

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 chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

William W. Harvey

Name of the Holding Company Director and Official

SEVP, Chief Financial Officer, Chief Operating Officer

Title of the Holding Company Director and Official

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

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

William W. Harvey

Signature of Holding Company Director and Official

03/15/2024

Date of Signature

#### For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

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

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

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Northwest Bancshares Inc

Legal Title of Holding Company

3 Easton Oval Suite 500

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

Columbus

OH

43219

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

James Rook

Accountant

Name

Title

814-728-7294

Area Code / Phone Number / Extension

814-728-7700

Area Code / FAX Number

james.rook@northwest.com

E-mail Address

www.northwest.com

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

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

0=No

1=Yes

0

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..... ☐

2. a letter justifying this request has been provided separately ... ☐

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 SEC, indicate status of Annual Report to Shareholders:

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

## 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?

☒ Yes ☐ No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

☐ Yes ☒ No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

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

☒ Yes ☐ No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

☒ Yes ☐ No

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

**Report Item 4: Insiders**

☒ Yes ☐ No

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

Results: A list of branches for your depository institution: NORTHWEST BANK (ID: RSSD: 1002878).  
 This depository institution is held by NORTHWEST BANKSHARES INC (1322722) of COLUMBIUS, OH.  
 The data are as of 12/31/2023. Data reflects information that was received and processed through 01/04/2024.

#### Reconciliation and Verification Steps

Per the December 2023 Instructions, these steps should be followed if there were changes to your domestic branch listing over the prior reporting year.  
 Please see the FR Y-10 Instructions for further detail.

Note: If a Y-10 was submitted during the fiscal year and the change is reflected below, enter 'OK' in the Data Action column.

1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

#### Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

#### Submission Procedure

When you are finished, send a saved copy to your FRB contact, if applicable. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

#### Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application: <https://y10online.federalreserve.gov>.

