

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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, 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.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

December 31, 2019

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

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.

WesBanco, Inc

Legal Title of Holding Company

1 Bank Plaza

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

Wheeling

City

WV

State

26070

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Robert H. Young

EVP & 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

Signature of Holding Company Director and Official

3-26-20

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.

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes

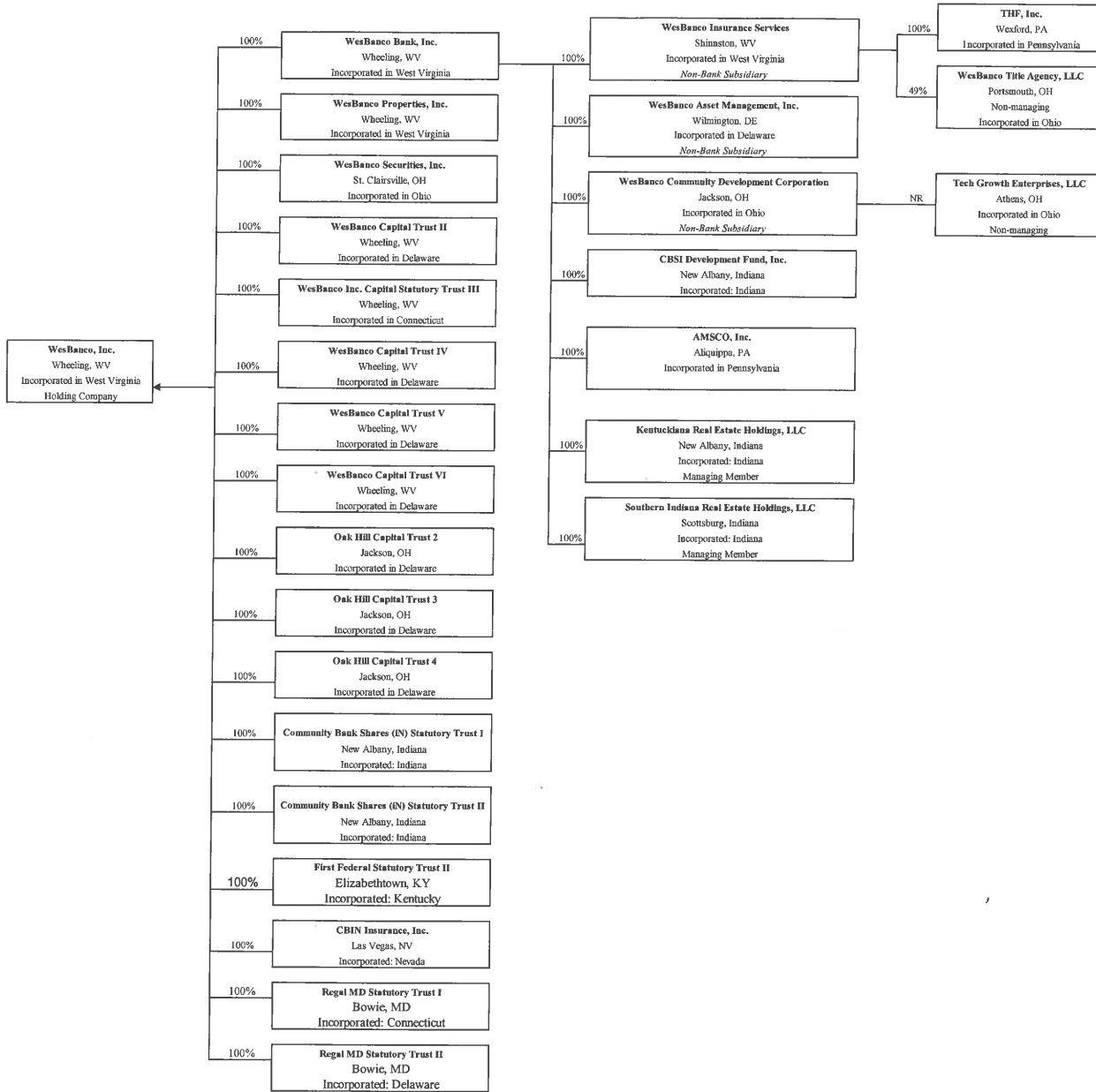
in accordance with the General Instructions for this report (check only one).

