

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.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (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 (FDHC C490)

CHAIRMAN, PRESIDENT AND CHIEF EXECUTIVE OFFICER

Title of the Holding Company Director and Official (FDHC C491)

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.

Vincent J. Delie, Jr.

Signature of Holding Company Director and Official (FDHC H321)

08/15/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 3005332

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):

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

F.N.B. CORPORATION

Legal Title of Holding Company (FDHC 9017)

626 WASHINGTON PLACE

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

PITTSBURGH

PA

15219

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

ADAM SOFRAN

REGULATORY REPORTING MANAGER

Name (FDHC 8901)

Title (FDHC C496)

(724)983-3429 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(724)983-3770

Area Code / FAX Number (FDHC 9116)

SOFRANA@FNB-CORP.COM

E-mail Address (FDHC 4086)

WWW.FNBCORPORATION.COM

Address (URL) for the Holding Company's web page (FDHC 4087)

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

0=No	FDHC
1=Yes	C447 <u>1</u>

In accordance with the General Instructions for this report (check only one),

- a letter justifying this request is being provided along with the report (FDHC KY38) ☒
- a letter justifying this request has been provided separately (FDHC KY38) ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- ☐ is included with the FR Y-6 report (FDHC PV65)
- ☐ will be sent under separate cover (FDHC PV65)
- ☐ is not prepared (FDHC PV65)

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? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

☒ Yes ☐ No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

☒ Yes ☐ No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

☐ Yes ☒ No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

☒ Yes ☐ No (FDHC PV69)

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

Report Item 4: Insiders

☒ Yes ☐ No (FDHC PV70)

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

F.N.B. CORPORATION
ORGANIZATIONAL CHART
As of DECEMBER 31, 2024

	State of Incorporation/ Type of Company	Legal Entity Identifier (LEI)	Tax ID Number
F.N.B. Corporation (Pittsburgh, PA)	PA Corporation	PCYSKIGYNYFDTBLVZU83	25-1255406
First National Bank of Pennsylvania (Greenville, PA) - 100%	National Banking Assoc.	N8T7HW55LK5D2ORCKP39	25-1255405
First National Corporation (Hermitage, PA) - 100%	PA Corporation	N/A	25-1811862
First National Financial Company II, LLC (Wilmington, DE) - 100%	DE LLC	N/A	43-1986926
Bank Capital Services, LLC (Pittston, PA) - 100%	DE LLC	N/A	65-1167516
FNB OREO, LLC (Wilmington, DE) - 100% **	DE LLC	N/A	26-3319178
First National Community Development Corporation (Johnstown, PA) - 100%	PA Corporation	N/A	56-2388170
Knob Crest Associates (Hummels Wharf, PA) - 99.9%	PA LP	N/A	20-0278024
PBRE, Inc. (Elkin, NC) - 100%	NC Corporation	N/A	56-2257878
F.N.B. Crawford Place LLC (Pittsburgh, PA) - 100%	PA LLC	N/A	85-4100774
Twain HTC Fund XIX LLC (St. Louis, MO) - 100%	MO LLC	N/A	82-3411790
First National Trust Company (Hermitage, PA) - 100%	National Banking Assoc.	N/A	20-0433578
F.N.B. Investment Advisors, Inc. (Hermitage, PA) - 100%	PA Corporation	N/A	25-1898545
First National Investment Services Company, LLC (Wilmington, DE) - 100%	DE LLC	N/A	41-2121953
Penn-Ohio Life Insurance Company (Phoenix, AZ) - 100%	AZ Corporation	N/A	86-0413309
First National Insurance Agency, LLC (Wilmington, DE) - 100%	DE LLC	N/A	25-1186550
F.N.B. Insurance Corporation (Pittsburgh, PA) - 100%	PA Corporation	N/A	92-3400009
F.N.B. Statutory Trust II (Wilmington, DE) - 100% *	DE Trust	N/A	51-6587702
Yadkin Valley Statutory Trust I (Wilmington, DE) - 100% *	DE Trust	N/A	26-6127819
FNB Financial Services Capital Trust I (Wilmington, DE) - 100% *	DE Trust	N/A	03-6118446
Patapsco Statutory Trust I (Hartford, CT) - 100% *	CT Trust	N/A	
Meander Air II, LLC (Pittsburgh, PA) - 100%	PA LLC	N/A	47-3381879
Waubank Securities LLC (Pittsburgh, PA) - 100%	PA LLC	N/A	84-4684661
F.N.B. Capital Corporation, LLC (Pittsburgh, PA) - 100%	PA LLC	N/A	20-3685663
F.N.B. Properties Company, Inc. (Wilmington, DE) - 100%	DE Corporation	N/A	51-0345422
F.N.B. Consumer Financial Services, Inc. (Wilmington, DE) - 100%	DE Corporation	N/A	32-0133197
FNB Financial Services, LP (Wilmington, DE) - 99%	DE LP	N/A	34-2027567
FNB Consumer Services, Inc. (Wilmington, DE) - 100%	DE Corporation	N/A	32-0133195
FNB Financial Services, LP (Wilmington, DE) - 1%	DE LP	N/A	34-2027567