\* FDIC UNIFORM, Office Number, and ID: RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID: RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNIFORM*	Office Number*	Head Office	Head Office ID: RSSD*	Comments
OK		Full Service	2109019	101 BRADFORD	33 MAIN STREET	BRADFORD	PA	16701	MCKEAN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	4464495	102 WARREN	301 SECOND AVENUE	WARREN	PA	16365	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109215	103 TITUSVILLE	101 WEST SPRING STREET	TITUSVILLE	PA	16354	CRAWFORD	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	4140034	104 ST MARVS	39 SOUTH ST. MARVS STREET	SAINT MARVS	PA	15857	ELK	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3675094	108 RIDGWAY	170 MAIN STREET	RIDGWAY	PA	15853	ELK	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	725074	110 CORRY	80 WEST COLUMBUS AVENUE	CORRY	PA	16407	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109332	111 OIL CITY SOUTH SIDE	302 PETROLUM STREET	OIL CITY	PA	16301	VENANGO	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109260	113 ST MARVS PLAZA	824 SOUTH SAINT MARVS STREET	SAINT MARVS	PA	15857	ELK	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3843383	116 WARREN COMMONS	400 JACKSON RUN ROAD	WARREN	PA	16365	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109596	118 WARREN - WEST SIDE	125 LUDLOW STREET	WARREN	PA	16365	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109279	121 ERIE - 26TH & PEACH	121 W 26TH STREET	ERIE	PA	16508	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109327	122 ERIE - K-MART EAST	4525 BUFFALO ROAD	ERIE	PA	16510	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3843338	123 ERIE - K-MART WEST	2669 WEST 26TH STREET	ERIE	PA	16506	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	4464507	125 ERIE - PITTSBURGH AVENUE	850 PITTSBURGH AVENUE	ERIE	PA	16506	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3675052	131 ERIE - 34TH & LIBERTY	3407 LIBERTY STREET	ERIE	PA	16428	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	920322	132 NORTH EAST	35 EAST MAIN STREET	NORTH EAST	PA	16508	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	112725	135 KITTANNING	22 FRANKLIN VILLAGE MALL	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	380177	137 BRIDGEVILLE	431 WASHINGTON AVE	BRIDGEVILLE	PA	15017	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3674989	138 BUTLER	151 PITTSBURGH ROAD	BUTLER	PA	16001	BUTLER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3843365	139 CRANBERRY	7029 US 322	CRANBERRY	PA	16219	VENANGO	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109514	141 FRANKLIN	1301 LIBERTY STREET	FRANKLIN	PA	16223	VENANGO	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109102	144 VALENCIA	1423 PITTSBURGH ROAD	VALENCIA	PA	16099	BUTLER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109091	146 SARVER	301 MONROE ROAD	SARVER	PA	16509	BUTLER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2149716	151 SUMMIT SQUARE	1945 DOUGLAS PARKWAY	ERIE	PA	16509	BUTLER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	77329	155 CLEARFIELD	1300 SOUTH SECOND STREET	CLEARFIELD	PA	16830	CLEARFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	781327	159 FREDERICKTOWN	520 FRONT STREET	FREDERICKTOWN	PA	15333	WASHINGTON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3675119	165 KANE	56 FRILEY STREET	KANE	PA	16735	MCKEAN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3674998	166 CLARION - MAIN STREET	730 MAIN STREET	CLARION	PA	16214	CLARION	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2818183	173 LITITZ	744 SOUTH BROAD STREET	LITITZ	PA	17543	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2235511	174 STONGBROOK	3649 EAST MARBLE STREET	YORK	PA	17402	YORK	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3675007	175 LOCK HAVEN	304 EAST MAIN STREET	LOCK HAVEN	PA	17745	CLINTON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	915324	179 RIMERSBURG	629 MAIN STREET	RIMERSBURG	PA	16246	CLARION	