

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.

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

December 31, 2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

Premier Financial Corp.

Legal Title of Holding Company

601 Clinton Street

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

Defiance

OH

43512

City

State

Zip Code

I, **Gary M. Small**

Name of the Holding Company Director and Official

President and CEO

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Sherry Commons

Controller

Name

Title

330-742-0588

Area Code / Phone Number / Extension

330-742-9838

Area Code / FAX Number

scommons@yourpremierbank.com

E-mail Address

www.premierfincorp.com

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

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.

Signature of Holding Company Director and Official

3/18/24

Date of Signature

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input checked="" type="radio"/>
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		<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

For Federal Reserve Bank Use Only	
RSSD ID _____	
C.I. _____	

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.

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.

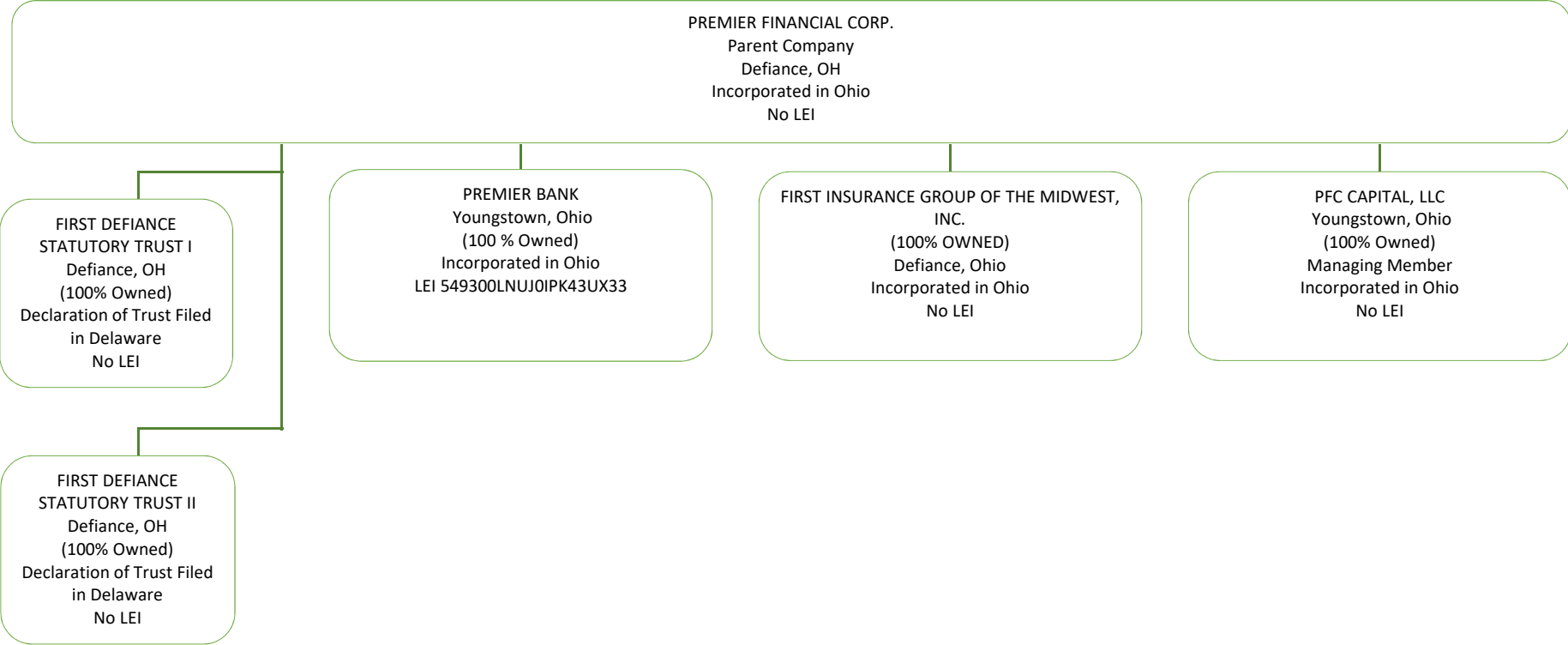
Report Item 4: Insiders

- Yes No

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

PREMIER FINANCIAL CORP.
ORGANIZATIONAL CHART

2A: Organizational Chart



Results: A list of branches for your depository institution: **PREMIER BANK (ID_RSSD: 981275)**.
 This depository institution is held by **PREMIER FINANCIAL CORP. (3316917) of DEFIANCE, 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 2022 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-6 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 UNINUM, 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 UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	981275	PREMIER BANK	275 W. FEDERAL STREET	YOUNGSTOWN	OH	43512	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	5319499	FORT WAYNE BERRY STREET BRANCH	203 E. BERRY ST.	FORT WAYNE	IN	46802	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840113	FORT WAYNE BRANCH	1595 WEST DUPONT ROAD	FORT WAYNE	IN	46825	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	4842084	FORT WAYNE ILLINOIS RD.	9909 ILLINOIS ROAD	FORT WAYNE	IN	46804	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	2056618	ADRIAN NORTH BRANCH	300 NORTH MAIN STREET	ADRIAN	MI	49221	LENAWEE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	2053822	ADRIAN WEST BRANCH	1701 WEST MAUMEE STREET	ADRIAN	MI	49221	LENAWEE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	2064891	HUDSON BRANCH	539 SOUTH MERIDIAN HIGHWAY	HUDSON	MI	49247	LENAWEE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	2053699	MORENCI BRANCH	211 WEST MAIN STREET	MORENCI	MI	49256	LENAWEE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	879448	TECUMSEH WEST BRANCH	1449 WEST CHICAGO BOULEVARD	TECUMSEH	MI	49286	LENAWEE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3937460	ARLINGTON BRANCH	112 EAST LIBERTY STREET	ARLINGTON	OH	45814	HANCOCK	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3036279	ASHLAND BRANCH	30 EAST MAIN STREET	ASHLAND	OH	44805	ASHLAND	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3318537	AURORA BRANCH	7075 N AURORA RD	AURORA	OH	44202	GEAUGA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	5837461	AVON	2100 CENTER RD.	