



March 29, 2016

Federal Reserve Bank of Cleveland Statistics & Analysis Department Attn: Mandy Cavell Gordon 1455 E. 6th Street Cleveland, OH 44114-2517

Dear Ms. Gordon:

Enclosed is WesBanco, Inc.'s Form FR Y-6 for the year ended December 31, 2015.

Sincerely,

Marla J. Hanlon

Senior Accounting Officer

WesBanco Bank, Inc.

Enclosure

Board of Governors of the Federal Reserve System



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 and 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.

Tom Fellow	
Signature of Holding Company Director and Official 3 / 2 9	
For holding companies <u>not</u> 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.	

Date of Report (top-	tier holding compar	ny's fiscal year-end):
December 31, 2	015	
Month / Day / Year		
N/A		
Reporter's Legal Entity Ide	ntifier (LEI) (20-Characte	er LEI Code)
Reporter's Name, St	reet, and Mailing Ad	ddress
WesBanco, Inc	, 3	
Legal Title of Holding Com	pany	
1 Bank Plaza		
(Mailing Address of the Ho	Iding Company) Street /	P.O. Box
	WV	26003
Wheeling	VVV	20000

EVP & CFO

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

Robert H. Young

Area Code / Phone Number / Extension

ryoung@wesbanco.com

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

Does the reporter request confidential treatment for any portion of this

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."

304-234-9447

304-234-9450

E-mail Address

submission?

× No

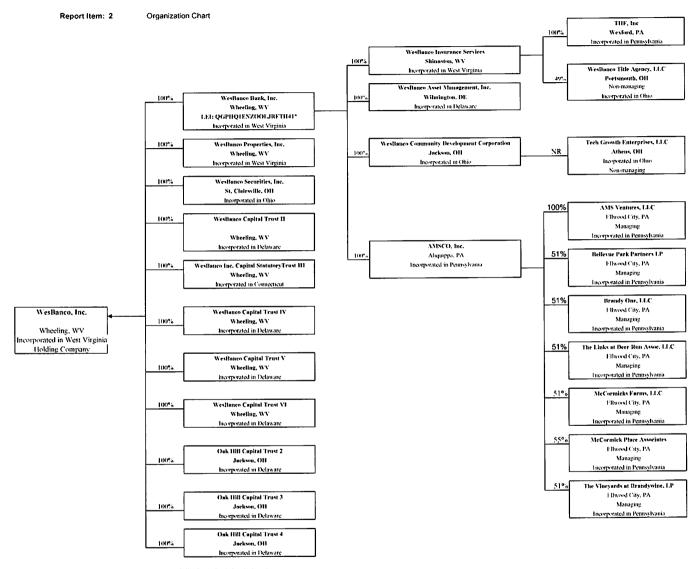
Area Code / FAX Number

www.wesbanco.com

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.

			1		
Legal Title of Subsidia	ry Holding Company		Legal Title of Subsid	iary Holding Company	
(Mailing Address of the	e Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	ifferent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidia	ry Holding Company		Legal Title of Subsid	iary Holding Company	
(Mailing Address of the	e Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of t	he Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	ifferent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidian	ry Holding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the	he Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	fferent from mailing address)		Physical Location (if	different from mailing address)	
Legal Title of Subsidiar	ry Holding Company		Legal Title of Subsidi	ary Holding Company	
(Mailing Address of the	Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the	ne Subsidiary Holding Company)	Street / P.O. Box
City	State	Zip Code	City	State	Zip Code
Physical Location (if di	fferent from mailing address)		Physical Location (if	different from mailing address)	



^{*} WesBanco Bank, Inc. is the only company

in the organziation with an LEI

NR This company is not reportable on the FRY-10. WesBanco does not control the LLC

Report Item: 2b

Branch listing verified and returned to Structure@clev.frb.org.on 3/29/16

Results: A list of branches for your depository institution: WESBANCO BANK, INC. (ID_RSSD: 645625).
This depository institution is held by WESBANCO, INC. (1070448) of WHEELING, WV.
The data are as of 1/23/1/2015. Data reflects information that was received and processed through 01/07/2016.

Reconciliation and Verification Steps

- 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 Procedure

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://y10online.federalreserve.gov.