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

** Not FRY-10 reportable.

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.

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.

Legal Name of Holding Company: F.N.B. Corporation
FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
BlackRock, Inc.	New York	NY	USA	USA	N/A	N/A	N/A	44,867,234.00	N/A	N/A	N/A	12.48%
The Vanguard Group, Inc.	Malvern	PA	USA	USA	N/A	N/A	N/A	39,416,478.00	N/A	N/A	N/A	10.96%
Fuller & Thaler Asset Management	San Mateo	CA	USA	USA	N/A	N/A	N/A	24,439,656.00	N/A	N/A	N/A	6.80%
Dimensional Fund Advisors LP	Austin	TX	USA	USA	N/A	N/A	N/A	21,014,103.00	N/A	N/A	N/A	5.84%

Legal Name of Holding Company: F.N.B. Corporation
FDHCPV71

Item 3(2)(a)	Item 3(2)(b)	Item 3(2)(c)	Item 3(2)(d)	Item 3(2)(e)	Item 3(2)(f)	Item 3(2)(g)	Item 3(2)(h)	Item 3(2)(i)	Item 3(2)(j)	Item 3(2)(k)	Item 3(2)(l)	Item 3(2)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV85	FDHCPV86	FDHCPV87	FDHCPV88	FDHCPV89	FDHCPV90	FDHCPV91	FDHCPV92	FDHCPV93	FDHCPV94	FDHCPV95	FDHCPV96	FDHCPV97
FMR LLC	Boston	MA	USA	USA	N/A	N/A	N/A	18,501,042.00	N/A	N/A	N/A	5.15%

Legal Name of Holding Company: F.N.B. Corporation
FDHCPV98

Item 4(1)(a) Name	Item 4(1)(b) City	Item 4(1)(c) State	Item 4(1)(d) Country	Item 4(2) Principal Occupation if other than with holding company	Item 4(3)(a) Title or Position with the Holding Company	Item 4(3)(b) Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
Pamela A. Bena	Canonsburg	PA	United States	Retired	Director	Common - less than 1%
BlackRock, Inc.	New York	NY	United States	Institutional Investor	N/A	12.48%
Vincent J. Calabrese, Jr.	Gibsonia	PA	United States	N/A	Chief Financial Officer	Common - less than 1%
William B. Campbell	Pulaski	PA	United States	Retired	Director	Common - less than 1%
James D. Chiafullo	Presto	PA	United States	Partner - Steptoe & Johnson PLLC	Director	Common - less than 1%
Vincent J. Delie, Jr.	Sewickley	PA	United States	N/A	President, Chief Executive Officer and Chairman	Common - less than 1%
Mary Jo Dively	Pittsburgh	PA	United States	Vice President and General Counsel - Carnegie Mellon University	Director	Common - less than 1%
James L. Dutey	Pittsburgh	PA	United States	N/A	Corporate Controller and Principal Accounting Officer	Common - less than 1%
Gary L. Guerrieri	Venetia	PA	United States	N/A	Chief Credit Officer	Common - less than 1%
David J. Malone	Pittsburgh	PA	United States	President and Chief Executive Officer - Gateway Financial Group, Inc	Director	Common - less than 1%
Frank C. Mencini	Broadlands	VA	United States	President and Chief Executive Officer - Mencini Healthcare Associates, LLC Managing Partner - BGS Consulting	Director	Common - less than 1%
David B. Mitchell II	Pittsburgh	PA	United States	N/A	Chief Wholesale Banking Officer	Common - less than 1%
David L. Motley	Pittsburgh	PA	United States	President and Chief Executive Officer - MCAPS, LLC	Director	Common - less than 1%
Heidi A. Nicholas	State College	PA	United States	Principal - Nicholas Enterprises	Director	Common - less than 1%
James G. Orie	Beaver	PA	United States	N/A	Chief Legal Officer and Corporate Secretary	Common - less than 1%
Barry C. Robinson	Chargrin Falls	OH	United States	N/A	Chief Consumer Banking Officer	Common - less than 1%
John S. Stanik	Mars	PA	United States	Retired	Director	Common - less than 1%
William J. Strimbu	Brookfield	OH	United States	President - Nick Strimbu, Inc	Director	Common - less than 1%
The Vanguard Group, Inc.	Malvern	PA	United States	Institutional Investor	N/A	10.96%

