

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110  
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [X] a single-employer plan [ ] a DFE (specify) \_\_\_\_
B This return/report is: [ ] the first return/report [ ] the final return/report [ ] an amended return/report [ ] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [ ]
D Check box if filing under: [X] Form 5558 [ ] automatic extension [ ] the DFVC program [ ] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan: WESBANCO, INC. DEFINED BENEFIT PENSION PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1985
2a Plan sponsor's name (employer, if for a single-employer plan): WESBANCO, INC.
2b Employer Identification Number (EIN): 55-0571723
2c Plan Sponsor's telephone number: 304-234-9536
2d Business code (see instructions): 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes entries for Kimberly Griffith and fields for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  PENSION PLAN COMMITTEE FOR WESBANCO, INC. DEFINED BENEFIT PENSION PLAN  ONE BANK PLAZA WHEELING, WV 26003-3562	<b>3b</b> Administrator's EIN 55-0571723  <b>3c</b> Administrator's telephone number 304-234-9000
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<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	1069
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<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>6a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	267
<b>6a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	238
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	10
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	80
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	328
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	17
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	345
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	0

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	
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**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
 1A

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

<b>9a</b> Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	<b>9b</b> Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

**a Pension Schedules**

(1)  **R** (Retirement Plan Information)

(2)  **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3)  **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4)  **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_

(5)  **MEP** (Multiple-Employer Retirement Plan Information)

**b General Schedules**

(1)  **H** (Financial Information)

(2)  **I** (Financial Information – Small Plan)

(3)  **A** (Insurance Information) – Number Attached 0

(4)  **C** (Service Provider Information)

(5)  **D** (DFE/Participating Plan Information)

(6)  **G** (Financial Transaction Schedules)

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**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

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**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) .....  Yes  No

If "Yes" is checked, complete lines 11b and 11c.

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**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) .....  Yes  No

**11c** Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

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<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan <u>WESBANCO, INC. DEFINED BENEFIT PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>WESBANCO, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>55-0571723</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>182878045</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>188424656</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>659</u>	<u>72305635</u>
	<b>b</b> For terminated vested participants .....	<u>143</u>	<u>9692251</u>
	<b>c</b> For active participants .....	<u>267</u>	<u>42584272</u>
	<b>d</b> Total .....	<u>1069</u>	<u>124025394</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.13 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>2329475</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>246872</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>2576347</u>

**Statement by Enrolled Actuary**  
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>		
	Signature of actuary	<u>07/07/2025</u> Date
	<u>LORI A. DEVORE</u> Type or print name of actuary	<u>23-05257</u> Most recent enrollment number
	<u>AON CONSULTING, INC.</u> Firm name	<u>614-436-8100</u> Telephone number (including area code)
	<u>8940 LYRA DRIVE, SUITE 250 COLUMBUS, OH 43240</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	56410524
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	56410524
<b>10</b>	Interest on line 9 using prior year's actual return of <u>13.84</u> % .....	0	7807217
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
	<b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> % .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
	<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	64217741

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	99.69 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	151.24 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	106.47 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>					
<b>18</b> Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b> 0

<b>19</b>	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b> 0
	<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b> 0
	<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b> 0
<b>20</b>	Quarterly contributions and liquidity shortfalls:	
	<b>a</b> Did the plan have a "funding shortfall" for the prior year? .....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<b>b</b> If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<b>c</b> If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

<b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b>				
<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....				<b>21b</b> 4
<b>22</b> Weighted average retirement age .....				<b>22</b> 64
<b>23</b> Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

<b>Part VI Miscellaneous Items</b>				
<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
<b>26</b> Demographic and benefit information				
<b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. .... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
<b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				<b>27</b>

<b>Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years</b>				
<b>28</b> Unpaid minimum required contributions for all prior years .....				<b>28</b> 0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				<b>29</b> 0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....				<b>30</b> 0

<b>Part VIII Minimum Required Contribution For Current Year</b>				
<b>31</b> Target normal cost and excess assets (see instructions):				
<b>a</b> Target normal cost (line 6c) .....				<b>31a</b> 2576347
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....				<b>31b</b> 0
<b>32</b> Amortization installments:		Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....		375243	34140	
<b>b</b> Waiver amortization installment .....		0	0	
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....				<b>33</b>
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				<b>34</b> 2610487
		Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....		0	2610487	2610487
<b>36</b> Additional cash requirement (line 34 minus line 35) .....				<b>36</b> 0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....				<b>37</b> 0
<b>38</b> Present value of excess contributions for current year (see instructions)				
<b>a</b> Total (excess, if any, of line 37 over line 36)				<b>38a</b> 0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....				<b>38b</b> 0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....				<b>39</b> 0
<b>40</b> Unpaid minimum required contributions for all years .....				<b>40</b> 0

<b>Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)</b>				
<b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>WESBANCO, INC. DEFINED BENEFIT PENSION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WESBANCO, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>55-0571723</b>	

**Part I Service Provider Information (see instructions)**

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....  Yes  No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<b>ARTISAN INTERNATIONAL FUND</b>	<b>C/O BOSTON FINANCIAL PO BOX 8412 BOSTON, MA 02266-8412</b>
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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<b>FRANKLIN TEMPLETON</b>	<b>1 FRANKLIN PKWY FL1 BLGD 920 SAN MATEO, CA 94403</b>
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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<b>CALAMOS FINANCIAL SERVICES LLC</b>	<b>2020 CALAMOS COURT NAPERVILLE, IL 60563</b>
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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

<b>COLUMBIA MGMT INVESTMENT ADVISERS</b>	<b>225 FRANKLIN STREET BOSTON, MA 02110</b>
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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DIAMOND HILL LONG/SHORT FUND-I

P.O. BOX 46707  
CINCINNATI, OH 45246

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FEDERATED INVESTMENT MANAGEMENT CO

FEDERATED INVESTORS TOWER  
PITTSBURGH, PA 15222-3779

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

GOLDMAN SACHS

200 WEST STREET  
NEW YORK, NY 10282

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

I SHARES

C/O BLACKROCK INVESTMENTS, LLC  
1 UNIVERSITY SQUARE DRIVE  
PRINCETON, NJ 08540

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

LITMAN GREGORY WEALTH MANAGEMENT

1676 N CALIFORNIA BLVD  
ST 500  
WALNUT CREEK, CA 94596

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

STATE STREET

1 LINCOLN ST  
BOSTON, MA 02111

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

THE VANGUARD GROUP INC

PO BOX 2600  
VALLEY FORGE, PA 19482

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VICTORY FUNDS

P.O. BOX 182593  
COLUMBUS, OH 43218-2593

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

WESMARK

ONE BANK PLAZA  
FOURTH FLOOR  
WHEELING, WV 26003

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

AON CONSULTING

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	266394	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

WESBANCO INC.

55-0571723

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 50	NONE	250268	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**Part I Service Provider Information (continued)**

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide
<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> Describe the information that the service provider failed or refused to provide

<b>Part III</b>	<b>Termination Information on Accountants and Enrolled Actuaries (see instructions)</b> (complete as many entries as needed)
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<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>WESBANCO, INC. DEFINED BENEFIT PENSION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WESBANCO, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>55-0571723</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	69249	54145
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	1321467	958368
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	37763858	24403814
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	79718229	49559964
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	32363501	14600145
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	31641741	20745279
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	182878045	110321715
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	182878045	110321715

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		0
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	1611699	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	3781341	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	100950	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		5493990
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	424717	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	749593	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		1174310
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	601834	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		-25303
<b>c</b> Other income .....	2c		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	2d		7244831

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	79284498	
(2) To insurance carriers for the provision of benefits .....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)		79284498
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	2g		
<b>h</b> Interest expense.....	2h		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	2i(1)		
(2) Contract administrator fees .....	2i(2)		
(3) Recordkeeping fees .....	2i(3)		
(4) IQPA audit fees .....	2i(4)		
(5) Investment advisory and investment management fees .....	2i(5)	250269	
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)	266394	
(8) Legal fees .....	2i(8)		
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		516663
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	2j		79801161

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k		-72556330
<b>l</b> Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan .....	2l(2)		

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1)  Unmodified (2)  Qualified (3)  Disclaimer (4)  Adverse

**b** Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1)  DOL Regulation 2520.103-8 (2)  DOL Regulation 2520.103-12(d) (3)  neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: ERNST & YOUNG LLP

(2) EIN: 34-6565596

**d** The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1)  This form is filed for a CCT, PSA, DCG or MTIA. (2)  It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		10000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?  Yes  No  
If "Yes," enter the amount of any plan assets that reverted to the employer this year \_\_\_\_\_.

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)

**5c** Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) .....  Yes    No    Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 550657.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>WESBANCO, INC. DEFINED BENEFIT PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>WESBANCO, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>55-0571723</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
<b>2</b> Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>55-0658986</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	38

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

**5** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_  
**If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	6a	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	6b	
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

**If you completed line 6c, skip lines 8 and 9.**

**7** Will the minimum funding amount reported on line 6c be met by the funding deadline? .....  Yes  No  N/A

**8** If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....  Yes  No  N/A

<b>Part III</b>	<b>Amendments</b>
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**9** If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....  Increase  Decrease  Both  No

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....  Yes  No

**11 a** Does the ESOP hold any preferred stock? .....  Yes  No

**b** If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) .....  Yes  No

**12** Does the ESOP hold any stock that is not readily tradable on an established securities market? .....  Yes  No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box  and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box  and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure:  Hourly  Weekly  Unit of production  Other (specify): \_\_\_\_\_

**14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

<b>a</b> The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	<b>14a</b>	
<b>b</b> The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14b</b>	
<b>c</b> The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	<b>14c</b>	

**15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

**16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</b> If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	<b>16b</b>	

**17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

**18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

**a** Enter the percentage of plan assets held as:  
 Public Equity: 21.3 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 72.4 %  
 High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 1.8 % Other: 4.5 %

**b** Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:  
 0-5 years  5-10 years  10-15 years  15 years or more

**20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero?  Yes  No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:  
 Yes.  
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.  
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.  
 No. Other. Provide explanation.....

**Part VII IRS Compliance Questions**

**21a** Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?  Yes  No

**21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).  
 Design-based safe harbor method  
 "Prior year" ADP test  
 "Current year" ADP test  
 N/A

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter \_\_\_/\_\_\_/\_\_\_ (MM/DD/YYYY) and the Opinion Letter serial number \_\_\_\_\_.

**WESBANCO, INC.**  
**DEFINED BENEFIT PENSION PLAN**

Financial Statements  
and Supplemental Schedules  
Years Ended December 31, 2024 and 2023  
with Report of Independent Auditors

---

WesBanco, Inc.  
Defined Benefit Pension Plan  
Financial Statements and Supplemental Schedules  
Years Ended December 31, 2024 and 2023

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## Report of Independent Auditors

To the Plan Participants and the Plan Administrator of the WesBanco, Inc. Defined Benefit Pension Plan

### Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of WesBanco, Inc. Defined Benefit Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes (collectively referred to as the “financial statements”).

