

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. 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 and top-tier savings and loan 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.

I, Vincent J. Delie, Jr.

Name of the Holding Company Director and Official

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

Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

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

For Federal Reserve Bank Use Only

RSSD ID
C.I.

3005332

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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

December 31, 2015

Month / Day / Year

PCYSKIGYNYFDTBLVZU83

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

Pittsburgh

PA

15212

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Debbie Yuran

Financial Reporting Mgr

Name

Title

724-983-3462

Area Code / Phone Number / Extension

724-983-3770

Area Code / FAX Number

yuran@fnb-corp.com

E-mail Address

www.fnbcorporation.com

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

Does the reporter request confidential treatment for any portion of this submission?

☐ Yes Please identify the report items to which this request applies:

- ☐ In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
☐ The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

☒ No

Results: A list of branches for your depository institution: **FIRST NATIONAL BANK OF PENNSYLVANIA (ID_RSSD: 379920).**

This depository institution is held by **F.N.B. CORPORATION (3005332)** of **PITTSBURGH, PA.**

The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

OK: If the branch information is correct, enter 'OK' in the **Data Action** column.

Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.

Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.

The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | Office Number* | Head Office | Head Office ID_RSSD* |
|-------------|----------------|----------------------------|-----------------|-------------------------------------|---------------------------------------|-------------|-------|----------|--------------|---------------|----------------|-------------------------------------|----------------------|
| ok | | Full Service (Head Office) | 379920 | FIRST NATIONAL BANK OF PENNSYLVANIA | 166 MAIN STREET | GREENVILLE | PA | 16125 | MERCER | UNITED STATES | 0 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4156017 | ABINGDON BRANCH | 402 CONSTANT FRIENDSHIP BLVD | ABINGDON | MD | 21009 | HARFORD | UNITED STATES | 375 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3921450 | ANNAPOLIS TOWNE CENTRE BRANCH | 1905 TOWNE CENTRE BOULEVARD SUITE 105 | ANNAPOLIS | MD | 21401 | ANNE ARUNDEL | UNITED STATES | 346 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3180985 | BAY WOODS BRANCH | 7101 BAY FRONT DR | ANNAPOLIS | MD | 21403 | ANNE ARUNDEL | UNITED STATES | 345 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1434826 | BESTGATE OFFICE | 1000 BESTGATE ROAD, STE 100 | ANNAPOLIS | MD | 21401 | ANNE ARUNDEL | UNITED STATES | 340 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2415064 | CAPE SAINT CLAIRE BRANCH | 1372-B CAPE ST. CLAIRE ROAD | ANNAPOLIS | MD | 21401 | ANNE ARUNDEL | UNITED STATES | 342 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4669544 | LOMBARD STREET BRANCH | 300 E LOMBARD STREET | BALTIMORE | MD | 21202 | BALTIMORE | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 430278 | PERRY HALL BRANCH | 4208 EBENEZER ROAD | BALTIMORE | MD | 21236 | BALTIMORE | UNITED STATES | 365 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4156008 | BEL AIR BRANCH | 203 NORTH MAIN STREET | BEL AIR | MD | 21014 | HARFORD | UNITED STATES | 366 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155887 | HICKORY BRANCH | 2128 NORTH FOUNTAIN GREEN RD | BEL AIR | MD | 21015 | HARFORD | UNITED STATES | 378 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4158374 | BETHESDA BRANCH | 5229 RIVER RD | BETHESDA | MD | 20816 | MONTGOMERY | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155962 | CATONSVILLE BRANCH | 6335 BALTIMORE NATIONAL PIKE | CATONSVILLE | MD | 21228 | BALTIMORE | UNITED STATES | 369 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4158422 | COLUMBIA BRANCH | 10840 LITTLE PATUXENT PARKWAY | COLUMBIA | MD | 21044 | HOWARD | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155850 | DUNDALK BRANCH | 7546 HOLABIRD AVENUE | DUNDALK | MD | 21222 | BALTIMORE | UNITED STATES | 367 