Legal Name of Holding Company: F.N.B. Corporation
FDHCPV98

Item 4(1)(a) Name FDHCPV99	Item 4(4)(a) Title or Position with direct and indirect subsidiaries FDHCPW06	Item 4(4)(b) Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in FDHCPW07	Item 4(4)(c) Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities) FDHCPW08
Pamela A. Bena	Director	First National Bank of Pennsylvania	None
Vincent J. Calabrese, Jr.	Chief Financial Officer	First National Bank of Pennsylvania	None
Vincent J. Calabrese, Jr.	Vice President	Meander Air II, LLC	None
Vincent J. Calabrese, Jr.	Director	F.N.B. Crawford Place, LLC	None
William B. Campbell	Director	First National Bank of Pennsylvania	None
James D. Chiafullo	Director	First National Bank of Pennsylvania	None
Vincent J. Delie, Jr.	Chief Executive Officer and Chairman	First National Bank of Pennsylvania	None
Vincent J. Delie, Jr.	President, Chief Executive Officer and Director	Meander Air II, LLC	None
Vincent J. Delie, Jr.	President and Director	F.N.B. Crawford Place, LLC	None
Mary Jo Dively	Director	First National Bank of Pennsylvania	None
James L. Dutey	Corporate Controller	First National Bank of Pennsylvania	None
James L. Dutey	Director	F.N.B. Capital Corporation, LLC	None
James L. Dutey	President and Director	First National Financial Company II, LLC	None
James L. Dutey	Vice President, Assistant Secretary and Director	F.N.B. Properties Company, Inc.	None
James L. Dutey	Vice President, Assistant Secretary and Director	F.N.B. Consumer Financial Services, Inc	None
James L. Dutey	Vice President, Assistant Secretary and Director	FNB Consumer Services, Inc	None
James L. Dutey	Director	WauBank Securities, LLC	None
James L. Dutey	Vice President, Treasurer and Director	F.N.B. Crawford Place, LLC	None
James L. Dutey	Vice President	Twain HTC, LLC	None
Gary L. Guerrieri	Chief Credit Officer	First National Bank of Pennsylvania	None
Gary L. Guerrieri	Treasurer, Assistant Secretary and Director	Frist National Corporation	None
Gary L. Guerrieri	Director	F.N.B. Capital Corporation, LLC	None
Gary L. Guerrieri	Director	Bank Capital Services, LLC	None
David J. Malone	Director	First National Bank of Pennsylvania	None
Frank C. Mencini	Director	First National Bank of Pennsylvania	None
David B. Mitchell II	Chief Wholesale Banking Officer	First National Bank of Pennsylvania	None
David B. Mitchell II	Director	Bank Capital Services, LLC	None
David B. Mitchell II	Director	F.N.B. Capital Corporation, LLC	None
David B. Mitchell II	Director	First National Insurance Agency, LLC	None
David B. Mitchell II	Director	First National Trust Company	None
David B. Mitchell II	Director	First National Investment Services Company, LLC	None
David B. Mitchell II	Director	First National Corporation	None
David B. Mitchell II	Chief Executive Officer and Chairman	WauBank Securities, LLC	None
David L. Motley	Director	First National Bank of Pennsylvania	None
Heidi A. Nicholas	Director	First National Bank of Pennsylvania	None
James G. Orie	Chief Legal Officer	First National Bank of Pennsylvania	None
Barry C. Robinson	Chief Consumer Banking Officer	First National Bank of Pennsylvania	None
Barry C. Robinson	Vice President/ Assistant Secretary, Director	First National Corporation	None

