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 6(a) of the International Banking Act (12 U.S.C. § 3105(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.

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, Charles P. Evanski
Name of the Holding Company Director and Official

Group Senior VP/CFO
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.

Signature of Holding Company Director and Official

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014
Month / Day / Year

ESB Financial Corp
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
600 Lawrence Avenue
City, State 16117
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Mary Magestro
Name
VP/Accounting Manager
Title

724-758-5584
Area Code / Phone Number / Extension
724-758-3053
Area Code / FAX Number

E-mail Address
mmagestro@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:
☐ No

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.
Report Item: 1

N/A
ESB Financial Corporation files an annual report with the SEC
Report Item 2a:
ESB Financial Corporation
Organizational chart

ESB Financial Corporation
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA

ESB Bank
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
100%

TIE, Inc.
101 Wexford Bayne Road, Ste 210
Wexford, PA 15090
State of Incorporation: PA
100%

ESB Capital Trust IV
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: DE
100%

ESB Financial Services, Inc.
1605 North Market St, Suite 1200
Wilmington, DE 19801
State of Incorporation: DE
100%

AMESCO, Inc.
2281 Sheffield Road
Allentown, PA 18101
State of Incorporation: PA
100%

McCarnick Place Associates
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
55%

The Links at Deer Run
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
50%

McCarnick Farm
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
51%

Brandywine, LLC
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
50%

The Vineyards at Brandywine
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
48%

AM Ventures
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
100%

Bellevue Park
600 Lawrence Ave.
Elwood City, PA 16117
State of Incorporation: PA
48%

AMS Ventures own 2% of the following companies:

The Vineyards at Brandywine
Bellevue Park
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID</th>
<th>RSSID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>TDICCU NUMBER</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office RSSID</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service (Head Office)</td>
<td>22417B</td>
<td>ESB BANK</td>
<td>600 LAWRENCE AVENUE</td>
<td>ELLWOOD CITY</td>
<td>PA</td>
<td>16117</td>
<td>LAWRENCE</td>
<td>UNITED STATES</td>
<td>40542</td>
<td>0</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535856</td>
<td>ALIQUIPPA BRANCH</td>
<td>2301 SHERIFF ROAD</td>
<td>ALIQUIPPA</td>
<td>PA</td>
<td>15501</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>40775</td>
<td>105</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>2100596</td>
<td>ROY HILL BRANCH</td>
<td>1098 KELVIN AVENUE</td>
<td>ROY HILL</td>
<td>PA</td>
<td>15504</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>26387</td>
<td>102</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535857</td>
<td>AMBRODGE BRANCH</td>
<td>506 MERCHANT STREET</td>
<td>AMBRODGE</td>
<td>PA</td>
<td>15503</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>41450</td>
<td>107</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>2100681</td>
<td>NORHERN LIGHTS BRANCH</td>
<td>1555 BEAVER ROAD</td>
<td>BADEN</td>
<td>PA</td>
<td>15505</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>262927</td>
<td>125</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>2102699</td>
<td>BEAVER BRANCH</td>
<td>201 CORPORATION STREET</td>
<td>BEAVER</td>
<td>PA</td>
<td>15509</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>262926</td>
<td>125</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535866</td>
<td>BEAVER FALLS BRANCH</td>
<td>1457 SEVENTH AVENUE</td>
<td>BEAVER FALLS</td>
<td>PA</td>
<td>15510</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>40541</td>
<td>120</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>2102696</td>
<td>CHIPPEWA TOWNSHIP BRANCH</td>
<td>2521 DARLINGTON ROAD</td>
<td>BEAVER FALLS</td>
<td>PA</td>
<td>15510</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>262924</td>
<td>124</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>5336591</td>
<td>CRAWFORDS BRANCH</td>
<td>900 FIFTH AVENUE</td>
<td>CRAWFORDS</td>
<td>PA</td>
<td>15608</td>
<td>BELCHER</td>
<td>UNITED STATES</td>
<td>364339</td>
<td>198</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>4488705</td>
<td>CRAWFORDS BRANCH</td>
<td>2530 ROCHESTER ROAD</td>
<td>CRAWFORDS</td>
<td>PA</td>
<td>15606</td>
<td>BELCHER</td>
<td>UNITED STATES</td>
<td>532186</td>
<td>193</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3816479</td>
<td>FRANKLIN TOWNSHIP BRANCH</td>
<td>1793 MERCIER ROAD</td>
<td>ELLWOOD CITY</td>
<td>PA</td>
<td>16117</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>262920</td>
<td>123</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535893</td>
<td>CENTER TOWNSHIP BRANCH</td>
<td>3531 BROODHEAD ROAD</td>
<td>MASONICA</td>
<td>PA</td>
<td>15601</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>262428</td>
<td>106</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>2102637</td>
<td>NEW BRIGHTON BRANCH</td>
<td>800 THIRD AVENUE</td>
<td>NEW BRIGHTON</td>
<td>PA</td>
<td>15606</td>
<td>BEAVER</td>
<td>UNITED STATES</td>
<td>43814</td>
<td>124</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3288779</td>
<td>NESHANNOCK BRANCH</td>
<td>3360 WILMINGTON ROAD</td>
<td>NEW CASTLE</td>
<td>PA</td>
<td>16105</td>
<td>LAWRENCE</td>
<td>UNITED STATES</td>
<td>443439</td>
<td>119</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535857</td>
<td>SHENANDO TOWNSHIP BRANCH</td>
<td>2731 ELLWOOD ROAD</td>
<td>NEW CASTLE</td>
<td>PA</td>
<td>16101</td>
<td>LAWRENCE</td>
<td>UNITED STATES</td>
<td>262931</td>
<td>119</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535932</td>
<td>BALDWIN BRANCH</td>
<td>5335 CURRY ROAD</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15236</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>283536</td>
<td>128</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535944</td>
<td>BEECHWYV BRANCH</td>
<td>1500 BEECHWYV AVENUE</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15236</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>380935</td>
<td>111</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535969</td>
<td>FOX CHAPEL BRANCH</td>
<td>1050 FREEPORT ROAD</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15238</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>273103</td>
<td>104</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>6683760</td>
<td>NORTH SHORE BRANCH</td>
<td>827 Middleware STREET</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15212</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>40551</td>
<td>117</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535997</td>
<td>TROY HILL BRANCH</td>
<td>1290 LOWRIE STREET</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15212</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>42891</td>
<td>128</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>4463304</td>
<td>BUTLER BRANCH</td>
<td>831 EVANS CITY ROAD</td>
<td>BUTLER</td>
<td>PA</td>
<td>16053</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535996</td>
<td>WEXFORD BRANCH</td>
<td>101 WEXFORD-BAYNE ROAD</td>
<td>WEXFORD</td>
<td>PA</td>
<td>16090</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>278859</td>
<td>109</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>22417B</td>
<td>Full Service</td>
<td>3535953</td>
<td>ZEVELOYLE BRANCH</td>
<td>3127 SOUTH MAIN STREET</td>
<td>ZEVELOYLE</td>
<td>PA</td>
<td>16037</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>514909</td>
<td>132</td>
<td>ESB BANK</td>
<td>22417B</td>
<td></td>
</tr>
</tbody>
</table>