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. §§ 246(a)(1), 602, and 611(a)); 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.

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 or is a corporation or is an LLC, see the General Instructions for the authorized individuals to sign the report.

I. Vincent J. Delisle, Jr.
Name of the Holding Company Director and Official

President and Chief Executive Officer
Title of the Holding Company Director and Official

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.

Signature of Holding Company Director and Official

Date of Signature
03/16/2020

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
PCYSKIGNYFDTBLVZU93
Reporter's LEI (Legal Entity Identifier) (20-Character LEI Code)

Name, Street, and Mailing Address
F.N.B. Corporation

Legal Title of Holding Company
12 Federal Street, One North Shore Center
(Mailing Address of the Holding Company) Street / P.O. Box
Pittsburgh Pennsylvania 15212
City State Zip Code

Physical Location (Different from mailing address)

Person to whom questions about this report should be directed:
Adam Sofran
Regulatory Reporting Mgr

Name Title
724-983-3429
Area Code / Phone Number / Extension
724-983-3770
Area Code / FAX Number
SofranA@fnb-corp.com
E-mail Address

www.fnbcorporation.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐ Yes ☐ No

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
F.N.B. Corporation (the Corporation) is registered with the Securities and Exchange Commission and has filed its 2019 Annual Report to Shareholders accordingly.

REPORT ITEM 2A: ORGANIZATION CHART
A copy of the Corporation’s organization chart is attached.

REPORT ITEM 2B: DOMESTIC BRANCH LISTING
A copy of the Corporation’s domestic branch listing has been submitted to the Federal Reserve Bank. Changes to the Corporation’s domestic branch listing during 2019 have been reported on an FRY-10.

REPORT ITEM 3: SHAREHOLDERS
(1) Below is a list of stockholders who owned 5 percent or more of the outstanding common stock of the Corporation as of December 31, 2019.

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlackRock, Inc.</td>
<td>United States</td>
<td>37,411,348 shares; 11.5% of common stock</td>
</tr>
<tr>
<td>New York, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Vanguard Group, Inc.</td>
<td>United States</td>
<td>32,847,223 shares; 10.1% of common stock</td>
</tr>
<tr>
<td>Malvern, PA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(2) Below is a list of stockholders, other than those listed above, who owned 5 percent or more of the outstanding common stock of the Corporation during 2019.

None.
**F.N.B. CORPORATION**  
**ORGANIZATIONAL CHART**  
**As of December 31, 2019**

<table>
<thead>
<tr>
<th>State of Incorporation/Type of Company</th>
<th>Legal Entity Identifier (LEI)</th>
<th>Tax ID Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>F.N.B. Corporation (Pittsburgh, PA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First National Bank of Pennsylvania (Greenville, PA) - 100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First National Corporation (Hermitage, PA) - 100%</td>
<td>National Banking Assoc.</td>
<td>N8T7HW55LK5D2ORCKP39</td>
</tr>
<tr>
<td>First National Financial Company II, LLC (Wilmington, DE) - 100%</td>
<td>PA Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>Metropolitan National Realty Holdings, Inc (Youngstown, OH) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Bank Capital Services, LLC (Pittston, PA) - 100%</td>
<td>OH Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>Florida Properties I, LLC (Wilmington, DE) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Florida Properties II, LLC (Sarasota, FL) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Florida Properties III, LLC (Sarasota, FL) - 100%</td>
<td>FL LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>First National Community Development Corporation (Johnstown, PA) - 100%</td>
<td>PA Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>Knob Crest Associates (Hummels Wharf, PA) - 99.9%</td>
<td>PA LP</td>
<td>N/A</td>
</tr>
<tr>
<td>Yadcins Valley Condominium Association, Inc. (Elkin, NC) - 100%</td>
<td>NC Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>First National Trust Company (Hermitage, PA) - 100%</td>
<td>National Banking Assoc.</td>
<td>N/A</td>
</tr>
<tr>
<td>F.N.B. Investment Advisors, Inc. (Hermitage, PA) - 100%</td>
<td>PA Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>First National Investment Services Company, LLC (Wilmington, DE) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Penn-Ohio Life Insurance Company (Phoenix, AZ) - 100%</td>
<td>AZ Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>First National Insurance Agency, LLC (Wilmington, DE) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>F.N.B. Statutory Trust II (Wilmington, DE) - 100% *</td>
<td>DE Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>Yadcins Valley Statutory Trust I (Wilmington, DE) - 100% *</td>
<td>DE Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>FNB Financial Services Capital Trust I (Wilmington, DE) - 100% *</td>
<td>DE Trust</td>
<td>N/A</td>
</tr>
<tr>
<td>Meander Air II, LLC (Pittsburgh, PA) - 100%</td>
<td>PA LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>F.N.B. Capital Corporation, LLC (Pittsburgh, PA) - 100%</td>
<td>PA LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Tecum Capital Partners, LP (Wilmington, DE) - 21.5% (NOT FRY-10 REPORTABLE) *</td>
<td>DE LP</td>
<td>N/A</td>
</tr>
<tr>
<td>F.N.B. Properties Company, Inc. (Wilmington, DE) - 100%</td>
<td>DE Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>F.N.B. Consumer Financial Services, Inc. (Wilmington, DE) - 100%</td>
<td>DE Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>FNB Financial Services, LP (Wilmington, DE) - 99%</td>
<td>DE LP</td>
<td>N/A</td>
</tr>
<tr>
<td>FNB Consumer Services, Inc. (Wilmington, DE) - 100%</td>
<td>DE Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>FNB Financial Services, LP (Wilmington, DE) - 1%</td>
<td>DE LP</td>
<td>N/A</td>
</tr>
</tbody>
</table>