Management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

### Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor’s Responsibilities for the Audit of the Financial Statements section

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such



procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan’s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan’s ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

#### **Other Matter**

##### *Supplemental Schedules Required by ERISA*

The supplemental schedules of assets (held at end of year) as of December 31, 2024, and reportable transactions for the year then ended (referred to as the “supplemental schedules”), are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that



agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Ernst + Young LLP*

July 29, 2025

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 Statements of Net Assets Available for Benefits

	<b>December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>ASSETS</b>		
Investments at fair value	<b>\$ 109,309,202</b>	\$ 181,487,329
Accrued interest and dividends	<b>958,368</b>	1,321,467
Cash	<b>54,145</b>	69,249
	<b>110,321,715</b>	182,878,045
Total assets		
	<b>\$ 110,321,715</b>	\$ 182,878,045
Net assets available for benefits		
	<b>\$ 110,321,715</b>	\$ 182,878,045

*See accompanying notes to the financial statements*

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 Statements of Changes in Net Assets Available for Benefits

	<b>Year Ended December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>ADDITIONS</b>		
Investment income	\$ 7,201,728	\$ 5,236,538
Net appreciation in fair value of investments	43,103	17,512,388
Total investment gain	<u>7,244,831</u>	<u>22,748,926</u>
<b>DEDUCTIONS</b>		
Actuarial and administrative fees	516,663	352,939
Pension benefits paid	9,001,657	6,425,567
Annuity purchase	70,282,841	-
Total deductions	<u>79,801,161</u>	<u>6,778,506</u>
Total (decrease) increase in net assets available for benefits	(72,556,330)	15,970,420
Net assets available for benefits:		
Beginning of year	<u>182,878,045</u>	<u>166,907,625</u>
End of year	<u>\$ 110,321,715</u>	<u>\$ 182,878,045</u>

*See accompanying notes to the financial statements*

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements  
December 31, 2024 and 2023

**Note 1 – Plan Description**

WesBanco, Inc. (WesBanco or the Company) is a bank holding company offering a full range of financial services, including trust and mortgage banking services, through offices located in West Virginia, Ohio, Kentucky, southern Indiana, western Pennsylvania, Maryland and Tennessee.

The following brief description of the WesBanco, Inc. Defined Benefit Pension Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Agreement and Summary Plan Description for more complete information. The Plan, established on January 1, 1985, is a non-contributory, defined benefit pension plan sponsored and administered by WesBanco. The Plan covers all employees of WesBanco, Inc. and its subsidiaries who were hired before August 1, 2007. The trustee of the Plan is Wesbanco Trust and Investment Services (the Plan Trustee). Plan assets are held in a fiduciary capacity by the Plan Trustee and, as such, are not assets of WesBanco. The Plan provides for retirement, death, and disability benefits and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

Eligibility requirements of the Plan include all employees of WesBanco who worked 1,000 hours a year or more and have attained age 21 or have completed one year of service, whichever is later. Effective July 31, 2007, the Plan was amended and any employee hired or rehired after July 31, 2007, is not eligible to be a participant in the Plan.

Employees are entitled to annual pension benefits when the employee is of normal or early retirement age, disabled, or has completed five years or more of service. An employee forfeits their accumulated benefits if employment is terminated before rendering five years of service (unless disabled or of retirement age). Eligible participants may elect to receive their pension benefits in the form of the following: life annuity, ten years certain and life annuity, joint and full survivor annuity, joint and one-half survivor annuity, joint and two-thirds survivor annuity, joint and three-fourths survivor annuity and, for certain participants of acquired plans, lump-sum. Participants’ spouses are entitled to pension benefits upon death of active or certain inactive participants.

Annual pension benefits are calculated as: (a) 1.18% of average annual compensation, plus (b) 0.56% of average annual compensation in excess of covered compensation, as defined, multiplied by credited service, not to exceed 35 years, less the amount paid by an annuity contract, where applicable. The average compensation results from the average of base monthly compensation during the highest 60 consecutive calendar months out of the 120 months before commencement of benefits. The maximum benefit is \$5,000 per month, or \$60,000 per year.

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements (continued)  
December 31, 2024 and 2023

**Note 1 – Plan Description (continued)**

Effective December 31, 1998, benefits provided under other plans sponsored and previously funded by WesBanco were incorporated into the Plan. These benefits pertain to a monthly health care benefit of \$100 for eligible participants and a death benefit of \$7,500. The monthly health care benefit is provided to employees who retire at age 60 or later with 15 or more years of service or employees who retire at age 65 or later with 5 or more years of service. The benefit is payable until the later of the death of the retiree or beneficiary. For employees who retire with less than ten years of service, the benefit is limited to a period of equal time to the retiree’s service as an active employee. However, these benefits are not provided to any employee whose hire date was on or after March 30, 1998.

Effective December 12, 2024, WesBanco completed a pension lift-out for a portion of the Plan, settling obligations for approximately 672 retirees through the purchase of non-participating annuity contracts from Nationwide Life & Annuity Insurance Company (the “Carrier”), a non-controlled insurer, by transferring a significant liability related to the obligation with the payment of substantial assets to the Carrier to meet this liability. The Company utilized an external consultant with defined benefit pension plan expertise to coordinate and advise, along with Company counsel, in the process of selecting a carrier based on bidding the package to multiple companies. Each carrier was vetted for financial soundness, specific versus general account allocation of liabilities, and quality of service to participants to rate the companies in order so that the process was not based on the lowest bid. The Plan continues to provide defined benefits for approximately 250 active participants subject to the provisions of the Plan.

The purchase of the non-participating annuity contracts reduced the accumulated plan benefits of the Plan by approximately \$70.3 million.

**Note 2 – Summary of Significant Accounting Policies**

**Basis of Presentation**

The financial statements of the Plan are prepared on the accrual basis.

**Investment Valuation and Income Recognition**

Purchases and sales of securities are accounted for as of the trade date. Interest and dividend income is recorded as earned. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements (continued)  
December 31, 2024 and 2023

**Note 2 – Summary of Significant Accounting Policies (continued)**

The Plan's investments are stated at fair value. Securities traded on a national securities exchange are valued at the last reported sales price on the last business day of the plan year; investments traded in the over-the-counter market and listed securities for which no sale was reported on the date are valued at the last reported bid prices. Shares of registered investment companies are valued at the quoted net asset value of shares held by the Plan at year-end.

**Actuarial Present Value of Accumulated Plan Benefits**

Accumulated plan benefits (see Note 3) are those estimated future periodic payments that are attributable under the Plan's provision to services rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees and their beneficiaries, and (b) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on employees' highest average compensation for five consecutive calendar years out of the last ten consecutive calendar years. The accumulated plan benefits for active employees are based on their highest average compensation for five consecutive calendar years out of the last ten consecutive calendar years preceding the valuation date. Benefits payable under all circumstances – retirement, death, disability and termination of employment – are included, to the extent they are deemed attributable to employee service rendered at the valuation date. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025 and 2024. Had the valuations been performed as of December 31, 2024 and 2023 there would be no material differences.

**Payment of Benefits**

Benefits are recorded when paid.

**Use of Estimates**

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make certain estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

**Priorities Upon Termination of the Plan**

While there is no present intention to terminate the Plan, WesBanco reserves the right to amend, freeze, or terminate the Plan in the future. However, in the event that the Plan is terminated, plan assets will be allocated to provide plan benefits to members and beneficiaries in the order of priority specified in the Plan Document, which is in accordance with Section 4044 of ERISA.

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 Notes to the Financial Statements (continued)  
 December 31, 2024 and 2023

**Note 2 – Summary of Significant Accounting Policies (continued)**

Furthermore, to the extent unfunded vested benefits exist, ERISA provides that such benefits are payable, up to specified limitations, by the Pension Benefit Guaranty Corporation.

**Note 3 – Accumulated Plan Benefits**

An independent consulting actuarial firm (the “actuary”) estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated plan benefit information is as follows:

	<b>December 31,</b>	
	<b>2024</b>	<b>2023</b>
Vested benefits:		
Participants currently receiving benefits	\$ 3,473,200	\$ 68,317,381
Other participants	<b>44,280,870</b>	48,013,126
Total vested benefits	<b>47,754,070</b>	116,330,507
Non-vested benefits	<b>507,186</b>	538,664
Total actuarial present value of accumulated plan benefits	<b>\$ 48,261,256</b>	\$ 116,869,171

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 Notes to the Financial Statements (continued)  
 December 31, 2024 and 2023

**Note 3 – Accumulated Plan Benefits (continued)**

The changes in accumulated plan benefits are as follows:

	<u>For the Year Ended December 31,</u>	
	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits at beginning of year	<b>\$ 116,869,171</b>	\$ 101,331,680
Increase (decrease) during the year attributed to:		
Change in actuarial assumptions	<b>(79,604)</b>	11,015,128
Benefit accruals	<b>3,684,033</b>	4,252,608
Increase in interest due to a decrease in the discount period	<b>7,072,154</b>	6,695,322
Benefits paid <sup>(1)</sup>	<b>(79,284,498)</b>	(6,425,567)
Net increase (decrease)	<b>(68,607,915)</b>	15,537,491
Actuarial present value of accumulated plan benefits at end of year	<b><u>\$ 48,261,256</u></b>	<b><u>\$ 116,869,171</u></b>

<sup>(1)</sup> Includes \$70.3 million resulting from an annuity purchase executed in December 2024.

Significant assumptions underlying the actuarial valuation are as follows:

Life expectancy mortality rates: For 2024 and 2023, the 2006 base rates from Pri-2012 mortality study projected generationally from 2012 with Scale MP-2021

Assumed rate of return on investments: 5.85% for 2024 and 5.83% for 2023

Average retirement age: For 2024 and 2023, graded rate from 10% at age 60 to 100% at age 70

Actuarial equivalence: For 2024 and 2023, the 417(e) mortality table and the applicable 417(e) interest rates as of the August preceding the beginning of the Plan year containing the date of distribution for all benefits.

Administrative expenses: No loading

These actuarial assumptions, including the plan amendments, are based on the presumption that the Plan will continue. If the Plan were terminated, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements (continued)  
December 31, 2024 and 2023

**Note 4 – Funding Policy**

The participating employer makes contributions to the Plan such that all employees' benefits will be fully provided for upon retirement. The amounts contributed to the Plan are determined on the basis of (a) the actuarial statements submitted by the actuary, (b) the maximum amount permitted by law or regulation as a deduction in WesBanco's federal income tax returns, and (c) the minimum amount certified by the actuary as necessary during any plan year to avoid an accumulated funding deficiency as defined by ERISA. Minimum funding requirements were met by the Plan for 2024 and 2023.

**Note 5 – Investments**

All investment information disclosed in the accompanying financial statements and supplemental schedules required by ERISA, including investments held at December 31, 2024 and 2023, and net appreciation in fair value of investments and investment income for the years ended December 31, 2024 and 2023, were obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Plan Trustee.

**Note 6 – Fair Value Measurement**

Accounting Standards Codification ("ASC") 820, *Fair Value Measurement and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurement) and the lower priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1 - Valuations are based on unadjusted quoted prices in an active market for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Valuations are based on quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Valuations are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement.

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements (continued)  
December 31, 2024 and 2023

**Note 6 – Fair Value Measurement (continued)**

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Registered Investment Companies and equity securities: The fair value of registered investment companies is stated at the quoted net asset value as reported by the funds on the last business day of the plan year. Equity securities are valued at the closing price reported on the active market on which the individual securities are traded.

U.S. Government securities, municipal securities and corporate bonds: Valued at fair value based on models that consider criteria such as dealer quotes, available trade data, issuer creditworthiness, market movements, sector news, and bond and swap yield curves.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 Notes to the Financial Statements (continued)  
 December 31, 2024 and 2023

**Note 6 – Fair Value Measurement (continued)**

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2024 and 2023:

	<b>Assets at Fair Value as of December 31, 2024</b>			
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Registered investment companies	\$ 20,745,279	\$ -	\$ -	\$ 20,745,279
Equity securities	14,600,145	-	-	14,600,145
U.S. Government securities	-	22,638,224	-	22,638,224
Corporate bonds	-	49,559,964	-	49,559,964
Municipal securities	-	1,765,590	-	1,765,590
Total assets at fair value	\$ 35,345,424	\$ 73,963,778	\$ -	\$ 109,309,202

	<b>Assets at Fair Value as of December 31, 2023</b>			
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
Registered investment companies	\$ 31,641,741	\$ -	\$ -	\$ 31,641,741
Equity securities	32,363,501	-	-	32,363,501
U.S. Government securities	-	35,977,056	-	35,977,056
Corporate bonds	-	79,718,229	-	79,718,229
Municipal securities	-	1,786,802	-	1,786,802
Total assets at fair value	\$ 64,005,242	\$ 117,482,087	\$ -	\$ 181,487,329

The Plan did not contain any Level 3 assets for the years ended December 31, 2024 and 2023.

