

Board of Governors of the Federal Reserve System

2015 AUG -3 PM 5:23

FEDERAL RESERVE BANK
OF CLEVELAND

Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

I, Todd F. Clossin

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Todd F. Clossin

Signature of Holding Company Director and Official

07/08/2015

Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

- ☐ Is Included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I.

1070448

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2014

Month / Day / Year

NA

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

WesBanco, Inc

Legal Title of Holding Company

1 Bank Plaza

(Mailing Address of the Holding Company) Street / P.O. Box

WheelingWV

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert H. YoungEVP & CFO

Name

Title

304-234-9447

Area Code / Phone Number / Extension

304-234-9450

Area Code / FAX Number

ryoung@wesbanco.com

E-mail Address

www.wesbanco.com

Address (URL) for the Holding Company's web page

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

- ☐ In accordance with the Instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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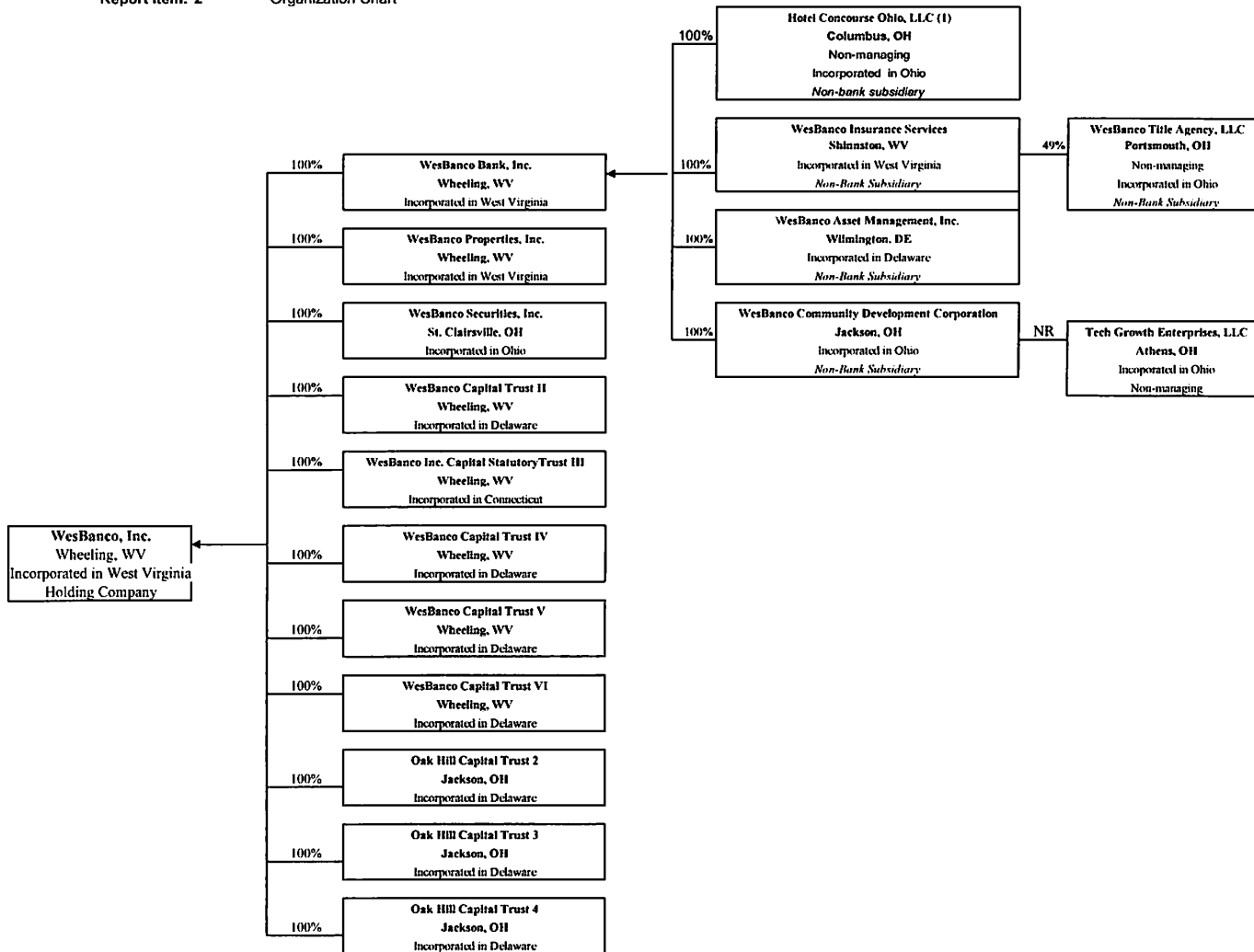
City State Zip Code

Physical Location (if different from mailing address)

Form FRY-6
WesBanco, Inc.
December 31, 2014

Report Item: 1 Annual Report to Shareholders
N/A because WesBanco, Inc. is registered with the SEC

