

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 2025 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	
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.) ☒ 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: ☒ 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) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) WESBANCO, INC. ONE BANK PLAZA WHEELING, WV 26003-3562
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.

SIGN HERE	Filed with authorized/valid electronic signature.	08/04/2026	KIMBERLY GRIFFITH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor PENSION PLAN COMMITTEE FOR WESBANCO, INC. DEFINED BENEFIT PENSION PLAN ONE BANK PLAZA WHEELING, WV 26003-3562	3b Administrator's EIN 55-0571723 3c Administrator's telephone number 304-234-9000
4 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: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 345
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	 6a(1) 238 6a(2) 213 6b 30 6c 77 6d 320 6e 18 6f 338 6g(1) 6g(2) 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ 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)

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

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.

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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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 _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information 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). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2025 This Form is Open to Public Inspection
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	
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.	
A Name of plan WESBANCO, INC. DEFINED BENEFIT PENSION PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF WESBANCO, INC.	D Employer Identification Number (EIN) 55-0571723
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2025			
2	Assets:			
a	Market value	2a	110321715	
b	Actuarial value	2b	106424618	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	11	3722460	3722460
b	For terminated vested participants	97	7172852	7172852
c	For active participants	238	39437595	39937435
d	Total	346	50332907	50832747
4	If the plan is in at-risk status, check the box and complete lines (a) and (b): ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
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	4b		
5	Effective interest rate	5	5.40 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	2245395	
b	Expected plan-related expenses	6b	196413	
c	Target normal cost	6c	2441808	

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.

SIGN HERE	Signature of actuary	06/08/2026	Date
	LORI A. DEVORE	26-05257	Most recent enrollment number
	AON CONSULTING, INC.	614-436-8100	Telephone number (including area code)
	8940 LYRA DRIVE, SUITE 250 COLUMBUS, OH 43240	Address of the firm	

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	64217741
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2610487
9 Amount remaining (line 7 minus line 8)	0	61607254
10 Interest on line 9 using prior year's actual return of <u>5.06</u> %	0	3117327
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>5.13</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	64724581

Part III Funding Percentages

14 Funding target attainment percentage	14	82.03 %
15 Adjusted funding target attainment percentage	15	209.36 %
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	99.69 %
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
Totals ►			18(b)	0	18(c) 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	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	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
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
5.07 %2nd segment:
5.31 %3rd segment:
5.50 %☐ 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****28** Unpaid minimum required contributions for all prior years**28**

0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....**29**

0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....**30**

0

Part VIII Minimum Required Contribution For Current Year**31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6c)**31a**

2441808

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:**a** Net shortfall amortization installment

Outstanding Balance

Installment

9132710

853081

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

3294889

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement

0

3294889

3294889

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)**a** Total (excess, if any, of line 37 over line 36)**38a**

0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b**

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 C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan WESBANCO, INC. DEFINED BENEFIT PENSION PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WESBANCO, INC.		D Employer Identification Number (EIN) 55-0571723

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

ARTISAN INTERNATIONAL FUND C/O BOSTON FINANCIAL
PO BOX 8412
BOSTON, MA 02266-8412

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

CALAMOS FINANCIAL SERVICES LLC 2020 CALAMOS COURT
NAPERVILLE, IL 60563

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

COLUMBIA MGMT INVESTMENT ADVISERS 225 FRANKLIN STREET
BOSTON, MA 02110

(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

(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

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

FRANKLIN TEMPLETON

1 FRANKLIN PKWY FL1
BLGD 920
SAN MATEO, CA 94403

(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

(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

(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

(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

(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

(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

(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

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

(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

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	ACTUARIAL	254808	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	INVESTMENT ADVISORY	153274	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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.

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	ERNST & YOUNG LLP	b EIN:	34-6565596
c Position:	AUDITOR		
d Address:	2100 ONE PPG PLACE PITTSBURGH, PA 15222	e Telephone:	412-644-7800

Explanation: THE AUDIT WAS PUT OUT TO BID THROUGH A FORMAL RFP PROCESS, AND WESBANCO, INC. SELECTED DELOITTE AS A RESULT OF THAT PROCESS. THERE WERE NO MATERIAL DISPUTES OR MATTERS OF DISAGREEMENT CONCERNING TERMINATION. TERMINATION OCCURED PYE 12/31/25.

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

a Name:		b EIN:	
c Position:			
d Address:		e Telephone:	

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information 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). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan WESBANCO, INC. DEFINED BENEFIT PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 WESBANCO, INC.	D Employer Identification Number (EIN) 55-0571723	

Part I	Asset and Liability Statement		
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.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	54145	51170
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	958368	1411660
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	24403814	29611858
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	49559964	56027629
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	14600145	14177010
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	20745279	16630077
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	110321715	117909404

Liabilities

1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

1l Net assets (subtract line 1k from line 1f)	1l	110321715	117909404
--	-----------	-----------	-----------

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.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	1043143	
(C) Corporate debt instruments	2b(1)(C)	2668309	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		3711452
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	245294	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1065968	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1311262
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(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)		5511067
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		10533781

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1071880	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	1466131	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2538011
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i 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)	153274	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	254807	
(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)		408081
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2946092

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		7587689
l 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: **DELOITTE & TOUCHE LLP**

(2) EIN: **13-3891517**

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
a 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.)		☒	
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.)		☒	
c 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.)		☒	
d 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.)		☒	
e Was this plan covered by a fidelity bond?	☒		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g 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?		☒	
h 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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j 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.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n 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.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) 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 583606.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information 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). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2025 This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan WESBANCO, INC. DEFINED BENEFIT PENSION PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WESBANCO, INC.		D Employer Identification Number (EIN) 55-0571723
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 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): 55-0658986		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3 1
Part II	Funding Information (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.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c 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		
Part III	Amendments	
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		
Part IV	ESOPs (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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2025 v. 250312		

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:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 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:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

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.....

16b

- 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: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

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

Employer ID No: 55-0571723

Plan Number: 001

Financial Statements as of December 31, 2025 and 2024, and

For the year ended December 31, 2025,

Supplemental Schedules as of and for the year ended

December 31, 2025, and

Independent Auditor's Report

WesBanco, Inc.
Defined Benefit Pension Plan

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INDEPENDENT AUDITOR'S REPORT

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

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

We have performed an audit 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 statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 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 audit 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 a certification from a qualified institution as of December 31, 2025, and for the year 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 audit 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 audit 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 audit. 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 audit 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 year end) as of December 31, 2025 and schedule of reportable transactions for the year ended December 31, 2025 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 audit 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).

Auditor's Report on 2024 Financial Statements

Predecessor auditors performed an audit of the 2024 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated July 29, 2025, indicated that (a) the amounts and disclosures in the 2024 financial statements other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 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).

The logo for Deloitte & Touche LLP, featuring the company name in a stylized, handwritten-style font.

July 31, 2026

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

	December 31,	
	2025	2024
ASSETS		
Investments at fair value	\$ 116,446,574	\$ 109,309,202
Accrued interest and dividends	1,411,660	958,368
Cash	51,170	54,145
 Total assets	 117,909,404	 110,321,715
 Net assets available for benefits	 <u>\$ 117,909,404</u>	 <u>\$ 110,321,715</u>

See accompanying notes to the financial statements

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

	<u>Year Ended</u> <u>December 31, 2025</u>
ADDITIONS	
Interest and dividends	\$ 5,022,714
Net appreciation in fair value of investments	<u>5,511,067</u>
Total investment income	10,533,781
DEDUCTIONS	
Actuarial and administrative fees	408,081
Pension benefits paid	1,071,880
Annuity purchase	<u>1,466,131</u>
Total deductions	2,946,092
Total increase in net assets available for benefits	7,587,689
Net assets available for benefits	
Beginning of year	<u>110,321,715</u>
End of year	<u><u>\$ 117,909,404</u></u>

See accompanying notes to the financial statements

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements
December 31, 2025 and 2024

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, Michigan 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 retirement 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, 2025 and 2024

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. Employees whose hire date was on or after March 30, 1998 are provided an additional \$100 monthly benefit and a death benefit of \$7,500. The monthly 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 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.

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 purchase of the non-participating annuity contracts reduced the accumulated plan benefits of the Plan as of December 31, 2024 by approximately \$70.3 million. An additional annuity contract was purchased during 2025 which reduced the accumulated plan benefits of the Plan as of December 31, 2025 by approximately \$1.5 million.

The Plan continues to provide defined benefits for approximately 340 participants subject to the provisions of the Plan.

Note 2 – Summary of Significant Accounting Policies

Basis of Presentation

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

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

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 2 – Summary of Significant Accounting Policies (continued)

(depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

The Plan's investments are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for further discussion related to fair value.

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, 2026 and 2025. Had the valuations been performed as of December 31, 2025 and 2024 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.

Plan Termination

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

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 2 – Summary of Significant Accounting Policies (continued)

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.

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 (PBGC). Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability survivor's pensions. However, the PBGC does not guarantee a; types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination, subject to a statutory ceiling on the amount of an individual's monthly benefit.

Whether all participants receive their benefits if the Plan is terminated at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide those benefits, the priority of those benefits to be paid, and the level and type of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the then-existing assets and the PBGC guaranty, while other benefits may not be provided for at all.

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.