1. a letter justifying this request is being provided along with the report

2. a letter justifying this request has been provided separately ...

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

**WesBanco, Inc.
Organization Chart
31-Dec-19**



* WesBanco Bank, Inc. is the only company in the organization with an LEI: QGPHQ1ENZOOLJRFTH41
NR This company is not reportable on the FRY-10.

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 **12/31/2019**. Data reflects information that was received and processed through **03/05/2020**.

Reconciliation and Verification Steps

- In the Data Action column of each branch row, enter one or more of the actions specified below
- 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	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	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	4488923	AUSTIN BRANCH	307 WEST MAIN STREET	AUSTIN	IN	47102	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3500453	FLOYDS KNOBS BRANCH	701 HIGHLANDER POINT DRIVE	FLOYDS KNOBS	IN	47119	FLOYD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2648291	HIGHWAY 62 BRANCH	5112 HIGHWAY 62	JEFFERSONVILLE	IN	47130	CLARK	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2356046	JEFFERSON BRANCH	201 WEST COURT AVENUE	JEFFERSONVILLE	IN	47130	CLARK	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3500462	2626 CHARLESTOWN ROAD BRANCH	2626 CHARLESTOWN ROAD	NEW ALBANY	IN	47150	FLOYD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3323054	PEACHTREE	4328 CHARLESTOWN ROAD	NEW ALBANY	IN	47150	FLOYD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	54375	SPRING STREET BRANCH	101 WEST SPRING STREET	NEW ALBANY	IN	47150	FLOYD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3500499	STATE STREET BRANCH	480 NEW ALBANY PLAZA	NEW ALBANY	IN	47150	FLOYD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	753548	SCOTTSBURG BRANCH	125 WEST MCCLAIN AVENUE	SCOTTSBURG	IN	47170	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Limited Service	880248	WARDELL STREET DRIVE-THRU BRANCH	155 WEST WARDELL	SCOTTSBURG	IN	47170	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2761949	WESTVIEW BRANCH	57 NORTH MICHAEL DRIVE	SCOTTSBURG	IN	47170	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3500426	HAMBURG BRANCH	102 HERITAGE SQUARE	SELLERSBURG	IN	47172	CLARK	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2488228	ALEXANDRIA BRANCH	7300 ALEXANDRIA PIKE	ALEXANDRIA	KY	41001	CAMPBELL	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3322776	EAST JOHN ROWAN BOULEVARD BRANCH	401 EAST JOHN ROWAN BOULEVARD	BARDSTOWN	KY	40004	NELSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3322909	NORTH 3RD STREET BRANCH	315 NORTH 3RD STREET	BARDSTOWN	KY	40004	NELSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2488219	BELLEVUE BRANCH	164 FAIRFIELD AVENUE	BELLEVUE	KY	41073	CAMPBELL	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3322749	EAST BROADWAY BRANCH	416 EAST BROADWAY	BRANDENBURG	KY	40108	MEADE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3675696	CRESTVIEW HILLS BRANCH	2774 TOWN CENTER BOULEVARD	CRESTVIEW HILLS	KY	41017	KENTON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3619887	PEAR ORCHARD BRANCH	2101 NORTH DIXIE HIGHWAY	ELIZABETHTOWN	KY	42701	HARDIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3648449	RING ROAD BRANCH	8030 RING ROAD	ELIZABETHTOWN	KY	42701	HARDIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	786742	WEST DIXIE BRANCH	425 WEST DIXIE AVENUE	ELIZABETHTOWN	KY	42701	HARDIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3468030	FLORENCE BRANCH	8730 US HIGHWAY 42	FLORENCE	KY	41042	BOONE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2928845	FT THOMAS BRANCH	84 NORTH FT THOMAS AVENUE	FORT THOMAS	KY	41075	CAMPBELL	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	