Report Item: 2 Organization Chart



NR This company is not reportable on a FRY-10. WesBanco does not control this LLC
(1) This company is a DPC company and not reportable on the FRY-10 or FRY-6

Report Item: 2b

Branch listing verified and returned to Structure@clev.frb.org.on 3/30/15

Results: A list of branches for your holding company: WESBANCO, INC. (1070448) of WHEELING, WV.
The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedures

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://f10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Date Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments	
OK		Full Service (Head Office)	645625	WESBANCO BANK, INC.	ONE BANK PLAZA	WHEELING	WV	26003	OHIO	UNITED STATES	508		0	WESBANCO BANK, INC.	645625	
OK		Full Service	2747000	ATHENS BRANCH	505 RICHLAND AVENUE	ATHENS	OH	45701	ATHENS	UNITED STATES	222864		132	WESBANCO BANK, INC.	645625	
OK		Full Service	2685184	BARLOW OFFICE	STATE ROUTE 550 & ROUTE 339	BARLOW	OH	45712	WASHINGTON	UNITED STATES	251539		60	WESBANCO BANK, INC.	645625	
OK		Full Service	237413	BARNESVILLE MAIN BRANCH	230 EAST MAIN STREET	BARNESVILLE	OH	43713	BELMONT	UNITED STATES	4364		21	WESBANCO BANK, INC.	645625	
OK		Full Service	114617	BEALLSVILLE BRANCH	52739 WASHINGTON STREET	BEALLSVILLE	OH	43716	MONROE	UNITED STATES	210594		24	WESBANCO BANK, INC.	645625	
OK		Full Service	300915	BETHESDA BRANCH	105 SOUTH MAIN STREET	BETHESDA	OH	43719	BELMONT	UNITED STATES	210592		22	WESBANCO BANK, INC.	645625	
OK		Full Service	77020	CAMBRIDGE BRANCH	850 WHEELING AVENUE	CAMBRIDGE	OH	43725	GUERNSEY	UNITED STATES	211864		78	WESBANCO BANK, INC.	645625	
OK		Full Service	3249369	CENTERVILLE MAIN BRANCH	1033 SOUTH MAIN STREET	CENTERVILLE	OH	45458	MONTGOMERY	UNITED STATES	425256		142	WESBANCO BANK, INC.	645625	
OK		Full Service	1229273	CHILLICOTHE BRANCH	49 EAST WATER ST.	CHILLICOTHE	OH	45601	ROSS	UNITED STATES	222856		124	WESBANCO BANK, INC.	645625	
OK		Full Service	3668531	CHILLICOTHE WEST BRANCH	27 STONERIDGE DR	CHILLICOTHE	OH	45601	ROSS	UNITED STATES	439250		144	WESBANCO BANK, INC.	645625	
OK		Full Service	790673	BLUE ASH BRANCH	4811 COOPER RD.	CINCINNATI	OH	45242	HAMILTON	UNITED STATES	40843		135	WESBANCO BANK, INC.	645625	
OK		Full Service	3668483	CHERRY GROVE BRANCH	8620 BEECHMONT AVENUE	CINCINNATI	OH	45255	HAMILTON	UNITED STATES	41475		136	WESBANCO BANK, INC.	645625	
OK		Full Service	3459869	FINNEYTOWN BRANCH	8670 WINTON ROAD	CINCINNATI	OH	45231	HAMILTON	UNITED STATES	264337		104	WESBANCO BANK, INC.	645625	
OK		Full Service	3459850	MONFORT HEIGHTS BRANCH	5511 CHEVIOT ROAD	CINCINNATI	OH	45247	HAMILTON	UNITED STATES	43633		99	WESBANCO BANK, INC.	645625	
OK		Full Service	3459878	MONTGOMERY ROAD BRANCH	9635 MONTGOMERY ROAD	CINCINNATI	OH	45242	HAMILTON	UNITED STATES	264338		105	WESBANCO BANK, INC.	645625	
OK		Full Service	3459832	ST. BERNARD BRANCH	4517 VINE STREET	CINCINNATI	OH	45217	HAMILTON	UNITED STATES	282095		100	WESBANCO BANK, INC.	645625	
OK		Full Service	3379770	WESTERN HILLS BRANCH	5440 MUDDY CREEK ROAD	CINCINNATI	OH	45238	HAMILTON	UNITED STATES	443921		114	WESBANCO BANK, INC.	645625	
OK		Full Service	2528227	CIRCLEVILLE BRANCH	1210 N COURT STREET	CIRCLEVILLE	OH	43113	PICKAWAY	UNITED STATES	222860		127	WESBANCO BANK, INC.	645625	
OK		Full Service	3927470	BEXLEY EAST BRANCH	2710 EAST MAIN STREET	COLUMBUS	OH	43209	FRANKLIN	UNITED STATES	277141		154	WESBANCO BANK, INC.	645625	
OK		Full Service	4639097	CLINTONVILLE	4380 N. HIGH ST	COLUMBUS	OH	43214	FRANKLIN	UNITED STATES	Not Required	Not Required			WESBANCO BANK, INC.	645625
OK		Full Service	3927498	COLUMBUS SQUARE BRANCH	2700 EAST DUBLIN-GRANVILLE ROAD	COLUMBUS	OH	43231	FRANKLIN	UNITED STATES	277140		153	WESBANCO BANK, INC.	645625	
OK		Full Service	4576857	DOWNTOWN COLUMBUS BRANCH	33 N THIRD STREET	COLUMBUS	OH	43215	FRANKLIN	UNITED STATES	Not Required	Not Required			WESBANCO BANK, INC.	645625