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

Data Action Effec	ctive Date Branch Service Type	Branch ID RSSD* Popular Name	Street Address	City	State Zi	p 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	O WESBANCO BANK, INC.	645625
ОК	Full Service	2747000 ATHENS BRANCH	505 RICHLAND AVENUE	ATHENS	ОН	45701 ATHENS	UNITED STATES	222864	132 WESBANCO BANK, INC.	645625
ОK	Full Service	2685184 BARLOW OFFICE	STATE ROUTE 550 & ROUTE 339	BARLOW	ОН	45712 WASHINGTON	UNITED STATES	251539	60 WESBANCO BANK, INC.	645625
ox	Full Service	237413 BARNESVILLE MAIN BRANCH	230 EAST MAIN STREET	BARNESVILLE	ОН	43713 BELMONT	UNITED STATES	4364	21 WESBANCO BANK, INC.	645625
OK	Full Service	114617 BEALLSVILLE BRANCH	52739 WASHINGTON STREET	BEALLSVILLE	ОН	43716 MONROE	UNITED STATES	210594	24 WESBANCO BANK, INC.	645625
OK	Full Service	300915 BETHESDA BRANCH	105 SOUTH MAIN STREET	BETHESDA	ОН	43719 BELMONT	UNITED STATES	210592	22 WESBANCO BANK, INC.	645625
OK	Full Service	77020 CAMBRIDGE BRANCH	850 WHEELING AVENUE	CAMBRIDGE	ОН	43725 GUERNSEY	UNITED STATES	211864	78 WESBANCO BANK, INC.	645625
OK	Full Service	3249369 CENTERVILLE MAIN BRANCH	1033 SOUTH MAIN STREET	CENTERVILLE	ОН	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
ОК	Full Service	3668531 CHILLICOTHE WEST BRANCH	27 STONERIDGE DR	CHILLICOTHE	ОН	45601 ROSS	UNITED STATES	439250	144 WESBANCO BANK, INC.	645625
OK	Full Service	790673 BLUE ASH BRANCH	4811 COOPER RD.	CINCINNATI	ОН	45242 HAMILTON	UNITED STATES	40843	135 WESBANCO BANK, INC.	645625
OK	Full Service	3668483 CHERRY GROVE BRANCH	8620 BEECHMONT AVENUE	CINCINNATI	ОН	45255 HAMILTON	UNITED STATES	41475	136 WESBANCO BANK, INC.	645625
OK	Full Service	3459869 FINNEYTOWN BRANCH	8670 WINTON ROAD	CINCINNATI	ОН	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	ОН	45242 HAMILTON	UNITED STATES	264338	105 WESBANCO BANK, INC.	645625
OK	Full Service	3459832 ST. BERNARD BRANCH	4517 VINE STREET	CINCINNATI	ОН	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 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	DH	43230 FRANKLIN	UNITED STATES	364580	91 WESBANCO BANK, INC.	645625
change 1	10/18/2015 Full Service	3927489 SAWMILL ROAD BRANCH	6470 SAWMILL ROAD	COLUMBUS	OH	43235 FRANKLIN	UNITED STATES	277138	152 WESBANCO BANK, INC.	645625
OK	Full Service	3927500 UPPER ARLINGTON BRANCH	1818 WEST LANE AVENUE	COLUMBUS	ОН	43221 FRANKLIN	UNITED STATES	277142	155 WESBANCO BANK, INC.	645625
OK	Full Service	3927519 WEST HENDERSON ROAD BRANCH	2000 WEST HENDERSON ROAD	COLUMBUS	ОН	43220 FRANKLIN	UNITED STATES	277136	151 WESBANCO BANK, INC.	645625
OK	Full Service	3379725 BEAVERCREEK BRANCH	3216 SEAJAY DRIVE	DAYTON	ОН	45430 GREENE	UNITED STATES	443914	107 WESBANCO BANK, INC.	645625
OK	Full Service	3379695 CENTERVILLE BRANCH	6291 WILMINGTON PIKE	DAYTON	OH	45459 MONTGOMERY		443915	108 WESBANCO BANK, INC.	645625
OK	Full Service	3668522 KETTERING BRANCH	2202 SOUTH SMITHVILLE ROAD	DAYTON	ОН	45420 MONTGOMERY		456254	149 WESBANCO BANK, INC.	645625
OK	Full Service	3379707 ENON BRANCH	7601 DAYTON ROAD	FAIRBORN	OH	45324 CLARK	UNITED STATES	443916		645625