AVON	OH	44011	LORAIN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	760779	BELLEVEUE BRANCH	211 NO SANDUSKY ST	BELLEVEUE	OH	44811	HURON	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840177	BOWLING GREEN BRANCH	1226 WEST WOOSTER STREET	BOWLING GREEN	OH	43402	WOOD	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	4416131	BOWLING GREEN NORTH BRANCH	1200 NORTH MAIN STREET	BOWLING GREEN	OH	43402	WOOD	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840038	BRYAN MAIN BRANCH	204 EAST HIGH STREET	BRYAN	OH	43506	WILLIAMS	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669789	CANFIELD BRANCH	29 NORTH BROAD STREET	CANFIELD	OH	44406	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	231327	CAREY BRANCH	128 SO. VANCE STREET	CAREY	OH	43316	WYANDOT	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	4141590	CHARDON OFFICE	201 MEADOWLANDS DRIVE	CHARDON	OH	44024	GEAUGA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669798	COLUMBIANA BRANCH	14825 SOUTH AVENUE	COLUMBIANA	OH	44408	COLUMBIANA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	932277	CLINTON STREET BRANCH	601 CLINTON STREET	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840010	DEFIANCE NORTH BRANCH	1177 NORTH CLINTON STREET	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Trust	4257866	TRUST DIVISION	601 CLINTON ST	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840092	DELPHOS BRANCH	230 EAST SECOND STREET	DELPHOS	OH	45833	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	5509861	DUBLIN BRANCH	6599 LONGSHRE STREET	DUBLIN	OH	43017	FRANKLIN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669435	CALCUTTA BRANCH	15575 STATE ROUTE 170	EAST LIVERPOOL	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	259376	EAST LIVERPOOL BRANCH	530 BROADWAY STREET	EAST LIVERPOOL	OH	43920	COLUMBIANA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669453	EAST PALESTINE BRANCH	127 NORTH MARKET STREET	EAST PALESTINE	OH	44413	COLUMBIANA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840186	ELIDA BRANCH	105 SOUTH GREENLAWN AVENUE	ELIDA	OH	45807	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	4111520	FAIRLAWN BRANCH	3085 WEST MARKET STREET	FAIRLAWN	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3203558	FINDLAY DOWNTOWN BRANCH	301 SOUTH MAIN STREET	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840065	FINDLAY EAST BRANCH	7591 PATRIOT DRIVE	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840056	FINDLAY NORTH BRANCH	3900 NORTH MAIN STREET	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840195	FOSTORIA BRANCH	1694 NORTH COUNTYLINE STREET	FOSTORIA	OH	44830	SENECA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3345805	GENOA BRANCH	22020 STATE ROUTE 51 WEST	GENOA	OH	43430	OTTAWA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840814	HICKSVILLE BRANCH	201 EAST HIGH STREET	HICKSVILLE	OH	43526	DEFIANCE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	5160888	HILLIARD	4501 CEMETERY ROAD	HILLIARD	OH	43026	FRANKLIN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669864	TALLMADGE ROAD BRANCH	182 TALLMADGE ROAD	KENT	OH	44240	PORTAGE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840823	LIMA ALLENTOWN BRANCH	2600 ALLENTOWN ROAD	LIMA	OH	45805	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840850	LIMA SHAWNEE BRANCH	2565 SHAWNEE ROAD	LIMA	OH	45806	ALLEN	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669462	LISBON BRANCH	210 WEST LINCOLN WAY	LISBON	OH	44432	COLUMBIANA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	1229282	BARKS ROAD OFFICE	195 BARKS ROAD WEST	MARION	OH	43302	MARION	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	