OK		Full Service	3141539	NEW ALBANY BRANCH	5690 NORTH HAMILTON ROAD	COLUMBUS	OH	43230	FRANKLIN	UNITED STATES	384580		91	WESBANCO BANK, INC.	645625	
OK		Full Service	3927439	SAWMILL ROAD BRANCH	6470 SAWMILL ROAD	COLUMBUS	OH	43235	FRANKLIN	UNITED STATES	277133		152	WESBANCO BANK, INC.	645625	
OK		Full Service	3927500	UPPER ARLINGTON BRANCH	1818 WEST LANE AVENUE	COLUMBUS	OH	43221	FRANKLIN	UNITED STATES	277142		155	WESBANCO BANK, INC.	645625	
OK		Full Service	3927519	WEST HENDERSON ROAD BRANCH	2000 WEST HENDERSON ROAD	COLUMBUS	OH	43220	FRANKLIN	UNITED STATES	277136		151	WESBANCO BANK, INC.	645625	
OK		Full Service	3379725	BEAVERCREEK BRANCH	3216 SEAJAY DRIVE	DAYTON	OH	45430	GREENE	UNITED STATES	443914		107	WESBANCO BANK, INC.	645625	
OK		Full Service	3379695	CENTERVILLE BRANCH	6291 WILMINGTON PIKE	DAYTON	OH	45459	MONTGOMERY	UNITED STATES	443915		108	WESBANCO BANK, INC.	645625	
OK		Full Service	3668522	KETTERING BRANCH	2202 SOUTH SMITHVILLE ROAD	DAYTON	OH	45420	MONTGOMERY	UNITED STATES	456254		149	WESBANCO BANK, INC.	645625	
OK		Full Service	3379707	ENON BRANCH	7601 DAYTON ROAD	FAIRBORN	OH	45324	CLARK	UNITED STATES	443916		109	WESBANCO BANK, INC.	645625	
OK		Full Service	3459793	FLUSHING BRANCH	219 HIGH STREET	FLUSHING	OH	43977	BELMONT	UNITED STATES	4408		82	WESBANCO BANK, INC.	645625	
OK		Full Service	941970	FRANKLIN OFFICE	810 S MAIN ST	FRANKLIN	OH	45005	WARREN	UNITED STATES	32678		186	WESBANCO BANK, INC.	645625	
OK		Full Service	485513	FREEMONT BRANCH	102 EAST MAIN STREET	FREEMONT	OH	43973	HARRISON	UNITED STATES	300		83	WESBANCO BANK, INC.	645625	
OK		Full Service	1901702	GAHANNA BRANCH	116 SOUTH STYGLER ROAD	GAHANNA	OH	43230	FRANKLIN	UNITED STATES	211865		79	WESBANCO BANK, INC.	645625	
OK		Full Service	2061336	GALLIAPOLIS BRANCH	500 THIRD AVE	GALLIAPOLIS	OH	45631	GALLIA	UNITED STATES	265751		131	WESBANCO BANK, INC.	645625	
OK		Full Service	3283242	GROVE CITY BRANCH	5901 HOOVER ROAD	GROVE CITY	OH	43123	FRANKLIN	UNITED STATES	429605		143	WESBANCO BANK, INC.	645625	
OK		Full Service	3459908	HARRISON AVENUE BRANCH	10575 HARRISON AVENUE	HARRISON	OH	45030	HAMILTON	UNITED STATES	282097		102	WESBANCO BANK, INC.	645625	
OK		Full Service	623575	IRONTON BRANCH	311 S FIFTH ST	IRONTON	OH	45638	LAWRENCE	UNITED STATES	4481		120	WESBANCO BANK, INC.	645625	
OK		Full Service	502120	IRONMAKERS BRANCH	975 EAST MAIN STREET	JACKSON	OH	45640	JACKSON	UNITED STATES	222855		128	WESBANCO BANK, INC.	645625	
OK		Full Service	305125	JACKSON BRANCH	300 E MAIN STREET	JACKSON	OH	45640	JACKSON	UNITED STATES	222853		121	WESBANCO BANK, INC.	645625	
OK		Full Service	2746834	JACKSON WAL-MART BRANCH	100 WALMART DRIVE	JACKSON	OH	45640	JACKSON	UNITED STATES	222865		139	WESBANCO BANK, INC.	645625	
OK		Full Service	332028	MARIETTA BRANCH	200 SECOND STREET	MARIETTA	OH	45750	WASHINGTON	UNITED STATES	14280		57	WESBANCO BANK, INC.	645625	
OK		Full Service	3668559	MASON BRANCH	6501 SOUTH MASON MONTGOMERY ROAD	MASON	OH	45040	WARREN	UNITED STATES	264504		137	WESBANCO BANK, INC.	645625	
OK		Full Service	693475	MCCARTHRU BRANCH	115 WEST MAIN ST.	MCCARTHRU	OH	45651	VINTON	UNITED STATES	41068		129	WESBANCO BANK, INC.	645625	
OK		Full Service	2899105	MIDDLETOWN BRANCH	4421 ROOSEVELT BOULEVARD SUITE A	MIDDLETOWN	OH	45044	BUTLER	UNITED STATES	264505		140	WESBANCO BANK, INC.	645625	
CHANGE	12/31/2014	Unlited Service	304623	AETNA DRIVE-IN BRANCH	410 NORTH FRONT ST.	OAK HILL	OH	45656	JACKSON	UNITED STATES	222854		122	WESBANCO BANK, INC.	645625	
OK		Full Service	1464364	OAK HILL OFFICE	201 SOUTH FRONT ST.	OAK HILL	OH	45656	JACKSON	UNITED STATES	363135		134	WESBANCO BANK, INC.	645625	
OK		Full Service	2318668	PORTSMOUTH BRANCH	924 GALLIA STREET	PORTSMOUTH	OH	45662	SCIOTO	UNITED STATES	222859		126	WESBANCO BANK, INC.	645625	
OK		Full Service	3668504	PROCTORVILLE BRANCH	307 STATE STREET	PROCTORVILLE	OH	45669	LAWRENCE	UNITED STATES	440719		145	WESBANCO BANK, INC.	645625	