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109439	183 LEBANON MAIN	547 SOUTH TENTH STREET	LEBANON	PA	17042	LEBANON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109457	185 PALMYRA	1048 EAST MAIN STREET	PALMYRA	PA	17078	LEBANON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2039669	186 MOUNT JOY BRANCH	101 EAST MAIN STREET	MOUNT JOY	PA	17552	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	4388412	188 COLUMBIA BRANCH	10 SOUTH 18TH ST	COLUMBIA	PA	17512	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3675100	192 MYRTOWN	1 WEST MAIN AVENUE	MYRTOWN	PA	17067	LEBANON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	779418	194 CENTRE HALL	304 WINFIELD DRIVE	CENTRE HALL	PA	16828	CENTRE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2510268	198 BELLEFONTE	2300 SOUTH ATHERTON STREET	STATE COLLEGE	PA	16801	CENTRE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3600180	201 ELIZABETHTOWN BRANCH	1127 2ND ROAD	BELLEFONTE	PA	16823	CENTRE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2822026	203 LANCASTER - MANHEIM PIKE	1275 SOUTH MARKET STREET	ELIZABETHTOWN	PA	17022	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	158321	211 UNION CITY	1195 MANHEIM PIKE	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	621311	216 SMETHPORT	4 PERKY STREET	UNION CITY	PA	16438	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3836750	218 WESTMONI	428 WEST MAIN STREET	SMETHPORT	PA	16749	MCKEAN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3846540	219 RICHLAND	1918 MINNO DRIVE	JOHNSTOWN	PA	15905	CAMBERIA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3051450	220 ERIE - 8TH & STATE	475 THEATRE DRIVE	JOHNSTOWN	PA	15904	CAMBERIA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	4140093	221 ERIE - 26TH & PEACH DRIVE-UP	100 STATE STREET, SUITE 100	ERIE	PA	16501	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3675230	222 GROVE CITY	2626 PEACH STREET	ERIE	PA	16506	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2604447	224 SOUTH STRABANE	200 SOUTH CENTER STREET	GROVE CITY	PA	16127	WERCER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3854731	226 COUDERSPORT	260 MURTLAND AVENUE	WASHINGTON	PA	15301	WASHINGTON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2954817	229 WESTFIELD	302 NORTH EAST STREET	COUDERSPORT	PA	16915	POTTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2954796	230 WELLSBORO	100 EAST MAIN STREET	WESTFIELD	PA	16950	TIOGA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2954808	231 WELLSBORO DRIVE-UP	61 MAIN STREET	WELLSBORO	PA	16901	TIOGA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2954787	233 MANFIELD	15 MAIN STREET	WELLSBORO	PA	16901	TIOGA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3051469	234 GRANDVIEW DRIVE-UP	50 SOUTH MAIN STREET	MANFIELD	PA	16933	TIOGA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	2109242	235 RIDGWAY DRIVE-UP	1408 EAST GRANDVIEW BLVD	ERIE	PA	16504	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3321425	236 NORTH ATHERTON	125 MAIN STREET	RIDGWAY	PA	15853	ELK	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3836769	237 EDINBORO	1767 NORTH ATHERTON STREET	STATE COLLEGE	PA	16803	CENTRE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	841121	239 EMPORIUM	1000 MARKETPLACE DRIVE	EDINBORO	PA	16412	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	1168840	240 JOHNSONBURG PLAZA	2 EAST FOURTH STREET	EMPORIUM	PA	15834	CAMERON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3201341	246 TITUSVILLE DRIVE-UP	400 WILCOX ROAD	JOHNSONBURG	PA	15845	ELK	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	4140097	248 KANE DRIVE-UP	319 WEST CENTRAL AVENUE	TITUSVILLE	PA	16354	CRAWFORD	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service	3128866	249 BRADFORD - FOSTER BROOK	355 BRIDLE STREET	KANE	PA	16735	MCKEAN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	
OK		Full Service			550 EAST MAIN STREET	BRADFORD	PA	16701	MCKEAN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878	