* Not consolidated in F.N.B. Corporation's financial statements.

All LLCs are owned 100% by their parent company, as designated in the chart above, and their noted parent company would be the managing member.

F.N.B. Capital Corporation, LLC is a limited partner of Tecum Capital Partners, LP (formerly known as F.N.B. Capital Partners, LP.)

Regarding FNB Financial Services, LP, FNB Consumer Services, Inc. is the general partner and F.N.B. Consumer Financial Services, Inc. is the limited partner.
1. NAME: Pamela A. Bena
   ADDRESS: Venetia, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Retired

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES None

4. STOCK OWNERSHIP:
   (a) HOLDING COMPANY Common - less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES None
REPORT ITEM 4: INSIDERS

1. NAME: Vincent J. Calabrese, Jr.
   ADDRESS: Gibsonia, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:

   (a) HOLDING COMPANY
       Chief Financial Officer

   (b) SUBSIDIARIES
       First National Bank of Pennsylvania - Executive Vice President
       Meander Air II, LLC - Vice President

   (c) OTHER COMPANIES
       None

4. STOCK OWNERSHIP:

   (a) HOLDING COMPANY
       Common - less than 1%
       Preferred Depositary Shares - less than 1%

   (b) SUBSIDIARIES
       None

   (c) OTHER COMPANIES
       None
REPORT ITEM 4: INSIDERS

1. NAME: William B. Campbell
   ADDRESS: Las Cruces, NM

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Retired

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES None

4. STOCK OWNERSHIP:
   (a) HOLDING COMPANY Common - less than 1%
       Preferred Depositary Shares - less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES None
REPORT ITEM 4: INSIDERS

1. NAME: James D. Chiafullo
   ADDRESS: Presto, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Partner, Cohen & Grigsby, PC

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cohen &amp; Grigsby, PC</td>
<td>Partner and Director</td>
</tr>
<tr>
<td>Ventrite Advisors, LLC</td>
<td>Sole Member</td>
</tr>
<tr>
<td>Freful LLC</td>
<td>Member</td>
</tr>
<tr>
<td>Morgantown Real Estate LLC</td>
<td>Member/Vice President</td>
</tr>
<tr>
<td>Harrisonburg Real Estate LLC</td>
<td>Member/Vice President</td>
</tr>
<tr>
<td>Verland Foundation</td>
<td>Counsel</td>
</tr>
<tr>
<td>The Pittsburgh Foundation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Epilepsy Foundation of Western/Central Pennsylvania</td>
<td>Board Member</td>
</tr>
<tr>
<td>National Association of Corporate Directors</td>
<td>Board Member</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY
      Common - less than 1%
      Preferred Depositary Shares - 1.8%
   (b) SUBSIDIARIES
      None
   (c) OTHER COMPANIES
      Ventrite Advisors, LLC - 100%
      Freful LLC - 50%
REPORT ITEM 4: INSIDERS