OK	Full Service	3459793 FLUSHING BRANCH	219 HIGH STREET	FLUSHING	ОН	43977 BELMONT	UNITED STATES	4408	88 WESBANCO BANK, INC.	645625
OK	Full Service	941970 FRANKLIN OFFICE	310 S MAIN ST	FRANKLIN	OH	45005 WARREN	UNITED STATES	32678	138 WESBANCO BANK, INC.	645625
OK	Full Service	485513 FREEPORT BRANCH	102 EAST MAIN STREET	FREEPORT	OH	43973 HARRISON	UNITED STATES	300	83 WESBANCO BANK, INC.	645625
OK	Full Service	1901702 GAHANNA BRANCH	116 SOUTH STYGLER ROAD	GAHANNA	ОН	43230 FRANKLIN	UNITED STATES	211865	79 WESBANCO BANK, INC.	645625
OK	Full Service	2061386 GALLIPOLIS BRANCH	500 THIRD AVE	GALLIPOLIS	OH	45631 GALLIA	UNITED STATES	265751	131 WESBANCO BANK, INC.	645625
OK	Full Service	3283242 GROVE CITY BRANCH	5901 HOOVER ROAD	GROVE CITY	ОН	43123 FRANKLIN	UNITED STATES	429605	143 WESBANCO BANK, INC.	645625 645625
OK	Full Service	3459908 HARRISON AVENUE BRANCH	10575 HARRISON AVENUE	HARRISON	ОН	45030 HAMILTON	UNITED STATES	282097	102 WESBANCO BANK, INC.	645625
OK	Full Service	623575 IRONTON BRANCH	311 S FIFTH ST	IRONTON	ОН	45638 LAWRENCE	UNITED STATES	4481	120 WESBANCO BANK, INC.	645625
OK	Full Service	502120 IRONMAKERS BRANCH	975 EAST MAIN STREET	JACKSON	ОН	45640 JACKSON	UNITED STATES	222855		645625
OK	Full Service	305125 JACKSON BRANCH	300 E MAIN STREET	JACKSON	ОН	45640 JACKSON	UNITED STATES	222853	121 WESBANCO BANK, INC. 133 WESBANCO BANK, INC.	645625
OK	Full Service	2746834 JACKSON WAL-MART BRANCH	100 WALMART DRIVE	JACKSON	OH	45640 JACKSON 45750 WASHINGTON	UNITED STATES	222865 14280	57 WESBANCO BANK, INC.	645625
OK	Full Service	332028 MARIETTA BRANCH	200 SECOND STREET	MARIETTA	ОН			264504	137 WESBANCO BANK, INC.	645625
OK	Full Service	3668559 MASON BRANCH	6501 SOUTH MASON MONTGOMERY ROAD		OH OH	45040 WARREN	UNITED STATES	41068		645625
OK	Full Service	693475 MCARTHUR BRANCH	115 WEST MAIN ST.	MCARTHUR		45651 VINTON	UNITED STATES	222854	122 WESBANCO BANK, INC.	645625
OK OK	Limited Service	304623 AETNA DRIVE-IN BRANCH	410 NORTH FRONT ST	OAK HILL	OH	45656 JACKSON 45656 JACKSON	UNITED STATES	362135		645625
OK OK	Full Service	1464364 OAK HILL OFFICE	201 SOUTH FRONT ST.	OAK HILL	OH	45662 SCIOTO	UNITED STATES	222859		645625
OK OK	Full Service	2338668 PORTSMOUTH BRANCH	924 GALLIA STREET	PORTSMOUTH PROCTORVILLE	OH	45662 SCIOTO 45669 LAWRENCE	UNITED STATES	440719		645625
OK OK	Full Service	3668504 PROCTORVILLE BRANCH	307 STATE STREET 1880 BALTIMORE REYNOLDSBURG, ST RT 25		OH	43068 FRANKLIN	UNITED STATES	211866		645625
OK OK	Full Service	1847024 REYNOLDSBURG BRANCH 3360406 OHIO VALLEY PLAZA BRANCH	1880 BALTIMORE REYNOLDSBURG, STRT 25 50690 VALLEY CENTER BOULEVARD	SAINT CLAIRSVILLE	OH	43058 FRANKLIN 43950 BELMONT	UNITED STATES	210596		645625
OK	Full Service		135 WEST MAIN STREET	SAINT CLAIRSVILLE	OH	43950 BELMONT	UNITED STATES	13526		645625
OK OK	Full Service Full Service	3360394 ST. CLAIRSVILLE MAIN BRANCH 1166444 SHADYSIDE BRANCH	3868 CENTRAL AVE	SHADYSIDE	OH	43947 BELMONT	UNITED STATES		· · · · · · · · · · ·	645625
CA.	Full Service	1100444 SHAUTSIUE BRANCH	3000 CENTRAL AVE	SUMPLIANT	Jn.	43347 DELIMONT	CHIED SIMIES	2-12-0	or tresoming shirt, me.	