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 3 – Accumulated Plan Benefits (continued)

The accumulated plan benefit information is as follows:

	December 31,	
	2025	2024
Vested benefits:		
Participants currently receiving benefits	\$ 8,228,044	\$ 3,473,200
Other participants	42,893,046	44,280,870
Total vested benefits	51,121,090	47,754,070
Non-vested benefits	399,957	507,186
Total actuarial present value of accumulated plan benefits	<u>\$51,521,047</u>	<u>\$48,261,256</u>

The changes in accumulated plan benefits are as follows:

	For the Year Ended December 31, 2025
Actuarial present value of accumulated plan benefits at beginning of year	\$ 48,261,256
Increase (decrease) during the year attributed to:	
Change in actuarial assumptions	798,319
Benefit accruals	2,249,381
Increase for interest	2,750,102
Benefits paid ⁽¹⁾	<u>(2,538,011)</u>
Net increase (decrease)	<u>3,259,791</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 51,521,047</u>

⁽¹⁾ Includes \$1.5 million resulting from an annuity contract executed during 2025.

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 3 – Accumulated Plan Benefits (continued)

Significant assumptions underlying the actuarial valuation are as follows:

Life expectancy mortality rates: For 2025 and 2024, the 2006 base rates from Pri-2012 mortality study projected generationally from 2012 with Scale MP-2021

Interest rates: 5.75% for 2025 and 5.85% for 2024

Average retirement age: For 2025, graded rate from 8% at age 60 to 100% at age 70. For 2024, graded rate from 10% at age 60 to 100% at age 70

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. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that certain changes in these estimates and assumptions could be material to the financial statements.

Note 4 – Funding Policy

The Company 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 2025 and 2024.

Note 5 – Certified Investment Information

The following is a summary of the information regarding the Plan as of and for the year ended December 31, 2025, included in the Plan's financial statements and supplemental schedules that were prepared by or derived from information prepared by Wesbanco Trust and Investment

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 6 – Investments (continued)

Services, the Plan Trustee, and furnished to the Plan administrator. The Plan administrator has obtained a certification from the Plan Trustee that such information is complete and accurate.

Statement of Net Assets Available for Benefits	2025
Investments at fair value	\$ 116,446,574
Accrued interest and dividends	1,411,660

Statement of Changes in Net Assets Available for Benefits	2025
Interest and dividends	\$ 5,022,714
Net appreciation in fair value of investments	5,511,067

Supplemental schedules: All investment balances and information included in the supplemental schedule of assets (held at end of year) and the schedule of reportable transactions.

Note 6: All investment balances and investment information, excluding the level of investments.

All investment information disclosed in the accompanying financial statements, including investments held at December 31, 2025, was obtained or derived from information supplied by the Plan administrator and certified as complete and accurate by the Plan Trustee.

Note 6 – Fair Value Measurement

The Financial Accounting Standards Board (“FASB”) 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.

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 6 – Fair Value Measurement (continued)

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.

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, 2025 and 2024.

Registered Investment Companies and equity securities: Registered investment companies comprise of mutual funds and exchange-traded funds (ETFs). The fair value of mutual funds is stated at the quoted net asset value as reported by the funds on the last business day of the plan year. ETFs and 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, 2025 and 2024

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, 2025 and 2024:

Assets at Fair Value as of December 31, 2025				
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 16,630,077	\$ -	\$ -	\$ 16,630,077
Equity securities	14,177,010	-	-	14,177,010
U.S. Government securities	-	27,883,188	-	27,883,188
Corporate bonds	-	56,027,629	-	56,027,629
Municipal securities	-	1,728,670	-	1,728,670
Total assets at fair value	<u>\$ 30,807,087</u>	<u>\$ 85,639,487</u>	<u>\$ -</u>	<u>\$116,446,574</u>

Assets at Fair Value as of December 31, 2024				
	Level 1	Level 2	Level 3	Total
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	<u>\$ 35,345,424</u>	<u>\$ 73,963,778</u>	<u>\$ -</u>	<u>\$109,309,202</u>

The Plan did not contain any Level 3 assets for the years ended December 31, 2025 and 2024.

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

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. In December 2016, the IRS began publishing a Required Amendments List for individually designed plans which specifies changes in qualifying requirements. The list is published annually and requires plans to be amended for each item on the list, as applicable, to retain tax exempt status. 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, 2025, 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 2025, 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 – Related Party Transactions and Exempt-Party-in-Interest Transactions

As of December 31, 2025 and 2024, the Plan held 46,000 and 55,300 shares of WesBanco, Inc. common stock with a market value of \$1,529,040 and \$1,799,462, respectively. During 2025, the Plan earned \$68,540 in dividends on WesBanco, Inc. common stock. As of December 31, 2025 and 2024, the Plan held 235,772 shares of WesMark Government Bond Fund #566 with a market value of \$1,883,822 and \$1,824,879, respectively. During 2025, the Plan earned \$70,374 in interest on the WesMark Government Bond Fund #566. In addition, at December 31, 2025 and 2024, the Plan held 375,278 shares of WesMark Tactical Opportunity Fund with a market value of \$4,796,058 and \$4,364,488, respectively. During 2025, the Plan earned \$635,420 in dividends on the WesMark Tactical Opportunity Fund.

WesBanco, Inc.
Defined Benefit Pension Plan
Notes to the Financial Statements (continued)
December 31, 2025 and 2024

Note 9 – Related Party Transactions and Exempt-Party-in-Interest Transactions (continued)

Administrative expenses that are paid to the Plan Trustee qualify as exempt-party-in-interest transactions.

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. Market risks include global events which could impact the value of investment securities, such as international conflict. 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 financial statements.

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

On June 22, 2026, Wesbanco approved an amendment to the Plan to freeze future benefit accruals. Effective December 31, 2026, all future benefit accruals for active participants under the Plan will discontinue. Participants will no longer earn additional benefits for future service rendered after the effective date. Benefits earned by participants up to the effective date are fully vested and preserved in accordance with the Plan provisions and applicable law. The freeze of future benefits accrual would not impact the actuarial present value of benefits as of December 31, 2026.

Management evaluated subsequent events for the Plan through July 31, 2026, the date the financial statements were available to be issued and identified no other events or transactions that would have a material effect on the financial statements.

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Registered Investment Companies				
607,597	Shares	Federated Government Obligations Fund 117	\$ 607,597	\$ 607,597
156,188	Shares	Federated Hermes Total Return Fund #328	1,707,332	1,497,844
* 235,772	Shares	WesMark Government Bond Fund #566	2,297,948	1,883,822
		Goldman Sachs International Equity Income Fund	153,777	243,524
10,672	Shares	I Shares S&P 500 Growth Index Fund	116,740	181,932
1,476	Shares	I Shares S&P 500 Value Index Fund	193,655	272,298
1,284	Shares	I Shares Core S&P Midcap ETF	1,321,645	1,637,724
24,814	Shares	I Shares Russell 2000 Value Index Fund	215,768	279,063
1,540	Shares	I Shares Russell 2000 ETF	1,452,986	1,731,243
7,033	Shares	I Shares MSCI ACWX Index Fund ETF	1,709,532	2,058,743
30,668	Shares	SPDR S&P 500 ETF	376,491	546,218
801	Shares	Templeton Emerging Markets Small Cap Fund #626	90,814	113,855
7,510	Shares	Vanguard Emerging Markets ETF		
11,218	Shares	Victory Sycamore Established Value Fund	430,894	505,248
941	Shares	Vanguard Real Estate ETF	90,424	83,269
6,024	Shares	Diamond Hill Long/Short Fund - I #11	153,584	191,639
* 375,278	Shares	WesMark Tactical Opportunity Fund	3,924,749	4,796,058
Total Registered Investment Companies			\$ 14,843,936	\$ 16,630,077
U.S. Government Securities				
750,000	PV	U.S. Treasury Note 5% 5/15/2037	\$ 804,668	\$ 804,697
500,000	PV	FFCB 3.15% 4/3/2028	497,235	495,290
250,000	PV	U.S. Treasury Note 3.625% 3/31/30	249,414	249,717
250,000	PV	U.S. Treasury Note 3.75% 8/31/31	249,014	249,462
250,000	PV	U.S. Treasury Notes 3.75% 8/31/31	277,656	262,510
750,000	PV	U.S. Treasury 4.375% 2/15/38	754,102	758,730
250,000	PV	U.S. Treasury Bond 4% 11/15/2042	256,992	229,970
750,000	PV	U.S. Treasury Bond 2.875% 11/15/2046	575,332	556,110
750,000	PV	U.S. Treasury Bond 3% 2/15/2047	588,311	566,955
2,220,000	PV	U.S. Treasury Bond 2.75% 8/15/2047	1,545,642	1,592,761
500,000	PV	U.S. Treasury Strips 11/15/47	162,661	165,690
13,310	PV	FHLMC FG G18527 3% 10/1/2029	13,805	13,133
779,670	PV	FNMA AM6756 3.57% 10/1/2029	818,653	769,386
22,278	PV	FNMA CMO #FNR 2003-44 Q 3.5% 6/25/20	22,932	21,936
419,210	PV	Polar Tankers Inc. 5.951% 5/10/2037	530,644	448,362
154,723	PV	FHLMC CMO #FHR 4091 PA 2% 10/15/204	156,971	149,700
154,421	PV	FNMA CMO FNR 2015-26 A 2% 3/25/2044	146,435	148,298
750,000	PV	U.S. Treasury Bond 3.125% 5/15/2048	600,264	572,025
500,000	PV	U.S. Treasury Strips 5/15/48	158,250	161,630
1,407,000	PV	U.S. Treasury Bond 3% 8/15/2048	990,396	1,046,231
750,000	PV	U.S. Treasury Bond 3.375% 11/15/2048	622,031	595,898
500,000	PV	U.S. Treasury Bond 3% 2/15/2049	373,145	369,905
500,000	PV	U.S. Treasury Strips 2/15/49	152,351	155,290
500,000	PV	U.S. Treasury Bond 2.875% 5/15/2049	380,938	360,255
1,385,000	PV	U.S. Treasury Bond 2.375% 11/15/49	996,767	893,699
Subtotal U.S. Government Securities			11,924,609	11,637,640