1. NAME: Vincent J. Delie, Jr.
   ADDRESS: Sewickley, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY
       President, Chief Executive Officer, and Chairman
   (b) SUBSIDIARIES
       First National Bank of Pennsylvania - Chief Executive Officer and Chairman
       First National Insurance Agency, LLC - Director
       Meander Air II, LLC - President, Chief Executive Officer and Director
   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Way</td>
<td>Board Member</td>
</tr>
<tr>
<td>Allegheny Conference on Community Development</td>
<td>Board Member</td>
</tr>
<tr>
<td>Team Pennsylvania</td>
<td>Board Member</td>
</tr>
<tr>
<td>Pittsburgh History and Landmark Foundation</td>
<td>Board of Trustees</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY
       Common - less than 1%
       Preferred Depositary Shares - less than 1%
   (b) SUBSIDIARIES
       None
   (c) OTHER COMPANIES
       None greater than 25%
REPORT ITEM 4: INSIDERS

1. NAME: Mary Jo Dively
   ADDRESS: Pittsburgh, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Vice President and General Counsel, Carnegie Mellon University

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY: Director
   (b) SUBSIDIARIES: First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES:

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carnegie Mellon University</td>
<td>Vice President and General Counsel</td>
</tr>
<tr>
<td>Board of Trustees of Children’s Hospital of Pittsburgh</td>
<td>Board Member</td>
</tr>
<tr>
<td>Children’s Hospital of Pittsburgh Foundation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Board of Visitors of UPMC Health System</td>
<td>Board Member</td>
</tr>
<tr>
<td>Pittsburgh Theological Seminary</td>
<td>Board Member</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY: Common - less than 1%
   (b) SUBSIDIARIES: None
   (c) OTHER COMPANIES: None greater than 25%
REPORT ITEM 4: INSIDERS

1. NAME: James L. Dutey  
ADDRESS: Pittsburgh, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:

   (a) HOLDING COMPANY  
   Senior Vice President and Corporate Controller

   (b) SUBSIDIARIES  
   F.N.B. Capital Corporation, LLC - Director  
   First National Financial Company II, LLC - President and Director  
   F.N.B. Properties Company, Inc. - Vice President and Assistant Secretary  
   F.N.B. Consumer Financial Services, Inc. - Vice President, Assistant Secretary and Director  
   FNB Consumer Services, Inc. - Vice President, Assistant Secretary and Director

   (c) OTHER COMPANIES  
<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loretto Enterprise</td>
<td>President</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:

   (a) HOLDING COMPANY  
   Common - less than 1%

   (b) SUBSIDIARIES  
   None

   (c) OTHER COMPANIES  
   Loretto Enterprise - 50%
REPORT ITEM 4: INSIDERS

1. NAME: Gary L. Guerrieri
   ADDRESS: Venetia, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:

   (a) HOLDING COMPANY
       Chief Credit Officer

   (b) SUBSIDIARIES
       First National Bank of Pennsylvania - Executive Vice President
       First National Corporation - Treasurer, Assistant Secretary and Director
       F.N.B. Capital Corporation, LLC - Director
       Bank Capital Services, LLC - Director

   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waynesburg University</td>
<td>Trustee</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:

   (a) HOLDING COMPANY
       Common - less than 1%
       Preferred Depositary Shares - less than 1%

   (b) SUBSIDIARIES
       None

   (c) OTHER COMPANIES
       None greater than 25%
REPORT ITEM 4: INSIDERS

1. NAME: Robert A. Hormell
   ADDRESS: Watsontown, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: Retired

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania - Director
   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presbyterian Senior Living Services Corporation</td>
<td>Chairman</td>
</tr>
<tr>
<td>Presbyterian Senior Living Investment Corporation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Faith Affordable Housing Corporation</td>
<td>Board Member</td>
</tr>
<tr>
<td>SECA-COG Joint Rail Authority</td>
<td>Board Member</td>
</tr>
<tr>
<td>Warrior Run Community Corporation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Warrior Run Education Foundation</td>
<td>Special Advisor to the Chairman</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY Common - less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES None greater than 25%
REPORT ITEM 4: INSIDERS

1. NAME: David J. Malone
   ADDRESS: Gibsonia, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   President and Chief Executive Officer, Gateway Financial Group, Inc.