2B: Branch locations

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service	2949868	JAMESWAY BRANCH	279 JAMES WAY	MARION	OH	43302	MARION	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840083	MAJUMEE BRANCH	417 WEST DUSSEL DRIVE	MAJUMEE	OH	43537	LUCAS	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	1459726	MCCOMB BRANCH	124 EAST MAIN STREET	MCCOMB	OH	45858	HANCOCK	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3318573	MENTOR BRANCH	7707 MENTOR AVE	MENTOR	OH	44060	LAKE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840869	MONTPELIER BRANCH	1050 EAST MAIN STREET	MONTPELIER	OH	43543	WILLIAMS	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840131	NAPOLEON MAIN BRANCH	625 SCOTT STREET	NAPOLEON	OH	43545	HENRY	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840140	NAPOLEON NORTH BRANCH	1800 NORTH SCOTT STREET	NAPOLEON	OH	43545	HENRY	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669882	EASTWOOD BRANCH	980 GREAT EAST PLAZA	NILES	OH	44446	TRUMBULL	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	2975166	CANTON BRANCH	6141 WHIPPLE AVE., NW	NORTH CANTON	OH	44720	STARK	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3036309	NORWALK BRANCH	50 WEST MAIN STREET	NORWALK	OH	44857	HURON	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	2949363	OREGON BRANCH	3426 NAVARRE AVENUE	OREGON	OH	43616	LUCAS	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	566421	OTTAWA BRANCH	405 EAST MAIN STREET	OTTAWA	OH	45875	PUTNAM	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840159	PAULDING BRANCH	905 NORTH WILLIAMS STREET	PAULDING	OH	45879	PAULDING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3345814	PERRYSBURG BRANCH	1077 LOUISIANA AVENUE	PERRYSBURG	OH	43551	WOOD	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669846	POLAND BRANCH	202 SOUTH MAIN STREET	POLAND	OH	44514	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	4379825	ST. CLAIRSVILLE BRANCH	107 PLAZA DRIVE, SUITE A	SAINT CLAIRSVILLE	OH	43950	BELMONT	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669770	SALEM BRANCH	650 EAST STATE STREET	SALEM	OH	44460	COLUMBIANA	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3036288	SANDUSKY BRANCH	4112 MILAN ROAD	SANDUSKY	OH	44870	ERIE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3427756	STREETSBORO BRANCH	1130 STATE ROUTE 303	STREETSBORO	OH	44241	PORTAGE	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669800	STRUTHERS BRANCH	32 STATE STREET	STRUTHERS	OH	44471	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	5219357	SYLVANIA BRANCH	5520 MONROE STREET	SYLVANIA	OH	43560	LUCAS	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	5160879	TOLEDO - CHERRY STREET	1707 CHERRY ST.	TOLEDO	OH	43608	LUCAS	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	533928	UPPER SANDUSKY	118 SOUTH SANDUSKY	UPPER SANDUSKY	OH	43351	WYANDOT	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3318582	HOWLAND BRANCH	4625 N RIVER RD	WARREN	OH	44484	TRUMBULL	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3840168	WAUSEON BRANCH	211 SOUTH FULTON STREET	WAUSEON	OH	43567	FULTON	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3036327	WILLARD DOWNTOWN BRANCH	301 MYRTLE AVE	WILLARD	OH	44890	HURON	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669855	AUSTINTOWN BRANCH	6030 MAHONING AVENUE	YOUNGSTOWN	OH	44515	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669837	BOARDMAN BRANCH	7525 MARKET STREET	YOUNGSTOWN	OH	44512	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669819	KIRK ROAD BRANCH	4259 KIRK ROAD	YOUNGSTOWN	OH	44511	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669891	LIBERTY BRANCH	3500 BELMONT AVENUE	YOUNGSTOWN	OH	44505	TRUMBULL	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3318555	MCCARTNEY BRANCH	2996 MCCARTNEY RD	YOUNGSTOWN	OH	44505	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3669828	NEWPORT-GLEN BRANCH	4005 HILLMAN WAY	YOUNGSTOWN	OH	44512	MAHONING	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	
OK		Full Service	3318603	BEAVER BRANCH	998 THIRD ST	BEAVER	PA	15009	BEAVER	UNITED STATES	Not Required	Not Required	PREMIER BANK	981275	