579519	JSO WESBANCO BANK, INC.	8Z064¥	23TATZ G3TINU	OIHO 65092	۸۸۸	AIH9J3GAIRT	100 CABELA DRIVE	3640603 HIGHLANDS BRANCH, THE	Full Service	ж
942952	10 WESBANCO BANK, INC.	405	S3TATE G3TIMU	26175 TYLER	۸۸	SISTERSVILLE	250 CHARLES STREET	HONARO SISTERSVILLE BRANCH	Full Service	ж
942625	29 WESBANCO BANK, INC.	12423	S3TATE 03TIMU	25320 KANAWHA	٨M	311/ANOSSIS	6409 SISSONVILLE DRIVE	10438 SISSONVILLE BRANCH	Full Service	OK
975957	47 MEZBANCO BANK' INC.	£917	S3TATE 03TINU	NOZIRRAH TENBE	۸.۸۸	NOTZWIHZ	329 PIKE 57REET	9133 SHINNSTON BRANCH	Full Service	ж
942625	44 WESBANCO BANK, INC.	208930	23TATZ G3TIMU	MOZIRRAH TEMAS	٨M	NOTZMUIHZ	TOLOOWYAH & 2 61 3TUOR	HOWARB 61 3TUOR 2E86001	Limited Service	жo
SZ9S#9	61 WESBANCO BANK, INC.	8859	23TATZ G3TIMU	SEIPH INCKSOM	۸۸۸	GOOW2N3VAR	T 33ATZ JJAW S	783031 RAVENSWOOD BRANCH	Full Service	NO.
579519	72 WESBANCO BANK, INC.	LLS 1 5Z	231AT2 G3TINU	26419 WETZEL	٨M	PINE GROVE	YWH BUIJTROHS IMIET	3459887 PINE GROVE BRANCH	Full Service	ЖО
645625	66 WESBANCO BANK, INC.	15469	23TAT2 03TINU	26101 WOOD	٨M	PARKERSBURG	SEO GIHOM VILLAGE	3668643 GIHON VILLAGE BRANCH	Full Service	жо
529509	53 WESBANCO BANK, INC.	4158	23TAT2 03TIMU	36101 WOOD	۸۸	PARKERSBURG	415 MARKET STREET	823834 415 MARKET STREET BRAUCH	Full Service	жо
579519	16 WESBANCO BANK, INC.	12635	23TAT2 G3TINU	26159 WETZEL	٨M	PADEN CITY	T33RT2 NIAM GNA HTA	S96222 PADEN CITY BRANCH	Full Service	Ж
579519	42 WESBANCO BANK, INC.	826802	23TAT2 G3TINU	VOZIRRAH IOEBS	٨M	TRO1 R3TTUM	459 BUCKHANNON PIKE	B44736 NUTTER FORT BRANCH	Full Service	жо
979519	13 MESBANCO BANK' (NC. 13 MESBANCO BANK' (NC.	1916 1821-21	23TAT2 G3TINU	26155 WETZEL	۸۸	3JJIVZNITRAM W3N	S 3TUOR 3TATE HTRON 28S	3459944 STEELTON FINANCIAL BRANCH	Full Service	OK
942952 942952	27 WESBANCO BANK, INC. 7 WESBANCO BANK INC.	1916 879581	23TAT2 G3TINU	26155 WETZEL	۸M	31JIVZUNUOM 31JIVZNITRAM W3N	910 CAFAYETTE AVENUE 190 MAIN STREET	HONARI BURNOSVILLE BRANCH HONARI BRANCH HONARI BRANCH	Full Service	OK OK
529519	49 WESBANCO BANK, INC.	869581	231AT2 G3TINU	ALIANDWONGALIA	ΛM	NWOTNADROM	101 SUNCREST TOWNE CENTRE	4110082 SUNCREST TOWNE CENTRE OFFICE	Full Service	OK
942625	21 WESBANCO BANK, INC.	098687	231AT2 G3TIMU	26505 MONONGALIA	ΛM	NWOTHADROM	3013 UNIVERSITY AVENUE	2230324 SUNCREST TOWNE CENTER OFFICE	Full Service	OK
579519	37 WESBAICO BAIK, INC.	21/51	UNITED STATES	ZESOS MONONGALIA	AM	MORGANIOWN	TASO EARL CONE HOAD	895130 SABRATON BRANCH	Full Service	ХO
942625	SO WESBAUCO BANK, INC.	58632	23TATZ G3TINU	ALIADNONOM 20235	۸۸۸	NWOTHADROM	T33RT2 TMAZA3J9 EES	3668625 MORGANTOWN DRIVE-THRU BRANCH	Limited Service	ÖK
579519	22 MESBANCO BANK' INC.	176807	23TATZ G3TINU	36150 WOOD	۸۸۸	MINERAL WELLS	135 ELIZABETH PIKE	3429953 MINERAL WELLS BRANCH	Full Service	OK
SZ95#9	IB WESBANCO BANK, INC.	2445	SSTATE GSTINU	26040 MARSHALL	۸M	MCMECHEN	T33RTS LIAMSRAM E18	636324 MCMECHEN BRANCH	Full Service	OK