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY
       Director
   (b) SUBSIDIARIES
       First National Bank of Pennsylvania - Director
   (c) OTHER COMPANIES
       | COMPANY NAME                                  | POSITION                        |
       | Gateway Financial Group, Inc.                 | President and Chief Executive Officer |
       | United Way                                    | Director                         |
       | Greater Pittsburgh Chamber of Commerce       | Board Member                     |
       | University of Pittsburgh Cancer Institute    | Director                         |
       | Robert Morris University                      | Trustee                          |
       | Allegheny Conference on Community Development| Vice Chairman                    |
       | Highmark, Inc.                                | Director                         |
       | Aculon, Inc.                                  | Director                         |
       | Western PA Surgery Center, LLC                | Director                         |
       | Hotel Development Systems, Inc.               | Owner, President and Secretary   |
       | Gateway 4 Venture Partners, LP                | Owner                            |
       | Gateway Financial Partners, LLC               | Owner                            |
       | Western Partners, LTD                         | Owner                            |
       | Pittsburgh Penguins Foundation                | Board Member                     |
       | Strategic Investment Fund                     | Chairman                         |
       | Pittsburgh Regional Alliance                  | Chairman                         |

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) F.N.B. CORPORATION
       Common - less than 1%
   (b) SUBSIDIARIES
       None
   (c) OTHER COMPANIES
       Gateway Financial Group, Inc. - 25%
       Hotel Development Systems, Inc. - 50%
       Gateway 4 Venture Partners, LP - 49.5%
       Gateway Financial Partners, LLC - 28.16%
REPORT ITEM 4: INSIDERS

1. NAME: Frank C. Mencini
   ADDRESS: Broadlands, VA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   President and Chief Executive Officer, Mencini Healthcare Associates, LLC
   Chief Financial Officer, Inova Medical Group

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mencini Healthcare Associates, LLC</td>
<td>President and Chief Executive Officer</td>
</tr>
<tr>
<td>Inova Medical Group</td>
<td>Chief Financial Officer</td>
</tr>
</tbody>
</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY Common – less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES Mencini Healthcare Associates, LLC – 100%
REPORT ITEM 4: INSIDERS

1. NAME: Robert M. Moorehead
   ADDRESS: Oakmont, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY None
   (b) SUBSIDIARIES
       First National Bank of Pennsylvania – Chief Wholesale Banking Officer
       First National Trust Company – Director
       First National Investment Services Company – Director
       Bank Capital Services, LLC – Director
       First National Insurance Agency, LLC – Director
       F.N.B. Capital Corporation – Director
       First National Corporation – Vice President, Assistant Secretary and Director
   (c) OTHER COMPANIES None

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY
       Common – less than 1%
       Preferred Depositary Shares – 5.4%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES None
REPORT ITEM 4: INSIDERS

1. NAME: David L. Motley
   ADDRESS: Pittsburgh, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   President and Chief Executive Officer, MCAPS, LLC

3. TITLE OR POSITION WITH:

   (a) HOLDING COMPANY          Director
   (b) SUBSIDIARIES               First National Bank of Pennsylvania - Director
   (c) OTHER COMPANIES

   COMPANY NAME                        POSITION
   MCAPS, LLC                          President and Chief Executive Officer
   BlueTree Venture Fund               General Partner
   Inner City Junior Tennis Program   Executive Director
   Alung, Inc.                         Director
   Forest Devices, Inc.               Director
   Armada Supply Chain Solutions      Director
   Koppers, Inc.                      Director
   Pittsburgh Gateways Corporation   Board Member
   Allegheny Conference on Community  Board Member
   Development
   African American Public Company   Founder
   Leadership Forum
   Regional Industrial Development Corporation   Board Member
   University of Pittsburgh Swanson School
   Of Engineering                     Advisory Board Member
   DLM-WCM, LLC                       General Partner

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:

   (a) HOLDING COMPANY          Common - less than 1%
   (b) SUBSIDIARIES             None
   (c) OTHER COMPANIES          BlueTree Venture Fund - 28%
                                 MCAPS, Inc. - 100%
REPORT ITEM 4: INSIDERS

1. NAME: Heidi A. Nicholas
   ADDRESS: State College, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Principal, Nicholas Enterprises

3. TITLE OR POSITION WITH:

   (a) HOLDING COMPANY Director

   (b) SUBSIDIARIES First National Bank of Pennsylvania - Director

   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
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</tr>
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<tbody>
<tr>
<td>Nicholas Enterprises</td>
<td>Principal</td>
</tr>
<tr>
<td>Nicholas Family Trust</td>
<td>Trustee</td>
</tr>
<tr>
<td>Red Gate III, LP</td>
<td>General Partner</td>
</tr>
<tr>
<td>Heidi Nicholas Investments, LLC</td>
<td>General Partner</td>
</tr>
<tr>
<td>Nittany Ham Bone LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>124 South Allen Street Associates</td>
<td>Trustee</td>
</tr>
<tr>
<td>1752 North Atherton LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>Bellefonte-SC I-99 LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>BHP Development, LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>Blue Mountain Harmony LLC</td>
<td>Partner and Trustee</td>
</tr>
<tr>
<td>Blue Mountain Nicholas LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>NFLP GP, LLC</td>
<td>General Partner</td>
</tr>
<tr>
<td>Nicholas &amp; Nicholas LLC</td>
<td>Partner and Trustee</td>
</tr>
<tr>
<td>Penntrust Properties, LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>Pugh Centre, LP</td>
<td>General Partner</td>
</tr>
<tr>
<td>Pugh Management, LLC</td>
<td>General Partner</td>
</tr>
<tr>
<td>Red Gate II GP, LLC</td>
<td>General Partner</td>
</tr>
<tr>
<td>Red Gate III GP, LLC</td>
<td>General Partner</td>
</tr>
<tr>
<td>Spirits at Patton Towne Centre, LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>Spirits at Pugh Centre, LLC</td>
<td>Partner</td>
</tr>
<tr>
<td>WilNich Joint Venture</td>
<td>Partner</td>
</tr>
<tr>
<td>Central Pennsylvania Festival of the Arts</td>
<td>Board Member</td>
</tr>
<tr>
<td>PSU Hospitality Real Estate Strategy Group</td>
<td>Advisor</td>
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</table>
Heidi Nicholas (continued)

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:

(a) HOLDING COMPANY
   Common - less than 1%

(b) SUBSIDIARIES
   None

(c) OTHER COMPANIES
   Heidi Nicholas Investments, LLC - 100%
   Nittany Ham Bone LLC - 25%
   124 South Allen Street Associates - 33.3%
   1752 North Atherton LLC - 33.3%
   Bellefonte - CS I-99 LLC - 33.3%
   BHP Development, LLC - 33.3%
   Blue Mountain Harmony LLC - 26.3%
   Blue Mountain Nicholas LLC - 100%
   NFLP GP, LLC - 100%
   Nicholas & Nicholas LLC - 50%
   Penntrust Properties, LLC - 50%
   Pugh Centre, LP - 50%
   Pugh Management, LLC - 50%
   Red Gate II GP, LLC - 50%
   Red Gate III GP, LLC - 50%
   Red Gate III, LP - 49.5%
   Spirits at Patton Towne Centre, LLC - 33.3%
   Spirits at Pugh Centre, LLC - 50%
   WilNich Joint Venture - 90%
REPORT ITEM 4: INSIDERS

1. NAME: James G. Orie
   ADDRESS: Beaver, PA

2. PRINCIPAL OCCcupATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Chief Legal Officer and Corporate Secretary
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Executive Vice President
   (c) OTHER COMPANIES None

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY Common - less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES None
REPORT ITEM 4: INSIDERS

1. NAME: Barry C. Robinson
   ADDRESS: Chagrin Falls, OH

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY: None
   (b) SUBSIDIARIES:
       First National Bank of Pennsylvania - Chief Consumer Banking Officer
       First National Trust Company - Director
       First National Investment Services Company, LLC - Director
   (c) OTHER COMPANIES: None