OK		Full Service	1847024	REYNOLDSBURG BRANCH	1890 BALTIMORE REYNOLDSBURG, ST RT 256	REYNOLDSBURG	OH	43068	FRANKLIN	UNITED STATES	211866	80	WESBANCO BANK, INC.	645635
OK		Full Service	3360406	OHIO VALLEY PLAZA BRANCH	50690 VALLEY CENTER BOULEVARD	SAINT CLAIRSVILLE	OH	43950	BELOMONT	UNITED STATES	210996	26	WESBANCO BANK, INC.	645625
OK		Full Service	3360394	ST. CLAIRSVILLE MAIN BRANCH	135 WEST MAIN STREET	SAINT CLAIRSVILLE	OH	43950	BELOMONT	UNITED STATES	13526	69	WESBANCO BANK, INC.	645625
OK		Full Service	1166444	SHADYSIDE BRANCH	3868 CENTRAL AVE	SHADYSIDE	OH	43947	BELOMONT	UNITED STATES	241246	82	WESBANCO BANK, INC.	645625
OK		Full Service	8668513	SOUTH POINT BRANCH	404 SOLIDA ROAD	SOUTH POINT	OH	45680	LAWRENCE	UNITED STATES	264220	118	WESBANCO BANK, INC.	645625
OK		Full Service	3379734	SPRINGFIELD MAIN BRANCH	78 EAST MAIN ST	SPRINGFIELD	OH	45502	CLARK	UNITED STATES	443918	111	WESBANCO BANK, INC.	645625
OK		Full Service	3379752	UPPER VALLEY BRANCH	1420 UPPER VALLEY PIKE	SPRINGFIELD	OH	45504	CLARK	UNITED STATES	443919	112	WESBANCO BANK, INC.	645625
OK		Full Service	3360415	STUEBENVILLE BRANCH	100 MAIN DRIVE	STUEBENVILLE	OH	43952	JEFFERSON	UNITED STATES	274098	87	WESBANCO BANK, INC.	645625
OK		Full Service	2546878	WEST PORTSMOUTH BRANCH	2333 GALENA PIKE	WEST PORTSMOUTH	OH	45663	SCIOTO	UNITED STATES	222861	126	WESBANCO BANK, INC.	645625
OK		Full Service	2949972	WHEELERSBURG BRANCH	9000 OHIO RIVER ROAD	WHEELERSBURG	OH	45694	SCIOTO	UNITED STATES	357231	119	WESBANCO BANK, INC.	645625
OK		Full Service	286911	WOODSFIELD BRANCH	101 NORTH SYCAMORE ST.	WOODSFIELD	OH	43793	MONROE	UNITED STATES	210995	25	WESBANCO BANK, INC.	645625
OK		Full Service	3379761	YELLOW SPRINGS BRANCH	50 KAMOE LANE	YELLOW SPRINGS	OH	45367	GRENE	UNITED STATES	443920	113	WESBANCO BANK, INC.	645625
OK		Full Service	638476	CARNEGIE BRANCH	100 BROADWAY STREET	CARNEGIE	PA	15106	ALLEGHENY	UNITED STATES	40644	164	WESBANCO BANK, INC.	645625
OK		Full Service	8200338	CRANBERRY BRANCH	1339 FREEDOM ROAD	CRANBERRY TWP	PA	16066	BUTLER	UNITED STATES	418861	166	WESBANCO BANK, INC.	645625
OK		Full Service	774879	BELLEVUE BRANCH	683 LINCOLN AVENUE	PITTSBURGH	PA	15202	ALLEGHENY	UNITED STATES	40505	163	WESBANCO BANK, INC.	645625
OK		Full Service	2103530	BRIGHTON ROAD OFFICE	3300 BRIGHTON RD.	PITTSBURGH	PA	15212	ALLEGHENY	UNITED STATES	264580	158	WESBANCO BANK, INC.	645625
OK		Full Service	2103503	LIBERTY AVE OFFICE	4719 LIBERTY AVENUE	PITTSBURGH	PA	15224	ALLEGHENY	UNITED STATES	43037	160	WESBANCO BANK, INC.	645625
OK		Full Service	4228428	MCCANDLESS CROSSING BRANCH	617 DUNCAN AVENUE	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	521530	168	WESBANCO BANK, INC.	645625
OK		Full Service	2103482	MOUNT LEBANON OFFICE	312 BEVERLY RD.	PITTSBURGH	PA	15216	ALLEGHENY	UNITED STATES	264582	159	WESBANCO BANK, INC.	645625
OK		Full Service	736877	PERRYVILLE OFFICE	1009 PERRY HIGHWAY	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	40872	156	WESBANCO BANK, INC.	645625
OK		Full Service	4017930	SHADYSIDE BRANCH	5000 CENTRE AVENUE	PITTSBURGH	PA	15213	ALLEGHENY	UNITED STATES	493433	167	WESBANCO BANK, INC.	645625
OK		Full Service	2826905	STRIP DISTRICT	2034 PENN AVENUE	PITTSBURGH	PA	15222	ALLEGHENY	UNITED STATES	264585	162	WESBANCO BANK, INC.	645625
OK		Full Service	879279	TROY HILL BRANCH	1729 LOWRIE ST	PITTSBURGH	PA	15212	ALLEGHENY	UNITED STATES	43046	165	WESBANCO BANK, INC.	645625
OK		Full Service	2103512	WASHINGTON ROAD OFFICE	728 WASHINGTON ROAD	PITTSBURGH	PA	15228	ALLEGHENY	UNITED STATES	264584	161	WESBANCO BANK, INC.	645625