Barry C. Robinson	Director	First National Trust Company	None
Barry C. Robinson	Director	First National Investment Services Company, LLC	None
John S. Stanik	Director	First National Bank of Pennsylvania	None
William J. Strimbu	Director	First National Bank of Pennsylvania	None

Legal Name of Holding Company: F.N.B. Corporation
FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW9	FDHCPW10	FDHCPW11
James D. Chiafullo	Partner	Steptoe & Johnson PLLC	None
James D. Chiafullo	Sole Member	Ventrite Advisors, LLC	100.00%
James D. Chiafullo	Member	Freful, LLC	50.00%
James D. Chiafullo	Director/Trustee	Allegheny Petroleum Products Company	51.00%
James D. Chiafullo	Director/Trustee	Advanced Lubrication Specialties, Inc	51.00%
James D. Chiafullo	Board Member	Epilepsy Foundation of Western/Central Pennsylvania	None
James D. Chiafullo	Board Member	National Association of Corporate Directors, Three Rivers Chapter	None
Vincent J. Delie, Jr.	Board Member	Allegheny Conference on Community Development	None
Vincent J. Delie, Jr.	Board Member	Pittsburgh History and Landmark Foundation	None
Vincent J. Delie, Jr.	Trustee	CED	None
Mary Jo Dively	Vice President and General Counsel	Carnegie Mellon University	None
Mary Jo Dively	Director	Children's Hospital of Pittsburgh of UPMC	None
Mary Jo Dively	Director	Children's Hospital of Pittsburgh Foundation	None
Mary Jo Dively	Board Member	Board of Visitors of UPMC Health System	None
Mary Jo Dively	Board Member	National Association of College And University Attorneys	None
David J. Malone	President and Chief Executive Officer	Gateway Financial Group, Inc.	25.00%
David J. Malone	Owner, President and Secretary	Hotel Development Systems, Inc.	50.00%
David J. Malone	Owner	Gateway Financial Partners, LLC	28.16%
David J. Malone	Director	United Way	None
David J. Malone	Vice Chairman	Allegheny Conference on Community Development	None
David J. Malone	Director	Highmark, Inc	None
David J. Malone	Director	Aculon, Inc	None
David J. Malone	Director	Western PA Surgery Center, LLC	None
David J. Malone	Owner	Western Partners, LTD	None
David J. Malone	Board Member	Pittsburgh Penguins Foundation	None
David J. Malone	Chairman	Strategic Investment Fund	None
David J. Malone	Board Member	Friends of Church	None
David J. Malone	Board Member	Snee Reinhardt Charitable Foundation	None
David J. Malone	Chairman	Partner4Work	None
David J. Malone	Board Member	Thrive18	None
David J. Malone	Board Member	Laurel Valley Golf Club	None
David J. Malone	Board Member	BEAM Collaborative	None
David J. Malone	Board Member	Thrive18/Project Destiny	None
David J. Malone	Trustee	Robert Morris University	None
Frank C. Mencini	President and Chief Executive Officer	Mencini Healthcare Associates, LLC	100.00%
Frank C. Mencini	Managing Partner	BGS Consulting	None
David B. Mitchell II	Board Member	The Neighborhood Academy	None
David B. Mitchell II	Board Member	Brother's Brother Foundation	None
David L. Motley	President and Chief Executive Officer	MCAPS, Inc	100.00%
David L. Motley	General Partner	BlueTree Venture Fund	28.00%
David L. Motley	General Partner	BTN Ventures, LLC	None
David L. Motley	Executive Director	Inner City Junior Tennis Program	None
David L. Motley	Director	Forest Devices, Inc	None
David L. Motley	Director	Armada Supply Chain Solutions	None
David L. Motley	Director	Koppers, Inc	None
David L. Motley	Director	Coherent, Inc	None
David L. Motley	Director	Stanford Research Institute	None
David L. Motley	Director	Children's Hospital Foundation	None
David L. Motley	General Partner	Armada Partners LP	None
David L. Motley	General Partner	Black Tech Nation Ventures 1 LP	33.33%
David L. Motley	General Partner	BTNV 1 GP LLC	33.30%
David L. Motley	General Partner	BTNV CV LLC	25.83%