OK	Full Service	3674728	252 ELIZABETH TOWNSHIP	603 SCENERY DRIVE	ELIZABETH	PA	15037	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002876
OK	Full Service	3674807	253 MOUNT OLIVER	543 BROWNVILLE ROAD	PITTSBURGH	PA	15230	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3674907	254 PLEASANT HILLS	770 OLD CLAYTON ROAD	PITTSBURGH	PA	15236	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3675043	255 FAIRVIEW	2512 WEST RIDGE ROAD	FAIRVIEW	PA	16415	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2109185	256 MEADOWS	899 SOUTH MAIN STREET	MEADOWS	PA	16835	CRAWFORD	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	466978	258 BELL PLY	532 LINCOLN AVENUE	PITTSBURGH	PA	15202	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3674961	259 MONROE ROAD	7209 MONROE ROAD	PITTSBURGH	PA	15227	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3675952	260 MT LEBANON	437 COCHRAN ROAD	MOUNT LEBANON	PA	15228	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3674934	262 OAKLAND	203 NORTH CRAIG STREET	PITTSBURGH	PA	15213	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3674943	263 DOWNTOWN PITTSBURGH - OLIVER BUILDING	535 SMITHFIELD STREET	PITTSBURGH	PA	15222	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3675025	265 HERSHEY	970 WEST GOVERNOR ROAD	HERSHEY	PA	17033	DAUPHIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3488487	272 CHAMBERY TOWNSHIP	1688 ROUTE 226	CHAMBERY TOWNSHIP	PA	16066	BUTLER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3674970	276 PETERS TOWNSHIP	1380 WASHINGTON ROAD	PETERS TOWNSHIP	PA	15217	WASHINGTON	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4041774	280 SHARPSBURG	905 MAIN STREET	SHARPSBURG	PA	15215	ALLEGHENY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	997315	285 COALPORT	1475 MAIN STREET	COALPORT	PA	16627	CLEARFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2174567	287 DUBOIS	5066 SHAFFER ROAD	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4138990	292 YOUNGSHIRE	202 EAST MAIN STREET	YOUNGSHIRE	PA	16371	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3673900	309 LAKEWOOD	311 EAST FAIRMOUNT AVENUE	LAKEWOOD	NY	14750	CHAUTAUQUA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3673888	314 FALCONER	210 WEST MAIN STREET	FALCONER	NY	14733	CHAUTAUQUA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3168545	315 MAYVILLE	29 SOUTH ERIE STREET	MAYVILLE	NY	14757	CHAUTAUQUA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	5375303	320 JEFFERSON AVENUE BRANCH	1228 JEFFERSON AVENUE	RUFFALO	NY	14208	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3673828	327 ORCHARD PARK	3852 NORTH BUFFALO STREET	ORCHARD PARK	NY	14217	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3673937	339 WEST SENeca	1051 LINCOLN ROAD	WEST SENeca	NY	14224	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4140388	340 GREECE	460 LONG POND ROAD	ROCHESTER	NY	14612	MONROE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4140360	341 WEBSTER/FENFIELD	475 PLANK ROAD	WEBSTER	NY	14580	MONROE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2564720	356 DOWNTOWN JAMESTOWN	1 WEST 3RD STREET	JAMESTOWN	NY	14701	CHAUTAUQUA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3673889	360 FORT AVENUE	788 FORT AVENUE	JAMESTOWN	NY	14701	CHAUTAUQUA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	425500	351 ABBOTT ROAD	1248 ABBOTT ROAD	LACKAWANNA	NY	14218	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2915467	360 AMHERST BLD	1513 NIAGARA FALLS BOULEVARD	AMHERST	NY	14228	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2886423	383 CITY OF LOCKPORT	55 EAST AVENUE	LOCKPORT	NY	14084	WAGAR	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2457541	385 EAST AMHERST	4525 TRANSIT ROAD	EAST AMHERST	NY	14051	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3652080	386 CONNECTICUT STREET	364 CONNECTICUT STREET	BUFFALO	NY	14213	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3652026	367 GEORGE URBAN	2700 GEORGE URBAN BLVD	DEPEW	NY	14043	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	139405	388 GRAND ISLAND	2300 GRAND ISLAND BOULEVARD	GRAND ISLAND	NY	14072	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2462587	389 HAMBURG	5751 SOUTH PARK AVENUE	HAMBURG	NY	14075	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2565091	370 KENMORE & STARIN	690 KENMORE AVENUE	BUFFALO	NY	14235	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4120787	371 LEWISTON	500 CENTER ST	LEWISTON	NY	14059	NIAGARA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4120796	372 MAIN AND TRANSIT	4415 TRANSIT RD	BUFFALO	NY	14221	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	122402	373 PAYNE AVENUE	1035 PAYNE AVENUE	NIAGARA	NY	14120	NIAGARA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	246408	374 POWER CITY	805 MAIN STREET	NIAGARA FALLS	NY	14301	NIAGARA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	417402	376 RAND BLDG	14 LAFAYETTE SQUARE	BUFFALO	NY	14203	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	128708	377 SHERIDAN	1690 SHERIDAN DRIVE	TONAWANDA	NY	14223	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	244701	379 TOWN OF NIAGARA	4381 MILITARY ROAD	NIAGARA FALLS	NY	14305	NIAGARA	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2457637	380 WEST AMHERST	3305 NIAGARA FALLS BLVD	AMHERST	OH	44052-2769	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	394740	381 