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|--------------|---------|------------------------|------------------------------------|---------------|----|-------|--------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 2415055 | EDGEWATER BRANCH | 120 EAST CENTRAL AVE | EDGEWATER | MD | 21037 | ANNE ARUNDEL | UNITED STATES | 341 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155971 | ELLCOTT CITY BRANCH | 9416 BALTIMORE NATIONAL PIKE | ELLCOTT CITY | MD | 21042 | HOWARD | UNITED STATES | 372 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155917 | ESSEX BRANCH | 515 EASTERN BLVD | ESSEX | MD | 21221 | BALTIMORE | UNITED STATES | 377 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155869 | FOREST HILL BRANCH | 2105 ROCK SPRING RD | FOREST HILL | MD | 21050 | HARFORD | UNITED STATES | 379 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4158413 | GAITHERSBURG BRANCH | 501 NORTH FREDERICK AVE, SUITE 100 | GAITHERSBURG | MD | 20877 | MONTGOMERY | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4443922 | WAUGH CHAPEL BRANCH | 2379 BRANDERMILL BOULEVARD | GAMBRILLS | MD | 21054 | ANNE ARUNDEL | UNITED STATES | 347 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 648671 | GERMANTOWN BRANCH | 20300 SENECA MEADOWS PARKWAY | GERMANTOWN | MD | 20876 | MONTGOMERY | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4564902 | ARUNDEL MILLS BRANCH | 7556 TEAGUE ROAD | HANOVER | MD | 21076 | ANNE ARUNDEL | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155908 | LUTHERVILLE BRANCH | 1505 YORK RD | LUTHERVILLE | MD | 21093 | BALTIMORE | UNITED STATES | 371 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155935 | WHITE MARSH BRANCH | 5340 CABBELL BLVD | NOTTINGHAM | MD | 21236 | BALTIMORE | UNITED STATES | 376 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155944 | OWINGS MILLS BRANCH | 9231 LAKESIDE BLVD | OWINGS MILLS | MD | 21117 | BALTIMORE | UNITED STATES | 380 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155999 | CARNEY BRANCH | 9613-A HARFORD ROAD | PARKVILLE | MD | 21234 | BALTIMORE | UNITED STATES | 370 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155896 | HONEYGO BRANCH | 5000 HONEYGO CENTER DR | PERRY HALL | MD | 21128 | BALTIMORE | UNITED STATES | 374 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4564890 | ROCKVILLE BRANCH | 451 HUNGERFORD DRIVE, SUITE 101 | ROCKVILLE | MD | 20850 | MONTGOMERY | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2500456 | SEVERNA PARK BRANCH | 576 RITCHIE HIGHWAY | SEVERNA PARK | MD | 21146 | ANNE ARUNDEL | UNITED STATES | 344 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155926 | SPARKS BRANCH | 109 SPARKS VALLEY RD | SPARKS | MD | 21152 | BALTIMORE | UNITED STATES | 373 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2415073 | KENT ISLAND BRANCH | 1245 SHOPPING CENTER ROAD | STEVENSVILLE | MD | 21666 | QUEEN ANNES | UNITED STATES | 343 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4155953 | TIMONIUM BRANCH | 2165A YORK ROAD | TIMONIUM | MD | 21093 | BALTIMORE | UNITED STATES | 368 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4145600 | AURORA BRANCH | 215 W GARFIELD RD | AURORA | OH | 44202 | PORTAGE | UNITED STATES | 359 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2153339 | AUSTINTOWN OFFICE | 5632 MAHONING AVENUE | AUSTINTOWN | OH | 44515 | MAHONING | UNITED STATES | 141 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4145619 | AVON BRANCH | 36311 DETROIT RD | AVON | OH | 44011 | LORAIN | UNITED STATES | 361 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4145637 | LAPLACE OFFICE | 2111 RICHMOND RD | BEACHWOOD | OH | 44122 | CUYAHOGA | UNITED STATES | 349 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4145646 | NORTHFIELD ROAD OFFICE | 413 NORTHFIELD RD | BEDFORD | OH | 44146 | CUYAHOGA | UNITED STATES | 357 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2153393 | BOARDMAN OFFICE | 670 BOARDMAN-POLAND ROAD | BOARDMAN | OH | 44512 | MAHONING | UNITED STATES | 144 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2153384 | MARKET STREET OFFICE | 7025 MARKET STREET | BOARDMAN | OH | 44512 | MAHONING | UNITED STATES | 145 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 308779 | BRIDGEPORT BRANCH | 435 MAIN ST | BRIDGEPORT | OH | 43912 | BELMONT | UNITED STATES | 331 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2153414 | BROOKFIELD OFFICE | 7120 WARREN-SHARON ROAD | BROOKFIELD | OH | 44403 | TRUMBULL | UNITED STATES | 37 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4462512 | CANFIELD OFFICE | 6515 TIPPECANOE ROAD | CANFIELD | OH | 44406 | MAHONING | UNITED STATES | 339 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4145628 | BAINBRIDGE BRANCH | 8500 E. WASHINGTON ST | CHAGRIN FALLS | OH | 44023 | GEAUGA | UNITED STATES | 353 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|--------------|---------|---------------------------|-------------------------------------|------------------|----|----------|--------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 1189032 | CHARDON OFFICE | 540 WATER STREET | CHARDON | OH | 44024-11 | GEAUGA | UNITED STATES | 147 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 46017 | CHESTERLAND OFFICE | 8389 MAYFIELD ROAD | CHESTERLAND | OH | 44026 | GEAUGA | UNITED STATES | 148 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4145664 | LAKEWOOD-CLIFTON OFFICE | 11010 CLIFTON BLVD | CLEVELAND | OH | 44102 | CUYAHOGA | UNITED STATES | 350 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4573315 | PUBLIC SQUARE OFFICE | 55 PUBLIC SQUARE, SUITE 105 | CLEVELAND | OH | 44113 | CUYAHOGA | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2153405 | HUBBARD OFFICE | 39 WEST LIBERTY STREET | HUBBARD | OH | 44425 | TRUMBULL | UNITED STATES | 140 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146492 | MACEDONIA BRANCH | 497 E AURORA RD | MACEDONIA | OH | 44056 | SUMMIT | UNITED STATES | 352 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146504 | MAYFIELD HEIGHTS BRANCH | 1244 SOM CENTER RD | MAYFIELD HEIGHTS | OH | 44124 | CUYAHOGA | UNITED STATES | 356 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146513 | MEDINA BRANCH | 3613 MEDINA RD | MEDINA | OH | 44256 | MEDINA | UNITED STATES | 355 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146522 | HEISLEY ROAD OFFICE | 6990 HEISLEY RD | MENTOR | OH | 44060 | LAKE | UNITED STATES | 351 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2746508 | MENTOR OFFICE | 7323 CENTER STREET | MENTOR | OH | 44060 | LAKE | UNITED STATES | 149 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146531 | NORTH ROYALTON BRANCH | 13901 RIDGE RD | NORTH ROYALTON | OH | 44133 | CUYAHOGA | UNITED STATES | 362 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3658989 | SHADYSIDE (OH) BRANCH | 4000 CENTRAL AVENUE | SHADYSIDE | OH | 43947 | BELMONT | UNITED STATES | 332 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 692973 | OLON OFFICE | 30000 AURORA ROAD | OLON | OH | 44139 | CUYAHOGA | UNITED STATES | 348 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3659007 | HOLLYWOOD PLAZA BRANCH | 125 STANTON BOULEVARD | STUEBENVILLE | OH | 43952 | JEFFERSON | UNITED STATES | 334 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146568 | STREETSBOBO BRANCH | 9305 MARKET SQUARE DR | STREETSBOBO | OH | 44241 | PORTAGE | UNITED STATES | 360 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4146577 | STRONGSVILLE BRANCH | 17780 PEARL RD | STRONGSVILLE | OH | 44136 | CUYAHOGA | UNITED STATES | 358 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4169008 | TWINSBURG BRANCH | 10071 DARROW ROAD | TWINSBURG | OH | 44087 | SUMMIT | UNITED STATES | 363 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3659016 | WINTERSVILLE BRANCH | 805 MAIN STREET | WINTERSVILLE | OH | 43953 | JEFFERSON | UNITED STATES | 330 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 846374 | FEDERAL PLAZA OFFICE | 1 WEST FEDERAL STREET | YOUNGSTOWN | OH | 44503 | MAHONING | UNITED STATES | 139 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2153357 | LIBERTY OFFICE | 3718 BELMONT AVENUE | YOUNGSTOWN | OH | 44505 | TRUMBULL | UNITED STATES | 143 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 530114 | ALEXANDRIA OFFICE | 400 MAIN STREET | ALEXANDRIA | PA | 16611 | HUNTINGDON | UNITED STATES | 195 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108478 | ALQUIPPA BRANCH | 2719 BRODHEAD ROAD | ALQUIPPA | PA | 15001 | BEAVER | UNITED STATES | 308 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2149798 | DUNCAN MANOR PLAZA OFFICE | 1701 DUNCAN AVENUE | ALLISON PARK | PA | 15101 | ALLEGHENY | UNITED STATES | 172 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1887936 | HAMPTON TOWNSHIP OFFICE | 4960 WILLIAM FLYNN HIGHWAY | ALLISON PARK | PA | 15101 | ALLEGHENY | UNITED STATES | 169 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2246370 | ELDORADO OFFICE | 5812 SIXTH AVENUE | ALTOONA | PA | 16602 | BLAIR | UNITED STATES | 232 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 220518 | GREENWOOD OFFICE | 1567 EAST PLEASANT VALLEY BOULEVARD | ALTOONA | PA | 16602 | BLAIR | UNITED STATES | 227 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2253079 | PLANK ROAD OFFICE | 2610 OLD ROUTE 220 NORTH | ALTOONA | PA | 16601 | BLAIR | UNITED STATES | 118 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 124915 | WEHNWOOD OFFICE | 430 EAST 25TH AVENUE | ALTOONA | PA | 16601 | BLAIR | UNITED STATES | 228 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1191709 | NORTH WASHINGTON OFFICE | 4222 STATE ROUTE 66 | APOLLO | PA | 15613 | WESTMORELAND | UNITED STATES | 83 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|-----------------|---------|-------------------------------|--------------------------------------|---------------|----|----------|--------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 1424014 | NORTHERN LIGHTS OFFICE | 1625 BEAVER ROAD | BADEN | PA | 15005 | BEAVER | UNITED STATES | 49 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1358173 | BEAVER OFFICE | 747 CORPORATION STREET | BEAVER | PA | 15009 | BEAVER | UNITED STATES | 48 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1846924 | 18TH STREET OFFICE | 1703 SEVENTH AVENUE | BEAVER FALLS | PA | 15010 | BEAVER | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1424005 | CHIPPEWA OFFICE | 2634 DARLINGTON ROAD | BEAVER FALLS | PA | 15010 | BEAVER | UNITED STATES | 50 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 782810 | BEDFORD OFFICE | 124 SOUTH JULIANA STREET | BEDFORD | PA | 15522 | BEDFORD | UNITED STATES | 65 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 784917 | NORTH RICHARD STREET OFFICE | 155 NORTH RICHARD STREET | BEDFORD | PA | 15522 | BEDFORD | UNITED STATES | 66 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1368332 | ROSTRAVER SHOP 'N SAVE OFFICE | 4627 STATE ROUTE 51 NORTH, SUITE 601 | BELLE VERNON | PA | 15012 | WESTMORELAND | UNITED STATES | 137 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 870614 | BELLEFONTE OFFICE | 137 NORTH ALLEGHENY STREET | BELLEFONTE | PA | 16823 | CENTRE | UNITED STATES | 208 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 117029 | BERLIN OFFICE | 534 MAIN STREET | BERLIN | PA | 15530-02 | SOMERSET | UNITED STATES | 120 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108441 | VILLAGE SQUARE OFFICE | 1500 OXFORD DR. | BETHEL PARK | PA | 15102 | ALLEGHENY | UNITED STATES | 314 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 796817 | BOALSBURG OFFICE | 400 EAST BOAL AVENUE | BOALSBURG | PA | 16827 | CENTRE | UNITED STATES | 219 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 681016 | BURNHAM OFFICE | 111 NORTH LOGAN BOULEVARD | BURNHAM | PA | 17009 | MIFFLIN | UNITED STATES | 201 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4326294 | BUTLER COMMONS OFFICE | 110 BUTLER COMMONS | BUTLER | PA | 16001 | BUTLER | UNITED STATES | 288 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3188310 | CAMP HILL OFFICE | 4231 TRINDLE ROAD | CAMP HILL | PA | 17011 | CUMBERLAND | UNITED STATES | 183 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1219603 | CARBONDALE BRANCH | 37 DUNDAFF STREET | CARBONDALE | PA | 18407 | LACKAWANNA | UNITED STATES | 274 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3121380 | CARBONDALE SATELLITE BRANCH | 92 BROOKLYN STREET | CARBONDALE | PA | 18407 | LACKAWANNA | UNITED STATES | 284 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2512477 | CHARTIERS VALLEY OFFICE | 2100 WASHINGTON PIKE | CARNEGIE | PA | 15106 | ALLEGHENY | UNITED STATES | 317 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 873213 | CENTRE HALL OFFICE | 479 SOUTH PENNSYLVANIA AVENUE | CENTRE HALL | PA | 16828 | CENTRE | UNITED STATES | 215 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2577476 | CHALK HILL OFFICE | 2951 NATIONAL PIKE | CHALK HILL | PA | 15421 | FAYETTE | UNITED STATES | 325 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 151818 | CLARKS SUMMIT BRANCH | 125 NORTH STATE STREET | CLARKS SUMMIT | PA | 18411 | LACKAWANNA | UNITED STATES | 272 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1010819 | CLIFFORD OFFICE | 1638 STATE ROUTE 106 | CLIFFORD | PA | 18441 | SUSQUEHANNA | UNITED STATES | 278 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 249818 | CLYMER OFFICE | 595 FRANKLIN STREET | CLYMER | PA | 15728 | INDIANA | UNITED STATES | 113 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 342924 | COCHRANTON OFFICE | 128 WEST ADAMS ST | COCHRANTON | PA | 16314 | CRAWFORD | UNITED STATES | 30 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 863812 | CONEMAUGH OFFICE | 50 MAIN STREET | CONEMAUGH | PA | 15909 | CAMBRIA | UNITED STATES | 89 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 312329 | CONFLUENCE OFFICE | 508 HUGART STREET | CONFLUENCE | PA | 15424 | SOMERSET | UNITED STATES | 123 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 84224 | CONNEAUT LAKE OFFICE | 320 WATER STREET | CONNEAUT LAKE | PA | 16316 | CRAWFORD | UNITED STATES | 26 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 374121 | CORRY OFFICE | 139 NORTH CENTER STREET | CORRY | PA | 16407 | ERIE | UNITED STATES | 32 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 786724 | CRANBERRY TOWNSHIP OFFICE | 20100 ROUTE 19 | CRANBERRY TWP | PA | 16066 | BUTLER | UNITED STATES | 166 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3667806 | CRESSON DRIVE-UP | SECOND STREET & LAUREL AVENUE | CRESSON | PA | 16630 | CAMBRIA | UNITED STATES | 115 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|-----------------|---------|--------------------------------|--------------------------|--------------|----|-------|--------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 248213 | CRESSON OFFICE | 725 FRONT STREET | CRESSON | PA | 16630 | CAMBRIA | UNITED STATES | 111 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 736019 | DAVIDSVILLE OFFICE | 110 SOUTH MAIN STREET | DAVIDSVILLE | PA | 15928 | SOMERSET | UNITED STATES | 54 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2853938 | DICKSON CITY OFFICE | 1601 MAIN STREET | DICKSON CITY | PA | 18447 | LACKAWANNA | UNITED STATES | 282 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2044080 | DRUMS OFFICE | 2 RITTENHOUSE PLACE | DRUMS | PA | 18222 | LUZERNE | UNITED STATES | 185 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 186016 | DUNCANSVILLE OFFICE | 520 3RD AVENUE | DUNCANSVILLE | PA | 16635 | BLAIR | UNITED STATES | 229 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 421717 | EBENSBURG OFFICE | 111 WEST HIGH STREET | EBENSBURG | PA | 15931 | CAMBRIA | UNITED STATES | 109 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3667794 | ROUTE 22 OFFICE | 274 JAMESWAY ROAD | EBENSBURG | PA | 15931 | CAMBRIA | UNITED STATES | 114 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 22721 | AIRPORT OFFICE | 4630 W 12TH STREET | ERIE | PA | 16505 | ERIE | UNITED STATES | 20 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 83722 | GRANDVIEW OFFICE | 1424 EAST GRANDVIEW BLVD | ERIE | PA | 16504 | ERIE | UNITED STATES | 22 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3761302 | STATE STREET DRIVE-UP | 708 FRENCH STREET | ERIE | PA | 16501 | ERIE | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2641911 | STATE STREET OFFICE | 711 STATE STREET | ERIE | PA | 16501 | ERIE | UNITED STATES | 39 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2658067 | SUMMIT OFFICE | 6960 PEACH STREET | ERIE | PA | 16509 | ERIE | UNITED STATES | 38 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2815525 | WEST EIGHTH STREET OFFICE | 2765 WEST 8TH STREET | ERIE | PA | 16505 | ERIE | UNITED STATES | 179 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1007921 | WEST RIDGE OFFICE | 3310 WEST 26TH STREET | ERIE | PA | 16506 | ERIE | UNITED STATES | 28 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 129723 | FARRELL OFFICE | 1030 INDIANA AVENUE | FARRELL | PA | 16121 | MERCER | UNITED STATES | 2 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2998709 | FOREST CITY BRANCH | 521 MAIN STREET | FOREST CITY | PA | 18421 | SUSQUEHANNA | UNITED STATES | 283 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 869823 | FRANKLIN OFFICE | 210 13TH STREET | FRANKLIN | PA | 16323 | VENANGO | UNITED STATES | 12 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2966388 | GIBSONIA BRANCH | 600 WALMART DRIVE | GIBSONIA | PA | 15044 | ALLEGHENY | UNITED STATES | 320 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 23625 | GIRARD OFFICE | 9133 RIDGE ROAD | GIRARD | PA | 16417 | ERIE | UNITED STATES | 21 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 968025 | FORT ALLEN OFFICE | 1107 WOODWARD DRIVE | GREENSBURG | PA | 15601 | WESTMORELAND | UNITED STATES | 130 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1909182 | NORTH MAIN OFFICE | 996 NORTH MAIN STREET | GREENSBURG | PA | 15601 | WESTMORELAND | UNITED STATES | 133 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 2394682 | REDSTONE HIGHLANDS OFFICE | 6 GARDEN CENTER DRIVE | GREENSBURG | PA | 15601 | WESTMORELAND | UNITED STATES | 135 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 680916 | SOUTH GREENSBURG OFFICE | 1291 SOUTH MAIN STREET | GREENSBURG | PA | 15601 | WESTMORELAND | UNITED STATES | 91 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2139968 | TRIANGLE DRIVE OFFICE | 4 TRIANGLE DRIVE | GREENSBURG | PA | 