unrealized (Losses)/Gains	June 30, 2023 Estimated Fair Value	December 31, 2022 Amortized Cost	December 31, 2022 Net Unrealized (Losses)/Gains	December 31, 2022 Estimated Fair Value
U.S. treasury & federal agency	$ 100,000	$ (19,620)	$ 80,380	$ 100,000	$ (20,678)	$ 79,322
State & municipal	293,488	(21,650)	271,838	277,244	(24,240)	253,004
U.S. government sponsored:						
Mortgage-backed	256,493	(36,467)	220,026	267,907	(37,434)	230,473
Collateralized mortgage obligations	262,895	(26,498)	236,397	274,366	(24,518)	249,848
Corporate	-	-	-	-	-	-
Total securities	$ 912,876	$ (104,235)	$ 808,641	$ 919,517	$ (106,870)	$ 812,647

Investment Securities Highlights

- 1% increase in unrealized loss on available for sale securities (“AFS”)
- 2% decrease in unrealized loss on held to maturity securities (“HTM”)
- $165 to $185 million of annual expected cash flows
- Estimated 97% of total securities portfolio eligible to be pledged as collateral

External Recognition

Forbes 2023
WORLD'S BEST BANKS
POWERED BY STATISTA

Highest Ranked Bank in NY

ALBANY BUSINESS REVIEW
BPtW
2022 BEST PLACES TO WORK

2023 QUALIFYING COMPANY
CNY BUSINESS JOURNAL
BEST 2023
PLACES TO WORK

BEST PLACES TO WORK IN CONNECTICUT
HBJ | NHB 2023 AWARDS

2023
BEST PLACES TO WORK IN VERMONT

Reconciliation of Non-GAAP Measures

(dollars in thousands, except per share data)	Q2 2023	Q1 2023	Q2 2022
Net Income	$ 30,072	$ 33,658	$ 37,775
Amortization of Intangible Assets (Net of Tax)	344	402	409
Net Income, Excluding Intangibles Amortization	$ 30,416	$ 34,060	$ 38,184
Average Tangible Common Equity	$ 929,332	$ 901,962	901,001
Return on Average Tangible Common Equity[1]	**13.13%**	**15.31%**	**17.00%**
Total Stockholder’s Equity	$ 1,210,493	$ 1,211,659	$ 1,188,556
Goodwill and Other Intangibles	(287,701)	(288,159)	(289,259)
Tangible Common Equity	$ 922,792	$ 923,500	$ 899,297
Total Assets	$ 11,890,497	$ 11,839,730	$ 11,720,459
Goodwill and Other Intangibles	(287,701)	(288,159)	(289,259)
Tangible Assets	$ 11,602,796	$ 11,551,571	$ 11,431,200
Tangible Common Equity to Tangible Assets	**7.95%**	**7.99%**	**7.87%**
Common Shares Outstanding	42,826,764	42,904,332	42,836,406
Book Value Per Share	**$ 28.26**	**$ 28.24**	**$ 27.75**
Tangible Book Value Per Share	**$ 21.55**	**$ 21.52**	**$ 20.99**

1. Annualized.

Reconciliation of Non-GAAP Measures

(dollars in thousands)	Q2 2023	Q1 2023	Q4 2022	Q3 2022	Q2 2022
Net Interest Income	$ 89,085	$ 95,066	$ 99,779	$ 94,478	$ 87,585
FTE Adjustment	402	395	392	337	290
Net Interest Income, Tax Equivalent	$ 89,487	$ 95,461	$ 100,171	$ 94,815	$ 87,875
Average Total Interest Earning Assets	$ 10,983,347	$ 10,909,932	$ 10,801,115	$ 10,727,291	$ 10,983,020
Net Interest Margin, Tax Equivalent[(1)]	**3.27%**	**3.55%**	**3.68%**	**3.51%**	**3.21%**

(dollars in thousands)	Q2 2023	Q2 2022	Q2 2021	Q2 2020	Q2 2019
Net Interest Income	$ 89,085	$ 87,585	$ 79,178	$ 80,446	$ 78,627
FTE Adjustment	402	290	299	329	445
Net Interest Income, Tax Equivalent	$ 89,487	$ 87,875	$ 79,477	$ 80,775	$ 79,072
Average Total Interest Earning Assets	$ 10,983,347	$ 10,983,020	$ 10,631,071	$ 9,605,356	$ 8,781,991
Net Interest Margin, Tax Equivalent[(1)]	**3.27%**	**3.21%**	**3.00%**	**3.38%**	**3.61%**

(dollars in thousands)	Q2 2023	Q2 2022	Q2 2021	Q2 2020	Q2 2019
Net Income	$ 30,072	$ 37,775	$ 40,296	$ 24,713	$ 30,555
Amortization of Intangible Assets (Net of Tax)	344	409	512	662	670
Net Income, Excluding Intangibles Amortization	$ 30,416	$ 38,184	$ 40,808	$ 25,375	$ 31,225
Average Tangible Common Equity	$ 929,332	$ 901,001	$ 912,841	$ 840,371	$ 764,820
Return on Average Tangible Common Equity[(1)]	**13.13%**	**17.00%**	**17.93%**	**12.14%**	**16.38%**

1. Annualized.

Peer Group

Name	HQ City	State	Ticker
Berkshire Hills Bancorp, Inc.	Boston	MA	BHLB
Brookline Bancorp, Inc.	Boston	MA	BRKL
Community Bank System, Inc.	Dewitt	NY	CBU
Customers Bancorp, Inc.	West Reading	PA	CUBI
First Busey Corporation	Champaign	IL	BUSE
First Commonwealth Financial Corporation	Indiana	PA	FCF
First Financial Bancorp	Cincinnati	OH	FFBC
First Merchants Corporation	Muncie	IN	FRME
Heartland Financial USA, Inc.	Denver	CO	HTLF
Independent Bank Corp.	Rockland	MA	INDB
Merchants Bancorp	Carmel	IN	MBIN
Northwest Bancshares, Inc.	Columbus	OH	NWBI
OceanFirst Financial Corp.	Red Bank	NJ	OCFC
Park National Corporation	Newark	OH	PRK
Premier Financial Corp.	Defiance	OH	PFC
Provident Financial Services, Inc.	Jersey City	NJ	PFS
S&T Bancorp, Inc.	Indiana	PA	STBA
Tompkins Financial Corporation	Ithaca	NY	TMP
WesBanco, Inc.	Wheeling	WV	WSBC