

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

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 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

09/19/2023

Date of Signature

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

December 31, 2022

Month / Day / Year

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

Pittsburgh

PA

15212

City

State

Zip Code

Physical Location (if 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

724-983-3370

Area Code / FAX Number

SofranA@fnb-corp.com

E-mail Address

www.fnbcorporation

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

Is confidential treatment requested for any portion of this report submission?	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
In accordance with the General Instructions for this report (check only one),		
1. a letter justifying this request is being provided along with the report		<input checked="" type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the SEC, **indicate status of Annual Report to Shareholders:**

- is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

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

Report Item 4: Insiders

- Yes No

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

**F.N.B. CORPORATION
ORGANIZATIONAL CHART
As of DECEMBER 31, 2022**

F.N.B. Corporation (Pittsburgh, PA)	State of Incorporation/ Type of Company	Legal Entity Identifier (LEI)	Tax ID Number
F.N.B. Corporation (Pittsburgh, PA)	PA Corporaton	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. 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 StatutoryTrust 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
Tecum Capital Partners, LP (Wilmington, DE) - 21.9% **	DE LP	N/A	90-0891448
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.

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.

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2022

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 2022 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 2022 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, 2022.

<u>Name and Address</u>	<u>Country of Citizenship or Incorporation</u>	<u>Number and Percentage of Each Class of Voting Securities</u>
BlackRock, Inc. New York, NY	United States	43,237,170 shares; 12.3% of common stock
The Vanguard Group, Inc. Malvern, PA	United States	38,064,193 shares; 10.6% of common stock
Fuller & Thaler Asset Mgmt, Inc San Mateo, CA	United States	29,903,568 shares; 9.4% of common stock
Dimensional Fund Advisors, LP Austin, TX	United States	20,174,520 shares; 5.6% of common

- (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 2022.

<u>Name and Address</u>	<u>Country of Citizenship or Incorporation</u>	<u>Number and Percentage of Each Class of Voting Securities</u>
State Street Corporation Boston, MA	United States	17,926,656 shares; 5.1% of common stock

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Pittsburgh Zoo & PPG Aquarium	Chief Financial Officer
Women for Economic Leadership Development (WELD)	Member

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

F.N.B. CORPORATION
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REPORT ITEM 4: INSIDERS

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

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
Institutional Investor

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 - 12.3%
 - (b) SUBSIDIARIES None
 - (c) OTHER COMPANIES N/A

F.N.B. CORPORATION
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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 - Chief Financial Officer
Meander Air II, LLC - Vice President
F.N.B. Crawford Place, LLC - 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

F.N.B. CORPORATION
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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

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Dentons, Cohen & Grigsby, PC	Partner and Director
Ventrite Advisors, LLC	Sole Member
Freful LLC	Member
Morgantown Real Estate LLC	Member/Vice President
Harrisonburg Real Estate LLC	Member/Vice President
Liberty Steel Products, Inc	Director
Allegheny Petroleum Products Co.	Director
Advanced Lubrication Specialties, Inc	Director
Epilepsy Foundation of Western/Central Pennsylvania	Board Member
National Association of Corporate Directors	Board Member

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%

F.N.B. CORPORATION
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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
 - F.N.B. Crawford Place, LLC - President and Director

(c) OTHER COMPANIES

<u>COMPANY NAME</u>	<u>POSITION</u>
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

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Carnegie Mellon University	Vice President and General Counsel
Children's Hospital of Pittsburgh	Trustee
Children's Hospital of Pittsburgh Foundation	Trustee
Board of Visitors of UPMC Health System	Board Member
National Association of College and University Attorneys	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

F.N.B. CORPORATION
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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 Corporate Controller and Principal Accounting Officer

(b) SUBSIDIARIES
 First National Bank of Pennsylvania - Corporate Controller
 F.N.B. Capital Corporation, LLC - Director
 First National Financial Company II, LLC - President and Director
 F.N.B. Properties Company, Inc. - Vice President, Assistant Secretary and Director
 F.N.B. Consumer Financial Services, Inc. - Vice President, Assistant Secretary and Director
 FNB Consumer Services, Inc. - Vice President, Assistant Secretary and Director
 WauBank Securities, LLC - Director
 F.N.B. Crawford Place, LLC - Vice President, Treasurer and Director