BROADWAY	457 BROADWAY	LORAIN	OH	44081	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	813291	392 VERMILION	4455 EAST LIBERTY AVENUE	VERMILION	OH	44091	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	813292	393 AMHERST OHIO	1175 CLEVELAND AVE	AMHERST	OH	44001	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3282843	505 AYON LAKE	82980 WALKER ROAD	AYON LAKE	OH	44012	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	875525	506 OBERLIN AVENUE	3680 OBERLIN AVENUE	LORAIN	OH	44053	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	676428	508 60TH STREET	200 60TH STREET	LORAIN	OH	44052	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	41227	530 OBERLIN	49 SOUTH MAIN STREET	OBERLIN	OH	44074	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	997829	532 ELY SQUARE	124 MIDDLE AVE	ELYRIA	OH	44035	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3524938	537 CHESTNUT COMMONS	108 CHESTNUT COMMONS DRIVE	ELYRIA	OH	44055	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3657160	518 NORTH RIDGEVILLE	34085 CENTER RIDGE ROAD	NORTH RIDGEVILLE	OH	44099	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	328768	519 HUDSON	178 WEST STREET/DUBOIS STREET	HUDSON	OH	44235	SLUMMIT	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4982775	524 AMHERST OHIO DRIVE-UP	1175 CLEVELAND AVENUE	AMHERST	OH	44003	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3381821	580 ALBANY	401 WEST STATE STREET	ALBANY	IN	47320	DELAWARE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	645453	531 BLOOMFIELD	48 NORTH WASHINGTON STREET	BLOOMFIELD	IN	47424	GREENE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2266912	532 BLOOMINGTON - LIBERTY DRIVE	2111 SOUTH LIBERTY DRIVE	BLOOMINGTON	IN	47403	MONROE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3385394	536 ELKHART	901 COUNTY ROAD 6 EAST	ELKHART	IN	46514	ELKHART	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2344403	538 GAS CITY	1030 EAST MAIN STREET	GAS CITY	IN	46933	GRANT	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4156530	540 CRANFORD	402 WEST CLEVELAND RD	CRANFORD	IN	46530	ST JOSEPH	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	155740	542 JASCONVILLE	315 EAST MAIN STREET	JASCONVILLE	IN	47438	GREENE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	1422476	543 LINTON	1450 A STREET/NORTHEAST	LINTON	IN	47441	GREENE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	212876	545 MARION - THIRD STREET	100 WEST THIRD STREET	MARION	IN	46952	GRANT	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2046226	546 MARION - BALDWIN AVENUE	1020 NORTH BALDWIN AVENUE	MARION	IN	46952	GRANT	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	4156482	547 MISHAWAKA - CHURCH STREET	121 SOUTH CHURCH ST	MISHAWAKA	IN	46544	ST JOSEPH	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	830777	550 MUNICE - CHARLES STREET	1110 EAST CHARLES STREET	MUNICE	IN	47305	DELAWARE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2331638	552 MUNICE - WEST JACKSON STREET	2910 WEST JACKSON STREET	MUNICE	IN	47304	DELAWARE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2311681	554 MUNICE - MCALLAN ROAD	1912 WEST MCALLAN ROAD	MUNICE	IN	47304	DELAWARE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2313730	555 NORTH WEBSTER	514 NORTH MAIN STREET	NORTH WEBSTER	IN	46525	KOSCIUSKO	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3285885	558 SOUTH BEND - IRELAND ROAD	742 EAST IRELAND ROAD	SOUTH BEND	IN	46634	ST JOSEPH	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2313702	560 WARSAW - CENTER STREET	2034 EAST CLERK STREET	WARSAW	IN	46580	KOSCIUSKO	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2313690	561 WARSAW - MARKET STREET	219 WEST MARKET STREET	WARSAW	IN	46580	KOSCIUSKO	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3381830	563 WINCHESTER	870 EAST WASHINGTON ST	WINCHESTER	IN	47384	BANDOLPH	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	2313720	564 YORKTOWN	2101 SOUTH TIGER DRIVE	YORKTOWN	IN	47386	DELAWARE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	3800199	581 LANCASTER - CENTERVILLE ROAD BRANCH	301 CENTERVILLE ROAD	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	251213	585 MAYTOWN BRANCH	100 WEST MAIN STREET	MAYTOWN	PA	17550	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	46110	588 LANCASTER - HEMPHIELD BRANCH	190 SOUTH BATTERY ROAD	LANCASTER	PA	17618	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Full Service	254915	589 MOUNT JOY DRIVE THROUGH	25 NORTH BARBARA STREET	MOUNT JOY	PA	17552	LANCASTER	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Trust	4380861	714 CRAWFORDSVILLE BUSINESS OFFICES	119 EAST MAIN STREET	CRAWFORDSVILLE	IN	47933	MONTGOMERY	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Trust	4464589	860 TRUST DEPARTMENT	100 LIBERTY STREET	WARREN	PA	16365	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Trust	4464598	862 ERIE TRUST	800 STATE STREET	ERIE	PA	16501	ERIE	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Trust	4982784	875 OHIO REGION TRUST	457 BROADWAY	LORAIN	OH	44052	LORAIN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Trust	1002878	NORTHWEST BANK	100 LIBERTY STREET	WARREN	PA	16365	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878
OK	Electronic Banking	4464586	WWW.NORTHWESTBANK.COM	100 LIBERTY STREET	WARREN	PA	16365	WARREN	UNITED STATES	Not Required	Not Required	NORTHWEST BANK	1002878