OK		Full Service	3668586	TRINITY POINT BRANCH	1003 TRINITY CIRCLE	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	443004	106	WESBANCO BANK, INC.	645625
OK		Full Service	3668586	WASHINGTON BRANCH	6 SOUTH MAIN STREET	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	356718	90	WESBANCO BANK, INC.	645625
OK		Full Service	2103549	ZELIENOPLE OFFICE	251 SOUTH MAIN ST.	ZELIENOPLE	PA	16063	BUTLER	UNITED STATES	264578	157	WESBANCO BANK, INC.	645625
OK		Full Service	2205470	BRIDGEPORT HILL BRANCH	1203 WEST MAIN STREET	BRIDGEPORT	WV	26330	HARRISON	UNITED STATES	208929	43	WESBANCO BANK, INC.	645625
OK		Full Service	571229	JOHNSON AVENUE BRANCH	1130 JOHNSON AVENUE	BRIDGEPORT	WV	26330	HARRISON	UNITED STATES	244640	40	WESBANCO BANK, INC.	645625
OK		Full Service	421520	BRUCETON MILLS BRANCH	81 MORGANTOWN STREET	BRUCETON MILLS	WV	26523	PRESTON	UNITED STATES	212088	48	WESBANCO BANK, INC.	645625
OK		Full Service	3360442	CHARLESTON WEST SIDE BRANCH	300 TENNESSEE AVENUE	CHARLESTON	WV	25302	KANAWHA	UNITED STATES	253683	32	WESBANCO BANK, INC.	645625
OK		Full Service	766427	SOUTH HILLS BRANCH	852 OAKWOOD ROAD	CHARLESTON	WV	25314	KANAWHA	UNITED STATES	35166	28	WESBANCO BANK, INC.	645625
OK		Full Service	3360433	CLARKSBURG BRANCH	140 WEST MAIN STREET	CLARKSBURG	WV	26301	HARRISON	UNITED STATES	56963	52	WESBANCO BANK, INC.	645625
OK		Full Service	478225	DUNBAR BRANCH	1011 MYERS AVE	DUNBAR	WV	25064	KANAWHA	UNITED STATES	14607	30	WESBANCO BANK, INC.	645625
OK		Full Service	477723	ELIZABETH BRANCH	579 COURT STREET	ELIZABETH	WV	26143	WIRT	UNITED STATES	9800	67	WESBANCO BANK, INC.	645625
OK		Full Service	364029	EAST FAIRMONT FACILITY	109 MERCHANT STREET	FAIRMONT	WV	26554	MARION	UNITED STATES	212128	34	WESBANCO BANK, INC.	645625
OK		Full Service	487928	FAIRMONT MAIN BRANCH	301 ADAMS STREET	FAIRMONT	WV	26554	MARION	UNITED STATES	4540	33	WESBANCO BANK, INC.	645625
OK		Full Service	3360451	MARION SQUARE BRANCH	203 COUNTRY CLUB ROAD	FAIRMONT	WV	26554	MARION	UNITED STATES	212129	35	WESBANCO BANK, INC.	645625
OK		Full Service	3360424	FOLLANSBEE BRANCH	955 MAIN STREET	FOLLANSBEE	WV	26037	BROOKE	UNITED STATES	4156	2	WESBANCO BANK, INC.	645625
OK		Full Service	300821	KINGWOOD BRANCH	203 MORGANTOWN STREET	KINGWOOD	WV	26537	PRESTON	UNITED STATES	4527	45	WESBANCO BANK, INC.	645625
OK		Full Service	422022	MASON TOWN BRANCH	278 S MAIN ST	MASON TOWN	WV	26542	PRESTON	UNITED STATES	212087	47	WESBANCO BANK, INC.	645625
OK		Full Service	635824	MCMECHEN BRANCH	613 MARSHALL STREET	MCMECHEN	WV	26040	MARSHALL	UNITED STATES	5772	18	WESBANCO BANK, INC.	645625
OK		Full Service	3459953	MINERAL WELLS BRANCH	135 ELIZABETH PIKE	MINERAL WELLS	WV	26150	WOOD	UNITED STATES	208921	55	WESBANCO BANK, INC.	645625
OK		Full Service	3668625	MORGANTOWN DRIVE-THRU BRANCH	239 PLEASANT STREET	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	289359	50	WESBANCO BANK, INC.	645625
OK		Full Service	895130	SABRATON BRANCH	1350 EARL CORE ROAD	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	15712	37	WESBANCO BANK, INC.	645625
OK		Full Service	2230324	SUNCREST OFFICE	3051 UNIVERSITY AVENUE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	289360	51	WESBANCO BANK, INC.	645625
OK		Full Service	4110082	SUNCREST TOWNE CENTRE OFFICE	101 SUNCREST TOWNE CENTRE	MORGANTOWN	WV	26505	MONONGALIA	UNITED STATES	46431	49	WESBANCO BANK, INC.	645625