* Party-in-Interest
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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
U.S. Government Securities (continued)				
		Balance Forward	\$ 11,924,609	\$ 11,637,640
336,000	PV	U.S. Treasury Strips 8/15/50	99,886	96,301
1,000,000	PV	U.S. Treasury 2% 2/15/2050	633,828	588,980
1,669,000	PV	U.S. Treasury Bond 1.625% 11/15/2050	997,228	880,665
383,000	PV	U.S. Treasury Strips 2/15/51	99,810	107,190
1,000,000	PV	U.S. Treasury Bond 2.375% 5/15/2051	666,133	633,200
500,000	PV	U.S. Treasury Strips 5/15/51	145,000	138,395
500,000	PV	U.S. Treasury Bond 2% 8/15/2051	331,719	287,850
348,000	PV	U.S. Treasury Strips 8/15/51	99,807	95,383
1,418,000	PV	U.S. Treasury Bond 2.25% 2/15/2052	989,055	864,540
911,000	PV	U.S. Treasury Strips 2/15/52	249,067	243,529
404,000	PV	U.S. Treasury Strips 5/15/52	99,788	106,470
500,000	PV	U.S. Treasury Bond 3% 8/15/2052	415,078	359,765
359,000	PV	U.S. Treasury Strips 8/15/52	99,956	93,624
500,000	PV	U.S. Treasury Bond 4% 11/15/2052	453,281	435,470
1,563,000	PV	U.S. Treasury Bond 3.625% 2/15/2053	1,454,604	1,271,094
416,000	PV	U.S. Treasury Strips 5/15/53	99,840	104,953
364,000	PV	U.S. Treasury Strips 8/15/53	99,903	91,058
500,000	PV	U.S. Treasury Bond 4.75% 11/15/2053	515,313	492,930
429,000	PV	U.S. Treasury Strips 2/15/54	99,957	104,981
500,000	PV	U.S. Treasury Bond 4.625% 5/15/54	479,121	483,635
373,000	PV	U.S. Treasury Strips 8/15/54	99,830	90,467
438,000	PV	U.S. Treasury Strips 2/15/55	99,864	105,492
500,000	PV	U.S. Treasury Note 4.75% 5/15/55	489,160	493,515
500,000	PV	U.S. Treasury Strips 0% 8/15/55	122,375	118,310
250,000	PV	U.S. Treasury Bond 4.5% 5/15/2038	269,766	255,420
250,000	PV	U.S. Treasury Bond 3.5% 2/15/2039	240,234	228,495
750,000	PV	U.S. Treasury Bond 4.25% 5/15/2039	736,289	736,935
500,000	PV	U.S. Treasury Bond 4.375% 5/15/40	487,871	493,085
250,000	PV	U.S. Treasury Bond 4.25% 11/15/2040	262,959	242,012
500,000	PV	U.S. Treasury Bond 4.375% 5/15/41	483,594	488,830
500,000	PV	U.S. Treasury Bond 3.125% 2/15/2043	430,313	405,940
250,000	PV	U.S. Treasury Bond 3.875% 5/15/2043	246,953	225,098
250,000	PV	U.S. Treasury Bond 3.625% 8/15/2043	238,320	216,613
250,000	PV	U.S. Treasury Bond 3.75% 11/15/2043	242,734	219,913
250,000	PV	U.S. Treasury Bond 3.625% 2/15/2044	237,734	215,430
1,485,000	PV	U.S. Treasury Bond 3.375% 5/15/2044	1,208,140	1,230,293
500,000	PV	U.S. Treasury 3.125% 8/15/2044	406,094	397,305
500,000	PV	U.S. Treasury Bond 3% 11/15/2044	401,172	388,225
750,000	PV	U.S. Treasury 3% 5/15/2045	592,969	579,525
750,000	PV	U.S. Treasury Bond 3% 11/15/2045	586,084	575,393
500,000	PV	U.S. Treasury Strips 11/15/45	179,614	179,614
500,000	PV	U.S. Treasury Strips 5/15/46	183,700	178,660
500,000	PV	U.S. Treasury Strips 8/15/46	172,918	176,490
750,000	PV	U.S. Treasury Bond 2.5% 2/15/2046	532,500	524,475
Total U.S. Government Securities			\$ 29,004,170	\$ 27,883,188

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Municipal Obligations				
250,000	PV	Peters Township PA School District Washington County Taxable NTS GO LTD 3.31% 9/1/2026-2023	\$ 250,000	\$ 249,405
185,000	PV	Maplewood Richmond Heights MO School District Qualified School Construction Bond Taxable Series C 5.875% 3/1/2027-2025	234,739	187,618
241,000	PV	PA State Public School Building Authority Rev Qualified School Construction Bond Taxable A Direct Subsidy 5% 9/15/2027-	277,150	245,687
1,000,000	PV	CT State Qualified School Construction Bond Taxable Series B GO ULTD 5.295%	1,127,360	1,045,960
Total Municipal Obligations			\$ 1,889,249	\$ 1,728,670
Corporate Bonds				
500,000	Shares	Abbott Laboratories 4.75% 11/30/2036-2031	\$ 630,840	\$ 504,120
1,000,000	Shares	Abbvie Inc 4.4% 11/6/2042	974,530	892,070
300,000	Shares	Alabama Power Co 2/15/2033	389,904	320,613
500,000	Shares	Allstate 4.5% 6/15/2043	417,880	438,900
750,000	Shares	Allstate 4.2% 12/15/2046-2046	624,735	619,913
350,000	Shares	Alphabet Inc 5.35% 11/15/2045-2045	359,793	348,824
500,000	Shares	American Honda Finance 4.9% 1/10/2034	496,135	503,150
500,000	Shares	Apollo Global Mgmt 6.735% 11/15/2033-2	505,355	549,735
250,000	Shares	Appalachian Power Co 6.7% 8/15/2037	273,058	276,775
500,000	Shares	Apple Inc 4.5% 2/23/2036-2035	635,445	505,655
500,000	Shares	Bank of America 5% 1/21/2044	488,135	483,405
500,000	Shares	Bank of America Corp 7.75% 5/14/2038	781,755	608,300
500,000	Shares	Black Hills Corp 6.15% 5/15/2034-2034	495,765	537,105
500,000	Shares	Boston Scientific Corp 6.5% 11/15/2035	533,280	561,200
500,000	Shares	Bristol-Myers Squibb 3.55% 3/15/2042-2041	455,850	402,735
500,000	Shares	Burlington Northern Santa Fe 4.4% 3/15/2042-2041	505,500	447,610
500,000	Shares	Burlington Northern Santa Fe 6.15% 5/1/203	537,845	556,150
500,000	Shares	Cargil Inc 4% 6/22/2032-2032	455,360	487,865
500,000	Shares	Caterpillar Inc 3.803% 8/15/2042	496,685	421,160
500,000	Shares	Centerpoint Energy 4.95% 4/1/2033-2033	496,005	510,050
500,000	Shares	Chevron USA Inc 6% 3/1/2041-2040	731,655	546,635
1,000,000	Shares	Chubb Corp 6.5% 5/15/2038	1,087,155	1,135,070
500,000	Shares	Chubb Ina Holdings 6.7% 5/15/2036	557,715	573,710
500,000	Shares	Church & Dwight Co Inc. 5.6% 11/15/2032-	523,445	532,265
500,000	Shares	Cisco Systems Inc 5.9% 2/15/2039	533,180	538,920
500,000	Shares	Citigroup Inc 3.785% 3/17/2033-2032	481,315	477,460
500,000	Shares	CME Group 5.3% 9/15/2043-2043	490,100	502,610
500,000	Shares	Coca-Cola Co 4.125% 3/25/2040	586,965	460,595
500,000	Shares	Colgate-Palmolive Company 4.6% 3/1/2033	499,990	511,570
500,000	Shares	Commonwealth Edison Co 6.45% 1/15/2038	602,450	559,905
1,000,000	Shares	Conoco Phillips 3.758% 3/15/2042-2041	943,380	817,830
500,000	Shares	Cummins Inc. 4.875% 10/1/2043-2043	468,070	480,930
500,000	Shares	Duke Energy Progress 4.1% 5/15/2042-2041	486,550	426,045
Subtotal Corporate Bonds			18,545,825	17,538,880