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements (continued)  
December 31, 2024 and 2023

**Note 7 – Income Tax Status**

The Plan has received a determination letter from the Internal Revenue Service (“IRS”) dated October 31, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (“IRC”) and, therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plan was amended. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The Plan Administrator believes the Plan, as amended, is being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, as amended, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**Note 8 – Administrative Costs**

During 2024 and 2023, expenses incurred by the Plan Trustee in connection with investment transactions, professional and administrative fees, and other expenses of the Plan were paid for by the Plan. Personnel and facilities of the employer are used by the Plan for its accounting and other activities at no charge to the Plan.

**Note 9 – Transactions with Parties-in-Interest**

As of December 31, 2024 and 2023, the Plan held 55,300 shares of WesBanco, Inc. common stock with a market value of \$1,799,462 and \$1,734,761, respectively. As of December 31, 2024 and 2023, the Plan held 235,772 and 363,813 shares of WesMark Government Bond Fund #566 with a market value of \$1,824,879 and \$2,888,679, respectively. In addition, at December 31, 2024 and 2023, the Plan held 375,278 and 589,800 shares of WesMark Tactical Opportunity Fund with a market value of \$4,364,488 and \$6,493,700, respectively.

WesBanco, Inc.  
Defined Benefit Pension Plan  
Notes to the Financial Statements (continued)  
December 31, 2024 and 2023

**Note 10 – Risk and Uncertainties**

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the value of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

**Note 11 – Subsequent Events**

Management evaluated subsequent events for the Plan through July 29, 2025, the date the financial statements were available to be issued.

## Supplemental Schedules

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End  
December 31, 2024

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Registered Investment Companies</b>				
934,160	Shares	Federated Government Obligations Fund 117	\$ 934,160	\$ 934,160
166,627	Shares	Federated Hermes Total Return Fund #328	1,821,437	1,557,958
7,945	Shares	I Shares IBOXX \$ Investment Grade Corp Bond Fund	1,043,867	848,844
19,272	Shares	I Shares Barclays 20+ Year Treasury Bond Fund	2,280,529	1,683,024
* 235,772	Shares	WesMark Government Bond Fund #566	2,297,948	1,824,879
6,919	Shares	Artisan Mid Cap Fund Ins	366,237	287,974
23,433	Shares	Columbia Emerging Markets Fund - I3	284,506	313,531
18,765	Shares	Federated Hermes International Leaders IS	622,617	659,794
19,962	Shares	Goldman Sachs International Equity Income Fund	287,656	353,531
1,127	Shares	I Shares S&P 500 Growth Index Fund	78,866	114,424
1,706	Shares	I Shares S&P 500 Value Index Fund	248,391	325,641
26,577	Shares	I Shares Core S&P Midcap ETF	1,415,546	1,656,013
3,804	Shares	I Shares Russell 2000 Value Index Fund	532,976	624,503
6,663	Shares	I Shares Russell 2000 ETF	1,368,170	1,472,256
32,653	Shares	I Shares MSCI ACWX Index Fund ETF	1,821,016	1,703,180
853	Shares	SPDR S&P 500 ETF	396,803	499,926
8,652	Shares	Templeton Emerging Markets Small Cap Fund #626	104,619	119,917
2,152	Shares	Vanguard Emerging Markets ETF	112,964	94,774
13,314	Shares	Victory Sycamore Established Value Fund	511,425	611,925
1,233	Shares	Vanguard Real Estate ETF	118,483	109,836
7,866	Shares	Calamos Market Neutral Income Fund I	104,037	117,445
9,544	Shares	Diamond Hill Long/Short Fund - I #11	243,302	259,017
19,335	Shares	IMGP Alternative Strategies Fund	239,949	208,239
* 375,278	Shares	WesMark Tactical Opportunity Fund	3,924,749	4,364,488
<b>Total Registered Investment Companies</b>			<b>\$ 21,160,253</b>	<b>\$ 20,745,279</b>

\* Party-in-Interest

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 EIN #55-0571723 Plan #001  
 Schedule H, Line 4i – Schedule of Assets Held at Year End  
 December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>U.S. Government Securities</b>			
750,000	PV U.S. Treasury Note 5% 5/15/2037	\$ 804,668	\$ 777,480
500,000	PV FFCB 3.15% 4/3/2028	497,235	482,460
750,000	PV U.S. Treasury Note 4.7375% 2/15/2038	754,102	729,960
250,000	PV U.S. Treasury Bond 4% 11/15/2042	256,992	225,185
750,000	PV U.S. Treasury Bond 2.875% 11/15/2046	575,332	545,565
750,000	PV U.S. Treasury Bond 3% 2/15/2047	588,311	556,463
2,220,000	PV U.S. Treasury Bond 2.75% 8/15/2047	1,545,642	1,563,368
19,023	PV FHLMC FG G18527 3% 10/1/2029	19,730	18,444
807,297	PV FNMA AM6756 3.57% 10/1/2029	844,512	768,345
27,949	PV FNMA CMO #FNR 2003-44 Q 3.5% 6/25/2033	28,771	27,038
444,009	PV Polar Tankers Inc. 5.951% 5/10/2037	562,035	457,449
201,676	PV FHLMC CMO #FHR 4091 PA 2% 10/15/2041	204,607	191,314
194,719	PV FNMA CMO FNR 2015-26 A 2% 3/25/2044	184,648	182,151
750,000	PV U.S. Treasury Bond 3.125% 5/15/2048	600,264	562,590
1,407,000	PV U.S. Treasury Bond 3% 8/15/2048	990,396	1,029,094
750,000	PV U.S. Treasury Bond 3.375% 11/15/2048	622,031	586,613
500,000	PV U.S. Treasury Bond 3% 2/15/2049	373,145	364,315
500,000	PV U.S. Treasury Bond 2.875% 5/15/2049	380,937	354,980
1,385,000	PV U.S. Treasury Bond 2.875% 11/15/2049	996,767	881,525
1,000,000	PV U.S. Treasury 2% 2/15/2050	633,828	581,680
1,669,000	PV U.S. Treasury Bond 1.625% 11/15/2050	997,228	871,852
1,000,000	PV U.S. Treasury Bond 2.375% 5/15/2051	666,133	629,920
500,000	PV U.S. Treasury Bond 2% 8/15/2051	331,719	286,230
1,418,000	PV U.S. Treasury Bond 2.25% 2/15/2052	989,055	861,208
500,000	PV U.S. Treasury Bond 3% 8/15/2052	415,078	359,355
500,000	PV U.S. Treasury Bond 4% 11/15/2052	453,281	436,270
1,563,000	PV U.S. Treasury Bond 3.625% 2/15/2053	1,454,604	1,272,079
500,000	PV U.S. Treasury Bond 4.75% 11/15/2053	515,313	495,470
250,000	PV U.S. Treasury Note 4.75% 2/15/2037	277,656	253,702
250,000	PV U.S. Treasury Bond 4.5% 5/15/2038	269,766	246,202
250,000	PV U.S. Treasury Bond 3.5% 2/15/2039	240,234	219,327
750,000	PV U.S. Treasury Bond 4.25% 5/15/2039	736,289	712,005
250,000	PV U.S. Treasury Bond 4.25% 11/15/2040	262,959	235,205
500,000	PV U.S. Treasury Bond 3.125% 2/15/2043	430,312	395,410
250,000	PV U.S. Treasury Bond 3.875% 5/15/2043	246,953	220,265
250,000	PV U.S. Treasury Bond 3.625% 8/15/2043	238,320	212,002
250,000	PV U.S. Treasury Bond 3.75% 11/15/2043	242,734	215,497
250,000	PV U.S. Treasury Bond 3.625% 2/15/2044	237,734	211,173
1,485,000	PV U.S. Treasury Bond 3.375% 5/15/2044	1,208,140	1,204,884
500,000	PV U.S. Treasury 3.125% 8/15/2044	406,094	388,750
500,000	PV U.S. Treasury Bond 3% 11/15/2044	401,172	379,905
750,000	PV U.S. Treasury 3% 5/15/2045	592,969	564,638
750,000	PV U.S. Treasury Bond 3% 11/15/2045	586,084	567,338
750,000	PV U.S. Treasury Bond 2.5% 2/15/2046	532,500	513,518
<b>Total U.S. Government Securities</b>		<b>\$ 24,196,280</b>	<b>\$ 22,638,224</b>

PV = Par Value

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party		Cost	Current Value
<b>Municipal Obligations</b>				
		Peters Township PA School District Washington County Taxable NTS GO LTD 3.31% 9/1/2026-2023	\$ 250,000	\$ 245,595
250,000	PV	Maplewood Richmond Heights MO School District Qualified School Construction Bond Taxable Series C 5.875% 3/1/2027-2025	317,215	254,187
250,000	PV	PA State Public School Building Authority Rev Qualified School Construction Bond Taxable A Direct Subsidy 5% 9/15/2027-2025	287,500	252,308
1,000,000	PV	CT State Qualified School Construction Bond Taxable Series B GO ULTD 5.295% 10/1/2029	1,127,360	1,013,500
		<b>Total Municipal Obligations</b>	<b>\$ 1,982,075</b>	<b>\$ 1,765,590</b>
<b>Corporate Bonds</b>				
500,000	Shares	Abbott Laboratories 4.75% 11/30/2036-2036	\$ 630,840	\$ 483,180
1,000,000	Shares	Abbvie Inc 4.4% 11/6/2042	974,530	866,900
300,000	Shares	Alabama Power Co 2/15/2033	389,904	305,655
500,000	Shares	Allstate 4.5% 6/15/2043	417,880	427,790
500,000	Shares	American Honda Finance 4.9% 1/10/2034	496,135	480,875
500,000	Shares	Apollo Global Mgmt 6.735% 11/15/2033-2033	505,355	540,525
250,000	Shares	Appalachian Power Co 6.7% 8/15/2037	273,058	265,080
500,000	Shares	Apple Inc 4.5% 2/23/2036-2035	635,445	488,155
500,000	Shares	Bank of America 5\$ 1/21/2044	488,135	467,415
500,000	Shares	Bank of America Corp 7.75% 5/14/2038	781,755	584,250
500,000	Shares	Black Hills Corp 6.15% 5/15/2034-2034	495,765	519,895
500,000	Shares	Boston Scientific Corp 6.5% 11/15/2035	533,280	550,060
500,000	Shares	Bristol-Myers Squibb 3.55% 3/15/2042-2041	455,850	386,840
500,000	Shares	Burlington Northern Santa Fe 4.4% 3/15/2042-2041	505,500	434,095
500,000	Shares	Burlington Northern Santa Fe 6.15% 5/1/2037	537,845	534,440
500,000	Shares	Cargil Inc 4% 6/22/2032-2032	455,360	463,135
500,000	Shares	Caterpillar Inc 3.803% 8/15/2042	496,685	406,640
500,000	Shares	Centerpoint Energy 4.95% 4/1/2033-2033	496,005	488,695
500,000	Shares	Chevron USA Inc 6% 3/1/2041-2040	731,655	530,120
1,000,000	Shares	Chubb Corp 6.5% 5/15/2038	1,087,155	1,103,420
500,000	Shares	Chubb Ina Holdings 6.7% 5/15/2036	557,715	554,775
500,000	Shares	Church & Dwight Co Inc. 5.6% 11/15/2032-2032	523,445	515,405
500,000	Shares	Cisco Systems Inc 5.9% 2/15/2039	533,180	528,625
500,000	Shares	Citigroup Inc 3.785% 3/17/2033-2032	481,315	449,010
500,000	Shares	CME Group 5.3% 9/15/2043-2043	490,100	500,585
500,000	Shares	Coca-Cola Co 4.125% 3/25/2040	586,965	434,720
500,000	Shares	Colgate-Palmolive Company 4.6% 3/1/2033-2032	499,990	493,125
500,000	Shares	Commonwealth Edison Co 6.45% 1/15/2038	602,450	540,220
1,000,000	Shares	Conoco Phillips 3.758% 3/15/2042-2041	943,380	788,740
500,000	Shares	Cummins Inc. 4.875% 10/1/2043-2043	468,070	458,715
500,000	Shares	Duke Energy Progress 4.1% 5/15/2042-2041	486,550	411,415
304,000	Shares	Dupont De Nemours Inc 5.319% 11/15/2038-2038	387,320	305,006
500,000	Shares	Enterprise Products 6.125% 10/15/2039	503,940	519,495
500,000	Shares	Enterprise Products 6.65% 10/15/2034	551,840	543,720
250,000	Shares	Fedex Corp 3.25% 5/15/2041-2040	207,038	182,758
500,000	Shares	Fedex Corp 3.9% 2/1/2035	557,365	441,740
500,000	Shares	FL Power & Light 5.25% 2/1/2041-2040	469,895	485,340
		<b>Subtotal Corporate Bonds</b>	<b>20,238,695</b>	<b>18,480,559</b>