OK		Full Service	3668616	MOUNDSVILLE BRANCH	910 LAFAYETTE AVENUE	MOUNDSVILLE	WV	26041	MARSHALL	UNITED STATES	185628	27	WESBANCO BANK, INC.	645625
OK		Full Service	3459896	NEW MARTINSVILLE BRANCH	190 MAIN STREET	NEW MARTINSVILLE	WV	26155	WETZEL	UNITED STATES	9767	7	WESBANCO BANK, INC.	645625
OK		Full Service	3459944	STEELE FINANCIAL BRANCH	285 NORTH STATE ROUTE 2	NEW MARTINSVILLE	WV	26155	WETZEL	UNITED STATES	254584	17	WESBANCO BANK, INC.	645625
OK		Full Service	844736	NUTTER FORT BRANCH	429 BUCKHANNON PIKE	NUTTER FORT	WV	26301	HARRISON	UNITED STATES	208928	42	WESBANCO BANK, INC.	645625
OK		Full Service	596222	PADEN CITY BRANCH	47H AND MAIN STREET	PADEN CITY	WV	26159	WETZEL	UNITED STATES	15635	16	WESBANCO BANK, INC.	645625
OK		Full Service	823834	415 MARKET STREET BRANCH	415 MARKET STREET	PARKERSBURG	WV	26101	WOOD	UNITED STATES	4158	53	WESBANCO BANK, INC.	645625
OK		Full Service	3668643	GHION VILLAGE BRANCH	260 GHION VILLAGE	PARKERSBURG	WV	26101	WOOD	UNITED STATES	12469	66	WESBANCO BANK, INC.	645625
CHANGE	12/31/2014	Full Service	3459887	PINE GROVE BRANCH	13141 SHORTLINE HWY	PINE GROVE	WV	26419	WETZEL	UNITED STATES	254577	72	WESBANCO BANK, INC.	645625
OK		Full Service	783031	RAVENSWOOD BRANCH	2 WALL STREET	RAVENSWOOD	WV	26164	JACKSON	UNITED STATES	6388	61	WESBANCO BANK, INC.	645625
OK		Full Service	1009635	ROUTE 19 BRANCH	ROUTE 19 S & HAYWOOD JCT	SHINNISTON	WV	26431	HARRISON	UNITED STATES	208930	44	WESBANCO BANK, INC.	645625
OK		Full Service	9133	SHINNISTON BRANCH	329 PIKE STREET	SHINNISTON	WV	26431	HARRISON	UNITED STATES	4163	41	WESBANCO BANK, INC.	645625
OK		Full Service	10438	SISSONVILLE BRANCH	6409 SISSONVILLE DRIVE	SISSONVILLE	WV	25320	KANAWHA	UNITED STATES	15423	29	WESBANCO BANK, INC.	645625
OK		Full Service	595720	SISTERSVILLE BRANCH	250 CHARLES STREET	SISTERSVILLE	WV	26175	TYLER	UNITED STATES	507	10	WESBANCO BANK, INC.	645625
OK		Full Service	3640603	HIGHLANDS BRANCH, THE	100 CADELA DRIVE	TRIADAPOLIA	WV	26059	OHIO	UNITED STATES	479028	150	WESBANCO BANK, INC.	645625
OK		Full Service	1192649	VIENNA BRANCH	410 GRAND CENTRAL AVENUE	VIENNA	WV	26105	WOOD	UNITED STATES	208922	56	WESBANCO BANK, INC.	645625
OK		Full Service	597126	WEIRTON - PENCO ROAD BRANCH	333 PENCO ROAD	WEIRTON	WV	26062	HANCOCK	UNITED STATES	6389	14	WESBANCO BANK, INC.	645625
OK		Full Service	3649697	WEIRTON MAIN BRANCH	326S MAIN STREET	WEIRTON	WV	26062	HANCOCK	UNITED STATES	12525	75	WESBANCO BANK, INC.	645625
OK		Full Service	643920	WELLSBURG BRANCH	745 CHARLES STREET	WELLSBURG	WV	26070	BROOKE	UNITED STATES	5297	11	WESBANCO BANK, INC.	645625
OK		Full Service	1176283	WESTOVER BRANCH	9 COMMERCE DRIVE	WESTOVER	WV	26501	MONONGALIA	UNITED STATES	212131	38	WESBANCO BANK, INC.	645625
OK		Full Service	603821	CENTER WHEELING FACILITY	2146 MARKET STREET	WHEELING	WV	26003	OHIO	UNITED STATES	185625	1	WESBANCO BANK, INC.	645625
OK		Full Service	602226	ELM GROVE BRANCH	2207 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	4513	13	WESBANCO BANK, INC.	645625
OK		Full Service	605928	ISLAND BRANCH	141 ZANE STREET	WHEELING	WV	26003	OHIO	UNITED STATES	249366	73	WESBANCO BANK, INC.	645625
OK		Full Service	1190467	WOODDALE BRANCH	835 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	185626	4	WESBANCO BANK, INC.	645625
OK		Full Service	1993350	WHITEHALL BRANCH	7820 WHITEHALL BOULEVARD	WHITEHALL	WV	26554	MARION	UNITED STATES	212130	36	WESBANCO BANK, INC.	645625
ADD	11/3/2014	Full Service		SOUTHPOINTE PA BRANCH	2000 HORIZON VUE DRIVE	CANONSBURG	PA	15317	WASHINGTON	UNITED STATES			WESBANCO BANK, INC.	