942952	47 WESBANCO BANK, INC.	212087	23TATZ G3TINU	26542 PRESTON	ΛM	NWOTHOZAM	TZ NIAM Z 87S	422022 MASONTOWN BRANCH	Full Service	OK
SZ9S Þ 9	45 WESBANCO BANK, INC.	4254	S3TATE G3TINU	NOTZ3R4 TEZZON	ΛM	KINGMOOD	203 MORGANTOWN STREET	300821 KINGMOOD BISHICH	Full Service	OK
942625	3 MESBANCO BANK' INC.	9517	CONITED STATES	26037 BROOKE	۸۸	FOLLANSBEE	T33RT2 MIAM 226	3360424 FOLLANSBEE BRANCH	Full Service	OK
942625	35 WESBANCO BANK, INC.	515159	UNITED STATES	NOIRAM P2235	۸۸	TNOMRIAT	203 COUNTRY CLUB ROAD	3360451 MARION SQUARE BRANCH	Full Service	OK
9729579	33 WESBANCO BANK, INC.	4240	UNITED STATES	NOIRAM AZZZZ	۸۸۸	TNOMRIAT	T33AT2 2MADA 106	HONARS MAM THOMRIA 826184	Full Service	OK
5Z9S 1 9	of Required WESBANCO BANK, INC.	Not Required N	SETATE DETINU	NOIRAM P223	۸۸	TNOMRIAR	109 MERCHANT STREET	364029 EAST FAIRMONT FACILITY	Limited Service	OK
942625	67 WESBANCO BANK, INC.	0086	CAITED STATES	26143 WIRT	۸۸۸	HT38ASIJ3	T338T2 TRUCO 612	HONARB HT38AZIJ3 ESTTTA	Full Service	OK
942625	30 WESBANCO BANK, INC.	10941	S3TAT2 G3TINU	25064 KANAWA	٨M	RABNUG	1011 MYERS AVE	478225 DUNBAR BRANCH	Full Service	OK
529519	25 MESBANCO BANK' INC.	£969S	23TAT2 03TINU	26301 HARRISON	۸۸۸	CLARKSBURG	140 WEST MAIN STREET	3360433 CLARKSBURG BRANCH	Full Service	OK
942625	28 WESBANCO BANK, INC.	99151	23TAT2 G3TINU	SESSE KANAWHA	۸м	CHARLESTON	823 OAKWOOD ROAD	HONARE ZUJIH HTUOZ TSABAT	Full Service	OK
942625	32 WESBANCO BANK, INC.	253688	23TATZ 03TINU	25302 KANAWHA	۸۸۸	CHARLESTON	300 TENNESSEE AVENUE	3360442 CHARLESTON WEST SIDE BRANCH	Full Service	OK
SZ9S#9	48 WESBANCO BANK, INC.	212088	SSTATE GSTINU	26525 PRESTON	٨M	BRUCETON MILLS	81 MORGANTOWN STREET	421520 BRUCETON MILLS BRANCH	Full Service	OK
979519	40 WESBANCO BANK, INC.	244640	23TATZ G3TINU	NOSIRRAH DEEAS	۸۸۸	TRO9320IRB	1130 IOHNZON AVENUE	SYLZZS TOHNSON AVENUE BRANCH	Full Service	OK
942625	43 MESBANCO BANK, INC.	508929	23TATZ G3TINU	VOZIARAH DEEAS	۸M	TRO93DGIRB	T33ATZ MIAM T23W EOST	HONARB JJIH TROGBOGIR OTAZOGS	Full Service	ж
942952 942952	12) MESBANCO BANK' INC. 12) MESBANCO BANK' INC.	845197	CUITED STATES	R3JTU8 E808£	¥d	31dON3I13Z	TZ NIAM HTUOZ 125	2103549 ZELIENOPLE OFFICE	Full Service	OK
5695 19	tot Required WESBANCO BANK, INC. Total Required WESBANCO BANK, INC.		UNITED STATES	F317UB 7E001	¥d	ZELIENOPLE	T338T2 NIAM HTUO2 552	3535923 ZELIENOPLE BRANCH	Full Service	OK OK
529519	90 WESBANCO BANK, INC.	81732E M beginned to M	231AT2 G3TIMU	12090 ALLEGHENY	∀d	WEXFORD	101 WEXFORD-BAYNE ROAD	3232996 WEXFORD BRANCH	Full Service	OK OK
SZ9S19	TOP ANESBANCO BANK, INC.	817325	23TATZ G3TIMU	MOTOWINSAW 10521	¥d	MOTOWINZAW	1003 TRINITY CIRCLE 5 SOUTH MAIN STREET	3668368 WASHINGTON BRANCH	Full Service	OK
942952	ot Required WESBANCO BANK, INC.			16053 BUTLER TERM TOFF!	49	KENFREW	831 EVANS CITY HOAD	A463304 BUILER BRANCH	Full Service	OK
