

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Jeffrey H. Jackson

Name of the Holding Company Director and Official (FDHC C490)

President & CEO

Title of the Holding Company Director and Official (FDHC C491)

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.

Jeffrey H. Jackson

Signature of Holding Company Director and Official (FDHC H321)

03/11/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 1070448

C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

WESBANCO, INC.

Legal Title of Holding Company (FDHC 9017)

1 BANK PLAZA

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

WHEELING

WV

26003

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

DANIEL K. WEISS, JR.

SEVP/CFO

Name (FDHC 8901)

Title (FDHC C496)

(304)231-1437 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(304)234-9450

Area Code / FAX Number (FDHC 9116)

WEISS@WESBANCO.COM

E-mail Address (FDHC 4086)

WWW.WESBANCO.COM

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447 <u>0</u>

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ☐
- a letter justifying this request has been provided separately (FDHC KY38) ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☐ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☐ is not prepared (FDHC PV65)

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☐ Yes ☒ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

☐ Yes ☒ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

☒ Yes ☐ No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

☒ Yes ☐ No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding Company: Wesbanco, Inc

FDHCPV71												
Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
Dimensional Fund Advisors LP	Austin	TX	USA	USA	Investment Advisor	none	none	2,254,801.00	none	none	none	6.30%
Black Rock, Inc	New York	NY	USA	USA	Investment Advisor	none	none	4,161,629.00	none	none	none	11.60%
The Vanguard Group	Malvern	PA	USA	USA	Investment Advisor	none	none	1,973,151.00	none	none	none	5.50%

Legal Name of Holding Company:
FDHCPV71

Wesbanco, Inc

[illegible]

Legal Name of Holding

Wesbanco, Inc

Company:

FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Christopher Criss	Parkersburg	WV	USA	Executive	Director	None
Christopher Criss	Parkersburg	WV	USA	Executive	Chairman of the Board	None
Todd Clossin	Asheville	NC	USA	N/A	Director	None
Todd Clossin	Asheville	NC	USA	N/A	Vice Chairman	None
Scott Love	Bridgeville	PA	USA	N/A	Executive Vice President - Wealth Management	None
Stephen Lawrence	Morgantown	WV	USA	N/A	Executive Vice President	None
Stephen Lawrence	Morgantown	WV	USA	N/A	Chief Internal Auditor	None
Michael Perkins	St. Clairsville	OH	USA	N/A	Senior Executive Vice President - Chief Risk Officer	None
Michael Perkins	St. Clairsville	OH	USA	N/A	Group Head - Risk	None
Kimberly Griffith	Wheeling	WV	USA	N/A	Senior Executive Vice President - Group Head - Human Resources	None
Brent Richmond	Wheeling	WV	USA	N/A	Executive Vice President - Treasury & Strategic Planning	None
Jayson Zatta	Wintersville	OH	USA	N/A	Senior Executive Vice President	None
Jayson Zatta	Wintersville	OH	USA	N/A	Chief Banking Officer	None
Jayson Zatta	Wintersville	OH	USA	N/A	Group Head- Banking and Trust	None
Jeffrey Jackson	Wheeling	WV	USA	N/A	Director	None
Jeffrey Jackson	Wheeling	WV	USA	N/A	President	None
Jeffrey Jackson	Wheeling	WV	USA	N/A	Chief Executive Officer	None
Robert Friend	Dublin	OH	USA	N/A	Executive Vice President	None
Robert Friend	Dublin	OH	USA	N/A	Chief Credit Officer	None
Daniel Weiss	Claysville	PA	USA	N/A	Executive Vice President	None
Daniel Weiss	Claysville	PA	USA	N/A	Chief Financial Officer	None
D Bruce Knox	McArthur	OH	USA	Investor	Director	None
Lisa A Knutson	Marco Island	FL	USA	Executive	Director	None
Jay T McCamic	Wheeling	FL	USA	Lawyer	Director	None
F Eric Nelson	Charleston	WV	USA	Executive	Director	None
Kerry M Stemler	Louisville	KY	USA	Executive	Director	None
Denise Knouse-Snyder	Tridelpia	WV	USA	Lawyer	Director	None
Jan M Pattishall-Krupinski	Valley Grove	WV	USA	N/A	Senior Executive Vice President	None
Jan M Pattishall-Krupinski	Valley Grove	WV	USA	N/A	Chief Administrative Officer;	None

Jan M Pattishall-Krupinski	Valley Grove	WV	USA	N/A	Group Head - Administration & Facilities	None
Joseph R Robinson	Mason	OH	USA	Executive	Director	None
Rosie Allen-Herring	Upper Marlboro	MD	USA	Executive	Director	None
Abigail Feinknopf	Columbus	OH	USA	Marketing Consultant	Director	None
Robert Fitzsimmons	Wheeling	WV	USA	Lawyer	Director	None
James Cornelsen	Washington	DC	USA	Executive	Director	None
Gregory Proctor	Upper Marlboro	MD	USA	Executive	Director	None
Michael J Crawford	Ft Thomas	KY	USA	Executive	Director	None