490142	CARDINAL HILLS BRANCH	555 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	1989399	EAST BRANCH	154 VERSAILLES ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	728742	FARMERS MAIN	125 WEST MAIN STREET	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	1002841	FRANKLIN SQUARE BRANCH	1301 U.S. 117 SOUTH	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3560082	WEST BRANCH	1401 LOUISVILLE ROAD	FRANKFORT	KY	40601	FRANKLIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	1223758	BRADFORD BRANCH	100 NORTH BRADFORD LANE	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	607511	GEORGETOWN MAIN STREET BRANCH	200 EAST MAIN ST.	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	4098434	UNITED SQUARE BRANCH	100 FARMERS BANK DRIVE	GEORGETOWN	KY	40324	SCOTT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2834889	HARRODSBURG BRANCH	838 NORTH COLLEGE STREET	HARRODSBURG	KY	40330	MERCER	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3875623	HIGHLAND HEIGHTS BRANCH	2911 ALEXANDRIA PIKE	HIGHLAND HEIGHTS	KY	41076	CAMPBELL	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	638047	LAWRENCEBURG BRANCH	128 SOUTH MAIN STREET	LAWRENCEBURG	KY	40342	ANDERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	576943	WEST PARK BRANCH	201 WEST PARK SHOPPING CENTER	LAWRENCEBURG	KY	40342	ANDERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3668380	HARRODSBURG ROAD BRANCH	3038 HARRODSBURG ROAD	LEXINGTON	KY	40503	FAYETTE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3812419	SIR BARTON BRANCH	2509 SIR BARTON WAY	LEXINGTON	KY	40509	FAYETTE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	4145084	TATES CREEK BRANCH	3346 TATES CREEK RD	LEXINGTON	KY	40502	FAYETTE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	4182089	VINE STREET BRANCH	400 EAST VINE STREET	LEXINGTON	KY	40507	FAYETTE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	4182913	BLAKENBAKER BANKING CENTER	301 BLAKENBAKER PARKWAY	LOUISVILLE	KY	40243	JEFFERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3586961	EASTPOINT BRANCH	13205 MAGISTERIAL DRIVE	LOUISVILLE	KY	40223	JEFFERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3322721	HILLVIEW BRANCH	11810 INTERCHANGE DRIVE	LOUISVILLE	KY	40229	JEFFERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3818279	RIVERFRONT BRANCH	471 WEST MAIN STREET	LOUISVILLE	KY	40202	JEFFERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3221806	ST. MATTHEWS BRANCH	4510 SHELBYVILLE ROAD	LOUISVILLE	KY	40207	JEFFERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3323362	STONY BROOK BRANCH	3650 SOUTH HURSTBOURNE PARKWAY	LOUISVILLE	KY	40299	JEFFERSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	350817	MIDWAY BRANCH	206 NORTH GRATZ STREET	MIDWAY	KY	40347	WOODFORD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3322637	MOUNT WASHINGTON BRANCH	279 NORTH BARDSTOWN ROAD	MOUNT WASHINGTON	KY	40047	BULLITT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2111553	NEWPORT BRANCH	103 CHURCHILL DRIVE	NEWPORT	KY	41071	CAMPBELL	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	3675708	NICHOLASVILLE KROGER BRANCH	995 SOUTH MAIN STREET	NICHOLASVILLE	KY	40356	JESSAMINE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2480512	NICHOLASVILLE MAIN STREET BRANCH	201 NORTH MAIN STREET	NICHOLASVILLE	KY	40356	JESSAMINE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2856582	ORCHARD BRANCH	986 NORTH MAIN STREET	NICHOLASVILLE	KY	40356	JESSAMINE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	868246	RADCLIFF OFFICE	645 SOUTH DIXIE BOULEVARD	RADCLIFF	KY	40160	HARDIN	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	
OK		Full Service	2693844	NORTH BULLITT BRANCH	4810 NORTH PRESTON HIGHWAY	SHEPHERDSVILLE	KY	40165	BULLITT	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625	