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Corporate Bonds (continued)				
Balance Forward			\$ 18,545,825	\$ 17,538,880
304,000	Shares	Dupont De Nemours Inc 5.319% 11/15/2038	387,320	305,335
150,000	Shares	Elevance Health Inc 5.1% 1/15/2044	143,288	141,662
500,000	Shares	Enterprise Products 6.125% 10/15/2039	503,940	539,400
500,000	Shares	Enterprise Products 6.65% 10/15/2034	551,840	564,135
250,000	Shares	Fedex Corp 3.25% 5/15/2041-2040	207,038	188,432
500,000	Shares	Fedex Corp 3.9% 2/1/2035	557,365	461,170
500,000	Shares	FL Power & Light 5.25% 2/1/2041-2040	469,895	499,290
500,000	Shares	FL Power & Light 5.65% 2/1/2037	492,500	535,470
400,000	Shares	General Dynamics 4.25% 4/1/2040-2039	373,376	367,700
500,000	Shares	Gilead Sciences Inc 5.25% 8/10/2033-2033	502,015	526,495
750,000	Shares	GlaxoSmithKline Capital 5.375% 4/15/2034	1,023,420	793,777
500,000	Shares	Glaxosmithkline Capital 6.375% 5/15/2038	558,360	561,895
250,000	Shares	Goldman Sachs Group 4.017% 10/31/2038-2038	285,900	225,255
500,000	Shares	Goldman Sachs 6.25% 2/1/2041	538,740	548,890
1,000,000	Shares	Home Depot 4.2% 4/1/2043-2042	910,935	869,780
450,000	Shares	Honeywell 5.7% 3/15/2037	526,127	477,976
450,000	Shares	IBM Corp 4.15% 5/15/2039	469,385	402,741
750,000	Shares	Johnson & Johnson 4.375% 12/5/2033-2033	998,415	761,910
500,000	Shares	Johnson & Johnson 4.5% 12/5/2043-2043	452,405	465,340
750,000	Shares	Johnson & Johnson 3.7% 3/1/2046-2045	614,685	609,780
500,000	Shares	JP Morgan Chase 5.5% 10/15/2040	493,520	522,540
500,000	Shares	JP Morgan Chase 5.6% 7/15/2041	516,055	522,815
250,000	Shares	Kansas City Power 6.05% 11/15/2035	288,075	271,860
500,000	Shares	Kimberly-Clark 6.625% 8/1/2037	568,635	576,960
250,000	Shares	Lockheed Martin 4.75% 2/15/2034-2033	251,112	253,960
500,000	Shares	Loews Corp 6% 2/1/2035	505,585	539,800
650,000	Shares	Lowes Companies Inc 4.65% 4/15/2042-2042	702,395	589,550
250,000	Shares	M&T Bank Corporation 5.053% 1/27/2034-2034	230,265	252,010
500,000	Shares	Mars Inc 3.875% 4/1/2039-2038	589,430	439,585
500,000	Shares	Mars Inc 5.65% 5/1/2045-2044	495,560	505,450
500,000	Shares	McDonalds 3.7% 2/15/2042	447,100	409,240
500,000	Shares	McDonalds 6.3% 3/1/2038	705,725	554,240
500,000	Shares	Medtronic Inc 4.375% 3/15/2035	613,810	491,325
500,000	Shares	Mercedes Benz 2.45% 3/2/2031	417,655	454,930
500,000	Shares	Merck & Co Inc 6.5% 12/1/2033	648,860	566,070
500,000	Shares	Meta Platformsinc 3.85% 8/15/2032-2032	454,930	485,645
750,000	Shares	Meta Platforms Inc 5.5% 11/15/2045-2045	745,485	731,003
500,000	Shares	MetLife Inc 5.875% 2/6/2041	729,350	526,250
500,000	Shares	MetLife Inc 6.375% 6/15/2034	528,400	560,320
500,000	Shares	Microsoft 3.45% 8/8/2036-2036	561,790	457,640
500,000	Shares	Microsoft 4.1% 2/6/2037-2036	603,375	485,600
350,000	Shares	MidAmerican Energy 4.8% 9/15/2043-2043	340,389	319,001
500,000	Shares	MidAmerican Energy Holdings 5.95% 5/15/2035	490,170	537,115
500,000	Shares	Monongahela Power Co 5.85% 2/15/2034-2034	495,665	529,260
250,000	Shares	Morgan Stanley 7.25% 4/1/2032	278,337	288,035
Subtotal Corporate Bonds			41,814,447	39,255,517

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Corporate Bonds (continued)				
Balance Forward			\$ 41,814,447	\$ 39,255,517
500,000	Shares	Morgan Stanley 4.3% 1/27/2045	428,950	434,455
500,000	Shares	Nucor Corp 6.4% 12/1/2037	536,300	561,090
500,000	Shares	NVIDIA Corp 3.5% 4/1/2040-2039	536,824	423,615
250,000	Shares	Oracle Corp 4.3% 7/8/2034-2034	283,500	226,467
1,000,000	Shares	Pacificorp 6% 11/15/2039	1,383,420	1,018,930
500,000	Shares	Packaging Corp of America 5.7% 2/1/2033-2	518,710	528,550
1,000,000	Shares	Pfizer Inc 7.2% 3/15/2039	1,388,160	1,194,910
40,000	Shares	PNC Bank NA 2.7% 10/22/2029	41,516	37,802
150,000	Shares	Principal Financial Group 4.35% 5/15/2043	129,255	129,073
750,000	Shares	Procter & Gamble 3.55% 3/25/2040	915,420	654,285
500,000	Shares	Progressive Corp 4.35% 4/25/2044	437,535	435,195
500,000	Shares	Prologis LP 5.125% 1/15/2034-2033	496,495	514,140
750,000	Shares	Prudential Financial 5.7% 12/14/2036	845,690	796,515
500,000	Shares	Qualcomm Inc 4.65% 5/20/2035-2023	474,780	502,960
200,000	Shares	Raymond James Financial 4.65% 4/1/2030-2	239,254	203,726
500,000	Shares	Republic Services 5% 1/1/2034-2034	484,040	513,935
250,000	Shares	South Carolina Electric & Gas 5.3% 5/15/203	327,122	260,555
250,000	Shares	State Street Corp 3.031% 11/1/2034-2034	262,175	236,027
500,000	Shares	Sysco Corp 5.375% 9/21/2035	476,215	516,970
500,000	Shares	The CT Light & Power Co 4.9% 7/1/2033-2	479,835	508,070
500,000	Shares	Thermo-Fisher Scientific 5.086% 7/1/2033-2	498,840	519,825
500,000	Shares	Union Electric 8.45% 3/15/2039	608,375	646,635
500,000	Shares	Union Pacific 3.6% 9/15/2037-2037	416,650	445,780
500,000	Shares	United Parcel Service 5.2% 4/1/2040-2039	548,220	505,025
500,000	Shares	Unitedhealth Group Inc 5.95% 2/15/2041-20	737,705	527,275
700,000	Shares	VA Electric Power 6% 1/15/2036	709,165	752,192
500,000	Shares	Verizon Communications 4.272% 1/15/2036	566,030	469,385
500,000	Shares	Visa Inc. 4.15% 12/14/2035-2035	471,485	487,765
500,000	Shares	Walmart Inc 4% 4/11/2043-2042	468,150	433,825
250,000	Shares	Walmart Inc 5% 10/25/2040	255,678	255,110
500,000	Shares	Walt Disney 6.4% 12/15/2035	720,540	565,945
500,000	Shares	Wells Fargo 5.606% 1/15/2044	490,425	496,985
500,000	Shares	Wells Fargo 3.9% 5/1/2045	401,075	407,000
500,000	Shares	Wyeth LLC 6.5% 2/1/2034	721,010	562,095
Total Corporate Bonds			\$ 60,112,991	\$ 56,027,629

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Equity Securities				
1,315	Shares	Advanced Micro Devices Inc	\$ 115,080	\$ 281,620
1,761	Shares	Alphabet Inc Class A	87,011	551,193
2,000	Shares	Amazon.com Inc	201,809	461,640
1,479	Shares	American Water Works	193,168	193,010
366	Shares	AON PLC	132,591	129,154
3,097	Shares	Apple Inc	260,718	841,950
2,549	Shares	Astrazeneca PLC	205,117	234,330
4,933	Shares	Bank of America	249,881	271,315
947	Shares	Broadcom Inc	16,107	327,757
3,415	Shares	Carlyle Group Inc	146,277	201,861
1,441	Shares	Chevron Corporation	187,567	219,623
3,239	Shares	Cisco Systems, Inc.	159,895	249,500
932	Shares	Constellation Brands	168,763	128,579
1,087	Shares	Diamondback Energy Inc	114,505	163,409
820	Shares	Digital Realty Trust Inc	110,079	126,862
737	Shares	Eaton Corp PLLC	126,663	234,742
1,469	Shares	EOG Resources Inc	185,475	154,260
5,251	Shares	Halliburton	165,375	148,393
6,053	Shares	I Shares S&P GSCI Commodity	96,552	139,582
1,069	Shares	JP Morgan Chase	86,655	344,453
608	Shares	Linde Public Limited Company	198,233	259,245
418	Shares	Lockheed Martin	204,645	202,174
416	Shares	Mastercard, Inc.	173,856	237,486
2,095	Shares	Merck & Co	147,538	220,520
589	Shares	Meta Platforms Inc	118,980	388,793
1,781	Shares	Microsoft Corp	360,068	861,327
1,584	Shares	Morgan Stanley	129,744	281,207
4,228	Shares	Netflix Inc	371,060	396,417
3,946	Shares	Nextera Energy	215,637	316,785
1,803	Shares	Nike Inc	218,340	114,869
3,412	Shares	NVIDIA Corp	464,644	636,338
1,581	Shares	Palo Alto Networks	135,086	291,220
234	Shares	Parker-Hannifin Corp	70,988	205,677
1,446	Shares	Pepsico Inc	194,247	207,530
1,099	Shares	Proctor & Gambl Co.	159,255	157,498
1,005	Shares	Salesforce Inc	186,904	266,235
889	Shares	Shopify Inc Class A	54,924	143,102
2,296	Shares	Starbucks Corp	204,529	193,346
529	Shares	Stryker Corp	183,643	185,928
617	Shares	Tesla Inc	256,484	277,477
448	Shares	Thermo Fisher Scientific	255,763	259,594
875	Shares	T-Mobile US Inc	82,546	177,660
2,833	Shares	Uber Technologies, Inc.	146,534	231,484
697	Shares	Unitedhealth Group Inc	195,758	230,087
4,133	Shares	US Bancorp	175,022	220,537
2,533	Shares	Walmart Inc	139,851	282,201
* 46,000	Shares	WesBanco Inc	917,856	1,529,040
Total Equity Securities			\$ 8,971,423	\$ 14,177,010
Total Investments			\$ 114,821,769	\$ 116,446,574