SZ9S#9	TET WESBANCO BANK, INC.	384584 364584	SSTATE OSTINU	12228 ALLEGHENY	∀d	HDRUBZTTIM	GAOR WOTOWINEAW BST	2103512 WASHINGTON ROAD OFFICE	Full Service	XO
942952	of Required WESBAICO BANK, INC.		23TAT2 G3TIMU	15212 ALLEGHENY	74	HDRU62TTP	1706 LOWRIE STREET	HONARA TROY HILL BRANCH	Full Service	NO.
942625	JES WESBANCO BANK, INC.	585697	UNITED STATES	12222 ALLEGHENY	Aq	PITTSBURGH	2034 PENN AVENUE	282602 2181P DISTRICT	Full Service	ok Ok
579519	JEY WESBANCO BANK, INC.	854564	CONTRO STATE	12213 ALLEGHENY	∀d	PITTSBURGH	SOOO CENTRE AVENUE	HONANA GIRYDAN OE64104	Full Service	ÖK
942625	IZE MEZBANCO BANK' INC.	Z/802	Zatatz datinu	15237 ALLEGHENY	¥d	PITTSBURGH	1009 PERRY HIGHWAY	736877 PERRYSVILLE OFFICE	Full Service	OK
942625	tot Required WESBANCO BANK, INC.	Not Required N	S3TAT2 G3TINU	12515 VITECHENA	٧d	HDRUBSTTIR	T33AT2 3JODIM 708	668370 NORTH SHORE BRANCH	Full Service	XO
529519	159 WESBANCO BANK, INC.	364582	CHITED STATES	12316 ALLEGHENY	Aq	HDRUBZTTI9	312 BEVERLY RD.	2103482 MOUNT LEBANON OFFICE	Full Service	ХО
579579	168 WESBANCO BANK, INC.	251230	23TATZ G3TINU	15237 ALLEGHENY	∀d	HDRUBSTTIR	617 DUNCAN AVENUE	4328428 MCCANDLESS CROSSING BRANCH	Full Service	OK
942625	JEO WESBANCO BANK, INC.	7EOE4	23TATZ G3TINU	15224 ALLEGHENY	∀d	HDRUBSTTIR	4719 LIBERTY AVENUE	2103503 LIBERTY AVE OFFICE	Full Service	OK
942952	lot Required WESBANCO BANK, INC.	Not Required N	SETATE OSTINU	12338 ALLEGHENY	¥d	HDRUBZTTI9	1060 FREEPORT ROAD	HONARB JAPAND XOR 6862525	Full Service	×Ο
579549	128 WESBANCO BANK, INC.	264580	SSTATE OSTINU	12212 ALLEGHENY	Aq	HDRU82TTI9	3300 BRIGHTON RD.	2113O GAOR NOTHOIRE OESECTS	Full Service	OK
942625	163 WESBANCO BANK, INC.	SOSO#	CATAIN GETINU	12505 ALLEGHENY	∀ď	HERUBSTTIM	683 LINCOLN AVENUE	HONARE BULLEVUE BRANCH	Full Service	OK
SZ9S Þ 9	lot Required WESBANCO BANK, INC.		23TATZ G3TINU	12216 ALLEGHENY	¥d	HDRUBSTTIN	1550 BEECHVIEW AVENUE	3232941 BEECHAIEM BRANCH	Full Service	×Ο
942625	for Required WESBANCO BANK, INC.		23TAT2 G3TINU	12538 ALLEGHENY	¥d	HDRUBSTTIA	SO35 CURRY ROAD	3232932 BALDWIN BRANCH	Full Service	OK
945625	lot Required WESBANCO BANK, INC.		23TAT2 G3TINU	16101 LAWRENCE	¥d	NEW CASTLE	2731 ELLWOOD ROAD	HONARA GIHENWOT ODNANSHE TERSEZE	Full Service	XO
979549	tot Required WESBANCO BANK, INC.		23TAT2 G3TINU	19105 LAWRENCE	₽d	NEW CASTLE	GAOR NOTONIMJIW GAEE	HONARB NOONNAHESIN ETT88SE	Full Service	OK
529519	lot Required WESBANCO BANK, INC.		23TAT2 G3TINU	15066 BEAVER	Aq	NOTHOIRS W3N	3UN3VA GRIHT 008	2102627 NEW BRIGHTON BRANCH	Full Service	OK
942625 645625	for Required WESBANCO BANK, INC.		S3TATE G3TINU	15061 BEAVER	Aq	ADANOM	GAOR GA3HGOR8 £EZE	3535893 CENTER TOWNSHIP BRANCH	Full Service	OK
5295 7 9	for Required WESBANCO BANK, INC.		23TATZ G3TINU	SEAVER	A9	ELLWOOD CITY	1793 MERCER ROAD	HONARB THENKLIN TOWNSHIP BRANCH	Full Service	XO
529589			SETATE DETINU	16117 LAWRENCE	Aq	ELLWOOD CITY	3UNBVA 3DNBRWAJ 009	224178 ESB BANK	Full Service	OK