Legal Name of Holding Company: Wesbanco, Inc

FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name	Title or Position with direct and indirect subsidiaries	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW06	FDHCPW07	FDHCPW08
Christopher Criss	Director	WesBanco Bank, Inc.	None
Todd Clossin	Director	WesBanco Bank, Inc.	None
Scott Love	Executive Vice President - Wealth Management,	WesBanco Bank, Inc	None
Scott Love	Director	WesBanco Securities, Inc.	None
Scott Love	Director	WesBanco Insurance Services, Inc.	None
Stephen Lawrence	Executive Vice President & Chief Internal Auditor	WesBanco Bank, Inc.	None
Michael Perkins	Executive Vice President - Chief Risk & Administrative Officer,	WesBanco Bank, Inc	None
Michael Perkins	Director	WesBanco Securities, Inc.	None
Michael Perkins	Director	WesBanco Properties, Inc.	None
Kimberly Griffith	Executive Vice President - Human Resources	WesBanco Bank, Inc.	None
Brent Richmond	Executive Vice President	WesBanco Bank, Inc.	None
Brent Richmond	Vice President & Director	WesBanco Properties, Inc.	None
Brent Richmond	Director	WesBanco Securities, Inc	None
Brent Richmond	Director	WesBanco Insurance Services, Inc	None
Jayson Zatta	Executive Vice President & Chief Banking Officer,	WesBanco Bank, Inc	None
Jayson Zatta	Director	WesBanco Securities, Inc.	None
Jeffrey Jackson	Director, President & Chief Executive Officer	WesBanco Bank, Inc.	None
Jeffrey Jackson	Director	WesBanco Securities, Inc.	None
Jeffrey Jackson	Director	WesBanco Insurance Services, Inc.	None
Jeffrey Jackson	Director	WesBanco Properties, Inc.	None
Robert Friend	Executive Vice President & Chief Credit Officer	WesBanco Bank, Inc.	None
Daniel Weiss	Executive Vice President and Chief Financial Officer	WesBanco Bank, Inc	None
Daniel Weiss	Director	WesBanco Properties, Inc.	None
Daniel Weiss	Director	WesBanco Asset Management, Inc.	None
D Bruce Knox	Director	WesBanco Bank, Inc.	None
Lisa A Knutson	Director	WesBanco Bank, Inc.	None
Jay T McCamic	Director	WesBanco Bank, Inc.	None
F Eric Nelson	Director	WesBanco Bank, Inc.	None
Kerry M Stemler	Director	WesBanco Bank, Inc.	None
Denise Knouse-Snyder	Director	WesBanco Bank, Inc.	None
Jan M Pattishall-Krupinski	Executive Vice President & Chief Administrative Officer	WesBanco Bank, Inc.	None
Joseph R Robinson	Director	WesBanco Bank, Inc.	None
Rosie Allen-Herring	Director	WesBanco Bank, Inc.	None

Abigail Feinknopf	Director	WesBanco Bank, Inc.	None
Robert Fitzsimmons	Director	WesBanco Bank, Inc.	None
James Cornelsen	Director	WesBanco Bank, Inc.	None
Gregory Proctor	Director	WesBanco Bank, Inc.	None
Michael J Crawford	Director	WesBanco Bank, Inc.	None

Legal Name of Holding Company: Wesbanco, Inc

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Christopher Criss	President & Chief Executive Officer	Atlas Towing Co.	none
Michael Perkins	None	None	Olive Branch Christian Gifts LLC (100%)
Jeffrey Jackson	None	None	CH Acquisition LLC (100%)
Robert Friend	None	None	Buffalo Creek Log Homes, LLC (100%)
Lisa A Knutson	Chief Operating Officer	E.W. Scripps Company	None
Jay T McCamic	Owner	McCamic Law Firm	McCamic Law Firm (100%)
F Eric Nelson	President	Nelson Enterprises, Inc	Nelson Enterprises (33%)
F Eric Nelson	None	None	EBW Associates LLC (33%)
F Eric Nelson	None	None	Northstar, LLC (25%)
F Eric Nelson	None	None	Neico Holdings, LLC (50%)
Kerry M Stemler	President & CEO	KM Stemler Company	KM Stemler Co., Inc. (100%)
Kerry M Stemler	None	None	Broadway Properties Management LLC (50%)
Kerry M Stemler	None	None	1634 Broadway LLC (50%)
Kerry M Stemler	None	None	1632 Broadway LLC (50%);
Kerry M Stemler	None	None	1630 Broadway LLC (50%);
Kerry M Stemler	None	None	KM Stemler Developers LC (50%);
Kerry M Stemler	None	None	One Three One Property LLC (50%);
Kerry M Stemler	None	None	Blackstone Property LLC (50%);
Kerry M Stemler	None	None	Progress Way Property LLC (50%);
Kerry M Stemler	None	None	Bonterra LLC (100%)
Denise Knouse-Snyder	Member	Phillips, Gardill, Kaiser & Almeyer PLLC	None
Joseph R Robinson	CEO	High Peaks Solutions, LLC	High Peaks Solutions, LLC (100%);
Joseph R Robinson	None	None	Robinson Advisory Group LLC (100%)
Rosie Allen-Herring	President & Chief Executive Officer	United Way of the National Capital Area, Washington DC	None
Abigail Feinknopf	Marketing Representative	Feinknopf Photography	none
Robert Fitzsimmons	Member	Fitzsimmons Law Firm PLLC	Fitzsimmons Law Firm PLLC (49%);
Robert Fitzsimmons	None	None	RCK1 Group LLC (33.3%);
Robert Fitzsimmons	None	None	RCK2 Group LLC (33.3%);
Robert Fitzsimmons	None	None	Fitzsimmons Media LLC (50%)
Robert Fitzsimmons	None	None	BOT LLC (33%)
Gregory Proctor	President & CEO	G.S. Proctor & Associates, Inc.	G.S. Proctor & Associates, Inc. (100%);
Gregory Proctor	President & CEO	G.S. Proctor & Associates, Inc.	Proctor Group Two LLC (100%);
Gregory Proctor	President & CEO	G.S. Proctor & Associates, Inc.	The Proctor Group (100%)
Michael J Crawford	Senior Vice President	AssuredPartners of Kentucky	NKC Properties LLC (100%);
Michael J Crawford	None	None	MacGump LLC (100%);
Michael J Crawford	None	None	RAC Properties, Inc. (100%);
Michael J Crawford	None	None	RE Holding (100%)