

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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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.

I, Robert W. Walker

Name of the Holding Company Director and Official

President & 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.

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.

Robert W. Walker
 Signature of Holding Company Director and Official

Date of Signature

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

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

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

December 31, 2019

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Premier Financial Bancorp, Inc.

Legal Title of Holding Company

2883 5th Avenue

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

Huntington

City

WV

State

25702

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Arlene Napier

Name

Sr. Accountant

Title

304-525-1600

Area Code / Phone Number / Extension

304-525-9701

Area Code / FAX Number

arlene.napier@pfbivw.com

E-mail Address

N/A

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

Is confidential treatment requested for any portion of this report submission?	0=No	1=Yes	<u>0</u>
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 Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

N/A

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

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

City State Zip Code

Physical Location (if different from mailing address)

Form FR Y-6

Premier Financial Bancorp, Inc.
Huntington, WV
Fiscal Year Ending December 31, 2019

Report Item 1: Annual Report to Shareholders

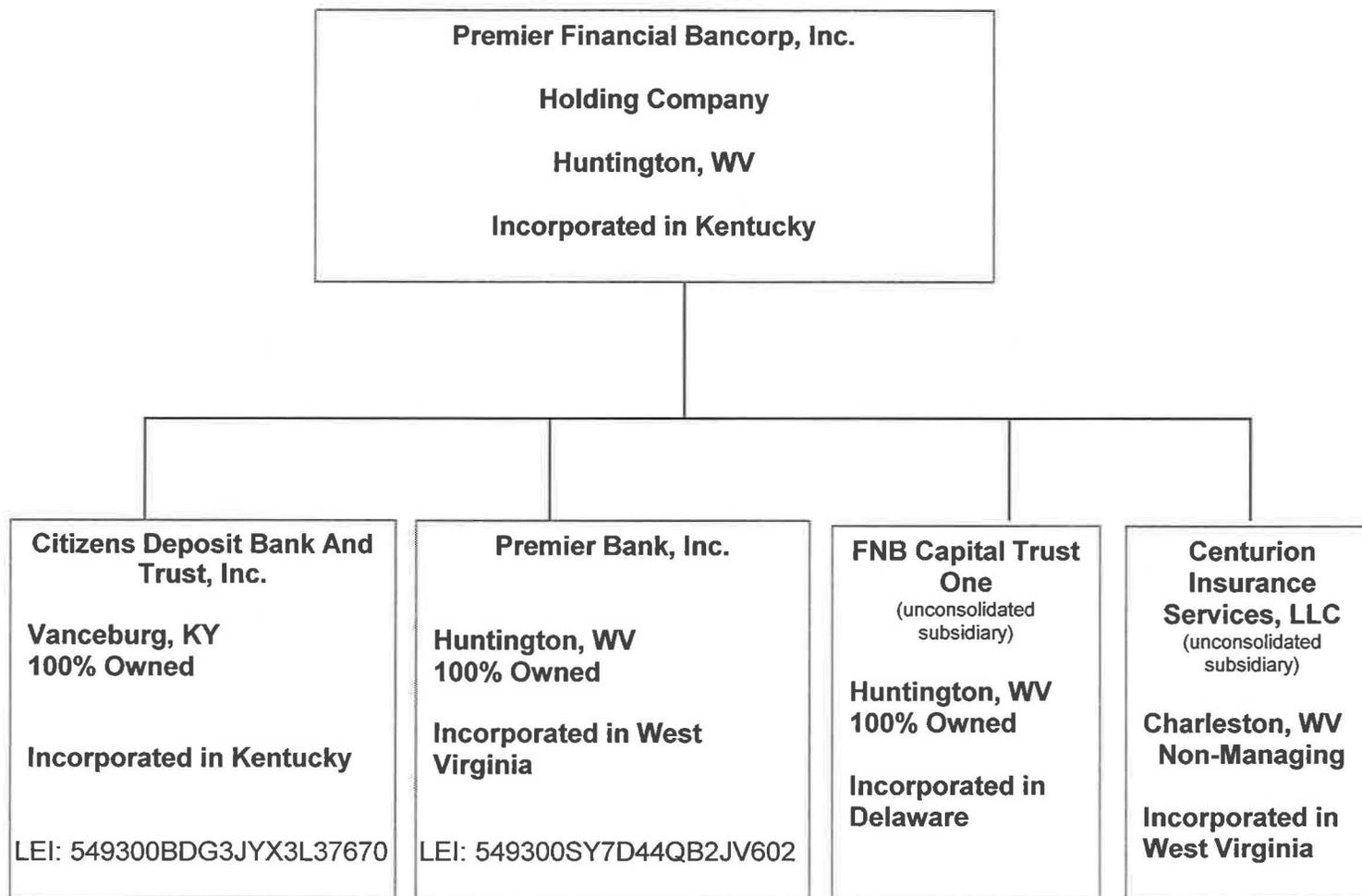
- 1a. The Annual Report to shareholders is not available on this date to submit with the FR Y-6. Two copies will be forwarded to the District Federal Reserve Bank as soon as the Annual Report is available. Two copies of Form 10-K are included for review.