(c) OTHER COMPANIES

<u>COMPANY NAME</u>	<u>POSITION</u>
Loretto Enterprises, LLC	President

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 Enterprises, LLC - 50%

F.N.B. CORPORATION
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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 - Chief Credit Officer
First National Corporation - Treasurer, Assistant Secretary and Director
F.N.B. Capital Corporation, LLC - Director
Bank Capital Services, LLC - Director

(c) OTHER COMPANIES

<u>COMPANY NAME</u>	<u>POSITION</u>
Waynesburg University	Trustee

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

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Gateway Financial Group, Inc.	President and Chief Executive Officer
United Way	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 Financial Partners, LLC	Owner
Western Partners, LTD	Owner
Pittsburgh Penguins Foundation	Board Member
Strategic Investment Fund	Chairman
Pittsburgh Foundation	Board Member
Friends of Church	Board Member
Snee Reinhardt Charitable Foundation	Board Member
Partner4Work	Chairman
Thrive18	Board Member

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%

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Mencini Healthcare Associates, LLC	President and Chief Executive Officer
Inova Medical Group	Chief Financial Officer

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%

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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 - Chief Wholesale
Banking Officer
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
WauBank Securities, LLC - President and Director
- (c) OTHER COMPANIES

<u>COMPANY NAME</u>	<u>POSITION</u>
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

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
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

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

- (a) HODLING COMPANY Common - less than 1%
- (b) SUBSIDIARIES None
- (c) OTHER COMPANIES BlueTree Venture Fund - 28%
MCAPS, Inc. - 100%

F.N.B. CORPORATION
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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Nicholas Enterprises	Principal
Nicholas Family Trust	Trustee
Red Gate III, LP	General Partner
Heidi Nicholas Investments, LLC	General Partner
124 South Allen Street Associates	Trustee
1752 North Atherton LLC	Partner
Bellefonte-SC I-99 LLC	Partner
BHP Development, LLC	Partner
Blue Mountain Harmony LLC	Partner and Trustee
Blue Mountain Nicholas LLC	Partner
NFLP GP, LLC	General Partner
Nicholas & Nicholas LLC	Partner and Trustee
Penntrust Properties, LLC	Partner
Pugh Centre, LP	General Partner
Pugh Management, LLC	General Partner
Red Gate II GP, LLC	General Partner
Red Gate III GP, LLC	General Partner
Spirits at Patton Towne Centre, LLC	Partner
Spirits at Pugh Centre, LLC	Partner
WilNich Joint Venture	Partner
Central Pennsylvania Festival of the Arts	Board Member
PSU Hospitality Real Estate Strategy Group	Advisor
Palmer Art Museum Advisory Board	Board Member

F.N.B. CORPORATION
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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% 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%

F.N.B. CORPORATION
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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 - Chief Legal Officer
 - (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

F.N.B. CORPORATION
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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 Chief Consumer Banking Officer

 - (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

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REPORT ITEM 4: INSIDERS

1. NAME: John S. Stanik
ADDRESS: Mars, 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. 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

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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

<u>COMPANY NAME</u>	<u>POSITION</u>
Nick Strimbu, Inc.	President
T.R.L., Inc.	President
Strimbu Properties, LLC	President
Strimbu Transport, Inc.	President
SBIBC, LLC	President
SLIBC, LLC	President
DV, LLC	President
WSI, LLC	President
Brookfield Truck and Trailer Repair, LLC	President
Community Foundation of Western Pennsylvania and Eastern Ohio	Director
Christian H. Buhl Legacy Trust	Director
Teamsters #261 and Employee Welfare Fund	Trustee
Voyager Offshore Captive Insurance Group	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
 - Nick Strimbu, Inc. - 60%
 - T.R.L., Inc. - 60%
 - Strimbu Properties, LLC - 50%
 - Strimbu Transport, Inc. - 60%
 - SBIBC, LLC - 100%
 - SLBIC, LLC - 50%
 - DV, LLC - 50%
 - WSI - 100%
 - Brookfield Truck and Trailer
Repair, LLC - 60%

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REPORT ITEM 4: INSIDERS

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

2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
Institutional Investor

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 - 10.6%
 - (b) SUBSIDIARIES None
 - (c) OTHER COMPANIES See Confidential Section