* Party-in-Interest

See accompanying Independent Auditor's Report

WesBanco, Inc.
Defined Benefit Pension Plan
EIN #55-0571723 Plan #001
Schedule H, Line 4j – Schedule of Reportable Transactions
Year Ended December 31, 2025

Identity of Party Involved / Description of Assets	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain / (Loss)
Category (iii) - Series of transactions in excess of 5% of plan assets					
**Federate Government Obligation Fund 117	\$ 12,302,713	\$ -	\$ 12,302,713	\$ 12,302,713	\$ -
**Federate Government Obligation Fund 117	\$ -	\$ 12,629,275	\$ 12,629,275	\$ 12,629,275	\$ -

There were no Category (i), (ii) or (iv) transactions for the year ended December 31, 2025.

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

**Transactions made on the market.

See accompanying Independent Auditor's Report.

Schedule SB Attachment (Form 5500) — 2025 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, 2025

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					4					
40-44				1	9	6	1			
45-49		1			9	19	5			
50-54	1				4	15	6	3		
55-59	1	1	1	2	10	25 \$88,493	6	6	4	1
60-64	1	1			6	30 \$89,942	9	7	11	9
65-69		2	1		2	4	3	1	2	2
70+						2	1		2	1

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Schedule SB Attachment (Form 5500) — 2025 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 2024), each adjusted as needed to fall within the 25-year average interest rate corridor under HATFA. Interest rates reflect the America Rescue Plan Act of 2021.

1st Segment Rate	5.07%
2nd Segment Rate	5.31%
3rd Segment Rate	5.50%

Interest Rates for Maximum Tax Purposes

Based on segment rates with a four-month lookback (as of September 2024), without regard to interest rate stabilization.

1st Segment Rate	5.07%
2nd Segment Rate	5.33%
3rd Segment Rate	5.36%

Salary Increases

See Table 2.

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	See Table 4.
Terminated Vested Participants	Age 65.

Mortality Rates

Healthy and Disabled	IRS 2024 generational mortality table.
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Withdrawal Rates

See Table 6.

Disability Rates

None.

Decrement Timing

Beginning of year decrements.

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.

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Valuation Compensation

2024 pensionable earnings.

Benefit and Compensation Limits

Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$280,000 and the IRC section 401(a)(17) compensation limit of \$350,000.

Valuation of Plan Assets

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.

Expected Return on Assets

2023 Plan Year

6.82%, limited to 5.74%

2024 Plan Year

5.83%, limited to 5.59%

2025 Plan Year

5.85%, limited to 5.50%

Trust Expenses Included in Target Normal Cost

The Plan pays actuarial and trust fees from the trust. The current year's expenses are estimated based on anticipated plan activities during the year.

Actuarial Method

Standard unit credit cost method.

Valuation Date

January 1, 2025

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Table 1

Salary Scale 2024

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

Table 2

Salary Scale 2025

Age	Rate
25	6.50%
30	6.50%
35	6.50%
40	5.50%
45	4.75%
50	4.75%
55	4.25%
60	3.00%

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Table 3

Retirement Rates 2024

Age	Rate
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%

Table 4

Retirement Rates 2025

Age	Rate
60	8.00%
61	12.00%
62	15.00%
63	15.00%
64	30.00%
65	45.00%
66	45.00%
67	20.00%
68	20.00%
69	20.00%
70+	100.00%

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Table 5 — Page 1 of 2

Withdrawal Rates 2024

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%

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Table 5 — Page 2 of 2

Withdrawal Rates 2024

Age	Years of Service					
	0	1	2	3	4	5+
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%
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%

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Table 6 — Page 1 of 2

Withdrawal Rates 2025

Age	Rates
20	10.4800%
21	12.7400%
22	13.3500%
23	13.0900%
24	12.1100%
25	11.1100%
26	10.1900%
27	9.3200%
28	8.4900%
29	7.8100%
30	7.3100%
31	6.8600%
32	6.4200%
33	5.9500%
34	5.5500%
35	5.2700%
36	5.0200%
37	4.8000%
38	4.5500%
39	4.3400%
40	4.2000%
41	4.0300%
42	3.9200%
43	3.8600%
44	3.8000%

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Table 6 — Page 2 of 2

Withdrawal Rates 2025

Age	Rates
45	3.7300%
46	3.6600%
47	3.5900%
48	3.5500%
49	3.5100%
50	3.3800%
51	3.2900%
52	3.2100%
53	3.0600%
54	2.5900%
55	5.8400%
56	4.5000%
57	4.1200%
58	4.2400%
59	4.5400%
60	4.4000%
61	4.6600%
62	5.1200%
63	5.0000%
64	5.2400%

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 2025 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	
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.)☒ 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: ☒ 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) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) WESBANCO, INC. ONE BANK PLAZA WHEELING WV 26003-3562
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.

SIGN HERE	<i>K. Griffith</i>	08/04/2026	KIMBERLY GRIFFITH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>K. Griffith</i>	08/04/2026	Kimberly Griffith
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

WesBanco, Inc.
Defined Benefit Pension Plan
EIN #55-0571723 Plan #001
Schedule H, Line 4j – Schedule of Reportable Transactions
Year Ended December 31, 2025

Identity of Party Involved / Description of Assets	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain / (Loss)
Category (iii) - Series of transactions in excess of 5% of plan assets					
**Federate Government Obligation Fund 117	\$ 12,302,713	\$ -	\$ 12,302,713	\$ 12,302,713	\$ -
**Federate Government Obligation Fund 117	\$ -	\$ 12,629,275	\$ 12,629,275	\$ 12,629,275	\$ -

There were no Category (i), (ii) or (iv) transactions for the year ended December 31, 2025.

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

**Transactions made on the market.

See accompanying Independent Auditor's Report.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information 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). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2025 This Form is Open to Public Inspection
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ 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.

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

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2025</u>			
2 Assets:			
a Market value	2a	110,321,715	
b Actuarial value	2b	106,424,618	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	11	3,722,460	3,722,460
b For terminated vested participants	97	7,172,852	7,172,852
c For active participants	238	39,437,595	39,937,435
d Total	346	50,332,907	50,832,747
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
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		4b	
5 Effective interest rate	5	5.40%	
6 Target normal cost			
a Present value of current plan year accruals	6a	2,245,395	
b Expected plan-related expenses	6b	196,413	
c Target normal cost	6c	2,441,808	

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.

SIGN HERE	<u>LAD</u> Signature of actuary	<u>6/18/2026</u> Date
LORI A. DEVORE Type or print name of actuary		2605257 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 ☐

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

Schedule SB (Form 5500) 2025
v. 250312

Part II	Beginning of Year Carryover and Prefunding Balances
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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	64,217,741
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2,610,487
9	Amount remaining (line 7 minus line 8)	0	61,607,254
10	Interest on line 9 using prior year's actual return of <u>5.06%</u>	0	3,117,327
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>5.13%</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	64,724,581

Part III	Funding Percentages
-----------------	----------------------------

14	Funding target attainment percentage.....	14	82.03 %
15	Adjusted funding target attainment percentage.....	15	209.36 %
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	99.69 %
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:

Enter information with respect to the plan for each plan year by employer(s) and employee(s).						
(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	
			Totals ►	18(b)	0	18(c)

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.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.....	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	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
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %
			☐ 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			
28 Unpaid minimum required contributions for all prior years			28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)			30 0
Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....			31a 2,441,808
b Excess assets, if applicable, but not greater than line 31a			31b 0
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		9,132,710	853,081
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 3,294,889
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	3,294,889	3,294,889
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)			
a Total (excess, if any, of line 37 over line 36)			38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances			38b 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) — 2025 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)	(b)	(c)	(d)
Age	Rate	Weight	Product (a) × (b) × (c)
60	8.00%	1.0000	4.80
61	12.00%	0.9200	6.73
62	15.00%	0.8096	7.53
63	15.00%	0.6882	6.50
64	30.00%	0.5849	11.23
65	45.00%	0.4095	11.98
66	45.00%	0.2252	6.69
67	20.00%	0.1239	1.66
68	20.00%	0.0991	1.35
69	20.00%	0.0793	1.09
70	100.00%	0.0634	4.44
Weighted Average			64.00