PV = Par Value

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End (continued)  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Corporate Bonds (continued)</b>			
	Balance Forward	\$ 20,238,695	\$ 18,480,559
500,000	Shares FL Power & Light 5.65% 2/1/2037	492,500	511,430
500,000	Shares Gilead Sciences Inc 5.25% 8/10/2033-2033	502,015	501,805
750,000	Shares GlaxoSmithKline Capital 5.375% 4/15/2034	1,023,420	765,510
500,000	Shares Glaxosmithkline Capital 6.375% 5/15/2038	558,360	541,955
250,000	Shares Goldman Sachs Group 4.017% 10/31/2038-2037	285,900	211,775
1,000,000	Shares Home Depot 4.2% 4/1/2043-2042	910,935	846,380
450,000	Shares Honeywell 5.7% 3/15/2037	526,127	462,438
450,000	Shares IBM Corp 4.15% 5/15/2039	469,385	387,288
750,000	Shares Johnson & Johnson 4.375% 12/5/2033-2033	998,415	727,140
500,000	Shares Johnson & Johnson 4.5% 12/5/2043-2043	452,405	456,965
500,000	Shares JP Morgan Chase 5.5% 10/15/2040	493,520	497,860
500,000	Shares JP Morgan Chase 5.6% 7/15/2041	516,055	504,815
250,000	Shares Kansas City Power 6.05% 11/15/2035	288,075	259,597
500,000	Shares Kimberly-Clark 6.625% 8/1/2037	568,635	565,555
250,000	Shares Lockheed Martin 4.75% 2/15/2034-2033	251,112	242,775
500,000	Shares Loews Corp 6% 2/1/2035	505,585	530,070
650,000	Shares Lowes Companies Inc 4.65% 4/15/2042-2041	702,395	569,023
250,000	Shares M&T Bank Corporation 5.053% 1/27/2034-2033	230,265	239,452
500,000	Shares Mars Inc 3.875% 4/1/2039-2038	589,430	418,865
500,000	Shares McDonalds 3.7% 2/15/2042	447,100	391,835
500,000	Shares McDonalds 6.3% 3/1/2038	705,725	538,210
500,000	Shares Medtronic Inc 4.375% 3/15/2035	613,810	469,820
500,000	Shares Mercedes Benz 2.45% 3/2/2031	417,655	426,305
500,000	Shares Merck & Co Inc 6.5% 12/1/2033	648,860	550,440
500,000	Shares Meta Platformsinc 3.85% 8/15/2032-2032	454,930	464,830
500,000	Shares MetLife Inc 5.875% 2/6/2041	729,350	510,850
500,000	Shares MetLife Inc 6.375% 6/15/2034	528,400	538,215
500,000	Shares Microsoft 3.45% 8/8/2036-2036	561,790	436,010
500,000	Shares Microsoft 4.1% 2/6/2037-2036	603,375	467,035
350,000	Shares MidAmerican Energy 4.8% 9/15/2043-2043	340,389	314,864
500,000	Shares MidAmerican Energy Holdings 5.95% 5/15/2037	490,170	517,190
500,000	Shares Monongahela Power Co 5.85% 2/15/2034-2033	495,665	511,220
250,000	Shares Morgan Stanley 7.25% 4/1/2032	278,337	280,980
500,000	Shares Nucor Corp 6.4% 12/1/2037	536,300	538,155
500,000	Shares NVIDIA Corp 3.5% 4/1/2040-2039	536,824	413,780
250,000	Shares Oracle Corp 4.3% 7/8/2034-2034	283,500	229,990
1,000,000	Shares Pacificorp 6% 11/15/2039	1,383,420	1,020,410
500,000	Shares Packaging Corp of America 5.7% 2/1/2033-2033	518,710	511,275
1,000,000	Shares Pfizer Inc 7.2% 3/15/2039	1,388,160	1,169,350
40,000	Shares PNC Bank NA 2.7% 10/22/2029	41,516	35,886
150,000	Shares Principal Financial Group 4.35% 5/15/2043	129,255	126,801
750,000	Shares Procter & Gamble 3.55% 3/25/2040	915,420	621,623
500,000	Shares Progressive Corp 4.35% 4/25/2044	437,535	425,310
500,000	Shares Prologis LP 5.125% 1/15/2034-2033	496,495	492,835
750,000	Shares Prudential Financial 5.7% 12/14/2036	845,690	770,175
500,000	Shares Qualcomm Inc 4.65% 5/20/2035-2023	474,780	483,465
200,000	Shares Raymond James Financial 4.65% 4/1/2030-2030	239,254	197,470
500,000	Shares Republic Services 5% 1/1/2034-2034	484,040	487,810
250,000	Shares South Carolina Electric & Gas 5.3% 5/15/2033	327,122	249,625
250,000	Shares State Street Corp 3.031% 11/1/2034-2034	262,175	225,367
500,000	Shares Sysco Corp 5.375% 9/21/2035	476,215	503,135
	Subtotal Corporate Bonds	47,695,196	42,641,523

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End (continued)  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Corporate Bonds (continued)</b>			
	Balance Forward	\$ 47,695,196	\$ 42,641,523
500,000	Shares The CT Light & Power Co 4.9% 7/1/2033-2033	479,835	488,840
500,000	Shares Thermo-Fisher Scientific 5.086% 7/1/2033-2033	498,840	497,395
500,000	Shares Union Electric 8.45% 3/15/2039	608,375	633,235
500,000	Shares Union Pacific 3.6% 9/15/2037-2037	416,650	419,690
500,000	Shares United Parcel Service 5.2% 4/1/2040-2039	548,220	487,460
500,000	Shares Unitedhealth Group Inc 5.95% 2/15/2041-2040	737,705	512,670
700,000	Shares VA Electric Power 6% 1/15/2036	709,165	725,571
500,000	Shares Verizon Communications 4.272% 1/15/2036	566,030	449,815
500,000	Shares Visa Inc. 4.15% 12/14/2035-2035	471,485	462,090
500,000	Shares Walmart Inc 4% 4/11/2043-2042	468,150	424,015
250,000	Shares Walmart Inc 5% 10/25/2040	255,678	245,030
500,000	Shares Walt Disney 6.4% 12/15/2035	720,540	549,545
500,000	Shares Wells Fargo 5.606% 1/15/2044	490,425	478,875
500,000	Shares Wyeth LLC 6.5% 2/1/2034	721,010	544,210
	<b>Total Corporate Bonds</b>	<b>\$ 55,387,304</b>	<b>\$ 49,559,964</b>
<b>Equity Securities</b>			
3,019	Shares Advanced Micro Devices Inc	\$ 253,679	\$ 364,665
3,081	Shares Alphabet Inc Class A	152,232	583,233
2,009	Shares Amazon.com Inc	202,717	440,755
1,510	Shares American Water Works	198,281	187,980
362	Shares AON PLC	131,060	130,016
3,445	Shares Apple Inc	228,936	862,697
2,945	Shares Astrazeneca PLC	237,588	192,956
1,455	Shares Broadcom Inc	24,748	337,327
3,715	Shares Carlyle Group Inc	156,642	187,570
1,699	Shares Chevron Corporation	218,657	246,083
3,350	Shares Cisco Systems, Inc.	164,940	198,320
686	Shares Constellation Brands	126,680	151,606
1,823	Shares Dianmondback Energy Inc	189,201	298,662
702	Shares Digital Realty Trust Inc	89,567	124,486
916	Shares Eaton Corp PLLC	131,066	303,993
1,298	Shares EOG Resources Inc	164,359	159,109
4,549	Shares Halliburton	146,853	123,687
5,099	Shares I Shares S&P GSCI Commodity	74,911	111,005
1,360	Shares JP Morgan Chase	110,244	326,006
599	Shares Linde Public Limited Company	194,144	250,783
397	Shares Lockheed Martin	196,759	192,918
432	Shares Mastercard, Inc.	180,395	227,478
2,921	Shares Merck & Co	195,410	290,581
625	Shares Meta Platforms Inc	126,252	365,944
2,193	Shares Microsoft Corp	375,294	924,350
2,055	Shares Morgan Stanley	168,324	258,355
213	Shares Netflix Inc	138,024	189,851
3,590	Shares Nextera Energy	190,561	257,367
1,686	Shares Nike Inc	209,596	127,580
2,420	Shares Novo Nordisk A/S	341,837	208,168
3,349	Shares NVIDIA Corp	465,293	449,737
155	Shares O'Reilly Automotive	132,104	183,799
1,642	Shares Palo Alto Networks	115,688	298,778
289	Shares Parker-Hannifin Corp	83,063	183,813
	Subtotal equity securities	6,115,105	9,739,658

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 EIN #55-0571723 Plan #001  
 Schedule H, Line 4i – Schedule of Assets Held at Year End (continued)  
 December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Equity Securities (continued)</b>			
	Balance Forward	\$ 6,115,105	\$ 9,739,658
2,940	Shares Paypal Holdings	246,172	250,929
1,241	Shares Pepsico Inc	164,520	188,707
962	Shares Proctor & Gambl Co.	135,979	161,279
918	Shares Salesforce Inc	156,780	306,915
1,140	Shares Shopify Inc Class A	69,234	121,216
2,015	Shares Starbucks Corp	180,093	183,869
526	Shares Stryker Corp	182,446	189,386
550	SHares Tesla Inc	231,025	222,112
626	Shares Thermo Fisher Scientific	357,383	325,664
845	Shares T-Mobile US Inc	75,316	186,517
3,745	Shares Uber Technologies, Inc.	193,706	225,898
701	Shares Unitedhealth Group Inc	196,882	354,608
2,572	Shares US Bancorp	96,202	123,019
2,445	Shares Walmart Inc	107,020	220,906
* 55,300	Shares WesBanco Inc	1,103,422	1,799,462
	<b>Total Equity Securities</b>	<b>\$ 9,611,285</b>	<b>\$ 14,600,145</b>
	<b>Total Investments</b>	<b>\$ 112,337,197</b>	<b>\$ 109,309,202</b>

\* Party-in-Interest

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 EIN #55-0571723 Plan #001  
 Schedule H, Line 4j – Schedule of Reportable Transactions  
 Year Ended December 31, 2024

Identity of Party Involved / Description of Assets	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain / (Loss)
<b>Category (i) - Single transactions in excess of 5% of plan assets</b>					
** Federated Government Obligations Fund 117	\$ 33,851,017	\$ -	\$ 33,851,017	\$ 33,851,017	\$ -
** Federated Government Obligations Fund 117	\$ 13,819,503		\$ 13,819,503	\$ 13,819,503	\$ -
** Federated Government Obligations Fund 117	\$ -	\$ 67,047,647	\$ 67,047,647	\$ 67,047,647	\$ -
<b>Category (iii) - Series of transactions in excess of 5% of plan assets</b>					
** Federated Government Obligations Fund 117	\$ 86,800,497	\$ -	\$ 86,800,497	\$ 86,800,497	\$ -
** Federated Government Obligations Fund 117	\$ -	\$ 87,983,882	\$ 87,983,882	\$ 87,983,882	\$ -

There were no Category (ii) or (iv) transactions for the year ended December 31, 2024.