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY: Common - less than 1%
   (b) SUBSIDIARIES: None
   (c) OTHER BUSINESSES: None
REPORT ITEM 4: INSIDERS

1. NAME: John S. Stanik
   ADDRESS: McMurray, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Retired

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania - Director
   (c) OTHER COMPANIES

   COMPANY NAME                        POSITION
   JM Huber Corp                        Director
   Fair Oaks Foundation                 Board Member

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY Common - less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES None
REPORT ITEM 4: INSIDERS

1. NAME: William J. Strimbu
   ADDRESS: Brookfield, OH

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   President, Nick Strimbu, Inc.

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nick Strimbu, Inc.</td>
<td>President</td>
</tr>
<tr>
<td>T.R.L., Inc.</td>
<td>President</td>
</tr>
<tr>
<td>Strimbu Properties, LLC</td>
<td>President</td>
</tr>
<tr>
<td>Strimbu Transport, Inc.</td>
<td>President</td>
</tr>
<tr>
<td>SBIBC, LLC</td>
<td>President</td>
</tr>
<tr>
<td>SLIBC, LLC</td>
<td>President</td>
</tr>
<tr>
<td>DV, LLC</td>
<td>President</td>
</tr>
<tr>
<td>WSI, LLC</td>
<td>President</td>
</tr>
<tr>
<td>Brookfield Truck and Trailer Repair, LLC</td>
<td>President</td>
</tr>
<tr>
<td>Community Foundation of Western Pennsylvania and Eastern Ohio</td>
<td>Director</td>
</tr>
<tr>
<td>Christian H. Buhl Legacy Trust</td>
<td>Director</td>
</tr>
<tr>
<td>Teamsters #261 and Employee Welfare Fund</td>
<td>Trustee</td>
</tr>
<tr>
<td>Strimbu Memorial Fund</td>
<td>Board Member</td>
</tr>
<tr>
<td>Shenango Valley Foundation</td>
<td>Board Member</td>
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</table>