15601 | WESTMORELAND | UNITED STATES | 134 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 411222 | HADLEY ROAD OFFICE | 51 HADLEY ROAD | GREENVILLE | PA | 16125 | MERCER | UNITED STATES | 10 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 410720 | REYNOLDS-TRANSFER OFFICE | 8 EDGEWOOD DRIVE | GREENVILLE | PA | 16125 | MERCER | UNITED STATES | 6 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1878514 | BROWNSVILLE OFFICE | 6023 NATIONAL PIKE | GRINDSTONE | PA | 15442 | FAYETTE | UNITED STATES | 324 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1214943 | GROVE CITY - PINE GROVE OFFICE | 200 PINE GROVE SQUARE | GROVE CITY | PA | 16127 | MERCER | UNITED STATES | 16 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 914321 | HARBORCREEK OFFICE | 7012 BUFFALO ROAD | HARBORCREEK | PA | 16421 | ERIE | UNITED STATES | 177 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|-----------------|---------|--|--|---------------|----|----------|--------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 2846574 | HARRISBURG OFFICE | 409 NORTH SECOND STREET | HARRISBURG | PA | 17101 | DAUPHIN | UNITED STATES | 180 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4549404 | LINGLESTOWN OFFICE | 4045 LINGLESTOWN ROAD | HARRISBURG | PA | 17112 | DAUPHIN | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 696029 | HARRISVILLE OFFICE | 124 SOUTH MAIN STREET | HARRISVILLE | PA | 16038 | BUTLER | UNITED STATES | 159 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3024632 | HAZELTON OFFICE | ONE SOUTH CHURCH STREET, 101 RENAISSANCE | HAZLETON | PA | 18201 | LUZERNE | UNITED STATES | 181 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3667842 | HERMINIE OFFICE | 314 SEWICKLEY AVENUE | HERMINIE | PA | 15637 | WESTMORELAND | UNITED STATES | 128 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 130626 | HERMITAGE SQUARE OFFICE | 3320 EAST STATE STREET | HERMITAGE | PA | 16148 | MERCER | UNITED STATES | 4 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 288723 | HERMITAGE TOWNE PLAZA OFFICE | 2505 EAST STATE STREET | HERMITAGE | PA | 16148 | MERCER | UNITED STATES | 14 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Trust | 2237707 | HERMITAGE WEALTH MANAGEMENT OFFICE (MAIN TRUST OFFICE) | 1 FNB BOULEVARD | HERMITAGE | PA | 16148 | MERCER | UNITED STATES | 152 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3538746 | DOWNTOWN HOLLIDAYSBURG OFFICE | 224 ALLEGHENY STREET | HOLLIDAYSBURG | PA | 16648 | BLAIR | UNITED STATES | 224 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 468217 | 14TH STREET OFFICE | 1331 MOORE STREET | HUNTINGDON | PA | 16652 | HUNTINGDON | UNITED STATES | 196 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3720907 | HUNTINGDON DRIVE-UP | 426 PENN STREET | HUNTINGDON | PA | 16652 | HUNTINGDON | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3720886 | HUNTINGDON OFFICE | 431 PENN STREET | HUNTINGDON | PA | 16652 | HUNTINGDON | UNITED STATES | 194 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 2867999 | WESTMINSTER WOODS OFFICE | 360 WESTMINSTER DRIVE | HUNTINGDON | PA | 16652 | HUNTINGDON | UNITED STATES | 199 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 373629 | INDIAN HEAD OFFICE | 2066 INDIAN HEAD ROAD | INDIAN HEAD | PA | 15446 | FAYETTE | UNITED STATES | 122 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 967523 | CIRCLEVILLE OFFICE | 200 CLAY PIKE & ROBBINS STATION ROAD | IRWIN | PA | 15642 | WESTMORELAND | UNITED STATES | 131 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 967925 | STONE HOUSE OFFICE | 580 WENDEL ROAD | IRWIN | PA | 15642 | WESTMORELAND | UNITED STATES | 129 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 380122 | JAMESTOWN OFFICE | 126 LIBERTY STREET | JAMESTOWN | PA | 16134 | MERCER | UNITED STATES | 5 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 673310 | EAST HILLS OFFICE | 1458 SCALP AVENUE | JOHNSTOWN | PA | 15904 | CAMBRIA | UNITED STATES | 58 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2045760 | GALLERIA DRIVE OFFICE | 575 GALLERIA DRIVE | JOHNSTOWN | PA | 15904 | CAMBRIA | UNITED STATES | 85 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 672818 | MAIN STREET OFFICE | 532 MAIN STREET | JOHNSTOWN | PA | 15901 | CAMBRIA | UNITED STATES | 53 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 742010 | MOXHAM OFFICE | 550 CENTRAL AVENUE | JOHNSTOWN | PA | 15902 | CAMBRIA | UNITED STATES | 88 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 675417 | WALNUT STREET OFFICE | 142 WALNUT STREET | JOHNSTOWN | PA | 15901 | CAMBRIA | UNITED STATES | 