David L. Motley	General Partner	BTNV Management LLC	33.33%
David L. Motley	General Partner	DDRC 327 NEGL LLC	100.00%
Heidi A. Nicholas	Principal	Nicholas Enterprises	None
Heidi A. Nicholas	Trustee	Nicholas Family Trust	None
Heidi A. Nicholas	General Partner	Red Gate II, LP	None
Heidi A. Nicholas	General Partner	Red Gate III, LP	49.50%
Heidi A. Nicholas	General Partner	Nicholas Family Limited Partnership	None
Heidi A. Nicholas	General Partner	Heidi Nicholas Investments, LLC	100.00%
Heidi A. Nicholas	General Partner	Benner Pike Hotels, LLC	None
Heidi A. Nicholas	General Partner	BPH OPS, LLC	None
Heidi A. Nicholas	Trustee	Brewmeister's Bed & Breakfast	50.00%
Heidi A. Nicholas	Trustee	Gigi's Dining, INC	50.00%
Heidi A. Nicholas	Trustee	Elby's State College Inn, Inc	50.00%
Heidi A. Nicholas	Trustee	Elby's University Inn	50.00%
Heidi A. Nicholas	Trustee	Kissinger & Nicholas	50.00%
Heidi A. Nicholas	Trustee	Green Hotel Associates	28.46%
Heidi A. Nicholas	Trustee	Green Hotel Inc	28.46%
Heidi A. Nicholas	Trustee	Border to Border #1, LP	None
Heidi A. Nicholas	Trustee	Ollie Development LP	None
Heidi A. Nicholas	Partner	Spirits at Patton Towne Centre, LLC	33.30%
Heidi A. Nicholas	Partner	Spirits at Pugh Centre, LLC	50.00%
Heidi A. Nicholas	Partner	WiNich Joint Venture	50.00%
Heidi A. Nicholas	Trustee	4 Blue Course Partners, LLC	None
Heidi A. Nicholas	Trustee and Partner	124 South Allen Street Associates	66.66%
Heidi A. Nicholas	General Partner	234 E. College Ave Joint Venture	None
Heidi A. Nicholas	General Partner	1311 S. Atherton St Associates, LP	None
Heidi A. Nicholas	General Partner	1311 SAS, LLC	None
Heidi A. Nicholas	Partner	1752 North Atherton, LLC	33.30%
Heidi A. Nicholas	General Partner	1752 North Atherton, LP	None
Heidi A. Nicholas	Trustee	Allen Street Associates	None
Heidi A. Nicholas	Trustee	BAPL LLC	33.33%
Heidi A. Nicholas	Partner	Atherton Place Commercial, LP	None
Heidi A. Nicholas	Partner	Bellefonte - CS I-99, LLC	33.30%
Heidi A. Nicholas	Partner	BHP Development, LLC	33.30%
Heidi A. Nicholas	Partner and Trustee	Blue Mountain Harmony, LLC	52.63%
Heidi A. Nicholas	Partner	Blue Mountain Nicholas, LLC	100.00%
Heidi A. Nicholas	Trustee and Partner	Nicholas Palmerton LP	72.40%
Heidi A. Nicholas	Trustee	BVRE GP LLC	None
Heidi A. Nicholas	Trustee	BVRE LP	None
Heidi A. Nicholas	General Partner	Creekside Real Estate Joint Venture	None
Heidi A. Nicholas	General Partner	Deerfield Development Company LLC	None
Heidi A. Nicholas	General Partner	De Forrest II LP	30.59%
Heidi A. Nicholas	General Partner	Fairmount Hills Apartments	None
Heidi A. Nicholas	Trustee and Partner	Gulfstream Equity Partners	49.50%
Heidi A. Nicholas	Trustee and Partner	K&N Ventures, LLC	50.00%
Heidi A. Nicholas	Trustee	Kissinger, Nicholas & Whitby	33.33%
Heidi A. Nicholas	General Partner	Lions Gate Management LLC	None
Heidi A. Nicholas	General Partner	Lions Gate Partners LLC	None
Heidi A. Nicholas	General Partner	Lions Gate State College LLC	None
Heidi A. Nicholas	Trustee	Mellott GP LLC	33.33%
Heidi A. Nicholas	General Partner	Mellott Real Estate LP	None
Heidi A. Nicholas	Trustee	NCF GP LLC	57.63%
Heidi A. Nicholas	Trustee	NCF Real Estate LP	57.63%
Heidi A. Nicholas	Trustee	Nicholas & Kistler	50.00%
Heidi A. Nicholas	General Partner	Nicholas & Sepp	None
Heidi A. Nicholas	Trustee and Partner	Nicholas & Trombley Partnership	100.00%
Heidi A. Nicholas	General Partner	NFLP GP, LLC	100.00%
Heidi A. Nicholas	General Partner	Nicholas Tower Joint Venture	None
Heidi A. Nicholas	Trustee	Nicholas, Heim & Kissinger	33.33%
Heidi A. Nicholas	Trustee	Nicholas, Kistler, Heim & Rutherford	25.00%
Heidi A. Nicholas	Trustee	Nittany Gardens Apts. Joint Venture	33.33%
Heidi A. Nicholas	Trustee	North Atherton Joint Venture	25.00%