Columns for "Lease rental" and "Expense incurred with transaction" are not applicable.

\*\* Transaction made on the market.

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Schedule SB, line 26a – Schedule of Active Participant Data  
as of January 1, 2024

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39				1	5					
40-44					13	6	2			
45-49	1	1			9	16	5			
50-54	2			1	10	18	6	3		
55-59		1	1	1	15	21 \$78,041	8	8	6	
60-64	1	3	2	1	18	22 \$70,981	9	7	8	9
65-69		1			7	3	2	2	3	3
70+						2	1	2		1

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Schedule SB Attachment (Form 5500) —2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Schedule SB, Part V — Statement of Actuarial  
Assumptions/Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of September 2023), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA. Interest rates reflect the American Rescue Plan Act of 2021
1st Segment Rate	4.75%
2nd Segment Rate	4.87%
3rd Segment Rate	5.59%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of September 2023), without regard to interest rate stabilization
1st Segment Rate	3.62%
2nd Segment Rate	4.46%
3rd Segment Rate	4.52%
Salary Increases	See Table 1
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.00% per year
Optional Payment Form Election Percentage	40% Joint and 100% Survivor Annuity 60% Straight Life Annuity
Retirement Age	
Active Participants	See Table 2
Terminated Vested Participants	Age 65
Mortality Rates	
Healthy and Disabled	IRS 2024 generational mortality table
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements

Schedule SB Attachment (Form 5500) —2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

For ERISA Requirements

Surviving Spouse Benefit	It is assumed that 80% of males and 80% of females have an eligible spouse, and that males are three years older than their spouses
Valuation Compensation	2023 pensionable earnings
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$275,000 and the IRC section 401(a)(17) compensation limit of \$345,000
Valuation of Plan Assets	<p>Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value.</p> <p>A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).</p>
Expected Return on Assets	
2022 Plan Year	5.74%
2023 Plan Year	6.82%, limited to 5.74%
2024 Plan Year	5.83%, limited to 5.59%
Trust Expenses Included in Target Normal Cost	The plan pays actuarial and trust fees from the trust. The current year's expenses are assumed to be equal to the prior year's expenses paid from the trust.
Actuarial Method	Standard unit credit cost method
Valuation Date	January 1, 2024

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Table 1

**Salary Scale**

<b>Age</b>	<b>Rate</b>
25	6.00%
30	6.00%
35	5.50%
40	5.00%
45	4.25%
50	4.25%
55	3.75%
60	3.00%

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Table 2

**Retirement Rates**

<b>Age</b>	<b>Rate</b>
60	10.00%
61	10.00%
62	15.00%
63	15.00%
64	30.00%
65	45.00%
66	35.00%
67	20.00%
68	20.00%
69	20.00%
70+	100.00%

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Table 3—Page 1 of 2

**Withdrawal Rates**

Age	Years of Service					
	0	1	2	3	4	5+
20	37.5000%	30.0000%	26.2500%	23.7500%	21.2500%	13.9500%
21	37.5000%	30.0000%	26.2500%	23.7500%	21.2500%	13.9500%
22	37.5000%	30.0000%	26.2500%	23.7500%	21.2500%	13.9500%
23	37.5000%	30.0000%	26.2500%	23.7500%	21.2500%	13.9500%
24	37.5000%	30.0000%	26.2500%	23.7500%	21.2500%	13.9500%
25	37.5000%	30.0000%	26.2500%	23.7500%	21.2500%	13.9500%
26	36.5000%	29.0000%	25.2500%	22.7500%	20.2500%	13.2700%
27	35.5000%	28.0000%	24.2500%	21.7500%	19.2500%	12.5900%
28	34.5000%	27.0000%	23.2500%	20.7500%	18.2500%	11.9100%
29	33.5000%	26.0000%	22.2500%	19.7500%	17.2500%	11.2300%
30	32.5000%	25.0000%	21.2500%	18.7500%	16.2500%	10.5500%
31	31.7500%	24.2500%	20.5000%	18.0000%	15.5000%	9.9200%
32	31.0000%	23.5000%	19.7500%	17.2500%	14.7500%	9.2900%
33	30.2500%	22.7500%	19.0000%	16.5000%	14.0000%	8.6600%
34	29.5000%	22.0000%	18.2500%	15.7500%	13.2500%	8.0300%
35	28.7500%	21.2500%	17.5000%	15.0000%	12.5000%	7.4000%
36	28.0000%	20.6250%	17.0000%	14.5000%	12.0000%	6.9500%
37	27.2500%	20.0000%	16.5000%	14.0000%	11.5000%	6.5000%
38	26.5000%	19.3750%	16.0000%	13.5000%	11.0000%	6.0500%
39	25.7500%	18.7500%	15.5000%	13.0000%	10.5000%	5.6000%
40	25.0000%	18.1250%	15.0000%	12.5000%	10.0000%	5.1500%
41	24.2500%	17.7500%	14.5000%	12.0000%	9.5000%	4.7900%
42	23.5000%	17.3750%	14.0000%	11.5000%	9.0000%	4.4300%
43	22.7500%	17.0000%	13.5000%	11.0000%	8.5000%	4.0700%
44	22.0000%	16.6250%	13.0000%	10.5000%	8.0000%	3.7100%
45	21.2500%	16.2500%	12.5000%	10.0000%	7.5000%	3.3500%
46	20.5000%	15.7500%	12.0000%	9.5000%	7.0000%	3.1800%
47	19.7500%	15.2500%	11.5000%	9.0000%	6.5000%	3.0100%
48	19.0000%	14.7500%	11.0000%	8.5000%	6.0000%	2.8400%
49	18.2500%	14.2500%	10.5000%	8.0000%	5.5000%	2.6700%

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Table 3—Page 2 of 2

**Withdrawal Rates**

Age	Years of Service					
	0	1	2	3	4	5+
50	17.5000%	13.7500%	10.0000%	7.5000%	5.0000%	2.5000%
51	16.7500%	13.0000%	9.5000%	7.1250%	4.7500%	2.3400%
52	16.0000%	12.2500%	9.0000%	6.7500%	4.5000%	2.1800%
53	15.2500%	11.5000%	8.5000%	6.3750%	4.2500%	2.0200%
54	14.5000%	10.7500%	8.0000%	6.0000%	4.0000%	1.8600%
55	13.7500%	10.0000%	7.5000%	5.6250%	3.7500%	5.0000%
56	13.0000%	9.2500%	7.0000%	5.2500%	3.5000%	5.0000%
57	12.2500%	8.5000%	6.5000%	4.8750%	3.2500%	5.0000%
58	11.5000%	7.7500%	6.0000%	4.5000%	3.0000%	5.0000%
59	10.7500%	7.0000%	5.5000%	4.1250%	2.7500%	5.0000%
60	10.0000%	7.5000%	5.0000%	3.7500%	2.5000%	5.0000%
61	7.5000%	5.0000%	3.1250%	1.8750%	1.2500%	5.0000%
62	5.0000%	2.5000%	1.8750%	1.2500%	0.9375%	5.0000%
63	2.5000%	1.2500%	0.9375%	0.6250%	0.5000%	5.0000%
64	1.2500%	0.6250%	0.5000%	0.3750%	0.2500%	5.0000%

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, etc.
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan: WESBANCO, INC. DEFINED BENEFIT PENSION PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1985
2a Plan sponsor's name (employer, if for a single-employer plan): WESBANCO, INC.
2b Employer Identification Number (EIN): 55-0571723
2c Plan Sponsor's telephone number: 304-234-9536
2d Business code (see instructions): 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include plan administrator (K. Griffith, 7/31/2025), employer/plan sponsor (K. Griffith, 07/31/2025), and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 EIN #55-0571723 Plan #001  
 Schedule H, Line 4j – Schedule of Reportable Transactions  
 Year Ended December 31, 2024

Identity of Party Involved / Description of Assets	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain / (Loss)
<b>Category (i) - Single transactions in excess of 5% of plan assets</b>					
** Federated Government Obligations Fund 117	\$ 33,851,017	\$ -	\$ 33,851,017	\$ 33,851,017	\$ -
** Federated Government Obligations Fund 117	\$ 13,819,503		\$ 13,819,503	\$ 13,819,503	\$ -
** Federated Government Obligations Fund 117	\$ -	\$ 67,047,647	\$ 67,047,647	\$ 67,047,647	\$ -
<b>Category (iii) - Series of transactions in excess of 5% of plan assets</b>					
** Federated Government Obligations Fund 117	\$ 86,800,497	\$ -	\$ 86,800,497	\$ 86,800,497	\$ -
** Federated Government Obligations Fund 117	\$ -	\$ 87,983,882	\$ 87,983,882	\$ 87,983,882	\$ -

There were no Category (ii) or (iv) transactions for the year ended December 31, 2024.

Columns for "Lease rental" and "Expense incurred with transaction" are not applicable.

\*\* Transaction made on the market.