Schedule SB Attachment (Form 5500) — 2025 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
2025	525,417	126,322	239,068	890,807
2026	910,348	227,621	251,203	1,389,172
2027	1,242,354	329,655	263,518	1,835,527
2028	1,570,970	341,876	271,736	2,184,582
2029	1,852,457	356,501	276,881	2,485,839
2030	2,106,902	432,246	278,476	2,817,624
2031	2,333,535	483,066	278,493	3,095,094
2032	2,518,314	507,402	276,531	3,302,247
2033	2,671,079	535,371	273,900	3,480,350
2034	2,819,136	551,023	270,636	3,640,795
2035	2,923,616	559,288	268,604	3,751,508
2036	3,044,738	566,442	263,433	3,874,613
2037	3,097,659	562,536	257,455	3,917,650
2038	3,138,176	574,914	250,868	3,963,958
2039	3,186,795	571,165	243,694	4,001,654
2040	3,249,729	572,669	235,902	4,058,300
2041	3,301,497	581,374	233,014	4,115,885
2042	3,342,622	565,541	230,351	4,138,514
2043	3,347,298	548,810	222,919	4,119,027
2044	3,344,232	538,790	212,380	4,095,402
2045	3,409,438	537,317	201,213	4,147,968
2046	3,379,097	525,395	189,063	4,093,555
2047	3,310,927	505,428	176,770	3,993,125
2048	3,219,919	486,098	164,212	3,870,229
2049	3,115,956	471,543	151,464	3,738,963
2050	3,013,238	449,237	138,706	3,601,181
2051	2,882,235	424,063	126,119	3,432,417
2052	2,754,243	399,649	113,874	3,267,766
2053	2,607,621	372,217	102,118	3,081,956
2054	2,456,210	344,657	90,977	2,891,844
2055	2,302,698	317,298	80,556	2,700,552
2056	2,147,439	290,441	70,930	2,508,810
2057	1,993,593	264,344	62,134	2,320,071
2058	1,841,301	239,306	54,174	2,134,781
2059	1,692,769	215,537	47,033	1,955,339

Schedule SB Attachment (Form 5500) — 2025 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
2060	1,549,200	193,201	40,676	1,783,077
2061	1,411,646	172,415	35,058	1,619,119
2062	1,280,896	153,240	30,117	1,464,253
2063	1,157,483	135,684	25,787	1,318,954
2064	1,041,695	119,715	22,007	1,183,417
2065	933,585	105,267	18,716	1,057,568
2066	833,038	92,253	15,853	941,144
2067	739,810	80,573	13,365	833,748
2068	653,590	70,113	11,203	734,906
2069	574,017	60,758	9,325	644,100
2070	500,775	52,405	7,702	560,882
2071	433,634	44,962	6,302	484,898
2072	372,406	38,345	5,102	415,853
2073	316,915	32,478	4,082	353,475
2074	267,032	27,296	3,222	297,550

Schedule SB Attachment (Form 5500) — 2025 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:	December 2024
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.

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.

Schedule SB Attachment (Form 5500) — 2025 Plan Year

WesBanco, Inc. Defined Benefit Pension Plan

EIN: 55-0571723 PN: 001

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:

Hours of Service	Fractional Year
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

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 percent of the employee's average annual compensation multiplied by creditable service plus 0.56 percent 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.

Schedule SB Attachment (Form 5500) — 2025 Plan Year

WesBanco, Inc. Defined Benefit Pension Plan

EIN: 55-0571723 PN: 001

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.

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 percent survivor annuity, then died on the day after his early retirement date.

Schedule SB Attachment (Form 5500) — 2025 Plan Year

WesBanco, Inc. Defined Benefit Pension Plan

EIN: 55-0571723 PN: 001

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 percent 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.

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.

Schedule SB Attachment (Form 5500) — 2025 Plan Year
WesBanco, Inc. Defined Benefit Pension Plan
EIN: 55-0571723 PN: 001

Plan Changes Since the Prior Year

The funding, financial accounting, and plan reporting valuations reflect the following plan changes since the prior year:

- First Amendment — Reflected the lump sum window as of October 1, 2024 for terminated vested participants.
- Second Amendment — Reflected the annuity lift-out for retired participants and beneficiaries receiving payment that were eligible to be transferred to the new company.

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Registered Investment Companies				
607,597	Shares	Federated Government Obligations Fund 117	\$ 607,597	\$ 607,597
156,188	Shares	Federated Hermes Total Return Fund #328	1,707,332	1,497,844
* 235,772	Shares	WesMark Government Bond Fund #566	2,297,948	1,883,822
		Goldman Sachs International Equity Income Fund	153,777	243,524
10,672	Shares	I Shares S&P 500 Growth Index Fund	116,740	181,932
1,476	Shares	I Shares S&P 500 Value Index Fund	193,655	272,298
1,284	Shares	I Shares Core S&P Midcap ETF	1,321,645	1,637,724
24,814	Shares	I Shares Russell 2000 Value Index Fund	215,768	279,063
1,540	Shares	I Shares Russell 2000 ETF	1,452,986	1,731,243
7,033	Shares	I Shares MSCI ACWX Index Fund ETF	1,709,532	2,058,743
30,668	Shares	SPDR S&P 500 ETF	376,491	546,218
801	Shares	Templeton Emerging Markets Small Cap Fund #626	90,814	113,855
7,510	Shares	Vanguard Emerging Markets ETF		
11,218	Shares	Victory Sycamore Established Value Fund	430,894	505,248
941	Shares	Vanguard Real Estate ETF	90,424	83,269
6,024	Shares	Diamond Hill Long/Short Fund - I #11	153,584	191,639
* 375,278	Shares	WesMark Tactical Opportunity Fund	3,924,749	4,796,058
Total Registered Investment Companies			\$ 14,843,936	\$ 16,630,077
U.S. Government Securities				
750,000	PV	U.S. Treasury Note 5% 5/15/2037	\$ 804,668	\$ 804,697
500,000	PV	FFCB 3.15% 4/3/2028	497,235	495,290
250,000	PV	U.S. Treasury Note 3.625% 3/31/30	249,414	249,717
250,000	PV	U.S. Treasury Note 3.75% 8/31/31	249,014	249,462
250,000	PV	U.S. Treasury Notes 3.75% 8/31/31	277,656	262,510
750,000	PV	U.S. Treasury 4.375% 2/15/38	754,102	758,730
250,000	PV	U.S. Treasury Bond 4% 11/15/2042	256,992	229,970
750,000	PV	U.S. Treasury Bond 2.875% 11/15/2046	575,332	556,110
750,000	PV	U.S. Treasury Bond 3% 2/15/2047	588,311	566,955
2,220,000	PV	U.S. Treasury Bond 2.75% 8/15/2047	1,545,642	1,592,761
500,000	PV	U.S. Treasury Strips 11/15/47	162,661	165,690
13,310	PV	FHLMC FG G18527 3% 10/1/2029	13,805	13,133
779,670	PV	FNMA AM6756 3.57% 10/1/2029	818,653	769,386
22,278	PV	FNMA CMO #FNR 2003-44 Q 3.5% 6/25/20	22,932	21,936
419,210	PV	Polar Tankers Inc. 5.951% 5/10/2037	530,644	448,362
154,723	PV	FHLMC CMO #FHR 4091 PA 2% 10/15/204	156,971	149,700
154,421	PV	FNMA CMO FNR 2015-26 A 2% 3/25/2044	146,435	148,298
750,000	PV	U.S. Treasury Bond 3.125% 5/15/2048	600,264	572,025
500,000	PV	U.S. Treasury Strips 5/15/48	158,250	161,630
1,407,000	PV	U.S. Treasury Bond 3% 8/15/2048	990,396	1,046,231
750,000	PV	U.S. Treasury Bond 3.375% 11/15/2048	622,031	595,898
500,000	PV	U.S. Treasury Bond 3% 2/15/2049	373,145	369,905
500,000	PV	U.S. Treasury Strips 2/15/49	152,351	155,290
500,000	PV	U.S. Treasury Bond 2.875% 5/15/2049	380,938	360,255
1,385,000	PV	U.S. Treasury Bond 2.375% 11/15/49	996,767	893,699
Subtotal U.S. Government Securities			11,924,609	11,637,640

