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.

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, Vincent J. Delie, Jr.
Name of the Holding Company Director and Official
Chairman, President and Chief Executive 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 281, 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
8/15/2022
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
RISD ID
C.I.

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.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2021
Month / Day / Year
PCYSKGYNYFDTBLVZU83
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)
Reporter’s 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
Pghsinton 15212
City
PA
State
15212
Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Adam Sofran
Name
Regulatory Reporting Mgr
Title
724-983-3429
Area Code / Phone Number / Extension
724-983-3370
Area Code / FAX Number
SofranA@fhnbcorp.com
E-mail Address
www.fhnbcorp.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☐ 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."
12/2019
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 2021 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 2021 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, 2021.

<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>35,370,902 shares; 11.1% 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>32,032,714 shares; 10.0% of common stock</td>
</tr>
<tr>
<td>Malvern, PA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fuller &amp; Thaler Asset Mgmt, Inc</td>
<td>United States</td>
<td>29,903,568 shares; 9.4% of common stock</td>
</tr>
<tr>
<td>San Mateo, CA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Street Corporation</td>
<td>United States</td>
<td>17,814,040 shares; 5.6% of common stock</td>
</tr>
<tr>
<td>Boston, MA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dimensional Fund Advisors, LP</td>
<td>United States</td>
<td>16,467,352 shares; 5.2% of common stock</td>
</tr>
<tr>
<td>Austin, TX</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 2021.

None.
**F.N.B. Corporation**  
ORGANIZATIONAL CHART  
As of DECEMBER 31, 2021

<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) - 100%</td>
<td>PA Corporation</td>
<td>PCYSKIGYNFDVTQLVZU83</td>
</tr>
<tr>
<td>First National Bank of Pennsylvania (Greenville, PA) - 100%</td>
<td>National Banking Assoc.</td>
<td>N8T7HW55LKD2ORCKP39</td>
</tr>
<tr>
<td>First National Corporation (Hermitage, PA) - 100%</td>
<td>PA Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>First National Financial Company II, LLC (Wilmington, DE) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>Bank Capital Services, LLC (Pittston, PA) - 100%</td>
<td>DE LLC</td>
<td>N/A</td>
</tr>
<tr>
<td>FNB OREO, LLC (Wilmington, DE) - 100%</td>
<td>DE 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>PBR, Inc. (Elkin, NC) - 100%</td>
<td>NC Corporation</td>
<td>N/A</td>
</tr>
<tr>
<td>F.N.B. Crawford Place LLC (Pittsburgh, PA) - 100%</td>
<td>PA LLC</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>Yadkin 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>Waubank Securities 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) - 23.1% (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.
REPORT ITEM 4: INSIDERS

1. NAME: Pamela A. Bena
   ADDRESS: Canonsburg, PA

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
   Chief Financial Officer, Pittsburgh Zoo & PPG Aquarium

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Director
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Director
   (c) OTHER COMPANIES
      ___________________________________________  ___________________________________________
      COMPANY NAME                        POSITION
      Pittsburgh Zoo & PPG Aquarium         Chief Financial Officer
      Women for Economic Leadership        Member
      Development (WELD)

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

1. NAME: BlackRock, Inc.
   ADDRESS: New York, NY

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

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY N/A
   (b) SUBSIDIARIES N/A
   (c) OTHER COMPANIES None

4. STOCK OWNERSHIP:
   (a) HOLDING COMPANY Common – 11.1%
   (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: Pulaski, 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%
       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, Dentons, 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>Dentons, 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>Liberty Steel Products, Inc</td>
<td>Director</td>
</tr>
<tr>
<td>Allegheny Petroleum Products Co.</td>
<td>Director</td>
</tr>
<tr>
<td>Advanced Lubrication Specialties, Inc</td>
<td>Director</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
   COMPANY NAME                        POSITION
   United Way                          Board Member
   Allegheny Conference on Community Development  Board Member
   Team Pennsylvania                  Board Member
   Pittsburgh History and Landmark Foundation  Board of Trustees

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</td>
<td></td>
</tr>
<tr>
<td>Hospital of Pittsburgh</td>
<td></td>
</tr>
<tr>
<td>Children’s Hospital of Pittsburgh</td>
<td></td>
</tr>
<tr>
<td>Foundation</td>
<td></td>
</tr>
<tr>
<td>Board of Visitors of UPMC Health System</td>
<td></td>
</tr>
<tr>
<td>National Association of College and</td>
<td></td>
</tr>
<tr>
<td>University Attorneys</td>
<td></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


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: 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

   COMPANY NAME                        POSITION
   Presbyterian Senior Living Services Corporation  Chairman
   Presbyterian Senior Living Investment Corporation  Board Member
   SEDA-COG Joint Rail Authority  Board Member
   Warrior Run School District  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 greater than 25%
REPORT ITEM 4: INSIDERS

