

Board of Governors of the Federal Reserve System

FEDERAL RESERVE BANK
OF CLEVELAND

2015 APR 27 P 2:40

MONITORING & ANALYSIS
DEPARTMENT



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 be required 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.

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

December 31, 2014

Month / Day / Year

ESB Financial Corpor

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

I, Charles P. Evanski

Name of the Holding Company Director and Official

Group Senior VP/CFO

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

600 Lawrence Avenue

Legal Title of Holding Company

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.

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

Ellwood City

PA

16117

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mary Magestro

VP/Accounting Manager

Name

Title

724-758-5584

Area Code / Phone Number / Extension

724-758-3053

Area Code / FAX Number

mmagestro@wesbanco.com

E-mail Address

www.esbbank.com

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

Charles P. Evanski

Signature of Holding Company Director and Official

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.

1924925

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."

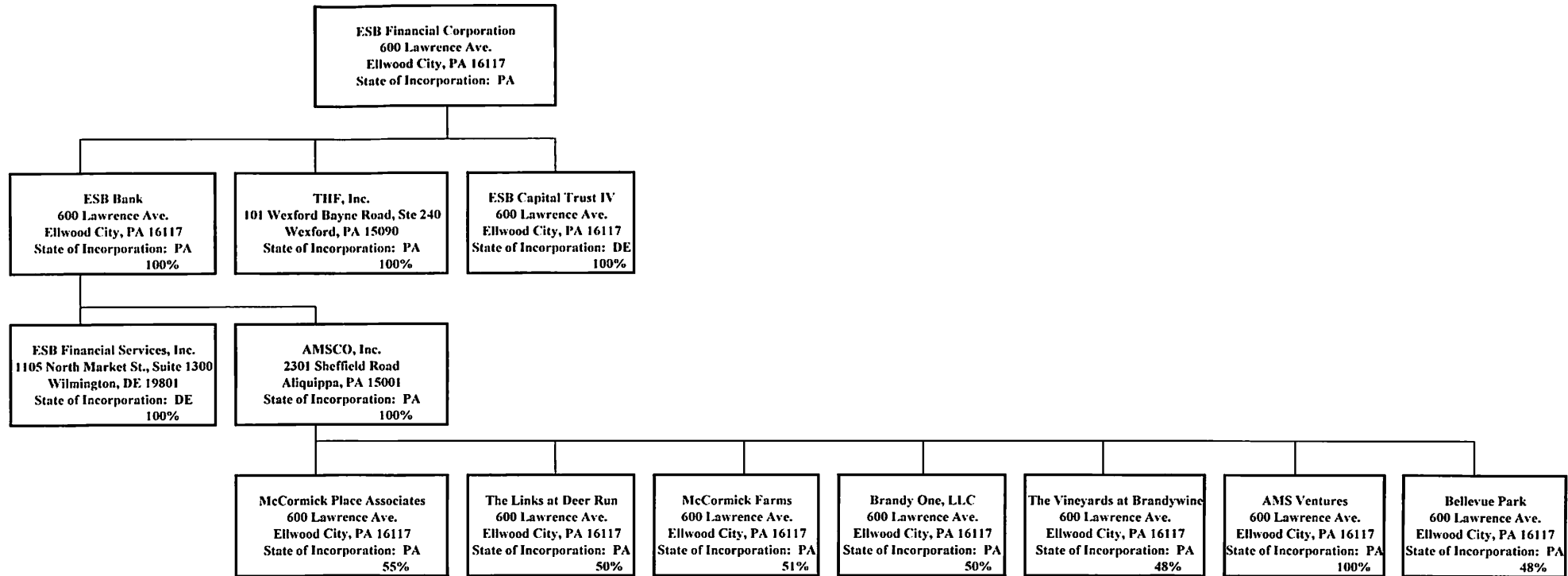
No

Report Item: 1

N/A

ESB Financial Corporation files an annual report with the SEC

Report Item 2a:
ESB Financial Corporation
Organizational chart



AMS Ventures owns 2% of the following companies:

The Vineyards at Brandywine
 Bellevue Park

Report Item 2b:
Domestic Branch Listing
As of December 31, 2013

Report Item 2b:
Domestic Branch Listing
As of December 31, 2014

| Data 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* |
|-------------|----------------|----------------------------|-----------------|---------------------------|------------------------|---------------|-------|----------|-----------|---------------|--------------|----------------|-------------|----------------------|
| OK | | Full Service (Head Office) | 224178 | ESB BANK | 600 LAWRENCE AVENUE | ELLWOOD CITY | PA | 16117 | LAWRENCE | UNITED STATES | 40542 | 0 | ESB BANK | 224178 |
| OK | | Full Service | 3535866 | ALIQUIPPA BRANCH | 2301 SHEFFIELD ROAD | ALIQUIPPA | PA | 15001 | BEAVER | UNITED STATES | 40775 | 105 | ESB BANK | 224178 |
| OK | | Full Service | 2102663 | HOPEWELL TOWNSHIP BRANCH | 2293 BROADHEAD ROAD | ALIQUIPPA | PA | 15001 | BEAVER | UNITED STATES | 262925 | 122 | ESB BANK | 224178 |
| OK | | Full Service | 3535875 | AMBRIDGE BRANCH | 506 MERCHANT STREET | AMBRIDGE | PA | 15003 | BEAVER | UNITED STATES | 41450 | 107 | ESB BANK | 224178 |
| OK | | Full Service | 2102681 | NORTHERN LIGHTS BRANCH | 1555 BEAVER ROAD | BADEN | PA | 15005 | BEAVER | UNITED STATES | 262927 | 125 | ESB BANK | 224178 |
| OK | | Full Service | 2102609 | BEAVER BRANCH | 701 CORPORATION STREET | BEAVER | PA | 15009 | BEAVER | UNITED STATES | 262926 | 123 | ESB BANK | 224178 |
| OK | | Full Service | 3535884 | BEAVER FALLS BRANCH | 1427 SEVENTH AVENUE | BEAVER FALLS | PA | 15010 | BEAVER | UNITED STATES | 40541 | 120 | ESB BANK | 224178 |
| OK | | Full Service | 2102636 | CHIPPEWA TOWNSHIP BRANCH | 2521 DARLINGTON ROAD | BEAVER FALLS | PA | 15010 | BEAVER | UNITED STATES | 262924 | 121 | ESB BANK | 224178 |
| OK | | Full Service | 3535950 | CORAOPOLIS BRANCH | 900 FIFTH AVENUE | CORAOPOLIS | PA | 15108 | ALLEGHENY | UNITED STATES | 264229 | 108 | ESB BANK | 224178 |
| OK | | Full Service | 4488790 | CRANBERRY TOWNSHIP BRANCH | 2630 ROCHESTER ROAD | CRANBERRY TWP | PA | 16066 | BUTLER | UNITED STATES | 532186 | 133 | ESB BANK | 224178 |
| OK | | Full Service | 3836479 | FRANKLIN TOWNSHIP BRANCH | 1793 MERCER ROAD | ELLWOOD CITY | PA | 16117 | BEAVER | UNITED STATES | Not Required | Not Required | ESB BANK | 224178 |
| OK | | Full Service | 3535893 | CENTER TOWNSHIP BRANCH | 3531 BROADHEAD ROAD | MONACA | PA | 15061 | BEAVER | UNITED STATES | 264228 | 106 | ESB BANK | 224178 |
| OK | | Full Service | 2102627 | NEW BRIGHTON BRANCH | 800 THIRD AVENUE | NEW BRIGHTON | PA | 15066 | BEAVER | UNITED STATES | 42614 | 124 | ESB BANK | 224178 |
| OK | | Full Service | 3288779 | NESHANNOCK BRANCH | 3360 WILMINGTON ROAD | NEW CASTLE | PA | 16105 | LAWRENCE | UNITED STATES | 443439 | 130 | ESB BANK | 224178 |
| OK | | Full Service | 3535857 | SHENANGO TOWNSHIP BRANCH | 2731 ELLWOOD ROAD | NEW CASTLE | PA | 16101 | LAWRENCE | UNITED STATES | 262931 | 1 | ESB BANK | 224178 |
| OK | | Full Service | 3535932 | BALDWIN BRANCH | 5035 CURRY ROAD | PITTSBURGH | PA | 15236 | ALLEGHENY | UNITED STATES | 263558 | 118 | ESB BANK | 224178 |
| OK | | Full Service | 3535941 | BEECHVIEW BRANCH | 1550 BEECHVIEW AVENUE | PITTSBURGH | PA | 15216 | ALLEGHENY | UNITED STATES | 340795 | 111 | ESB BANK | 224178 |
| OK | | Full Service | 3535969 | FOX CHAPEL BRANCH | 1060 FREEPORT ROAD | PITTSBURGH | PA | 15238 | ALLEGHENY | UNITED STATES | 271301 | 104 | ESB BANK | 224178 |
| OK | | Full Service | 668370 | NORTH SHORE BRANCH | 807 MIDDLE STREET | PITTSBURGH | PA | 15212 | ALLEGHENY | UNITED STATES | 40651 | 117 | ESB BANK | 224178 |
| OK | | Full Service | 3535987 | TROY HILL BRANCH | 1706 LOWRIE STREET | PITTSBURGH | PA | 15212 | ALLEGHENY | UNITED STATES | 42991 | 109 | ESB BANK | 224178 |
| OK | | Full Service | 4463304 | BUTLER BRANCH | 831 EVANS CITY ROAD | RENFREW | PA | 16053 | BUTLER | UNITED STATES | Not Required | Not Required | ESB BANK | 224178 |
| OK | | Full Service | 3535996 | WEXFORD BRANCH | 101 WEXFORD-BAYNE ROAD | WEXFORD | PA | 15090 | ALLEGHENY | UNITED STATES | 278859 | 110 | ESB BANK | 224178 |
| OK | | Full Service | 3535923 | ZELIENOPLE BRANCH | 527 SOUTH MAIN STREET | ZELIENOPLE | PA | 16037 | BUTLER | UNITED STATES | 514909 | 132 | ESB BANK | 224178 |