* Party-in-Interest
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, 2025

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
U.S. Government Securities (continued)			
	Balance Forward	\$ 11,924,609	\$ 11,637,640
336,000	PV U.S. Treasury Strips 8/15/50	99,886	96,301
1,000,000	PV U.S. Treasury 2% 2/15/2050	633,828	588,980
1,669,000	PV U.S. Treasury Bond 1.625% 11/15/2050	997,228	880,665
383,000	PV U.S. Treasury Strips 2/15/51	99,810	107,190
1,000,000	PV U.S. Treasury Bond 2.375% 5/15/2051	666,133	633,200
500,000	PV U.S. Treasury Strips 5/15/51	145,000	138,395
500,000	PV U.S. Treasury Bond 2% 8/15/2051	331,719	287,850
348,000	PV U.S. Treasury Strips 8/15/51	99,807	95,383
1,418,000	PV U.S. Treasury Bond 2.25% 2/15/2052	989,055	864,540
911,000	PV U.S. Treasury Strips 2/15/52	249,067	243,529
404,000	PV U.S. Treasury Strips 5/15/52	99,788	106,470
500,000	PV U.S. Treasury Bond 3% 8/15/2052	415,078	359,765
359,000	PV U.S. Treasury Strips 8/15/52	99,956	93,624
500,000	PV U.S. Treasury Bond 4% 11/15/2052	453,281	435,470
1,563,000	PV U.S. Treasury Bond 3.625% 2/15/2053	1,454,604	1,271,094
416,000	PV U.S. Treasury Strips 5/15/53	99,840	104,953
364,000	PV U.S. Treasury Strips 8/15/53	99,903	91,058
500,000	PV U.S. Treasury Bond 4.75% 11/15/2053	515,313	492,930
429,000	PV U.S. Treasury Strips 2/15/54	99,957	104,981
500,000	PV U.S. Treasury Bond 4.625% 5/15/54	479,121	483,635
373,000	PV U.S. Treasury Strips 8/15/54	99,830	90,467
438,000	PV U.S. Treasury Strips 2/15/55	99,864	105,492
500,000	PV U.S. Treasury Note 4.75% 5/15/55	489,160	493,515
500,000	PV U.S. Treasury Strips 0% 8/15/55	122,375	118,310
250,000	PV U.S. Treasury Bond 4.5% 5/15/2038	269,766	255,420
250,000	PV U.S. Treasury Bond 3.5% 2/15/2039	240,234	228,495
750,000	PV U.S. Treasury Bond 4.25% 5/15/2039	736,289	736,935
500,000	PV U.S. Treasury Bond 4.375% 5/15/40	487,871	493,085
250,000	PV U.S. Treasury Bond 4.25% 11/15/2040	262,959	242,012
500,000	PV U.S. Treasury Bond 4.375% 5/15/41	483,594	488,830
500,000	PV U.S. Treasury Bond 3.125% 2/15/2043	430,313	405,940
250,000	PV U.S. Treasury Bond 3.875% 5/15/2043	246,953	225,098
250,000	PV U.S. Treasury Bond 3.625% 8/15/2043	238,320	216,613
250,000	PV U.S. Treasury Bond 3.75% 11/15/2043	242,734	219,913
250,000	PV U.S. Treasury Bond 3.625% 2/15/2044	237,734	215,430
1,485,000	PV U.S. Treasury Bond 3.375% 5/15/2044	1,208,140	1,230,293
500,000	PV U.S. Treasury 3.125% 8/15/2044	406,094	397,305
500,000	PV U.S. Treasury Bond 3% 11/15/2044	401,172	388,225
750,000	PV U.S. Treasury 3% 5/15/2045	592,969	579,525
750,000	PV U.S. Treasury Bond 3% 11/15/2045	586,084	575,393
500,000	PV U.S. Treasury Strips 11/15/45	179,614	179,614
500,000	PV U.S. Treasury Strips 5/15/46	183,700	178,660
500,000	PV U.S. Treasury Strips 8/15/46	172,918	176,490
750,000	PV U.S. Treasury Bond 2.5% 2/15/2046	532,500	524,475
	Total U.S. Government Securities	\$ 29,004,170	\$ 27,883,188

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Municipal Obligations				
250,000	PV	Peters Township PA School District Washington County Taxable NTS GO LTD 3.31% 9/1/2026-2023	\$ 250,000	\$ 249,405
185,000	PV	Maplewood Richmond Heights MO School District Qualified School Construction Bond Taxable Series C 5.875% 3/1/2027-2025	234,739	187,618
241,000	PV	PA State Public School Building Authority Rev Qualified School Construction Bond Taxable A Direct Subsidy 5% 9/15/2027-	277,150	245,687
1,000,000	PV	CT State Qualified School Construction Bond Taxable Series B GO ULTD 5.295%	1,127,360	1,045,960
Total Municipal Obligations			\$ 1,889,249	\$ 1,728,670
Corporate Bonds				
500,000	Shares	Abbott Laboratories 4.75% 11/30/2036-2031	\$ 630,840	\$ 504,120
1,000,000	Shares	Abbvie Inc 4.4% 11/6/2042	974,530	892,070
300,000	Shares	Alabama Power Co 2/15/2033	389,904	320,613
500,000	Shares	Allstate 4.5% 6/15/2043	417,880	438,900
750,000	Shares	Allstate 4.2% 12/15/2046-2046	624,735	619,913
350,000	Shares	Alphabet Inc 5.35% 11/15/2045-2045	359,793	348,824
500,000	Shares	American Honda Finance 4.9% 1/10/2034	496,135	503,150
500,000	Shares	Apollo Global Mgmt 6.735% 11/15/2033-2	505,355	549,735
250,000	Shares	Appalachian Power Co 6.7% 8/15/2037	273,058	276,775
500,000	Shares	Apple Inc 4.5% 2/23/2036-2035	635,445	505,655
500,000	Shares	Bank of America 5% 1/21/2044	488,135	483,405
500,000	Shares	Bank of America Corp 7.75% 5/14/2038	781,755	608,300
500,000	Shares	Black Hills Corp 6.15% 5/15/2034-2034	495,765	537,105
500,000	Shares	Boston Scientific Corp 6.5% 11/15/2035	533,280	561,200
500,000	Shares	Bristol-Myers Squibb 3.55% 3/15/2042-2041	455,850	402,735
500,000	Shares	Burlington Northern Santa Fe 4.4% 3/15/2042-2041	505,500	447,610
500,000	Shares	Burlington Northern Santa Fe 6.15% 5/1/203	537,845	556,150
500,000	Shares	Cargil Inc 4% 6/22/2032-2032	455,360	487,865
500,000	Shares	Caterpillar Inc 3.803% 8/15/2042	496,685	421,160
500,000	Shares	Centerpoint Energy 4.95% 4/1/2033-2033	496,005	510,050
500,000	Shares	Chevron USA Inc 6% 3/1/2041-2040	731,655	546,635
1,000,000	Shares	Chubb Corp 6.5% 5/15/2038	1,087,155	1,135,070
500,000	Shares	Chubb Ina Holdings 6.7% 5/15/2036	557,715	573,710
500,000	Shares	Church & Dwight Co Inc. 5.6% 11/15/2032-	523,445	532,265
500,000	Shares	Cisco Systems Inc 5.9% 2/15/2039	533,180	538,920
500,000	Shares	Citigroup Inc 3.785% 3/17/2033-2032	481,315	477,460
500,000	Shares	CME Group 5.3% 9/15/2043-2043	490,100	502,610
500,000	Shares	Coca-Cola Co 4.125% 3/25/2040	586,965	460,595
500,000	Shares	Colgate-Palmolive Company 4.6% 3/1/2033	499,990	511,570
500,000	Shares	Commonwealth Edison Co 6.45% 1/15/2038	602,450	559,905
1,000,000	Shares	Conoco Phillips 3.758% 3/15/2042-2041	943,380	817,830
500,000	Shares	Cummins Inc. 4.875% 10/1/2043-2043	468,070	480,930
500,000	Shares	Duke Energy Progress 4.1% 5/15/2042-2041	486,550	426,045
Subtotal Corporate Bonds			18,545,825	17,538,880

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, 2025

Description of Investment	Identity of Issue, Borrower, Lessor or Similar Party		Cost	Current Value
Corporate Bonds (continued)				
	Balance Forward		\$ 18,545,825	\$ 17,538,880
304,000	Shares	Dupont De Nemours Inc 5.319% 11/15/2038	387,320	305,335
150,000	Shares	Elevance Health Inc 5.1% 1/15/2044	143,288	141,662
500,000	Shares	Enterprise Products 6.125% 10/15/2039	503,940	539,400
500,000	Shares	Enterprise Products 6.65% 10/15/2034	551,840	564,135
250,000	Shares	Fedex Corp 3.25% 5/15/2041-2040	207,038	188,432
500,000	Shares	Fedex Corp 3.9% 2/1/2035	557,365	461,170
500,000	Shares	FL Power & Light 5.25% 2/1/2041-2040	469,895	499,290
500,000	Shares	FL Power & Light 5.65% 2/1/2037	492,500	535,470
400,000	Shares	General Dynamics 4.25% 4/1/2040-2039	373,376	367,700
500,000	Shares	Gilead Sciences Inc 5.25% 8/10/2033-2033	502,015	526,495
750,000	Shares	GlaxoSmithKline Capital 5.375% 4/15/2034	1,023,420	793,777
500,000	Shares	Glaxosmithkline Capital 6.375% 5/15/2038	558,360	561,895
250,000	Shares	Goldman Sachs Group 4.017% 10/31/2038-20	285,900	225,255
500,000	Shares	Goldman Sachs 6.25% 2/1/2041	538,740	548,890
1,000,000	Shares	Home Depot 4.2% 4/1/2043-2042	910,935	869,780
450,000	Shares	Honeywell 5.7% 3/15/2037	526,127	477,976
450,000	Shares	IBM Corp 4.15% 5/15/2039	469,385	402,741
750,000	Shares	Johnson & Johnson 4.375% 12/5/2033-2033	998,415	761,910
500,000	Shares	Johnson & Johnson 4.5% 12/5/2043-2043	452,405	465,340
750,000	Shares	Johnson & Johnson 3.7% 3/1/2046-2045	614,685	609,780
500,000	Shares	JP Morgan Chase 5.5% 10/15/2040	493,520	522,540
500,000	Shares	JP Morgan Chase 5.6% 7/15/2041	516,055	522,815
250,000	Shares	Kansas City Power 6.05% 11/15/2035	288,075	271,860
500,000	Shares	Kimberly-Clark 6.625% 8/1/2037	568,635	576,960
250,000	Shares	Lockheed Martin 4.75% 2/15/2034-2033	251,112	253,960
500,000	Shares	Loews Corp 6% 2/1/2035	505,585	539,800
650,000	Shares	Lowes Companies Inc 4.65% 4/15/2042-204	702,395	589,550
250,000	Shares	M&T Bank Corporation 5.053% 1/27/2034-	230,265	252,010
500,000	Shares	Mars Inc 3.875% 4/1/2039-2038	589,430	439,585
500,000	Shares	Mars Inc 5.65% 5/1/2045-2044	495,560	505,450
500,000	Shares	McDonalds 3.7% 2/15/2042	447,100	409,240
500,000	Shares	McDonalds 6.3% 3/1/2038	705,725	554,240
500,000	Shares	Medtronic Inc 4.375% 3/15/2035	613,810	491,325
500,000	Shares	Mercedes Benz 2.45% 3/2/2031	417,655	454,930
500,000	Shares	Merck & Co Inc 6.5% 12/1/2033	648,860	566,070
500,000	Shares	Meta Platformsinc 3.85% 8/15/2032-2032	454,930	485,645
750,000	Shares	Meta Platforms Inc 5.5% 11/15/2045-2045	745,485	731,003
500,000	Shares	Metlife Inc 5.875% 2/6/2041	729,350	526,250
500,000	Shares	MetLife Inc 6.375% 6/15/2034	528,400	560,320
500,000	Shares	Microsoft 3.45% 8/8/2036-2036	561,790	457,640
500,000	Shares	Microsoft 4.1% 2/6/2037-2036	603,375	485,600
350,000	Shares	MidAmerican Energy 4.8% 9/15/2043-2043	340,389	319,001
500,000	Shares	MidAmerican Energy Holdings 5.95% 5/15/2	490,170	537,115
500,000	Shares	Monongahela Power Co 5.85% 2/15/2034-20	495,665	529,260
250,000	Shares	Morgan Stanley 7.25% 4/1/2032	278,337	288,035
	Subtotal Corporate Bonds		41,814,447	39,255,517