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- ▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan WESBANCO, INC. DEFINED BENEFIT PENSION PLAN	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF WESBANCO, INC.	<b>D</b> Employer Identification Number (EIN) 55-0571723	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I	Basic Information		
<b>1</b> Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>
<b>2</b> Assets:			
<b>a</b> Market value .....	<b>2a</b>	182,878,045	
<b>b</b> Actuarial value .....	<b>2b</b>	188,424,656	
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment .....	659	72,305,635	72,305,635
<b>b</b> For terminated vested participants .....	143	9,692,251	9,692,251
<b>c</b> For active participants .....	267	42,027,508	42,584,272
<b>d</b> Total .....	1,069	124,025,394	124,582,158
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b) .....	<input type="checkbox"/>		
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>		
<b>5</b> Effective interest rate .....	<b>5</b>	5.13%	
<b>6</b> Target normal cost			
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	2,329,475	
<b>b</b> Expected plan-related expenses .....	<b>6b</b>	246,872	
<b>c</b> Target normal cost .....	<b>6c</b>	2,576,347	

**Statement by Enrolled Actuary**  
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>	<u>LAD</u> Signature of actuary	<u>7/7/2025</u> Date
	LORI A. DEVORE Type or print name of actuary	2305257 Most recent enrollment number
	AON CONSULTING, INC. Firm name	614-436-8100 Telephone number (including area code)
	8940 LYRA DRIVE, SUITE 250 COLUMBUS OH 43240 Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	56,410,524
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
9	Amount remaining (line 7 minus line 8) .....	0	56,410,524
10	Interest on line 9 using prior year's actual return of <u>13.84</u> % .....	0	7,807,217
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year) .....		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> % .....		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	c Total available at beginning of current plan year to add to prefunding balance .....		0
	d Portion of (c) to be added to prefunding balance .....		0
12	Other reductions in balances due to elections or deemed elections .....	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12) .....	0	64,217,741

Part III Funding Percentages			
14	Funding target attainment percentage .....	14	99.69 %
15	Adjusted funding target attainment percentage .....	15	151.24 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	16	106.47 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	17	%

**Part IV Contributions and Liquidity Shortfalls**

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b>	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years. ....	<b>19a</b>	0
b Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? .....  Yes  No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....  Yes  No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

**21** Discount rate:

<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
-------------------------	------------------------	------------------------	------------------------	---

**b** Applicable month (enter code)..... **21b** 4

**22** Weighted average retirement age ..... **22** 64

**23** Mortality table(s) (see instructions)  Prescribed - combined  Prescribed - separate  Substitute

**Part VI Miscellaneous Items**

**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....  Yes  No

**26** Demographic and benefit information

**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....  Yes  No

**b** Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment...  Yes  No

**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

<b>28</b> Unpaid minimum required contributions for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....	<b>30</b>	0

**Part VIII Minimum Required Contribution For Current Year**

**31** Target normal cost and excess assets (see instructions):

<b>a</b> Target normal cost (line 6c).....	<b>31a</b>	2,576,347
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	0

**32** Amortization installments:

	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	375,243	34,140
<b>b</b> Waiver amortization installment .....	0	0

**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount..... **33** 0

**34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).... **34** 2,610,487

	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	2,610,487	2,610,487

**36** Additional cash requirement (line 34 minus line 35)..... **36** 0

**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

**38** Present value of excess contributions for current year (see instructions)

<b>a</b> Total (excess, if any, of line 37 over line 36)	<b>38a</b>	0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>	0

**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

**40** Unpaid minimum required contributions for all years ..... **40** 0

**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

**41** If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies.  2019  2020  2021

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Schedule SB, line 22 – Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
60	10.00%	1.0000	6.00
61	10.00%	0.9000	5.49
62	15.00%	0.8100	7.53
63	15.00%	0.6885	6.51
64	30.00%	0.5852	11.24
65	45.00%	0.4097	11.98
66	35.00%	0.2253	5.20
67	20.00%	0.1465	1.96
68	20.00%	0.1172	1.59
69	20.00%	0.0937	1.29
70	100.00%	0.0750	5.25
		Weighted Average	64.04

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Schedule SB, line 26b – Schedule of Projection of Expected  
Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	513,122	119,525	6,626,082	7,258,729
2025	906,953	223,950	6,500,712	7,631,614
2026	1,297,642	310,730	6,369,451	7,977,823
2027	1,649,122	350,402	6,240,861	8,240,385
2028	1,926,762	382,892	6,094,309	8,403,962
2029	2,181,941	413,933	5,939,361	8,535,234
2030	2,414,348	533,725	5,771,595	8,719,668
2031	2,636,077	609,828	5,586,533	8,832,437
2032	2,821,459	632,926	5,378,005	8,832,390
2033	2,956,253	695,115	5,169,313	8,820,681
2034	3,097,296	738,973	4,954,395	8,790,664
2035	3,186,435	774,735	4,740,127	8,701,297
2036	3,293,957	791,506	4,504,794	8,590,258
2037	3,330,656	798,627	4,260,568	8,389,851
2038	3,355,716	817,116	4,008,906	8,181,738
2039	3,387,396	817,566	3,751,354	7,956,316
2040	3,430,545	830,237	3,489,637	7,750,420
2041	3,459,009	848,253	3,231,225	7,538,487
2042	3,475,990	826,700	2,973,568	7,276,258
2043	3,459,133	803,271	2,713,910	6,976,313
2044	3,435,672	786,200	2,456,131	6,678,003
2045	3,473,463	777,009	2,204,897	6,455,369
2046	3,419,888	761,066	1,961,984	6,142,937
2047	3,334,179	738,621	1,730,223	5,803,024
2048	3,226,608	710,279	1,511,313	5,448,200
2049	3,106,833	689,131	1,306,861	5,102,825
2050	2,989,284	658,080	1,118,265	4,765,629
2051	2,844,237	623,135	946,563	4,413,935
2052	2,702,664	588,784	792,371	4,083,818
2053	2,544,357	551,389	655,864	3,751,610
2054	2,383,122	513,770	536,770	3,433,662
2055	2,221,490	476,287	434,394	3,132,171
2056	2,059,976	439,245	347,693	2,846,915
2057	1,901,765	402,886	275,359	2,580,010
2058	1,746,931	367,560	215,894	2,330,385

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2059	1,597,587	333,485	167,718	2,098,790
2060	1,454,763	300,915	129,234	1,884,912
2061	1,319,313	270,030	98,903	1,688,246
2062	1,191,810	240,976	75,300	1,508,086
2063	1,072,571	213,846	57,146	1,343,563
2064	961,672	188,694	43,321	1,193,687
2065	858,968	165,546	32,878	1,057,392
2066	764,167	144,400	25,029	933,597
2067	676,865	125,224	19,138	821,227
2068	596,617	107,949	14,709	719,274
2069	522,948	92,489	11,360	626,797
2070	455,449	78,741	8,809	543,000
2071	393,811	66,594	6,846	467,250
2072	337,781	55,927	5,319	399,026
2073	287,134	46,616	4,122	337,872

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Schedule SB, Part V – Summary of Plan Provisions

The following summary describes principal plan provisions assumed in calculating the cost of your pension plan.

### General Information

Original Effective Date:	January 1, 1985
Effective Date of Last Amendment:	July 2020
Plan Year:	January 1st to December 31st
Employer Fiscal Year:	January 1st to December 31st
Employer ID Number:	55-0571723
Plan Administrator's ID Number:	55-0571723
Plan Number:	001
Plan Administrator:	Pension Plan Committee

### Eligibility

All employees of the Employer who work 1,000 hours a year or more are eligible to participate in the Plan on the January 1, or July 1 following the attainment of age 21 or the completion of one year of service, whichever is later. Employees who are receiving benefits from another qualified plan are not eligible to participate in the Plan. Employees hired or rehired after July 31, 2007 shall not be eligible to participate in the plan.

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Service

Service shall equal total plan years of service with the Employer. A year of service is credited for each year in which an employee works 1,000 hours. Former employees of New Martinsville Bank receive service from the later of their date of hire or October 1, 1984. Former employees of First Brooke Branch receive service from the later of their date of hire or April 4, 1984. Former employees of South Hills Bank, Bank of Sissonville, and Mountain State Bank receive creditable service from the later of their date of hire or January 1, 1989. Former employees of the National Bank of West Virginia receive creditable service from January 1, 1997.

A break in service occurs at the start of any plan year in which the employee works 500 hours or less for the Employer in such year. Service will not be interrupted by:

- (1) A leave of absence granted by the Employer, including maternity or paternity leave.
- (2) A period of service in the Armed Forces of the United States under which employment rights are granted.
- (3) A period of disability.

An employee will be given credit for his pre-break service if either of the following occurs:

- (1) The employee had a vested interest in his Accrued Benefit at the time of his break in service, or
- (2) The employee's period of absence was less than his pre-break service or less than five years.

Creditable service shall mean all years of service as stated above for plan years before December 31, 1984. Creditable service means the total number of plan years during which an employee worked at least eighteen hundred (1800) hours of Service commencing on January 1, 1985. If an employee is credited with less than eighteen hundred (1800) hours of Service during any plan year after January 1, 1985 but at least five hundred and twenty-five (525) hours of Service, a fractional year of creditable service will be granted based on the table below:

<b>Hours of Service</b>	<b>Fractional Year</b>
1800 or more	1.000
1725 to 1799	0.917
1575 to 1724	0.833
1425 to 1574	0.750
1275 to 1424	0.667
1125 to 1274	0.583
975 to 1124	0.500
825 to 974	0.417
675 to 824	0.333
525 to 674	0.250
Less than 525	0.000

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Normal Retirement Date

Normal Retirement Date is the first day of the month immediately following attainment of age 65, or first day of the plan year containing fifth anniversary of participation, whichever is later.

## Normal Retirement Benefit

The amount of annual benefit to be paid in monthly installments for the individual's lifetime based on Service to Normal Retirement Date is 1.18% of the employee's average annual compensation multiplied by creditable service plus 0.56% of his average annual compensation in excess of covered compensation multiplied by creditable service to a maximum of 35 years.

If the employee was a participant in the Predecessor Plan as of December 31, 1984, the benefit from that plan shall be subtracted from the total benefit determined under the new plan formula.

Total annual benefits from the new plan added to the Predecessor Plan benefit shall not exceed \$60,000.

Participants who were employed prior to March 30, 1998, whose employer on March 29, 1998 was a participating employer, and who are eligible to retire at the time of termination, will receive an additional \$100 monthly benefit and a postretirement death benefit of \$7,500 from the Plan.

For participants prior to 12/31/1995 the benefit will not be less than the projected benefit at the Normal Retirement Date under the prior formula. For this purpose, the projected benefit is determined by projecting 1995 compensation to Normal Retirement Date.

Furthermore, this benefit cannot be less than certain minimum benefits due to various plan mergers.

## Covered Compensation

The average of the 35 years of Social Security Wage Bases prior to Social Security Retirement Age.

## Delayed Retirement

A participant may continue in the employment of the Employer after his Normal Retirement Date. In such event he will receive at actual retirement the greater of (1) his Accrued Benefit as of his delayed retirement date, based on his creditable service and Average Compensation at that date or (2) his Accrued Benefit as of his Normal Retirement Date increased actuarially from his Normal Retirement Date to his commencement date.

## Average Compensation

Average Compensation is equal to the highest average for the 60 consecutive months out of the 120 consecutive months immediately preceding retirement, termination, or death, whichever occurs first.

## Accrued Benefit

The Accrued Benefit at any time prior to a participant's Normal Retirement Date shall be the benefit as calculated under Normal Retirement Benefit above, using Average Compensation and Service as of the date of determination.

Schedule SB Attachment (Form 5500) —2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Early Retirement Benefit

Upon the attainment of age 60 and 15 years of creditable service, a participant may elect to retire. He may receive a monthly benefit for life beginning at his Normal Retirement Date equal to the vested portion of the benefit accrued at early retirement date. Payments may begin immediately, with the benefit being reduced actuarially for each month by which the payment date precedes the Normal Retirement Date.

## Disability Retirement Benefit

A participant who has completed ten years of service and is determined to be disabled before his Normal Retirement Date may retire and receive a disability retirement benefit calculated as his Accrued Benefit on date of disability.

## Death Benefit

In the case of a participant who dies on or before his early retirement date, the survivor benefit shall be an amount computed as if the Participant had separated from service on the date of his death, survived to his early retirement date, had commenced receiving payment of a joint and 100% survivor annuity, then died on the day after his early retirement date.

In the case of a participant who dies after his early retirement date, such survivor benefit shall be an amount computed as if such participant had begun receiving a joint and 100% survivor annuity on the day before his death.

## Severance Benefit

Upon the termination of employment after five or more years of service or attainment of age 65, a participant is fully vested in his Accrued Benefit.

## Optional Methods of Settlement

All Optional Methods of Settlement are actuarially equivalent to the normal form of annuity. If a married participant does not elect the normal form of annuity or does not elect one of the Optional Methods of Settlement described below, then the participant's retirement benefit shall automatically be paid under option [1] below. The options are:

- (1) An adjusted benefit to be paid during the participant's lifetime with the same adjusted benefit to be continued to his spouse for her lifetime after his death.
- (2) An adjusted benefit to be paid during the participant's lifetime with one-half, two-thirds, or three-fourths the benefit to be continued to his spouse for her lifetime after his death.
- (3) An adjusted benefit to be paid for 120 months certain and thereafter for life.
- (4) A lump sum benefit, if less than \$18,000.