71 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 921815 | WEST END OFFICE | 1053 BROAD STREET | JOHNSTOWN | PA | 15906 | CAMBRIA | UNITED STATES | 56 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 741518 | WESTMONT OFFICE | 1900 MINNO DRIVE, SUITE 1 | JOHNSTOWN | PA | 15905 | CAMBRIA | UNITED STATES | 74 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 975621 | KITTANNING OFFICE | 227 MARKET ST | KITTANNING | PA | 16201-15 | ARMSTRONG | UNITED STATES | 86 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2520436 | CENTERVILLE ROAD OFFICE | 580 CENTERVILLE ROAD | LANCASTER | PA | 17601 | LANCASTER | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2253088 | FRUITVILLE PIKE OFFICE | 2010 FRUITVILLE PIKE | LANCASTER | PA | 17601 | LANCASTER | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 963721 | LATROBE OFFICE | 200 WELDON STREET | LATROBE | PA | 15650 | WESTMORELAND | UNITED STATES | 73 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 204424 | UNITY TOWNSHIP OFFICE | 3891 STATE ROUTE 30 | LATROBE | PA | 15650 | WESTMORELAND | UNITED STATES | 72 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|-----------------|---------|---------------------------|-----------------------------|-----------------|----|-------|--------------|---------------|-----|-------------------------------------|--------|
| ok | | Full Service | 429713 | LEWISBURG DOWNTOWN OFFICE | 311 MARKET STREET | LEWISBURG | PA | 17837 | UNION | UNITED STATES | 250 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2987655 | LEWISBURG DRIVE-THRU | 111 ZIEGLAR ROAD | LEWISBURG | PA | 17837 | UNION | UNITED STATES | 248 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 559012 | LEWISTOWN OFFICE | 32 EAST MARKET STREET | LEWISTOWN | PA | 17044 | MIFFLIN | UNITED STATES | 207 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1871289 | LIGONIER OFFICE | 402 WEST MAIN STREET | LIGONIER | PA | 15658 | WESTMORELAND | UNITED STATES | 92 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3720916 | LOCK HAVEN OFFICE | 40 BELLEFONTE AVENUE | LOCK HAVEN | PA | 17745 | CLINTON | UNITED STATES | 257 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 685210 | LOGANTON OFFICE | 4 EAST MAIN STREET | LOGANTON | PA | 17747 | CLINTON | UNITED STATES | 220 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1894185 | LOWER BURRELL OFFICE | 110 BURRELL PLAZA | LOWER BURRELL | PA | 15068 | WESTMORELAND | UNITED STATES | 78 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 221010 | MARTINSBURG OFFICE | 113 WEST ALLEGHENY STREET | MARTINSBURG | PA | 16662 | BLAIR | UNITED STATES | 225 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 2737588 | MORRISON COVE HOME OFFICE | 429 SOUTH MARKET STREET | MARTINSBURG | PA | 16662 | BLAIR | UNITED STATES | 234 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 81223 | MASONTOWN BRANCH | 110 SOUTH MAIN ST | MASONTOWN | PA | 15461 | FAYETTE | UNITED STATES | 322 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108450 | KENNEDY TOWNSHIP BRANCH | 1789 PINE HOLLOW RD | MC KEES ROCKS | PA | 15136 | ALLEGHENY | UNITED STATES | 306 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2634762 | MCADOO OFFICE | 25 NORTH KENNEDY DRIVE | MCADOO | PA | 18237 | SCHUYLKILL | UNITED STATES | 187 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2133975 | PETERS TOWNSHIP OFFICE | 3539 WASHINGTON ROAD | MCMURRAY | PA | 15317 | WASHINGTON | UNITED STATES | 104 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3034378 | MEADVILLE OFFICE | 837 PARK AVENUE | MEADVILLE | PA | 16335 | CRAWFORD | UNITED STATES | 52 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1929591 | VERNON TOWNSHIP OFFICE | 16652 CONNEAUT LAKE ROAD | MEADVILLE | PA | 16335 | CRAWFORD | UNITED STATES | 18 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 901125 | MEYERSDALE OFFICE | 229 MAIN STREET | MEYERSDALE | PA | 15552 | SOMERSET | UNITED STATES | 96 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1894493 | MIDDLEBURG OFFICE | 9001 ROUTE 522 | MIDDLEBURG | PA | 17842 | SNYDER | UNITED STATES | 241 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 955810 | MILLHEIM OFFICE | 101 EAST MAIN STREET | MILLHEIM | PA | 16854 | CENTRE | UNITED STATES | 218 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 249872 | MONROEVILLE BRANCH | 4220 WILLIAM PENN HIGHWAY | MONROEVILLE | PA | 15146 | ALLEGHENY | UNITED STATES | 290 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 914518 | MONTOURSVILLE OFFICE | 301 BROAD STREET | MONTOURSVILLE | PA | 17754 | LYCOMING | UNITED STATES | 243 