Heidi A. Nicholas	Trustee and Partner	NPK South Ridge Associates LP	33.00%
Heidi A. Nicholas	Trustee and Partner	NPK Southridge Group LLC	None
Heidi A. Nicholas	Partner and Trustee	Nicholas & Nicholas, LLC	100.00%
Heidi A. Nicholas	General Partner	PDG IV LLC	None
Heidi A. Nicholas	General Partner	PDG VI LLC	None
Heidi A. Nicholas	General Partner	Pleasant Pointe LP	None
Heidi A. Nicholas	General Partner	TroutRoad Partners II	None
Heidi A. Nicholas	General Partner	TRP II, LLC	None
Heidi A. Nicholas	Partner	Penntrust Properties, LLC	50.00%
Heidi A. Nicholas	General Partner	Pugh Centre, LP	50.00%
Heidi A. Nicholas	General Partner	Pugh Management, LLC	50.00%
Heidi A. Nicholas	General Partner	Red Gate II GP, LLC	50.00%
Heidi A. Nicholas	General Partner	Red Gate III GP, LLC	50.00%
Heidi A. Nicholas	Trustee	Uniteapa LLC	25.00%
Heidi A. Nicholas	Trustee	Uniterrace Apartments, LP	None
Heidi A. Nicholas	Board Member	Central Pennsylvania Festival of the Arts	None
Heidi A. Nicholas	Advisory Board Member	PSU Hospitality Real Estate Strategy Group	None
Heidi A. Nicholas	Advisory Board Member	Palmer Art Museum	None
Heidi A. Nicholas	Advisory Board Member	Happy Valley Sports and Entertainment Alliance	None
Heidi A. Nicholas	Advisory Committee	Zoning Revision	None
Barry C. Robinson	Board Member	United Way of Southwestern PA	None
William J. Strimbu	President	Nick Strimbu, Inc	60.00%
William J. Strimbu	President	T.R.L., Inc	60.00%
William J. Strimbu	President	Strimbu Properties, LLC	50.00%
William J. Strimbu	President	Strimbu Transport, Inc	60.00%
William J. Strimbu	President	Oakleaf Farms	100.00%
William J. Strimbu	President	SBIBC, LLC	100.00%
William J. Strimbu	President	SLBIC, LLC	50.00%
William J. Strimbu	President	DV, LLC	50.00%
William J. Strimbu	President	WSI	100.00%
William J. Strimbu	President	Brookfield Truck and Trailer Repair, LLC	60.00%
William J. Strimbu	Board Member	Strimbu Memorial Fund	None
William J. Strimbu	Director	Community Foundation of Western Pennsylvania and Eastern Ohio	None
William J. Strimbu	Director	Christian H. Buhl Legacy Trust	None
William J. Strimbu	Trustee	Teamsters #261 and Employee Welfare Fund	None
William J. Strimbu	Director	Voyager Offshore Captive Insurance Group	None
The Vanguard Group, Inc.	N/A	See Confidential Appendix A	See Confidential Appendix A