Report Item 2: Organization Chart and Domestic Branch Listing

- 2a. Organization Chart is attached.

- 2b. Domestic Branch Listing was filed per Richmond Federal Reserve Bank instructions on March 16, 2020.

PREMIER FINANCIAL BANCORP, INC.
ORGANIZATION CHART
As of December 31, 2019



Results: A list of branches for your depository institution: PREMIER BANK, INC. (ID: RSSD: 2692753). This depository institution is held by PREMIER FINANCIAL BANCORP, INC. (2007647) of HUNTINGTON, WV. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

Reconciliation and Verification Steps

- In the Data Action column of each branch row, enter one or more of the actions specified below
- 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. See the detailed instructions on this site for more information. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://v30Online.federalreserve.gov>. 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://v30Online.federalreserve.gov>.

* FDC 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	FDC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	2692753		PREMIER BANK, INC.	2883 FIFTH AVENUE	HUNTINGTON	WV	25702	CABELL	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	659622		CONNECTICUT AVENUE BRANCH	1330 CONNECTICUT AVE NW, SUITE 200	WASHINGTON	DC	20036	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	2515227		DUPONT CIRCLE EAST BRANCH	1604 17TH STREET, NW	WASHINGTON	DC	20039	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3148006		K STREET BRANCH	1501 K STREET NW	WASHINGTON	DC	20005	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	4909017		NOMA BRANCH	1160 FIRST STREET NE, AVALON FIRST BUILDING	WASHINGTON	DC	20002	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	845920		CHEVY CHASE BRANCH	5530 WISCONSIN AVENUE, SUITE 105	CHEVY CHASE	MD	20815	MONTGOMERY	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3091317		COVINGTON BRANCH	151 NORTH COURT AVENUE	COVINGTON	VA	24426	COVINGTON CITY	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	1466564		DOWNTOWN HAMPTON BRANCH	101 NORTH ARMISTEAD AVENUE	HAMPTON	VA	23669	HAMPTON CITY	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	517423		RICHMOND BRANCH	320 NORTH FIRST STREET	RICHMOND	VA	23219	RICHMOND CITY	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	4256896		BRIDGEPORT BRANCH	25 DAMONK LANE	BRIDGEPORT	WV	26230	HARRISON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3633258		BUCKHANNON BRANCH	14 NORTH LOCUST STREET	BUCKHANNON	WV	26201	UPSUR	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Limited Service	371625		BURNSVILLE BRANCH	316 WALBASH AVENUE	BURNSVILLE	WV	26335	BRAXTON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3189634		SOUTHERN WV DIVISION-CHARLESTON BRANCH	201 PENNSYLVANIA AVENUE	CHARLESTON	WV	25302	KANAWHA	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	1224278		CLAY BRANCH	2083 MAIN STREET	CLAY	WV	25043	CLAY	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	