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**Northwest Bancshares, Inc.**  
**Fiscal Year Ending December 31, 2023**

**Report Item 3: Security Holders**

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2023			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2023		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of each Class of Voting Securities
BlackRock, Inc. New York, NY, USA	USA	18,136,299 - 14.3% Common Stock	N/A	N/A	N/A
The Vanguard Group Malvern, PA, USA	USA	14,959,190 - 11.8% Common Stock			
Dimensional Fund Advisors LP Austin, Texas, USA	USA	8,712,090 - 6.9% Common Stock			
State Street Corporation Boston, MA, USA	USA	7,366,498 - 5.8% Common Stock			

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Report Item 4: Insiders  
1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Jarey A. Barnum Columbus, OH, USA	N/A	Senior Vice President Chief Auditor	Senior Vice President Chief Auditor (Northwest Bank)	N/A	0.00%	None	N/A
Gregory J. Betchkal Columbus, OH, USA	N/A	Executive Vice President Chief Risk Officer	Executive Vice President Chief Risk Officer (Northwest Bank)	Principal Financial Services Compliance (inactive) Shaker Hts, Ohio, USA	0.04%	None	Financial Services Compliance (inactive) (50%)
James M. Colestro Columbus, OH, USA	N/A	Executive Vice President Retail Lending & Business Banking	Executive Vice President Retail Lending & Business Banking (Northwest Bank)	N/A	0.05%	None	N/A
Thomas K. Creal IV Columbus, OH, USA	N/A	Executive Vice President Chief Credit Officer	Executive Vice President Chief Credit Officer (Northwest Bank)	N/A	0.08%	None	N/A
Devin T. Cygnar Columbus, OH, USA	N/A	Executive Vice President Chief Marketing & Communication Officer	Executive Vice President Chief Marketing & Communication Officer (Northwest Bank)	N/A	0.03%	None	N/A
Jacques M. DesMarteau Columbus, OH, USA	N/A	Executive Vice President Chief Commercial Banking Officer	Executive Vice President Chief Commercial Banking Officer (Northwest Bank)	Chairman National Federation of Credit Counselors (NFCC)	0.02%	None	N/A
John J. Golding Columbus, OH, USA	N/A	Senior Executive Vice President Chief Consumer Banking Officer	Senior Executive Vice President Chief Consumer Banking Officer (Northwest Bank)	N/A	0.11%	None	N/A
William W. Harvey Columbus, OH, USA	N/A	Senior Executive Vice President Chief Operating Officer Chief Financial Officer	Senior Executive Vice President Chief Operating Officer Chief Financial Officer (Northwest Bank)	N/A	0.28%	None	N/A
Gyle P. Kane Columbus, OH, USA	N/A	Executive Vice President Chief People Officer	Executive Vice President Chief People Officer (Northwest Bank)	N/A	0.02%	None	N/A
Richard K. Laws Columbus, OH, USA	N/A	Executive Vice President Chief Legal Counsel Corporate Secretary	Executive Vice President Chief Legal Counsel Corporate Secretary (Northwest Bank)	N/A	0.12%	None	N/A
Jeffrey J. Maddigan Columbus, OH, USA	N/A	Executive Vice President Finance & Treasurer	Executive Vice President Finance & Treasurer (Northwest Bank)	N/A	0.06%	None	N/A
Louis J. Torchio Columbus, OH, USA	N/A	President & Chief Executive Officer	President & Chief Executive Officer (Northwest Bank)	N/A	0.12%	None	N/A
Scott J. Watson Columbus, OH, USA	N/A	Executive Vice President Chief Information Officer	Executive Vice President Chief Information Officer (Northwest Bank)	N/A	0.06%	None	N/A

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Report Item 4: Insiders

1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
Robert M. Campana Columbus, OH, USA	Vice President/Director P. C. Campana, Inc.	Director	Director (Northwest Bank)	Vice President/Director P. C. Campana, Inc. Lorain, OH, USA  President/Director West Park Limited, Inc. Lorain, OH, USA  Manager Campana FLP Holdings LLC Lorain, OH, USA  Owner 1st Nationwide Title Agency, Ltd. Lorain, OH, USA  Manager Caribou Development, LLC Lorain, OH, USA  Manager North Coast MCPG, Ltd. Lorain, OH, USA  Manager Cleveland TFS Fund Investors, LLC Lorain, OH, USA  Manager Campana Development III, Ltd. Lorain, OH, USA  Manager Campana Development IV, Ltd. Lorain, OH, USA  Manager Campana Development VI, Ltd. Lorain, OH, USA  Manager Brady-Cam III, LLC Lorain, OH, USA  Manager Brady-Cam IV, LLC Lorain, OH, USA	0.08%	None	N/A  N/A  N/A  1st Nationwide Title Agency, Ltd. (44.49%)  Caribou Development, LLC (50%)  N/A  N/A  N/A  N/A  N/A  N/A