All Optional Methods of Settlement are actuarially equivalent to the normal form of annuity. Effective January 15, 2020, all benefit options assumptions are based on the 417(e) mortality table and the applicable 417(e) interest rates as of the August preceding the beginning of the Plan year containing the date of distribution.

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Employee Contributions

Employees do not contribute to this plan.

## Amendment of Termination of Plan

The Employer reserves the right to amend or terminate the Plan at any time. Generally, the Pension Benefit Guaranty Corporation reserves the right to terminate the Plan if the Employer fails to meet the minimum funding standards, or is unable to pay benefits when due.

If the Plan is terminated, the plan assets will be distributed among the plan participants based upon a priority allocation procedure and the Employer shall be liable for any unfunded vested benefits to the extent required by law.

The above description is a summary only; for additional details, reference should be made to the formal plan document.

## Plan Changes Since the Prior Year

The funding, financial accounting, and plan reporting valuations do not reflect any plan changes.

## Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End  
December 31, 2024

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Registered Investment Companies</b>				
934,160	Shares	Federated Government Obligations Fund 117	\$ 934,160	\$ 934,160
166,627	Shares	Federated Hermes Total Return Fund #328	1,821,437	1,557,958
7,945	Shares	I Shares IBOXX \$ Investment Grade Corp Bond Fund	1,043,867	848,844
19,272	Shares	I Shares Barclays 20+ Year Treasury Bond Fund	2,280,529	1,683,024
* 235,772	Shares	WesMark Government Bond Fund #566	2,297,948	1,824,879
6,919	Shares	Artisan Mid Cap Fund Ins	366,237	287,974
23,433	Shares	Columbia Emerging Markets Fund - I3	284,506	313,531
18,765	Shares	Federated Hermes International Leaders IS	622,617	659,794
19,962	Shares	Goldman Sachs International Equity Income Fund	287,656	353,531
1,127	Shares	I Shares S&P 500 Growth Index Fund	78,866	114,424
1,706	Shares	I Shares S&P 500 Value Index Fund	248,391	325,641
26,577	Shares	I Shares Core S&P Midcap ETF	1,415,546	1,656,013
3,804	Shares	I Shares Russell 2000 Value Index Fund	532,976	624,503
6,663	Shares	I Shares Russell 2000 ETF	1,368,170	1,472,256
32,653	Shares	I Shares MSCI ACWX Index Fund ETF	1,821,016	1,703,180
853	Shares	SPDR S&P 500 ETF	396,803	499,926
8,652	Shares	Templeton Emerging Markets Small Cap Fund #626	104,619	119,917
2,152	Shares	Vanguard Emerging Markets ETF	112,964	94,774
13,314	Shares	Victory Sycamore Established Value Fund	511,425	611,925
1,233	Shares	Vanguard Real Estate ETF	118,483	109,836
7,866	Shares	Calamos Market Neutral Income Fund I	104,037	117,445
9,544	Shares	Diamond Hill Long/Short Fund - I #11	243,302	259,017
19,335	Shares	IMGP Alternative Strategies Fund	239,949	208,239
* 375,278	Shares	WesMark Tactical Opportunity Fund	3,924,749	4,364,488
<b>Total Registered Investment Companies</b>			<b>\$ 21,160,253</b>	<b>\$ 20,745,279</b>

\* Party-in-Interest

WesBanco, Inc.  
 Defined Benefit Pension Plan  
 EIN #55-0571723 Plan #001  
 Schedule H, Line 4i – Schedule of Assets Held at Year End  
 December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>U.S. Government Securities</b>			
750,000	PV U.S. Treasury Note 5% 5/15/2037	\$ 804,668	\$ 777,480
500,000	PV FFCB 3.15% 4/3/2028	497,235	482,460
750,000	PV U.S. Treasury Note 4.7375% 2/15/2038	754,102	729,960
250,000	PV U.S. Treasury Bond 4% 11/15/2042	256,992	225,185
750,000	PV U.S. Treasury Bond 2.875% 11/15/2046	575,332	545,565
750,000	PV U.S. Treasury Bond 3% 2/15/2047	588,311	556,463
2,220,000	PV U.S. Treasury Bond 2.75% 8/15/2047	1,545,642	1,563,368
19,023	PV FHLMC FG G18527 3% 10/1/2029	19,730	18,444
807,297	PV FNMA AM6756 3.57% 10/1/2029	844,512	768,345
27,949	PV FNMA CMO #FNR 2003-44 Q 3.5% 6/25/2033	28,771	27,038
444,009	PV Polar Tankers Inc. 5.951% 5/10/2037	562,035	457,449
201,676	PV FHLMC CMO #FHR 4091 PA 2% 10/15/2041	204,607	191,314
194,719	PV FNMA CMO FNR 2015-26 A 2% 3/25/2044	184,648	182,151
750,000	PV U.S. Treasury Bond 3.125% 5/15/2048	600,264	562,590
1,407,000	PV U.S. Treasury Bond 3% 8/15/2048	990,396	1,029,094
750,000	PV U.S. Treasury Bond 3.375% 11/15/2048	622,031	586,613
500,000	PV U.S. Treasury Bond 3% 2/15/2049	373,145	364,315
500,000	PV U.S. Treasury Bond 2.875% 5/15/2049	380,937	354,980
1,385,000	PV U.S. Treasury Bond 2.875% 11/15/2049	996,767	881,525
1,000,000	PV U.S. Treasury 2% 2/15/2050	633,828	581,680
1,669,000	PV U.S. Treasury Bond 1.625% 11/15/2050	997,228	871,852
1,000,000	PV U.S. Treasury Bond 2.375% 5/15/2051	666,133	629,920
500,000	PV U.S. Treasury Bond 2% 8/15/2051	331,719	286,230
1,418,000	PV U.S. Treasury Bond 2.25% 2/15/2052	989,055	861,208
500,000	PV U.S. Treasury Bond 3% 8/15/2052	415,078	359,355
500,000	PV U.S. Treasury Bond 4% 11/15/2052	453,281	436,270
1,563,000	PV U.S. Treasury Bond 3.625% 2/15/2053	1,454,604	1,272,079
500,000	PV U.S. Treasury Bond 4.75% 11/15/2053	515,313	495,470
250,000	PV U.S. Treasury Note 4.75% 2/15/2037	277,656	253,702
250,000	PV U.S. Treasury Bond 4.5% 5/15/2038	269,766	246,202
250,000	PV U.S. Treasury Bond 3.5% 2/15/2039	240,234	219,327
750,000	PV U.S. Treasury Bond 4.25% 5/15/2039	736,289	712,005
250,000	PV U.S. Treasury Bond 4.25% 11/15/2040	262,959	235,205
500,000	PV U.S. Treasury Bond 3.125% 2/15/2043	430,312	395,410
250,000	PV U.S. Treasury Bond 3.875% 5/15/2043	246,953	220,265
250,000	PV U.S. Treasury Bond 3.625% 8/15/2043	238,320	212,002
250,000	PV U.S. Treasury Bond 3.75% 11/15/2043	242,734	215,497
250,000	PV U.S. Treasury Bond 3.625% 2/15/2044	237,734	211,173
1,485,000	PV U.S. Treasury Bond 3.375% 5/15/2044	1,208,140	1,204,884
500,000	PV U.S. Treasury 3.125% 8/15/2044	406,094	388,750
500,000	PV U.S. Treasury Bond 3% 11/15/2044	401,172	379,905
750,000	PV U.S. Treasury 3% 5/15/2045	592,969	564,638
750,000	PV U.S. Treasury Bond 3% 11/15/2045	586,084	567,338
750,000	PV U.S. Treasury Bond 2.5% 2/15/2046	532,500	513,518
<b>Total U.S. Government Securities</b>		<b>\$ 24,196,280</b>	<b>\$ 22,638,224</b>

PV = Par Value

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party		Cost	Current Value
<b>Municipal Obligations</b>				
		Peters Township PA School District Washington County Taxable NTS GO LTD 3.31% 9/1/2026-2023	\$ 250,000	\$ 245,595
250,000	PV	Maplewood Richmond Heights MO School District Qualified School Construction Bond Taxable Series C 5.875% 3/1/2027-2025	317,215	254,187
250,000	PV	PA State Public School Building Authority Rev Qualified School Construction Bond Taxable A Direct Subsidy 5% 9/15/2027-2025	287,500	252,308
1,000,000	PV	CT State Qualified School Construction Bond Taxable Series B GO ULTD 5.295% 10/1/2029	1,127,360	1,013,500
		<b>Total Municipal Obligations</b>	<b>\$ 1,982,075</b>	<b>\$ 1,765,590</b>
<b>Corporate Bonds</b>				
500,000	Shares	Abbott Laboratories 4.75% 11/30/2036-2036	\$ 630,840	\$ 483,180
1,000,000	Shares	Abbvie Inc 4.4% 11/6/2042	974,530	866,900
300,000	Shares	Alabama Power Co 2/15/2033	389,904	305,655
500,000	Shares	Allstate 4.5% 6/15/2043	417,880	427,790
500,000	Shares	American Honda Finance 4.9% 1/10/2034	496,135	480,875
500,000	Shares	Apollo Global Mgmt 6.735% 11/15/2033-2033	505,355	540,525
250,000	Shares	Appalachian Power Co 6.7% 8/15/2037	273,058	265,080
500,000	Shares	Apple Inc 4.5% 2/23/2036-2035	635,445	488,155
500,000	Shares	Bank of America 5\$ 1/21/2044	488,135	467,415
500,000	Shares	Bank of America Corp 7.75% 5/14/2038	781,755	584,250
500,000	Shares	Black Hills Corp 6.15% 5/15/2034-2034	495,765	519,895
500,000	Shares	Boston Scientific Corp 6.5% 11/15/2035	533,280	550,060
500,000	Shares	Bristol-Myers Squibb 3.55% 3/15/2042-2041	455,850	386,840
500,000	Shares	Burlington Northern Santa Fe 4.4% 3/15/2042-2041	505,500	434,095
500,000	Shares	Burlington Northern Santa Fe 6.15% 5/1/2037	537,845	534,440
500,000	Shares	Cargil Inc 4% 6/22/2032-2032	455,360	463,135
500,000	Shares	Caterpillar Inc 3.803% 8/15/2042	496,685	406,640
500,000	Shares	Centerpoint Energy 4.95% 4/1/2033-2033	496,005	488,695
500,000	Shares	Chevron USA Inc 6% 3/1/2041-2040	731,655	530,120
1,000,000	Shares	Chubb Corp 6.5% 5/15/2038	1,087,155	1,103,420
500,000	Shares	Chubb Ina Holdings 6.7% 5/15/2036	557,715	554,775
500,000	Shares	Church & Dwight Co Inc. 5.6% 11/15/2032-2032	523,445	515,405
500,000	Shares	Cisco Systems Inc 5.9% 2/15/2039	533,180	528,625
500,000	Shares	Citigroup Inc 3.785% 3/17/2033-2032	481,315	449,010
500,000	Shares	CME Group 5.3% 9/15/2043-2043	490,100	500,585
500,000	Shares	Coca-Cola Co 4.125% 3/25/2040	586,965	434,720
500,000	Shares	Colgate-Palmolive Company 4.6% 3/1/2033-2032	499,990	493,125
500,000	Shares	Commonwealth Edison Co 6.45% 1/15/2038	602,450	540,220
1,000,000	Shares	Conoco Phillips 3.758% 3/15/2042-2041	943,380	788,740
500,000	Shares	Cummins Inc. 4.875% 10/1/2043-2043	468,070	458,715
500,000	Shares	Duke Energy Progress 4.1% 5/15/2042-2041	486,550	411,415
304,000	Shares	Dupont De Nemours Inc 5.319% 11/15/2038-2038	387,320	305,006
500,000	Shares	Enterprise Products 6.125% 10/15/2039	503,940	519,495
500,000	Shares	Enterprise Products 6.65% 10/15/2034	551,840	543,720
250,000	Shares	Fedex Corp 3.25% 5/15/2041-2040	207,038	182,758
500,000	Shares	Fedex Corp 3.9% 2/1/2035	557,365	441,740
500,000	Shares	FL Power & Light 5.25% 2/1/2041-2040	469,895	485,340
		<b>Subtotal Corporate Bonds</b>	<b>20,238,695</b>	<b>18,480,559</b>