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Corporate Bonds (continued)				
Balance Forward			\$ 41,814,447	\$ 39,255,517
500,000	Shares	Morgan Stanley 4.3% 1/27/2045	428,950	434,455
500,000	Shares	Nucor Corp 6.4% 12/1/2037	536,300	561,090
500,000	Shares	NVIDIA Corp 3.5% 4/1/2040-2039	536,824	423,615
250,000	Shares	Oracle Corp 4.3% 7/8/2034-2034	283,500	226,467
1,000,000	Shares	Pacificorp 6% 11/15/2039	1,383,420	1,018,930
500,000	Shares	Packaging Corp of America 5.7% 2/1/2033-2	518,710	528,550
1,000,000	Shares	Pfizer Inc 7.2% 3/15/2039	1,388,160	1,194,910
40,000	Shares	PNC Bank NA 2.7% 10/22/2029	41,516	37,802
150,000	Shares	Principal Financial Group 4.35% 5/15/2043	129,255	129,073
750,000	Shares	Procter & Gamble 3.55% 3/25/2040	915,420	654,285
500,000	Shares	Progressive Corp 4.35% 4/25/2044	437,535	435,195
500,000	Shares	Prologis LP 5.125% 1/15/2034-2033	496,495	514,140
750,000	Shares	Prudential Financial 5.7% 12/14/2036	845,690	796,515
500,000	Shares	Qualcomm Inc 4.65% 5/20/2035-2023	474,780	502,960
200,000	Shares	Raymond James Financial 4.65% 4/1/2030-2	239,254	203,726
500,000	Shares	Republic Services 5% 1/1/2034-2034	484,040	513,935
250,000	Shares	South Carolina Electric & Gas 5.3% 5/15/203	327,122	260,555
250,000	Shares	State Street Corp 3.031% 11/1/2034-2034	262,175	236,027
500,000	Shares	Sysco Corp 5.375% 9/21/2035	476,215	516,970
500,000	Shares	The CT Light & Power Co 4.9% 7/1/2033-2	479,835	508,070
500,000	Shares	Thermo-Fisher Scientific 5.086% 7/1/2033-2	498,840	519,825
500,000	Shares	Union Electric 8.45% 3/15/2039	608,375	646,635
500,000	Shares	Union Pacific 3.6% 9/15/2037-2037	416,650	445,780
500,000	Shares	United Parcel Service 5.2% 4/1/2040-2039	548,220	505,025
500,000	Shares	Unitedhealth Group Inc 5.95% 2/15/2041-20	737,705	527,275
700,000	Shares	VA Electric Power 6% 1/15/2036	709,165	752,192
500,000	Shares	Verizon Communications 4.272% 1/15/2036	566,030	469,385
500,000	Shares	Visa Inc. 4.15% 12/14/2035-2035	471,485	487,765
500,000	Shares	Walmart Inc 4% 4/11/2043-2042	468,150	433,825
250,000	Shares	Walmart Inc 5% 10/25/2040	255,678	255,110
500,000	Shares	Walt Disney 6.4% 12/15/2035	720,540	565,945
500,000	Shares	Wells Fargo 5.606% 1/15/2044	490,425	496,985
500,000	Shares	Wells Fargo 3.9% 5/1/2045	401,075	407,000
500,000	Shares	Wyeth LLC 6.5% 2/1/2034	721,010	562,095
Total Corporate Bonds			\$ 60,112,991	\$ 56,027,629

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, 2025

Description of Investment		Identity of Issue, Borrower, Lessor or Similar Party	Cost	Current Value
Equity Securities				
1,315	Shares	Advanced Micro Devices Inc	\$ 115,080	\$ 281,620
1,761	Shares	Alphabet Inc Class A	87,011	551,193
2,000	Shares	Amazon.com Inc	201,809	461,640
1,479	Shares	American Water Works	193,168	193,010
366	Shares	AON PLC	132,591	129,154
3,097	Shares	Apple Inc	260,718	841,950
2,549	Shares	Astrazeneca PLC	205,117	234,330
4,933	Shares	Bank of America	249,881	271,315
947	Shares	Broadcom Inc	16,107	327,757
3,415	Shares	Carlyle Group Inc	146,277	201,861
1,441	Shares	Chevron Corporation	187,567	219,623
3,239	Shares	Cisco Systems, Inc.	159,895	249,500
932	Shares	Constellation Brands	168,763	128,579
1,087	Shares	Diamondback Energy Inc	114,505	163,409
820	Shares	Digital Realty Trust Inc	110,079	126,862
737	Shares	Eaton Corp PLLC	126,663	234,742
1,469	Shares	EOG Resources Inc	185,475	154,260
5,251	Shares	Halliburton	165,375	148,393
6,053	Shares	I Shares S&P GSCI Commodity	96,552	139,582
1,069	Shares	JP Morgan Chase	86,655	344,453
608	Shares	Linde Public Limited Company	198,233	259,245
418	Shares	Lockheed Martin	204,645	202,174
416	Shares	Mastercard, Inc.	173,856	237,486
2,095	Shares	Merck & Co	147,538	220,520
589	Shares	Meta Platforms Inc	118,980	388,793
1,781	Shares	Microsoft Corp	360,068	861,327
1,584	Shares	Morgan Stanley	129,744	281,207
4,228	Shares	Netflix Inc	371,060	396,417
3,946	Shares	Nextera Energy	215,637	316,785
1,803	Shares	Nike Inc	218,340	114,869
3,412	Shares	NVIDIA Corp	464,644	636,338
1,581	Shares	Palo Alto Networks	135,086	291,220
234	Shares	Parker-Hannifin Corp	70,988	205,677
1,446	Shares	Pepsico Inc	194,247	207,530
1,099	Shares	Proctor & Gambl Co.	159,255	157,498
1,005	Shares	Salesforce Inc	186,904	266,235
889	Shares	Shopify Inc Class A	54,924	143,102
2,296	Shares	Starbucks Corp	204,529	193,346
529	Shares	Stryker Corp	183,643	185,928
617	Shares	Tesla Inc	256,484	277,477
448	Shares	Thermo Fisher Scientific	255,763	259,594
875	Shares	T-Mobile US Inc	82,546	177,660
2,833	Shares	Uber Technologies, Inc.	146,534	231,484
697	Shares	Unitedhealth Group Inc	195,758	230,087
4,133	Shares	US Bancorp	175,022	220,537
2,533	Shares	Walmart Inc	139,851	282,201
*	46,000	Shares WesBanco Inc	917,856	1,529,040
Total Equity Securities			\$ 8,971,423	\$ 14,177,010
Total Investments			\$ 114,821,769	\$ 116,446,574

* Party-in-Interest

See accompanying Independent Auditor's Report

Schedule SB Attachment (Form 5500) — 2025 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	\$ 349,604	January 1, 2024	14	\$ 34,140
Shortfall	\$ 8,783,106	January 1, 2025	15	\$ 818,941

Schedule SB Attachment (Form 5500) — 2025 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 5.83 percent to 5.85 percent.
- A change in the salary scale from the rates shown in Table 1 to the rates shown in Table 2.
- A change in the active retirement rates from the from the rates shown in Table 3 to the rates shown in Table 4.
- A change in the withdrawal rates from the rates shown in Table 5 to the rates shown in Table 6.
- A change in the trust expenses included in target normal cost from assumed equal to prior year expenses to estimated based on anticipated plan activities during the year.