491822		GASSAWAY BRANCH	700 ELK STREET	GASSAWAY	WV	26624	BRAXTON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3845266		DOWNTOWN LEWISBURG BRANCH	1085 EAST WASHINGTON STREET	LEWISBURG	WV	24901	GREENBRIER	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	1357457		NORTH LEWISBURG BRANCH	1371 JEFFERSON STREET NORTH	LEWISBURG	WV	24901	GREENBRIER	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3633221		LOGAN BRANCH	307 HUDGINS STREET	LOGAN	WV	25601	LOGAN	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	4391171		MAIN BRANCH MADISON	300 STATE STREET	MADISON	WV	26130	BOONE	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	2791179		MINERAL WELLS BRANCH	1397 ELIZABETH PIKE	MINERAL WELLS	WV	26150	WOOD	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	2692762		PHILIPP BRANCH	3 SOUTH MAIN STREET	PHILIPP	WV	26146	BARBOUR	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	13637		RAVENWOOD BRANCH	601 WASHINGTON STREET	RAVENWOOD	WV	26164	JACKSON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	1869896		RIPLEY CHURCH STREET BRANCH	606 SOUTH CHURCH STREET	RIPLEY	WV	26273	JACKSON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	328832		RIPLEY MILLER DRIVE BRANCH	103 MILLER DRIVE	RIPLEY	WV	26271	JACKSON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Limited Service	3741041		ROCK CAVE BRANCH	142 QUEENS ALLEY	ROCK CAVE	WV	26734	UPSUR	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	4437		RONCEVERTE BRANCH	124 CEDAR STREET	RONCEVERTE	WV	24970	GREENBRIER	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	846833		DRIVE-IN FACILITY BRANCH	406 MAIN STREET	SPENCER	WV	26276	ROANE	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	410849		SPENCER BRANCH	103 MAIN STREET	SPENCER	WV	26276	ROANE	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3819091		FLATWOODS BRANCH	1802 SUTTON LANE	SUTTON	WV	26601	BRAXTON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Limited Service	494621		SUTTON BRANCH	373 WEST MAIN STREET	SUTTON	WV	26601	BRAXTON	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	106331		VAN BRANCH	18854 POND FORK ROAD	VAN	WV	26206	BOONE	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3633230		WEST HAMLIN BRANCH	40 LINCOLN PLAZA	WEST HAMLIN	WV	25271	LINCOLN	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	
OK		Full Service	3886943		WHITE SULPHUR SPRINGS BRANCH	42736 MIDLAND TRAIL EAST	WHITE SULPHUR SPRINGS	WV	24986	GREENBRIER	UNITED STATES	Not Required	Not Required	PREMIER BANK, INC.		2692753	

Results: A list of branches for your depository institution: CITIZENS DEPOSIT BANK & TRUST, INC. (ID RSSD: 344816). This depository institution is held by PREMIER FINANCIAL BANCORP, INC. (2007647) of HUNTINGTON, WV. The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

Reconciliation and Verification Steps

- In the **Data Action** column of each branch row, enter one or more of the actions specified below
- 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.

