

Board of Governors of the Federal Reserve System



## Annual Report of Holding Companies—FR Y-6

### Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, **LOUIS J TORCHIO**

Name of the Holding Company Director and Official (FDHC C490)

**PRESIDENT & CHIEF EXECUTIVE OFFICER**

Title of the Holding Company Director and Official (FDHC C491)

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

*With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.*

**LOUIS J TORCHIO**

Signature of Holding Company Director and Official (FDHC H321)

**03/28/2025**

Date of Signature (FDHC J196)

#### For Federal Reserve Bank Use Only

RSSD ID **4122722**

C.I. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the General Instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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

**12/31/2024**

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

**NORTHWEST BANCSHARES INC**

Legal Title of Holding Company (FDHC 9017)

**3 EASTON OVAL SUITE 500**

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

**COLUMBUS**

City (FDHC F206)

**OH**

State (FDHC F207)

**43219**

Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

**FRANK KEARNS**

**SR ACCOUNTANT**

Name (FDHC 8901)

Title (FDHC C496)

**(380)400-2464 ext:**

Area Code / Phone Number / Extension (FDHC 8902)

**(814)728-7700**

Area Code / FAX Number (FDHC 9116)

**FRANK.KEARNS@NORTHWEST.COM**

E-mail Address (FDHC 4086)

**None**

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission? .....

0=No	FDHC
1=Yes	C447 <b>0</b>

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ..... ☐
- a letter justifying this request has been provided separately (FDHC KY38) ..... ☐

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

**Report Item 1: Annual Report to Shareholders**

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☐ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☐ is not prepared (FDHC PV65)

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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**Verification of Changes**

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

☐ Yes ☒ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

**Report Item 2b: Domestic Branch Listing**

☒ Yes ☐ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

**Report Item 3: Securities Holders**

☒ Yes ☐ No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

☒ Yes ☐ No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding Company: Northwest Bancshares  
FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
BlackRock, Inc.	New York	NY	USA	USA	N/A	N/A	N/A	17,639,570.00	N/A	N/A	N/A	13.83%
The Vanguard Group	Malvern	PA	USA	USA	N/A	N/A	N/A	14,530,342.00	N/A	N/A	N/A	11.40%
Dimensional Fund Advisors LP	Austin	TX	USA	USA	N/A	N/A	N/A	8,729,261.00	N/A	N/A	N/A	6.85%
State Street Corporation	Boston	MA	USA	USA	N/A	N/A	N/A	7,751,465.00	N/A	N/A	N/A	6.08%

**Legal Name of Holding Company:** Northwest Bancshares  
FDHCPV71

[illegible]

Legal Name of Holding Company: Northwest  
Bancshares, Inc.  
FDHCPV98 Fiscal Year Ending  
December 31,  
2024

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Carey A. Barnum	Columbus	OH	USA	N/A	Chief Auditor (Northwest Bank)	0.01%
Gregory J. Betchkal	Columbus	OH	USA	N/A	Chief Risk Officer (Northwest Bank)	0.05%
Ulrich T. Bowers	Columbus	OH	USA	N/A	Chief Consumer Banking & Strategy Officer (Northwest Bank)	0.01%
Joseph D. Canfield, Jr.	Columbus	OH	USA	N/A	Chief Accounting Officer (Northwest Bank)	0.01%
James M. Colestro	Columbus	OH	USA	N/A	Chief Retail Lending Officer (Northwest Bank)	0.06%
Thomas K. Creal IV	Columbus	OH	USA	N/A	Chief Credit Officer (Northwest Bank)	0.09%
Devin T. Cygnar	Columbus	OH	USA	N/A	Chief Marketing & Communication Officer (Northwest Bank)	0.04%
Jacques M. DesMarteau	Columbus	OH	USA	N/A	Chief Commercial Banking Officer (Northwest Bank)	0.04%
William W. Harvey	Columbus	OH	USA	N/A	Chief Operating Officer, Director (Northwest Bank)	0.26%
Kyle P. Kane	Columbus	OH	USA	N/A	Chief People Officer (Northwest Bank)	0.03%
Richard K. Laws	Columbus	OH	USA	N/A	Chief Legal Counsel Corporate Secretary	0.13%
Douglas M. Schosser	Columbus	OH	USA	N/A	Chief Financial Officer (Northwest Bank)	0.07%
Louis J. Torchio	Columbus	OH	USA	N/A	President & Chief Executive Officer, Director (Northwest Bank)	0.30%
Scott J. Watson	Columbus	OH	USA	N/A	Chief Information Officer (Northwest Bank)	0.07%
Robert M. Campana	Columbus	OH	USA	Vice President/Director	Director (Northwest Bank)	0.08%
Deborah J. Chadsey	Columbus	OH	USA	Attorney/Partner	Director (Northwest Bank)	0.08%
Wilbur R. Davis	Columbus	OH	USA	Retired	Director (Northwest Bank)	0.10%
Timothy B. Fannin	Columbus	OH	USA	Retired	Chairman of the Board/Director (Northwest Bank)	0.06%
Timothy M. Hunter	Columbus	OH	USA	President & Chief Executive Officer	Vice Chairman of the Board/Director (Northwest Bank)	0.17%
John P. Meegan	Columbus	OH	USA	Retired	Director (Northwest Bank)	0.12%
Mark A. Paup	Columbus	OH	USA	President & Chief Executive Officer	Director (Northwest Bank)	0.08%
David M. Tullio	Columbus	OH	USA	President & Chief Executive Officer	Director (Northwest Bank)	0.03%
Pablo A. Vegas	Columbus	OH	USA	President	Director (Northwest Bank)	0.01%
Amber L. Williams	Columbus	OH	USA	Senior Vice President &	Director (Northwest Bank)	0.00%
BlackRock, Inc.	New York	NY	USA	N/A	N/A	13.83%
The Vanguard Group	Malvern	PA	USA	N/A	N/A	11.40%
Dimensional Fund Advisors LP	Austin	Texas	USA	N/A	N/A	6.85%
State Street Corporation	Boston	MA	USA	N/A	N/A	6.08%

**Legal Name of Holding Company:**  
**FDHCPV98**

Northwest Bancshares, Inc.