563563	iot Required WESBANCO BANK, INC.		S3TATE G3TINU	83JTUB 8808£	¥d	CRANBERRY TWP	2630 ROCHESTER ROAD	4488790 CRANBERRY TOWNSHIP BRANCH	Full Service	OK
50509	iot Required WESBANCO BRNK, INC. 166 WESBANCO BRNK, INC.	198819	UNITED STATES	83JTUB 8808£	Aq	CRANGERRY TWP	1339 FREEDOM ROAD	3200838 CRANBERRY BRANCH	Full Service Full Service	OK
942625	164 WESBANCO BANK, INC.	89909 4084 PM	23TAT2 G3TINU	12108 ALLEGHENY	Aq	CORADPOLIS	900 FIFTH AVENUE	3232950 CORADOLIS BRANCH	Full Service	OK OK
942952	101 Hequired WESBANCO BANK, INC.			12106 ALLEGHENY	¥d	CARNEGIE	100 BROADWAY STREET	638476 CARNEGIE BRANCH	Full Service	
529599	tot Required WESBANCO BANK, INC.		CONTED STATES	HEAT WASHINGTON	Aq	CANONSBURG	2000 HORISON ANE DRIAE	4846952 SOUTHPOINTE PA BRANCH	Full Service	OK OK
942625	tot Required WESBANCO BANK, INC.		CHITED STATES	83VA38 01021	Aq Aq	SEAVER FALLS 23JA 7 R3VA 38	SAST DERLINGTON ROAD	2102636 CHIPPEWA TOWNSHIP BRANCH	Full Service	OK OK
529519	TOT REQUIRED WESBANCO BANK, INC.		23TAT2 G3TIVU	83VA38 01021	¥d	83VA38	701 CORPORATION STREET	2102609 BEAVER BRANCH	Full Service	OK
942625	tot Required WESBANCO BANK, INC.		SSTATE OSTINU	12005 BEAVER	٧d	BADEN	1925 BEAVER ROAD	STOSEOS REAVER RRANCH	Full Service	OK OK
942625	tot Required WESBANCO BANK, INC.		23TAT2 G3TIMU	15003 BEAVER	Aq	AMBRIDGE	SOG MERCHANT STREET	SSSSSS AMBRIDGE BRANCH	Full Service	жо
579519	TO REQUIRED WESBANCO BANK, INC.		UNITED STATE	15001 BEAVER	Aq	A99IUQUA	GAOR GABHOORB EESS	2102663 HOPEWELL TOWNSHIP BRANCH	Full Service	×o
942625	NOT REQUIRED WESBANCO BANK, INC.		S3TATE G3TINU	12001 BEVAEB	Aq	ALIQUIPA	2301 SHEFFIELD ROAD	HOWARE ANDUINES BESESE	Full Service	XO.
579519	113 MESBANCO BANK, INC.	026699	UNITED STATE	42387 GREENE	но	YELLOW SPRINGS	20 KAHOE LANE	3379761 YELLOW SPRINGS BRANCH	Full Service	×ο
942952	32 WESBANCO BANK, INC.	565017	23TATZ G3TINU	30RNOM EETER	но	MOODSHEED	101 NORTH SYCAMORE ST.	236911 WOODSFIELD BRANCH	Full Service	ж
942952	119 WESBANCO BANK, INC.	TEZTZE	SETATE GETINU	O10IDS #695#	но	WHEELERSBURG	9000 OHIO RIVER ROAD	2949372 WHEELERSBURG BRANCH	Full Service	ж
529519	138 MESBANCO BANK, INC.	222861	S3TATE G3TINU	010102 £9954	но	WEST PORTSMOUTH	2331 GALENA PIKE	2548878 WEST PORTSMOUTH BRANCH	Full Service	ж
942957	87 WESBANCO BANK, INC.	274098	23TATZ G3TINU	43952 1EFFERSON	но	STEUBENVILLE	100 MALL DRIVE	3360415 STEUBENVILLE BRANCH	Full Service	ж
529519	112 WESBANCO BANK, INC.	616644	23TATE 03TINU	42204 CIARK	ю	SPRINGFIELD	1480 UPPPER VALLEY PIKE	HONAR VALLEY BRANCH	Full Service	OK
52 951 9	111 WESBANCO BANK, INC.	819544	23TATZ G3TINU	45502 CLARK	ю	SPRINGFIELD	TZ NIAM TZA3 85	3379734 SPRINGFIELD MAIN BRANCH	Full Service	OK
942952	118 WESBANCO BANK, INC.	264220	23TATZ G3TINU	45680 LAWRENCE	но	TNIO9 HTUOS	404 SOLIDA ROAD	3568313 SOUTH POINT BRANCH	Full Service	ж