4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
   (a) HOLDING COMPANY Common – less than 1%
   (b) SUBSIDIARIES None
   (c) OTHER COMPANIES Nick Strimbu, Inc. – 90%
       T.R.L., Inc. – 90%
       Strimbu Properties, LLC – 50%
       Strimbu Transport, Inc. – 90%
       SBIBC, LLC – 100%
       SLIBC, LLC – 50%
       DV, LLC – 50%
       WSI – 100%
       Brookfield Truck and Trailer Repair, LLC – 100%
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<tr>
<th>Branch #</th>
<th>Branch Name</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip Code</th>
<th>Opening Hours</th>
<th>Close</th>
<th>Office Number</th>
<th>Office Name</th>
<th>Office Location</th>
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<tbody>
<tr>
<td>1001</td>
<td>First National Bank of Pennsylvania</td>
<td>Armstrong</td>
<td>Armstrong</td>
<td>MD</td>
<td>21001</td>
<td>9:00 AM - 5:00 PM</td>
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<td>12345</td>
<td>12345</td>
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<tr>
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<td>First National Bank of Pennsylvania</td>
<td>Baltimore</td>
<td>Baltimore</td>
<td>MD</td>
<td>21201</td>
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<td>Charles</td>
<td>Charles</td>
<td>MD</td>
<td>21001</td>
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<td>12345</td>
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<tr>
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<td>Davidson</td>
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<tr>
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<td>12345</td>
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<tr>
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<td>First National Bank of Pennsylvania</td>
<td>Howard</td>
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<tr>
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<td>First National Bank of Pennsylvania</td>
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<td>MD</td>
<td>21001</td>
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<tr>
<td>1008</td>
<td>First National Bank of Pennsylvania</td>
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<td>Prince George</td>
<td>MD</td>
<td>21001</td>
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<td>12345</td>
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<td>First National Bank of Pennsylvania</td>
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<tr>
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<td>12345</td>
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Note: A list of branches for our banking company. The data are as of [date].
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<th>Office</th>
<th>Suite Number</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Phone Number</th>
<th>Fax Number</th>
<th>Email Address</th>
<th>Website</th>
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</thead>
<tbody>
<tr>
<td>Boston</td>
<td></td>
<td>100 Cambridge Street</td>
<td>Boston</td>
<td>MA</td>
<td>02114</td>
<td>(617) 535-7000</td>
<td>(617) 535-7001</td>
<td><a href="mailto:info@boston.com">info@boston.com</a></td>
<td><a href="http://www.boston.com">www.boston.com</a></td>
</tr>
<tr>
<td>Chicago</td>
<td></td>
<td>150 North Wacker Drive</td>
<td>Chicago</td>
<td>IL</td>
<td>60606</td>
<td>(312) 445-7000</td>
<td>(312) 726-7001</td>
<td><a href="mailto:info@chicago.com">info@chicago.com</a></td>
<td><a href="http://www.chicago.com">www.chicago.com</a></td>
</tr>
<tr>
<td>Dallas</td>
<td></td>
<td>10000 N Central Expressway</td>
<td>Dallas</td>
<td>TX</td>
<td>75231</td>
<td>(214) 690-7000</td>
<td>(214) 690-7001</td>
<td><a href="mailto:info@dallas.com">info@dallas.com</a></td>
<td><a href="http://www.dallas.com">www.dallas.com</a></td>
</tr>
<tr>
<td>Denver</td>
<td></td>
<td>1181 16th Street</td>
<td>Denver</td>
<td>CO</td>
<td>80202</td>
<td>(303) 838-7000</td>
<td>(303) 838-7001</td>
<td><a href="mailto:info@denver.com">info@denver.com</a></td>
<td><a href="http://www.denver.com">www.denver.com</a></td>
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<tr>
<td>Houston</td>
<td></td>
<td>1220 Louisiana Street</td>
<td>Houston</td>
<td>TX</td>
<td>77002</td>
<td>(713) 652-7000</td>
<td>(713) 652-7001</td>
<td><a href="mailto:info@houston.com">info@houston.com</a></td>
<td><a href="http://www.houston.com">www.houston.com</a></td>
</tr>
<tr>
<td>Los Angeles</td>
<td></td>
<td>6100 Wilshire Blvd</td>
<td>Los Angeles</td>
<td>CA</td>
<td>90048</td>
<td>(310) 556-7000</td>
<td>(310) 556-7001</td>
<td><a href="mailto:info@la.com">info@la.com</a></td>
<td><a href="http://www.law.com">www.law.com</a></td>
</tr>
<tr>
<td>New York</td>
<td></td>
<td>1211 Avenue of the Americas</td>
<td>New York</td>
<td>NY</td>
<td>10036</td>
<td>(212) 903-7000</td>
<td>(212) 903-7001</td>
<td><a href="mailto:info@newyork.com">info@newyork.com</a></td>
<td><a href="http://www.newyork.com">www.newyork.com</a></td>
</tr>
<tr>
<td>Philadelphia</td>
<td></td>
<td>1700 Arch Street</td>
<td>Philadelphia</td>
<td>PA</td>
<td>19103</td>
<td>(215) 751-7000</td>
<td>(215) 751-7001</td>
<td><a href="mailto:info@philadelphia.com">info@philadelphia.com</a></td>
<td><a href="http://www.philadelphia.com">www.philadelphia.com</a></td>
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<tr>
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<td></td>
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<td>San Francisco</td>
<td>CA</td>
<td>94104</td>
<td>(415) 864-7000</td>
<td>(415) 864-7001</td>
<td><a href="mailto:info@sfbay.com">info@sfbay.com</a></td>
<td><a href="http://www.sfbay.com">www.sfbay.com</a></td>
</tr>
<tr>
<td>Seattle</td>
<td></td>
<td>1200 5th Avenue</td>
<td>Seattle</td>
<td>WA</td>
<td>98101</td>
<td>(206) 684-7000</td>
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*Office locations were updated on 09/01/2020.*
<table>
<thead>
<tr>
<th>Service</th>
<th>Type</th>
<th>Location</th>
<th>Phone</th>
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<td>...</td>
</tr>
</tbody>
</table>

*Notes: This table lists contact information for various services. The columns include Service Type, Location, Phone Number, Fax Number, Email Address, and any additional notes.*