FORM FR Y-6
Premier Financial Corp.
Fiscal Year Ending December 31, 2023

Report Item 3: Securities 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	4,544,175 - 12.7% Common Stock	N/A	N/A	N/A
Dimensional Fund Advisors LP Austin, TX, USA	USA	2,254,801 - 6.3% Common Stock	N/A	N/A	N/A
The Vanguard Group Malvern, PA 19355	USA	1,973,151 - 5.5% Common Stock	N/A	N/A	N/A

FORM FR Y-6
Premier Financial Corp.
Fiscal Year Ending December 31, 2023

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 securi- ties are held (List names of companies and percentage of voting securities held)
Marty E. Adams Youngstown, OH, USA	Consultant	Director	N/A	President (Marty Adams Consulting, LLC)	0.22%	N/A	N/A
Zahid Afzal Youngstown, OH, USA	N/A	Director	N/A	None	0.12%	N/A	N/A
Louis Altman Youngstown, OH, USA	Real Estate Developer	Director	N/A	Co-Managing Partner (Altman Company)	0.13%	N/A	N/A
Terri A. Bettinger Columbus, OH, USA	Chief Information Officer	Director	N/A	Deputy Director and Chief Information Officer (Ohio Department of Aging)	0.02%	N/A	N/A
John Bookmyer Defiance, OH, USA	Consulting	Director	N/A	CEO (Pain Mangement Group)	0.15%	N/A	N/A
Lee Burdman Youngstown, OH, USA	Real Estate Investor	Director	N/A	Managing Partner (Redstone Investments)	0.19%	N/A	N/A
Varun Chandhok Youngstown, OH, USA	N/A	N/A	Chief Information & Operations Officer (Premier Bank)	N/A	0.02%	N/A	N/A
Donald Hileman Defiance, OH, USA	N/A	Chairman of the Board of Directors	Executive Chairman (Premier Financial Corp. and Premier Bank)	N/A	0.30%	N/A	N/A
Jean Hubbard Defiance, OH, USA	Business Manager	Director	N/A	None	0.05%	N/A	N/A
Rick Hull Youngstown OH, USA	N/A	N/A	Executive Vice President & Head of Commercial Banking (Premier Bank)	N/A	0.12%	N/A	N/A
Shannon Kuhl Defiance OH, USA	N/A	N/A	Executive Vice President & Chief Legal Officer (Premier Financial Corp. and Premier Bank)	N/A	0.12%	N/A	N/A

(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 securi- ties are held (List names of companies and percentage of voting securities held)
Nikki Lanier Louisville, KY, USA	N/A	N/A	N/A	Chief Executive Officer (Harper Slade)	0.00%	N/A	N/A
Charles D. Niehaus Sylvania, OH, USA	Attorney	Director	N/A	Managing Partner (Niehaus.Law, Ltd.)	0.05%	N/A	N/A
Paul D. Nungester Defiance OH, USA	N/A	CFO	Executive Vice President & Chief Financial Officer (Premier Financial Corp. and Premier Bank)	N/A	0.12%	N/A	N/A
Mark A. Robison Defiance, OH, USA	Business Manager	Director	N/A	President (Brotherhood Mutual Insurance Company)	0.03%	N/A	N/A
Richard J. Schiraldi Youngstown, OH, USA	Certified Public Accountant	Director	N/A	N/A	0.12%	N/A	N/A
Gary M. Small Youngstown, OH, USA	N/A	President and CEO	President and CEO (Premier Financial Corp. and Premier Bank)	N/A	0.22%	N/A	N/A
Samuel Strausbaugh Tiffin, OH, USA	Business Manager	Director	N/A	President (Elpis Opportunity Fund L.P.)	0.06%	N/A	N/A