1. NAME: David J. Malone
   ADDRESS: Pittsburgh, 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

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>POSITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gateway Financial Group, Inc.</td>
<td>President and Chief Executive Officer</td>
</tr>
<tr>
<td>United Way</td>
<td>Director</td>
</tr>
<tr>
<td>Robert Morris University</td>
<td>Trustee</td>
</tr>
<tr>
<td>Allegheny Conference on Community Development</td>
<td>Vice Chairman</td>
</tr>
<tr>
<td>Highmark, Inc.</td>
<td>Director</td>
</tr>
<tr>
<td>Aculon, Inc.</td>
<td>Director</td>
</tr>
<tr>
<td>Western PA Surgery Center, LLC</td>
<td>Director</td>
</tr>
<tr>
<td>Hotel Development Systems, Inc.</td>
<td>Owner, President and Secretary</td>
</tr>
<tr>
<td>Gateway Financial Partners, LLC</td>
<td>Owner</td>
</tr>
<tr>
<td>Western Partners, LTD</td>
<td></td>
</tr>
<tr>
<td>Pittsburgh Penguins Foundation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Strategic Investment Fund</td>
<td>Chairman</td>
</tr>
<tr>
<td>Pittsburgh Foundation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Friends of Church</td>
<td></td>
</tr>
<tr>
<td>Snee Reinhardt Charitable Foundation</td>
<td>Board Member</td>
</tr>
<tr>
<td>Partner4Work</td>
<td>Chairman</td>
</tr>
<tr>
<td>Thrive18</td>
<td>Board Member</td>
</tr>
</tbody>
</table>

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 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</td>
</tr>
<tr>
<td></td>
<td>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: David B. Mitchell II
   ADDRESS: Pittsburgh, PA

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

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY Chief Wholesale Banking Officer
   (b) SUBSIDIARIES First National Bank of Pennsylvania – Executive Vice President
       Bank Capital Services, LLC – Director
       F.N.B. Capital Corporation, LLC – Director
       First National Insurance Agency, LLC – Director
       First National Trust Company – Director
       First National Investment Services Company, LLC – Director
   (c) OTHER COMPANIES
       COMPANY NAME                        POSITION
       The Neighborhood Academy           Board Member
       Brother’s Brother 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: 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
      DDRC327                             General Partner
      BTN Ventures, LLC                   General Partner
      Inner City Junior Tennis Program    Executive Director
      Alung, Inc.                         Director
      Forest Devices, Inc.                Director
      Armada Supply Chain Solutions       Director
      Koppers, Inc.                       Director
      Deep Lake Capital Acquisition Corp. Director
      II-VI, Inc.                         Director
      Pittsburgh Gateways Corporation    Board Member
      Stanford Research Institute         Director
      Children’s Hospital Foundation     Director
      African American Public Company    Founder
      Leadership Forum                    Advisory Board Member
      University of Pittsburgh Swanson School Of Engineering

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>
<th>POSITION</th>
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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>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 Nicholas 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>
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<tr>
<td>Nicholas &amp; Nicholas LLC</td>
<td>Partner and Trustee</td>
</tr>
<tr>
<td>Penntrust Properties, LLC</td>
<td>Partner</td>
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<tr>
<td>Pugh Centre, LP</td>
<td>General Partner</td>
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<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>
</tr>
<tr>
<td>Palmer Art Museum Advisory Board</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
Heidi Nicholas Investments, LLC - 100%
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 - 50%
REPORT ITEM 4: INSIDERS

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

2. PRINCIPAL OCCUPATION 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 Corporation – Vice President/Assistant Secretary, Director
      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: Cranberry Township, 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

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>
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</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>
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<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>Voyager Offshore Captive Insurance Group</td>
<td>Director</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
      Nick Strimbu, Inc. - 70%
      T.R.L., Inc. - 70%
      Strimbu Properties, LLC - 50%
      Strimbu Transport, Inc. - 70%
      SBIBC, LLC - 100%
      SLIBC, LLC - 50%
      DV, LLC - 50%
      WSI - 100%
      Brookfield Truck and Trailer Repair, LLC - 70%
REPORT ITEM 4: INSIDERS

1. NAME: The Vanguard Group, Inc.
   ADDRESS: Malvern, PA

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

3. TITLE OR POSITION WITH:
   (a) HOLDING COMPANY: N/A
   (b) SUBSIDIARIES: N/A
   (c) OTHER COMPANIES: None

4. STOCK OWNERSHIP:
   (a) HOLDING COMPANY: Common - 10.0%
   (b) SUBSIDIARIES: None
   (c) OTHER COMPANIES: None