OK		Full Service	3668643	GIHON VILLAGE BRANCH	260 GIHON VILLAGE	PARKERSBURG	WV	26101	WOOD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	3459887	PINE GROVE BRANCH	13141 SHORTLINE HWY	PINE GROVE	WV	26419	WETZEL	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	783031	RAVENSWOOD BRANCH	2 WALL STREET	RAVENSWOOD	WV	26164	JACKSON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Limited Service	1009635	ROUTE 19 BRANCH	ROUTE 19 S & HAYWOOD JCT	SHINNSTON	WV	26431	HARRISON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	9133	SHINNSTON BRANCH	329 PIKE STREET	SHINNSTON	WV	26431	HARRISON	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	10438	SISSONVILLE BRANCH	6409 SISSONVILLE DRIVE	SISSONVILLE	WV	25320	KANAWHA	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	595720	SISTERSVILLE BRANCH	250 CHARLES STREET	SISTERSVILLE	WV	26175	TYLER	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	3640603	HIGHLANDS BRANCH, THE	100 CABELA DRIVE	TRIADDELPHIA	WV	26059	OHIO	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	1192649	VIENNA BRANCH	410 GRAND CENTRAL AVENUE	VIENNA	WV	26105	WOOD	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	597126	WEIRTON - PENC0 ROAD BRANCH	333 PENC0 ROAD	WEIRTON	WV	26062	HANCOCK	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	3649697	WEIRTON MAIN BRANCH	3265 MAIN STREET	WEIRTON	WV	26062	HANCOCK	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	643920	WELLSBURG BRANCH	745 CHARLES STREET	WELLSBURG	WV	26070	BROOKE	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	1176283	WESTOVER BRANCH	9 COMMERCE DRIVE	WESTOVER	WV	26501	MONONGALIA	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Limited Service	603821	CENTER WHEELING FACILITY	2146 MARKET STREET	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	602226	ELM GROVE BRANCH	2207 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	605928	ISLAND BRANCH	141 ZANE STREET	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	1190467	WOODSDALE BRANCH	835 NATIONAL ROAD	WHEELING	WV	26003	OHIO	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625
OK		Full Service	1993350	WHITEHALL BRANCH	2820 WHITEHALL BOULEVARD	WHITEHALL	WV	26554	MARION	UNITED STATES	Not Required	Not Required	WESBANCO BANK, INC.	645625

Form FR Y-6
WesBanco, Inc.
December 31, 2019

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 12/31/19			(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 12/31/19		
(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	USA	4,610,553 - 6.78%	N/A		
The Vanguard Group, Inc. Malvern, PA	USA	6,157,275 - 9.059%			
BlackRock, Inc. New York, NY	USA	4,952,374 - 7.3%			

(1) The securities holders may not have power to vote these shares

Form FR Y-6
WesBanco, Inc.
December 31, 2019

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)
Ivan L. Burdine Lewis Center, OH, USA		Executive Vice President - Chief Credit Officer	Executive Vice President - Chief Credit Officer, WesBanco Bank, Inc.		*	None	None
Stephen J. Callen Morgantown, WV, USA	Executive	Director	Director, WesBanco Bank, Inc.	Vice President, Gold Crest Properties	*	None	Gold Crest Property Management (50%); LSV, LLC (50%); Georgetown Apartments (50%); Spruce Conservation Reserve (100%); First Colonial, Inc. (50%); Freedom Properties (25%); CDC Development Corp. (37%); Third Morgan Investment Properties LLC (50%); Queen Anne Colony (50%)
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
James W. Cornelsen LaPlata MD, USA	Executive	Director	Director, Regional Market Chairman, WesBanco Bank, Inc.		*	None	None
Michael J. Crawford Ft. Thomas, KY, USA	Executive	Director	Director, WesBanco Bank, Inc.	Managing Director, AssuredPartners of Kentucky; President, Crawford Insurance	*	None	CKG Properties LLC (100%); NKC Properties LLC (100%); MMM Properties LLC (33.3%); MacGump LLC (50%); RAC Properties, Inc. (100%)

Beneficial ownership does not exceed one percent (1%)

