

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.

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

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the 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, Jeffrey H. Jackson

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

President & CEO

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.

Jeffrey H. Jackson

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 3316917

C.I. _____

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

PREMIER FINANCIAL CORP.

Legal Title of Holding Company (FDHC 9017)

601 Clinton St

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

Defiance OH 43512

City (FDHC F206) State (FDHC F207) 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:

Daniel K. Weiss, Jr SEVP/CFO

Name (FDHC 8901)

Title (FDHC C496)

(304)231-1437

Area Code / Phone Number / Extension (FDHC 8902)

(304)234-9450

Area Code / FAX Number (FDHC 9116)

weiss@wesbanco.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

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

1. a letter justifying this request is being provided along with the report (FDHC KY38)

2. 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.

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:

Premier Financial Corp

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
Dimensional Fund Advisors LP	Austin	TX	USA	USA	Investment Advisor	N/A	N/A	2,254,801.00	N/A	N/A	N/A	6.30%
Black Rock, Inc	New York	NY	USA	USA	Investment Advisor	N/A	N/A	4,161,629.00	N/A	N/A	N/A	11.60%
The Vanguard Group	Malvern	PA	USA	USA	Investment Advisor	N/A	N/A	1,973,151.00	N/A	N/A	N/A	5.50%

Legal Name of Holding Company:
FDHCPV71

Premier Financial Corp

Item 3(2)(a)	Item 3(2)(b)	Item 3(2)(c)	Item 3(2)(d)	Item 3(2)(e)	Item 3(2)(f)	Item 3(2)(g)	Item 3(2)(h)	Item 3(2)(i)	Item 3(2)(j)	Item 3(2)(k)	Item 3(2)(l)	Item 3(2)(m)	
Name N/A	City FDHCPV85	State FDHCPV86	Country FDHCPV87	Country of Citizenship or Incorporation FDHCPV88	Describe the provisions of the trust or plan FDHCPV89	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert. FDHCPV90	For Trusts, Identify each trustee or designated individual that has the power to vote FDHCPV91	Number of Securities - Common Stock FDHCPV92	Number of Securities - Warrants FDHCPV93	Number of Securities - Options FDHCPV94	Number of Securities - Other FDHCPV95	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company FDHCPV96	FDHCPV97

Legal Name of Holding
Company:
FDHCPV98

Premier
Financial Corp

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
Marty E. Adams	Youngstown	OH	USA	Consultant	Director	0.23%
Zahid Afzal	Youngstown	OH	USA	N/A	Director	0.15%
Louis Altman	Youngstown	OH	USA	Real Estate Developer	Director	0.14%
Terri A. Bettinger	Columbus	OH	USA	Chief Information Officer	Director	0.03%
John Bookmyer	Defiance	OH	USA	Consulting	Director	0.18%
Lee Burdman	Youngstown	OH	USA	Real Estate Investor	Director	0.22%
Varun Chandhok	Youngstown	OH	USA	N/A	N/A	0.07%
Donald Hileman	Defiance	OH	USA	N/A	Chairman of the Board of Directors	0.25%
Jean Hubbard	Defiance	OH	USA	Business Manager	Director	0.06%
Rick Hull	Youngstown	OH	USA	N/A	N/A	0.08%
Shannon Kuhl	Defiance	OH	USA	N/A	N/A	0.04%
Nikki Lanier	Louisville	KY	USA	N/A	Director	0.01%
Charles D. Niehaus	Sylvania	OH	USA	Attorney	Director	0.07%
Paul Nungester	Defiance	OH	USA	N/A	CFO	0.16%
Mark A. Robison	Defiance	OH	USA	Business Manager	Director	0.05%
Richard J. Schiraldi	Youngstown	OH	USA	Certified Public Accountant	Director	0.13%
Gary M. Small	Youngstown	OH	USA	N/A	President and CEO	0.36%
Samuel Strausbaugh	Tiffin	OH	USA	Business Manager	Director	0.07%

Legal Name of Holding

Premier Financial Corp

Company:

FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name FDHCPV99	Title or Position with direct and indirect subsidiaries FDHCPW06	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in FDHCPW07	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
Varun Chandhok	Chief Information & Operations Officer	Premier Bank	N/A
Donald Hileman	Executive Chairman	Premier Bank	N/A
Rick Hull	Executive Vice President & Head of Commercial Banking	Premier Bank	N/A
Shannon Kuhl	Executive Vice President & Chief Legal Officer	Premier Bank	N/A
Paul Nungester	Executive Vice President & Chief Financial Officer	Premier Bank	N/A
Gary M. Small	President and CEO	Premier Bank	N/A

Legal Name of
Holding Company:
FDHCPV98

Premier Financial Corp

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name FDHCPV99	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer. FDHCPW09	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. FDHCPW10	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 FDHCPW11
Marty E. Adams	President	Marty Adams Consulting, LLC	N/A
Louis Altman	Co-Managing Partner	Altman Company	N/A
Terri A. Bettinger	Deputy Director and Chief Information Officer	Ohio Department of Aging	N/A
John Bookmyer	CEO	Pain Management Group	N/A
Lee Burdman	Managing Partner	Redstone Investments	N/A
Nikki Lanier	Chief Executive Officer	Harper Slade	N/A
Charles D. Niehaus	Managing Partner	Niehaus Law, Ltd	N/A
Mark A. Robison	President	Brotherhood Mutual Insurance Company	N/A
Samuel Strausbaugh	President	Elpis Opportunity Fund, LP	N/A