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Report Item 3: Securities holders

(1)(a) (1)(b) (1)(c) Securities holders that directly or indirectly own, control or hold with power to vote 5% or more of any class of voting securities as of 12/31/14			(2)(a) (2)(b) (2)(c) Securities holders not listed in (3)(1)(a) through (3)(1)(c) that had ownership, control or holding with power to vote of 5% of more with power to vote of any class of voting securities during the fiscal year ending 12/31/14		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities (1)	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Dimensional Fund Advisors, LP Austin, TX 78746	USA	2,327,782 - 7.95%			
WesBanco Trust and Investment Services Wheeling, WV 26003	USA	1,719,183 - 5.88%			
The Vanguard Group, Inc. Malvern, PA 19355	USA	1,767,816 - 6.03%			
BlackRock, Inc. New York, NY 10022	USA	1,537,865 - 5.2%			
(1) The securities holders may not have power to vote these shares					

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Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Lynn D. Asensio Columbus, OH, USA		Executive Vice President - Retail Branch Operations	Executive Vice President - Retail Branch Operations, WesBanco Bank, Inc.		*	None	None
Ray A. Byrd Wheeling, WV, USA	Lawyer	Director	Director, WesBanco Bank, Inc.	Lawyer, Of Counsel, Schrader, Byrd, & Companion, PLLC	*	None	Schrader Land Co., LLC (20%)
Clossin, Todd F. St. Clairsville, OH, USA		Director, President & Chief Executive Officer	Director, President & Chief Executive Officer, WesBanco Bank, Inc.; Director and President, WesBanco Properties, Inc.; Director, WesBanco Securities, Inc.; Director, WesBanco Insurance Services, Inc.			None	None
Christopher V. Criss Parkersburg, WV, USA	Executive	Director	Director, WesBanco Bank, Inc.	President & Chief Executive Officer, Atlas Towing Co.	*	None	None
Jonathan D. Dargusch Columbus, OH, USA		Executive Vice President - Wealth Management	Executive Vice President - Wealth Management, WesBanco Bank, Inc.; Director WesBanco Securities, Inc.		*	None	None
Gregory A. Dugan St. Clairsville, OH, USA		Executive Vice President & Senior Operations Officer	Executive Vice President - Operations, WesBanco Bank, Inc.; Director WesBanco Properties, Inc.		*	None	None
Abigail M. Feinknopf Columbus, OH, USA	Marketing Consultant	Director	Director, WesBanco Bank, Inc.	Marketing Consultant, Feinknopf Photography	*	None	None