Form FR Y-6
WesBanco, Inc.
December 31, 2019

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)
Christopher V. Criss Parkersburg, WV, USA	Executive	Director & Chairman of the Board	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	Baldar LLC (25%); WellsPat LLC (33.3%)
Abigail M. Feinknopf Columbus, OH, USA	Marketing Consultant	Director	Director, WesBanco Bank, Inc.	Marketing Consultant, Feinknopf Photography	*	None	None
Robert J. Fitzsimmons Wheeling, WV, USA	Lawyer	Director	Director, WesBanco Bank, Inc.	Member, Fitzsimmons Law Firm PLLC	*	None	Fitzsimmons Law Firm PLLC (33.3%); RCK1 Group LLC (33.3%); RCK2 Group LLC (33.3%)
D. Bruce Knox McArthur, OH, USA	Investor	Director	Director, WesBanco Bank, Inc.		*	None	None
Lisa A. Knutson Okeana, OH, USA	Executive	Director	Director, WesBanco Bank, Inc.	Chief Financial Officer, E.W. Scripps Company	*	None	None
Stephen J. Lawrence Morgantown, WV, USA		Executive Vice President & Chief Internal Auditor	Executive Vice President & Chief Internal Auditor, WesBanco Bank, Inc.		*	None	None
Gary L. Libs Floyds Knobs, IN, USA	Executive	Director	Director, WesBanco Bank, Inc.	President & CEO, Libs Paving Co.	*	None	Libs Paving Co. (51%); Asphalt Supply Co., Inc. (50%); Roll, Inc. (50%); Arbor Place LLC (50%)
Jay T. McCamic Wheeling, WV, USA	Lawyer	Director	Director, WesBanco Bank, Inc.	Lawyer, President, McCamic Law Firm	*	None	McCamic Law Firm (100%)

Beneficial ownership does not exceed one percent (1%)

Form FR Y-6
WesBanco, Inc.
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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)
F. Eric Nelson, Jr. Charleston, WV, USA	Executive	Director	Director, WesBanco Bank, Inc.	President, Nelson Enterprises	*	None	Nelson Enterprises (33%); EBW Associates LLC (33%)
Ronald W. Owen Pittsburgh PA, USA	Retired	Director	Director, WesBanco Bank, Inc.		*	None	None
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
Gregory S. Proctor Jr. Upper Marlboro, MD, USA	Executive	Director	Director, WesBanco Bank, Inc.	President & CEO, G.S. Proctor & Associates, Inc.	*	None	G.S. Proctor & Associates, Inc. (100%); Proctor Group LLC (100%); Proctor Group Two LLC (100%)
Brent E. Richmond Wheeling, 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
Joseph M. Robinson, Jr. Mason, OH, USA	Executive	Director	Director, WesBanco Bank, Inc.	CEO, High Peaks Solutions, LLC	*	None	High Peaks Solutions, LLC (100%); Robinson Advisory Group LLC (100%)
Denise Knouse-Snyder Triadelphia, WV, USA	Lawyer	Director	Director, WesBanco Bank, Inc.	Member, Phillips, Gardill, Kaiser & Almeyer PLLC	*	None	None

Beneficial ownership does not exceed one percent (1%)

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WesBanco, Inc.
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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)
Kerry M. Stemler Sellersburg, IN, USA	Executive	Director	Director, WesBanco Bank, Inc.	President & CEO, KM Stemler Company	*	None	KM Stemler Co., Inc. (100%); KM Stemler Trucking, Inc. (50%); Broadway Properties Management LLC (50%); 1634 Broadway LLC (25%); 1632 Broadway LLC (25%); 1630 Broadway LLC (25%); KM Stemler Developers LC (50%); One Three One Property LLC (50%); Blackstone Property LLC (50%); Progress Way Property LLC (50%); Bonterra LLC (50%)
Reed J. Tanner Morgantown, WV, USA	Certified Public Accountant	Director	Director, WesBanco Bank, Inc.	Member, Suttle & Stalnaker, PLLC	*	None	None
Robert H. Young Canonsburg, 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
Jayson M. Zatta Wintersville, OH, USA		Executive Vice President & Chief Banking Officer	Executive Vice President & Chief Banking Officer, WesBanco Bank, Inc.		*	None	None
Charlotte A. Zuschlag Gibsonia, PA, USA	Retired	Director	Director, WesBanco Bank, Inc.		*	None	None

Beneficial ownership does not exceed one percent (1%)