Fiscal Year Ending December 31, 2024

Item 4(1)(a) Name  FDHCPV99	Item 4(4)(a) Title or Position with direct and indirect subsidiaries  FDHCPW06	Item 4(4)(b) Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in  FDHCPW07	Item 4(4)(c) Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)  FDHCPW08
Gregory J. Betchkal	Principal	Financial Services Compliance (inactive)	50.00%
Jacques M. DesMarteau	Chairman	National Federation of Credit Counselors (NFCC)	N/A
Robert M. Campana	Vice President/Director	P. C. Campana, Inc.	N/A
Robert M. Campana	President/Director	West Park Limited, Inc.	N/A
Robert M. Campana	Manager	Campana FLP Holdings LLC	N/A
Robert M. Campana	Owner	1st Nationwide Title Agency, Ltd.	44.49%
Robert M. Campana	Manager	Caribou Development, LLC	50.00%
Robert M. Campana	Manager	North Coast MCPG, Ltd.	N/A
Robert M. Campana	Manager	Cleveland TFS Fund Investors, LLC	N/A
Robert M. Campana	Manager	Campana Development III, Ltd.	N/A
Robert M. Campana	Manager	Campana Development IV, Ltd.	N/A
Robert M. Campana	Manager	Campana Development VI, Ltd.	N/A
Robert M. Campana	Manager	Brady-Cam III, LLC	N/A
Robert M. Campana	Manager	Brady-Cam IV, LLC	N/A
Robert M. Campana	Manager	CanBrad Development, Ltd.	N/A
Robert M. Campana	Manager	Bob Bell, Ltd.	100.00%
Robert M. Campana	Treasurer/Secretary	PCCI DISC, Inc.	N/A
Robert M. Campana	Trustee Patsie & Jenne Campana	Lorain, OH, USA	33.33%
Deborah J. Chadsey	Attorney/Partner	Kavinoky Cook LLP	N/A
Wilbur R. Davis	Partner	Property Developers	50.00%
Wilbur R. Davis	Member	Talley Jackson, LLC	33.00%
Wilbur R. Davis	Member	3621, LLC	25.00%
Wilbur R. Davis	Emeritus Director	AAA Hoosier Motor Club	N/A
Wilbur R. Davis	Director, Vice Chair	IU Health, East Central Region	N/A
Timothy B. Fannin	Partner	Catalano, Case, Catalano &	33.33%
Timothy M. Hunter	President	TSK Partners, Inc.	N/A
Timothy M. Hunter	Member	Executive Committee of the Board of Ellwood Group	N/A
Mark A. Paup	President & Chief Executive Officer	Zippo Manufacturing Co.	N/A

Mark A. Paup	President & Chief Executive Officer	W. R. Case & Sons Cutlery Co.	N/A
Mark A. Paup	President & Chief Executive Officer	Northern Lights Enterprises	N/A
Mark A. Paup	Director & President	Zippo International Inc. & Subsidiaries	N/A
Mark A. Paup	Chairman	Zippo Asia LTD	N/A
Mark A. Paup	Director	Zippo China Outdoor Products Co., LTD	N/A
Mark A. Paup	Chairman	Classic Zippo (Beijing) Commercial Co., LTD	N/A
David M. Tullio	President & Chief Executive Officer	Custom Engineering Company and Subsidiaries Erie, PA, USA	64.00%
David M. Tullio	President & Chief Executive Officer	Lamjen, Inc.	64.00%
David M. Tullio	President & Chief Executive Officer	Venango Machine Company	64.00%
David M. Tullio	Director	Perry Contruction Group	N/A
Pablo A. Vegas	Electric Reliability Council of Texas (ERCO	Electric Reliability Council of Texas (ERCOT)	N/A

Legal Name of Holding Company: Northwest Bancshares, Inc.  
FDHCPV98 Fiscal Year Ending December 31, 2024

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
Gregory J. Betchkal	Principal	Financial Services Compliance (inactive)	50.00%
Robert M. Campana	Owner	1st Nationwide Title Agency, Ltd.	44.49%
Robert M. Campana	Manager	Caribou Development, LLC	50.00%
Robert M. Campana	Manager	Bob Bell, Ltd.	100.00%
Robert M. Campana	Trustee Patsie & Jenne Campana	Lorain, OH, USA	33.33%
Wilbur R. Davis	Partner	Property Developers	50.00%
Wilbur R. Davis	Member	Talley Jackson, LLC	33.00%
Wilbur R. Davis	Member	3621, LLC	25.00%
Timothy B. Fannin	Partner	Catalano, Case, Catalano &	33.33%
David M. Tullio	President & Chief Executive Officer	Custom Engineering Company and Subsidiaries Erie, PA, USA	64.00%
David M. Tullio	President & Chief Executive Officer	Lamjen, Inc.	64.00%
David M. Tullio	President & Chief Executive Officer	Venango Machine Company	64.00%