* Beneficial ownership does not exceed one percent (1%)

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Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
John W. Fisher, II Morgantown, WV, USA	University Professor	Director	Director, WesBanco Bank, Inc.	Professor of Law, WVU College of Law	*	None	None
Ernest S. Fragale Bridgeport, WV, USA	Executive	Director	Director, WesBanco Bank, Inc.	Vice President, Daisy Development Co.	*	None	None
James C. Gardill Glen Dale, WV, USA	Lawyer	Director & Chairman of the Board	Director, WesBanco Bank, Inc.; Director WesBanco Securities, Inc.; WesBanco Insurance Services, Inc.	Member, Phillips, Gardill Kaiser & Altmeyer PLLC	*	None	None
Peter W. Jaworski St. Clairsville, OH, USA		Executive Vice President & CCO	Executive Vice President - Credit Administration, WesBanco Bank, Inc.		*	None	None
Vaughn L. Kiger Morgantown, WV, USA	Realtor	Director	Director, WesBanco Bank, Inc.	President, Old Colony, Realtors	*	None	Old Colony, Realtors (100%)
D. Bruce Knox McArthur, OH, USA	Investor	Director	Director, WesBanco Bank, Inc.		*	None	None
Paul M. Limbert Wheeling, WV, USA	Retired	Director	Director, WesBanco Bank, Inc.		*	None	None
Jay T. McCamic Wheeling, WV, USA	Lawyer	Director	Director, WesBanco Bank, Inc.	Lawyer, President, McCamic, Sacco, & McCoid PLLC	*	None	None
F. Eric Nelson, Jr. Charleston, WV, USA	Executive	Director	Director WesBanco Bank, Inc.	President, Nelson Enterprises	*	None	Nelson Enterprises (33%); EBW Associates LLC (33%); O & G, Inc. (50%); Trash, LLC (50%);

* Beneficial ownership does not exceed one percent (1%)

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Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Michael L. Perkins St. Clairsville, OH, USA		Executive Vice President - Chief Risk & Administrative Officer	Executive Vice President - Chief Risk & Administrative Officer, WesBanco Bank, Inc.		*	None	None
Anthony F. Pietranton Weirton WV, USA		Executive Vice President - Human Resources	Executive Vice President - Human Resources, WesBanco Bank, Inc.		*	None	None
Brent E. Richmond Glen Dale, WV, USA		Executive Vice President - Treasury & Strategic Planning	Executive Vice President, WesBanco Bank, Inc.; Vice President & Director, WesBanco Properties, Inc.; Director, WesBanco Securities, Inc.; Director, WesBanco Insurance Services, Inc.		*	None	None
Henry L. Schulhoff Cincinnati, OH, USA	Executive	Director	Director, WesBanco Bank, Inc.	Former President, Schulhoff & Co., Inc.	*	None	None
Richard G. Spencer Cranberry Township, PA, USA	Retired	Director	Director, WesBanco Bank, Inc.		*	None	None
Reed J. Tanner Morgantown, WV, USA	Certified Public Accountant	Director	Director, WesBanco Bank, Inc.	Owner/Member, RTanner Associates, PLLC	*	None	RTanner Associates PLLC (75%)
Bernard P. Twigg Glen Dale, WV, USA		Executive Vice President - Chief Lending Officer	Executive Vice President, WesBanco Bank, Inc.		*	None	None

* Beneficial ownership does not exceed one percent (1%)

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Report Item 4: Directors and Officers

(1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Robert H. Young McMurray, PA, USA		Executive Vice President & Chief Financial Officer	Executive Vice President & Chief Financial Officer, WesBanco Bank, Inc.; Director & Treasurer WesBanco Properties, Inc.; Director, WesBanco Asset Management, Inc.		*	None	None

* Beneficial ownership does not exceed one percent (1%)