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Submission Procedure

When you are finished, send a saved copy to your FRB contact. 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)	344816	CITIZENS DEPOSIT BANK & TRUST, INC.	10 SECOND STREET	VANCEBURG	KY	41179	LEWIS	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	2836753	BROOKSVILLE BRANCH	111 POWELL STREET	BROOKSVILLE	KY	41004	BRACKEN	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	5331727	COLD SPRING BRANCH	136 PLAZA DRIVE	COLD SPRING	KY	41076	KENTON	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	792743	EMINENCE BRANCH	5230 SOUTH MAIN STREET	EMINENCE	KY	40019	HENRY	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	4976792	FLORENCE BRANCH	8545 US 42	FLORENCE	KY	41042	BODINE	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	4718880	FT. WRIGHT BRANCH	3425 VALLEY PLAZA PKWY	FT. WRIGHT	KY	41017	KENTON	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	416115	GARRISON BRANCH	9234 EAST KY 8	GARRISON	KY	41141	LEWIS	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	151014	JACKSON HIGHWAY 15 BRANCH	770 HIGHWAY 15 NORTH	JACKSON	KY	41339	BREATHITT	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	620015	JACKSON MAIN BRANCH	1126 MAIN STREET	JACKSON	KY	41339	BREATHITT	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	153326	MAYSVILLE BRANCH	1201 U.S. 68	MAYSVILLE	KY	41056	MASON	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	729915	MOUNT OLIVET BRANCH	17 WEST WALNUT STREET	MOUNT OLIVET	KY	41064	ROBERTSON	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	3358597	TOLLESBORO BRANCH	2954 WEST KY 10	TOLLESBORO	KY	41189	LEWIS	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	3358618	AA BRANCH	67 COMMERCIAL DRIVE	VANCEBURG	KY	41179	LEWIS	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	2304234	IRONTON BRANCH	221 RAILROAD STREET	IRONTON	OH	45638	LAWRENCE	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	3641682	PROCTORVILLE BRANCH	7604 COUNTY ROAD 107	PROCTORVILLE	OH	45669	LAWRENCE	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	659510	RIPLEY BRANCH	104 EAST MAIN STREET	RIPLEY	OH	45167	BROWN	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	
OK		Full Service	5216637	HUNTINGTON BRANCH	2600 5TH AVENUE	HUNTINGTON	WV	25702	CABELL	UNITED STATES	Not Required	Not Required	CITIZENS DEPOSIT BANK & TRUST, INC.	344816	

Form FR Y-6

Premier Financial Bancorp, Inc.
Huntington, WV
Fiscal Year Ending December 31, 2019

Report Item 3: Securities holders

- (1) Current shareholders with ownership, control or holdings of 5% or more with the power to vote as of fiscal year ending 12-31-2019.

(a)	(b)	(c)			
<u>Name & Address</u>	<u>Citizenship</u>	<u>Number of Common Shares</u>	<u>Options</u>		<u>%</u>
Marshall T. Reynolds Huntington, WV	USA	1,096,549	0	(x)	7.5%
John Sheldon Clark Vero Beach, FL	USA	1,044,098	0	(xx)	7.1%

- (2) Shareholders not listed in 3(1)(c) that had ownership, control, or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2019.

N/A

(x) Marshall T. Reynolds 1,096,549 shares include Shirley A. Reynolds direct ownership of 101,037 shares and 132,398 shares held jointly with Shirley A. Reynolds.

(xx) John Sheldon Clark's 1,044,098 shares include 185,624 shares held in family trusts controlled by Mr. Clark although he is not a principal beneficiary of the trusts.