PV = Par Value

WesBanco, Inc.  
Defined Benefit Pension Plan  
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Schedule H, Line 4i – Schedule of Assets Held at Year End (continued)  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Corporate Bonds (continued)</b>			
	Balance Forward	\$ 20,238,695	\$ 18,480,559
500,000	Shares FL Power & Light 5.65% 2/1/2037	492,500	511,430
500,000	Shares Gilead Sciences Inc 5.25% 8/10/2033-2033	502,015	501,805
750,000	Shares GlaxoSmithKline Capital 5.375% 4/15/2034	1,023,420	765,510
500,000	Shares Glaxosmithkline Capital 6.375% 5/15/2038	558,360	541,955
250,000	Shares Goldman Sachs Group 4.017% 10/31/2038-2037	285,900	211,775
1,000,000	Shares Home Depot 4.2% 4/1/2043-2042	910,935	846,380
450,000	Shares Honeywell 5.7% 3/15/2037	526,127	462,438
450,000	Shares IBM Corp 4.15% 5/15/2039	469,385	387,288
750,000	Shares Johnson & Johnson 4.375% 12/5/2033-2033	998,415	727,140
500,000	Shares Johnson & Johnson 4.5% 12/5/2043-2043	452,405	456,965
500,000	Shares JP Morgan Chase 5.5% 10/15/2040	493,520	497,860
500,000	Shares JP Morgan Chase 5.6% 7/15/2041	516,055	504,815
250,000	Shares Kansas City Power 6.05% 11/15/2035	288,075	259,597
500,000	Shares Kimberly-Clark 6.625% 8/1/2037	568,635	565,555
250,000	Shares Lockheed Martin 4.75% 2/15/2034-2033	251,112	242,775
500,000	Shares Loews Corp 6% 2/1/2035	505,585	530,070
650,000	Shares Lowes Companies Inc 4.65% 4/15/2042-2041	702,395	569,023
250,000	Shares M&T Bank Corporation 5.053% 1/27/2034-2033	230,265	239,452
500,000	Shares Mars Inc 3.875% 4/1/2039-2038	589,430	418,865
500,000	Shares McDonalds 3.7% 2/15/2042	447,100	391,835
500,000	Shares McDonalds 6.3% 3/1/2038	705,725	538,210
500,000	Shares Medtronic Inc 4.375% 3/15/2035	613,810	469,820
500,000	Shares Mercedes Benz 2.45% 3/2/2031	417,655	426,305
500,000	Shares Merck & Co Inc 6.5% 12/1/2033	648,860	550,440
500,000	Shares Meta Platformsinc 3.85% 8/15/2032-2032	454,930	464,830
500,000	Shares MetLife Inc 5.875% 2/6/2041	729,350	510,850
500,000	Shares MetLife Inc 6.375% 6/15/2034	528,400	538,215
500,000	Shares Microsoft 3.45% 8/8/2036-2036	561,790	436,010
500,000	Shares Microsoft 4.1% 2/6/2037-2036	603,375	467,035
350,000	Shares MidAmerican Energy 4.8% 9/15/2043-2043	340,389	314,864
500,000	Shares MidAmerican Energy Holdings 5.95% 5/15/2037	490,170	517,190
500,000	Shares Monongahela Power Co 5.85% 2/15/2034-2033	495,665	511,220
250,000	Shares Morgan Stanley 7.25% 4/1/2032	278,337	280,980
500,000	Shares Nucor Corp 6.4% 12/1/2037	536,300	538,155
500,000	Shares NVIDIA Corp 3.5% 4/1/2040-2039	536,824	413,780
250,000	Shares Oracle Corp 4.3% 7/8/2034-2034	283,500	229,990
1,000,000	Shares Pacificorp 6% 11/15/2039	1,383,420	1,020,410
500,000	Shares Packaging Corp of America 5.7% 2/1/2033-2033	518,710	511,275
1,000,000	Shares Pfizer Inc 7.2% 3/15/2039	1,388,160	1,169,350
40,000	Shares PNC Bank NA 2.7% 10/22/2029	41,516	35,886
150,000	Shares Principal Financial Group 4.35% 5/15/2043	129,255	126,801
750,000	Shares Procter & Gamble 3.55% 3/25/2040	915,420	621,623
500,000	Shares Progressive Corp 4.35% 4/25/2044	437,535	425,310
500,000	Shares Prologis LP 5.125% 1/15/2034-2033	496,495	492,835
750,000	Shares Prudential Financial 5.7% 12/14/2036	845,690	770,175
500,000	Shares Qualcomm Inc 4.65% 5/20/2035-2023	474,780	483,465
200,000	Shares Raymond James Financial 4.65% 4/1/2030-2030	239,254	197,470
500,000	Shares Republic Services 5% 1/1/2034-2034	484,040	487,810
250,000	Shares South Carolina Electric & Gas 5.3% 5/15/2033	327,122	249,625
250,000	Shares State Street Corp 3.031% 11/1/2034-2034	262,175	225,367
500,000	Shares Sysco Corp 5.375% 9/21/2035	476,215	503,135
	Subtotal Corporate Bonds	47,695,196	42,641,523

WesBanco, Inc.  
Defined Benefit Pension Plan  
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Schedule H, Line 4i – Schedule of Assets Held at Year End (continued)  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
<b>Corporate Bonds (continued)</b>			
	Balance Forward	\$ 47,695,196	\$ 42,641,523
500,000	Shares The CT Light & Power Co 4.9% 7/1/2033-2033	479,835	488,840
500,000	Shares Thermo-Fisher Scientific 5.086% 7/1/2033-2033	498,840	497,395
500,000	Shares Union Electric 8.45% 3/15/2039	608,375	633,235
500,000	Shares Union Pacific 3.6% 9/15/2037-2037	416,650	419,690
500,000	Shares United Parcel Service 5.2% 4/1/2040-2039	548,220	487,460
500,000	Shares Unitedhealth Group Inc 5.95% 2/15/2041-2040	737,705	512,670
700,000	Shares VA Electric Power 6% 1/15/2036	709,165	725,571
500,000	Shares Verizon Communications 4.272% 1/15/2036	566,030	449,815
500,000	Shares Visa Inc. 4.15% 12/14/2035-2035	471,485	462,090
500,000	Shares Walmart Inc 4% 4/11/2043-2042	468,150	424,015
250,000	Shares Walmart Inc 5% 10/25/2040	255,678	245,030
500,000	Shares Walt Disney 6.4% 12/15/2035	720,540	549,545
500,000	Shares Wells Fargo 5.606% 1/15/2044	490,425	478,875
500,000	Shares Wyeth LLC 6.5% 2/1/2034	721,010	544,210
<b>Total Corporate Bonds</b>		<b>\$ 55,387,304</b>	<b>\$ 49,559,964</b>
<b>Equity Securities</b>			
3,019	Shares Advanced Micro Devices Inc	\$ 253,679	\$ 364,665
3,081	Shares Alphabet Inc Class A	152,232	583,233
2,009	Shares Amazon.com Inc	202,717	440,755
1,510	Shares American Water Works	198,281	187,980
362	Shares AON PLC	131,060	130,016
3,445	Shares Apple Inc	228,936	862,697
2,945	Shares Astrazeneca PLC	237,588	192,956
1,455	Shares Broadcom Inc	24,748	337,327
3,715	Shares Carlyle Group Inc	156,642	187,570
1,699	Shares Chevron Corporation	218,657	246,083
3,350	Shares Cisco Systems, Inc.	164,940	198,320
686	Shares Constellation Brands	126,680	151,606
1,823	Shares Dianmondback Energy Inc	189,201	298,662
702	Shares Digital Realty Trust Inc	89,567	124,486
916	Shares Eaton Corp PLLC	131,066	303,993
1,298	Shares EOG Resources Inc	164,359	159,109
4,549	Shares Halliburton	146,853	123,687
5,099	Shares I Shares S&P GSCI Commodity	74,911	111,005
1,360	Shares JP Morgan Chase	110,244	326,006
599	Shares Linde Public Limited Company	194,144	250,783
397	Shares Lockheed Martin	196,759	192,918
432	Shares Mastercard, Inc.	180,395	227,478
2,921	Shares Merck & Co	195,410	290,581
625	Shares Meta Platforms Inc	126,252	365,944
2,193	Shares Microsoft Corp	375,294	924,350
2,055	Shares Morgan Stanley	168,324	258,355
213	Shares Netflix Inc	138,024	189,851
3,590	Shares Nextera Energy	190,561	257,367
1,686	Shares Nike Inc	209,596	127,580
2,420	Shares Novo Nordisk A/S	341,837	208,168
3,349	Shares NVIDIA Corp	465,293	449,737
155	Shares O'Reilly Automotive	132,104	183,799
1,642	Shares Palo Alto Networks	115,688	298,778
289	Shares Parker-Hannifin Corp	83,063	183,813
Subtotal equity securities		6,115,105	9,739,658

WesBanco, Inc.  
Defined Benefit Pension Plan  
EIN #55-0571723 Plan #001  
Schedule H, Line 4i – Schedule of Assets Held at Year End (continued)  
December 31, 2024

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party		Cost	Current Value
<b>Equity Securities (continued)</b>				
	Balance Forward		\$ 6,115,105	\$ 9,739,658
2,940	Shares	Paypal Holdings	246,172	250,929
1,241	Shares	Pepsico Inc	164,520	188,707
962	Shares	Proctor & Gambl Co.	135,979	161,279
918	Shares	Salesforce Inc	156,780	306,915
1,140	Shares	Shopify Inc Class A	69,234	121,216
2,015	Shares	Starbucks Corp	180,093	183,869
526	Shares	Stryker Corp	182,446	189,386
550	SHares	Tesla Inc	231,025	222,112
626	Shares	Thermo Fisher Scientific	357,383	325,664
845	Shares	T-Mobile US Inc	75,316	186,517
3,745	Shares	Uber Technologies, Inc.	193,706	225,898
701	Shares	Unitedhealth Group Inc	196,882	354,608
2,572	Shares	US Bancorp	96,202	123,019
2,445	Shares	Walmart Inc	107,020	220,906
* 55,300	Shares	WesBanco Inc	1,103,422	1,799,462
<b>Total Equity Securities</b>			<b>\$ 9,611,285</b>	<b>\$ 14,600,145</b>
<b>Total Investments</b>			<b>\$ 112,337,197</b>	<b>\$ 109,309,202</b>

\* Party-in-Interest

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

Schedule SB, line 32 – Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	\$ 375,243	January 1, 2024	15	\$ 34,140

Schedule SB Attachment (Form 5500) –2024 Plan Year  
WesBanco, Inc. Defined Benefit Pension Plan  
EIN: 55-0571723 PN: 001

## Schedule SB, line 24 – Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- A change in the expected return on assets from 6.82% to 5.83%.