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Report Item 4: Insiders

(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
				Manager CanBrad Development, Ltd. Lorain, OH, USA			N/A
				Manager Bob Bell, Ltd. Lorain, OH, USA			Bob Bell, Ltd. (100%)
				Treasurer/Secretary PCCI DISC, Inc. Lorain, OH, USA			N/A
				Trustee Patsie & Jenne Campana Lorain, OH, USA			Foundation Charitable Trust (33.33%)
Deborah J. Chadsey Columbus, OH, USA	Attorney/Partner Kavinoky Cook LLP	Director	Director (Northwest Bank)	Attorney/Partner Kavinoky Cook LLP Buffalo, NY, USA	0.08%	None	N/A
Wilbur R. Davis Columbus, OH, USA	Retired	Director	Director (Northwest Bank)	Partner Property Developers Muncie, IN, USA	0.10%	None	Property Developers (50% -spouse holds other 50%)
				Member Talley Jackson, LLC Muncie, IN, USA			Talley Jackson, LLC (33%)
				Member 3621, LLC Muncie, IN, USA			3621, LLC (25%)
				Director AAA Hoosier Motor Club			N/A
				Director IU Health, East Central Region			N/A
Timothy B. Fannin Columbus, OH, USA	Retired	Chairman of the Board/Director	Chairman of the Board/Director (Northwest Bank)	Partner Catalano, Case, Catalano & Fannin Real Estate Clearfield, PA, USA	0.05%	None	Catalano, Case, Catalano & Fannin Real Estate (33 1/3%)
Timothy M. Hunter Columbus, OH, USA	President & Chief Executive Officer Partner McInnes Rolled Rings	Vice Chairman of the Board/Director	Vice Chairman of the Board/Director (Northwest Bank)	President TSK Partners, Inc. Erie, PA, USA	0.16%	None	TSK Partners, Inc. (25%)
John P. Meegan Columbus, OH, USA	Retired	Director	Director (Northwest Bank)	N/A	0.12%	None	N/A
Mark A. Paup Columbus, OH, USA	President & Chief Executive Officer Zippo Manufacturing Co. W. R. Case & Sons Cutlery Co.	Director	Director (Northwest Bank)	President & Chief Executive Officer Zippo Manufacturing Co. Bradford, PA, USA	0.07%	None	N/A
				President & Chief Executive Officer W. R. Case & Sons Cutlery Co. Bradford, PA, USA			N/A



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Report Item 4: Insiders

1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (list names of companies and percentage of voting securities held)
				President & Chief Executive Officer Northern Lights Enterprises Bradford, PA, USA			N/A
				Director & President Zippo International Inc. & Subsidiaries Bradford, PA, USA			N/A
				Chairman Zippo Asia LTD Bradford, PA, USA			N/A
				Director Zippo China Outdoor Products Co., LTD Bradford, PA, USA			N/A
				Chairman Classic Zippo (Beijing) Commercial Co., LTD Bradford, PA, USA			N/A
David M. Tullio Columbus, OH, USA	President & Chief Executive Officer Custom Engineering Company and Subsidiaries	Director	Director (Northwest Bank)	President & Chief Executive Officer Custom Engineering Company and Subsidiaries Erie, PA, USA	0.02%	None	Custom Engineering Company (64%) and Subsidiaries
	President & Chief Executive Officer Lamjen, Inc.			President & Chief Executive Officer Lamjen, Inc. Erie, PA, USA			Lamjen, Inc. (64%)
	President & Chief Executive Officer Venango Machine Company			President & Chief Executive Officer Venango Machine Company Erie, PA, USA			Venango Machine Company (64%)
	Director Perry Contruction Group			Director Perry Contruction Group			N/A
Pablo A. Vegas Columbus, OH, USA	President Executive Vice President ERCOT	Director	Director (Northwest Bank)	Electric Reliability Council of Texas (ERCOT)	0.01%	N/A	N/A
Amber L. Williams Columbus, OH, USA	Senior Vice President & Deputy General Counsel Attorney for Bath & Body Works	Director	Director (Northwest Bank)	N/A	0.00%	N/A	N/A
BlackRock, Inc. New York, NY, USA	N/A	N/A	N/A	N/A	14.3%	N/A	N/A
The Vanguard Group Malvern, PA, USA	N/A	N/A	N/A	N/A	11.8%	N/A	N/A
Dimensional Fund Advisors LP Austin, Texas, USA	N/A	N/A	N/A	N/A	6.9%	N/A	N/A
State Street Corporation Boston, MA, USA	N/A	N/A	N/A	N/A	5.8%	N/A	N/A