FORM FR Y-6
Premier Financial Bancorp, Inc.
December 31, 2019

Report Item 4: Directors and Officers

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company (PFB)	(3)(a) Title & position- bank holding co.	(3)(b) Title & position with banks	(3)(c) Other businesses		(4)(a) % voting stock in bank holding co.	(4)(b) % voting stock in subs banks	(4)(c) Other Companies 25% or > voting	
				Title & Position	Name of business			% voting	% voting
Robert W. Walker Huntington, WV, USA	N/A	Director, President & CEO	Director, Premier Bank, Inc. Director, Citizens Deposit Bank & Trust	President & Director Partner Trustee	Walker Ventures, Inc. Jefferson Gas Company Jerry K. Mullins Trust	< 1%	N/A	Walker Ventures, Inc. Jefferson Gas Company	75.0% 25.0%
Marshall T. Reynolds Huntington, WV, USA	Chairman & CEO Champion Industries	Chairman	Director, Citizens Deposit Bank & Trust	Chairman Director Chairman & CEO Director Owner Partner Chairman Chairman Director Partner President Owner Owner Director Owner Owner Chairman	First Guaranty Bank Summit State Bank Champion Industries Champion Leasing Champion Farms Champion-Hill Farm McCorkle Machine & Engineering Prichard Electric River City Assoc., Inc. R-P Investments The Harrah & Reynolds Corp. Sabre Transportation Soloman Corporation American Babbitt Bearing, Inc. The Reynolds Corporation Printing Property Corp. Energy Services of America	7.5%	N/A	First Guaranty Bank Summit State Bank Champion Industries Champion Leasing Champion Farms Champion-Hill Farm McCorkle Machine & Eng. Prichard Electric River City Assoc., Inc. R-P Investments The Harrah & Reynolds C Sabre Transportation Soloman Corporation American Babbitt Bearing, The Reynolds Corporation Printing Property Corp. Energy Services of Americ	27.6% 27.0% 49.6% 100.0% 100.0% 50.0% 100.0% 45.0% 35.0% 50.0% 99.0% 99.0% 100.0% 100.0% 100.0% 100.0% 30.2%
Toney K. Adkins Genoa, WV, USA	Retired	Director & Secretary	Director, Citizens Deposit Bank & Trust			< 1%	N/A		
Philip E. Cline Huntington, WV, USA	Business Consultant	Director	Director, Premier Bank, Inc.	Owner Owner Owner Director Director	The Hollybrook Farm P.S.G. & R. Industries L&H Holdings, LLC Champion Industries Logan Corp J. H. Fletcher & Co.	>1%	N/A	The Hollybrook Farm P.S.G. & R. Industries L&H Holdings, LLC	100% 100% 100%

FORM FR Y-6
Premier Financial Bancorp, Inc.
December 31, 2019

Report Item 4: Directors and Officers

(1) Name & Address	(2) Principal Occupation if other than with Bank Holding Company (PFB)	(3)(a) Title & position- bank holding co.	(3)(b) Title & position with banks	(3)(c) Other businesses		(4)(a) % voting stock in bank holding co.	(4)(b) % voting stock in subs banks	(4)(c) Other Companies 25% or > voting	
				Title & Position	Name of business				% voting
Harry M. Hatfield Madison, WV, USA	Attorney-At-Law Hatfield & Hatfield, PLLC	Director	Chairman, Premier Bank, Inc.	Owner Chairman	Hatfield & Hatfield, PLLC Madison Baptist Church Trustee Board	< 1%	N/A	Hatfield & Hatfield, PLLC	55%
Lloyd G. Jackson II Hamlin, WV, USA	CEO, Jackson Management Company	Director & Assistant Secretary	Director, Premier Bank, Inc. Secretary, Premier Bank, Inc.	President President President	Jackson Resources Co. Jackson Management Co. LC&GB, Inc.	< 1%	N/A	Jackson Resources Co. Jackson Management Co.	50.0% 100.0%
Keith Molihan Vinton, OH, USA	Retired	Director	Director, Citizens Deposit Bank & Trust	Owner Director	New Departures Energy Services of America	< 1%	N/A	N/A	N/A
Neal Scaggs Logan, WV, USA	President, Baisden Brothers, Inc.	Director	N/A	Director President President President Partner Director Director	Champion Industries Bucane, Inc. Auto Machine & Parts Company Southern Equipment Company The Mt. Gay Company Osenton & Scaggs Energy Services of America Logan Corp.	> 1%	N/A	The Mt. Gay Company Osenton & Scaggs	40.0% 25.0%
Thomas W. Wright Ashland, KY, USA	Owner, Chairman of Venture LLC	Director	N/A	Co-Owner Co-Owner Owner Owner Owner Owner	Venture LLC Venture Four, LLC Beuno Venture, LLC Beuno Venture II, LLC Chicken Supreme Slims of Ashland	< 1%	N/A	Venture LLC Venture Four, LLC Beuno Venture, LLC Beuno Venture II, LLC Chick Supreme Slims of Ashland	80.0% 90.0% 90.0% 90.0% 90.0% 90.0%