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
CX	Full Service	3649697 WEIRTON MAIN BRANCH	3265 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	9297	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 .	Limited 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	4525	12 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 WOODSDALE BRANCH	835 NATIONAL ROAD	WHEELING	wv	26003 OHIO	UNITED STATES	185626	4 WESBANCO BANK, INC.	645625
OK	Full Service	1993350 WHITEHALL BRANCH	2820 WHITEHALL BOULEVARD	WHITEHALL	wv	26554 MARION	UNITED STATES	212130	36 WESBANCO BANK, INC.	645625

Report Item 3: Securities holders

(1)(a) (1)(b) (1)(c) Securities holders that directly or in or more of any class of voting secu		old with power to vote 5%	(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 or any class of voting securities during the fiscal year ending 12/31/15				
(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	2,798,318- 7.27%	WesBanco Trust and Inve Services Wheeling, WV 26003	ustment	1,759,303 - 4.57% (2)		
The Vanguard Group, Inc. Malvern, PA 19355	USA	2,456,320 - 6.37%					
BlackRock, Inc. New York, NY 10055	USA	2,122,622 - 5.50%					
(1) The securities holders may(2) The securities holder's ow		e these shares					

Report Item 4: Directors and Officers (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City, State, Country)	Zip code	(2) Prinicipal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank r 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	Shares in	(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	43209		Executive Vice President - Retail Branch Operations	Executive Vice President - Retail Branch Operations, WesBanco Bank, Inc.		•	None	None
Ivan L. Burdine Westerville OH, USA	43082		Executive Vice President - Chief Credit Officer	Executive Vice President - Chief Credit Officer, WesBanco Bank, Inc.		•	None	None
Clossin, Todd F. St. Clairsville, OH, USA	43950		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	26105	Executive	Director	Director, WesBanco Bank, Inc.	President & Chief Executive Officer, Atlas Towing Co.	•	None	None
Jonathan D. Dargusch Columbus, OH, USA	43023		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	43950		Executive Vice Presdient & Senior Operations Officer	Executive Vice President - Operations, WesBanco Bank, Inc.; Director WesBanco Properties, Inc.		•	None	None
Abigail M. Feinknopf Columbus, OH, USA	43209	Marketing Consultant	Director	Director, WesBanco Bank, Inc.	Marketing Consultant, Feinknopf Photography	*	None	None

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

Report Item 4: Directors and Officers (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City. State, Country)	Zip code	(2) Prinicipal Occupation if othe than with Bank Holding Company	(3)(a) Title & Position with Bank or 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	Shares in	(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)
Ernest S. Fragale Bridgeport, WV, USA	26330	Executive	Director	Director, WesBanco Bank, Inc.	Vice President, Daisy Development Co.		None	None
James C. Gardill Glen Dale. WV. USA	26038	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
Vaughn L. Kiger Morgantown, WV, USA	26505	Realtor	Director	Director, WesBanco Bank, Inc.	President, Old Colony. Realtors	•	None	Old Colony, Realtors (100%)
D. Bruce Knox McArthur, OH, USA	45651	Investor	Director	Director, WesBanco Bank, Inc.		•	None	None
Paul M. Limbert Wheeling, WV, USA	26003	Retired	Director	Director, WesBanco Bank, Inc.		•	None	None
Jay T. McCamic Wheeling, WV. USA	26003	Lawyer	Director	Director, WesBanco Bank, Inc.	Lawyer, President, McCamic, Sacco, & McCoid PLLC	•	None	None
F. Eric Nelson, Jr. Charleston, WV, USA	25314	Executive	Director	Director WesBanco Bank, Inc.	President, Nelson Enterprises	•	None	Nelson Enterprises (33%); EBW Associates LLC (33%); O & G, Inc. (50%); Trash, LLC (50%);
Ronald W. Owen Pittsburgh PA, USA	15215	Executive	Director	Director WesBanco Bank, Inc.	Vice President, Fidelity National Title Insurance Co.	•	None	None
Michael L. Perkins St. Clairsville, OH, USA	43950		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	26062		Executive Vice President - Human Resources	Executive Vice President - Human Resources, WesBanco Bank, Inc.		•	None	None

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

Report Item 4: Directors and Officers (1) (2) (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names & Addresses (City. State, Country)	Zip code	(2) Prinicipal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank r 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	Shares in Subsidiaries (include names of	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies
							subsidiaries)	and percentage of voting securities held)
Brent E. Richmond Glen Dale, WV, USA	26038		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	45242	Executive	Director	Director, WesBanco Bank, Inc.	Former President, Schulhoff & Co., Inc.	•	None	None
Richard G. Spencer Cranberry Township, PA, USA	16066	Retired	Director	Director, WesBanco Bank, Inc.		•	None	None
Reed J. Tanner Morgantown, WV. USA	26501	Certified Public Accountant	Director	Director, WesBanco Bank, Inc.	Owner/Member, RTanner Associates, PLLC	•	None	RTanner Associates PLLC (75%)
Robert H. Young Canonsburg, PA, USA	15317		Executive Vice President & Chief Financial Officer	Executive Vice President & Chie Financial Officer, WesBanco Bank, Inc.; Director & Treasurer WesBanco Properties, Inc.; Director, WesBanco Asset Management, Inc.	f		None	None
Jayson M. Zatta Wintersville, OH, USA	43953		Executive Vice President & Chief Lending Officer	Executive Vice President & Chie Lending Officer, WesBanco Bank, Inc.	f		None	None
Charlotte A. Zuschlag Gibsonia, PA, USA	15044	Retired	Director	Director, WesBanco Bank, Inc.		•	None	None

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