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 947011 | MONTROSE OFFICE | 281 CHURCH STREET SUITE B | MONTROSE | PA | 18801 | SUSQUEHANNA | UNITED STATES | 277 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 400927 | MOON TOWNSHIP OFFICE | 2811 GRACY CENTER WAY | MOON TOWNSHIP | PA | 15108 | ALLEGHENY | UNITED STATES | 46 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 469812 | MOUNT UNION OFFICE | 18 EAST SHIRLEY STREET | MOUNT UNION | PA | 17066 | HUNTINGDON | UNITED STATES | 197 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1165353 | MOUNTAIN TOP OFFICE | 46 SOUTH MOUNTAIN BOULEVARD | MOUNTAIN TOP | PA | 18707 | LUZERNE | UNITED STATES | 253 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 51619 | NANTICOKE OFFICE | 35 EAST MAIN STREET | NANTICOKE | PA | 18634 | LUZERNE | UNITED STATES | 252 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1894194 | NATRONA HEIGHTS OFFICE | 1713 UNION AVENUE | NATRONA HEIGHTS | PA | 15065 | ALLEGHENY | UNITED STATES | 76 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 197928 | NEW BRIGHTON OFFICE | 1024 THIRD AVENUE | NEW BRIGHTON | PA | 15066 | BEAVER | UNITED STATES | 47 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 953526 | CALLS PLAZA OFFICE | 1718 WILMINGTON ROAD | NEW CASTLE | PA | 16105 | LAWRENCE | UNITED STATES | 162 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3761320 | LAUREL OFFICE | 2353 HARLANSBURG ROAD | NEW CASTLE | PA | 16101 | LAWRENCE | UNITED STATES | 42 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | | |
|----|--|-----------------|---------|--|------------------------------|------------------|----|----------|--------------|---------------|--------------|-----|-------------------------------------|--------|
| ok | | Full Service | 2461258 | NESHANNOCK OFFICE | 3200 WILMINGTON ROAD | NEW CASTLE | PA | 16105 | LAWRENCE | UNITED STATES | | 36 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 442075 | NEW CASTLE OFFICE | 32 NORTH MILL STREET | NEW CASTLE | PA | 16101 | LAWRENCE | UNITED STATES | | 35 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 859918 | NEW FLORENCE OFFICE | 166 LIGONIER STREET | NEW FLORENCE | PA | 15944 | WESTMORELAND | UNITED STATES | | 57 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1894176 | NEW KENSINGTON OFFICE | TWO KENSINGTON SQUARE | NEW KENSINGTON | PA | 15068 | WESTMORELAND | UNITED STATES | | 79 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108562 | RIVERVIEW BRANCH | 90 TARENTUM BRIDGE ROAD | NEW KENSINGTON | PA | 15068 | WESTMORELAND | UNITED STATES | | 310 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2950190 | NEW WILMINGTON OFFICE | 135 EAST NASHANNOCK AVENUE | NEW WILMINGTON | PA | 16142 | LAWRENCE | UNITED STATES | | 160 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1009514 | NICHOLSON OFFICE | 57 MAIN STREET | NICHOLSON | PA | 18446 | WYOMING | UNITED STATES | | 276 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 60321 | NORTH EAST DRIVE-UP | 108 WEST MAIN STREET | NORTH EAST | PA | 16428 | ERIE | UNITED STATES | | 178 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 955623 | NORTH EAST OFFICE | 119 WEST MAIN STREET | NORTH EAST | PA | 16428 | ERIE | UNITED STATES | | 176 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3088054 | REDSTONE HUNTINGTON OFFICE | 1291 REDSTONE DRIVE | NORTH HUNTINGDON | PA | 15642 | WESTMORELAND | UNITED STATES | | 138 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 250010 | NORTHERN CAMBRIA DRIVE-UP | 1800 PHILADELPHIA AVENUE | NORTHERN CAMBRIA | PA | 15714 | CAMBRIA | UNITED STATES | | 117 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1011713 | NORTHERN CAMBRIA OFFICE | 1001 PHILADELPHIA AVENUE | NORTHERN CAMBRIA | PA | 15714 | CAMBRIA | UNITED STATES | | 110 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2645610 | OIL CITY OFFICE | 15 EAST 1ST STREET | OIL CITY | PA | 16301 | VENANGO | UNITED STATES | | 40 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3659043 | 4TH AND WOOD BRANCH | 307 4TH AVENUE | PITTSBURGH | PA | 15222 | ALLEGHENY | UNITED STATES | | 318 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 730521 | ALLEGHENY PROFESSIONAL BUILDING OFFICE | 490 EAST NORTH AVENUE | PITTSBURGH | PA | 15212 | ALLEGHENY | UNITED STATES | | 167 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108647 | BRENTWOOD TOWNE SQUARE | 501 TOWNE SQUARE WAY | PITTSBURGH | PA | 15227 | ALLEGHENY | UNITED STATES | | 300 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 38526 | CARSON STREET OFFICE | 1114 EAST CARSON STREET | PITTSBURGH | PA | 15203-11 | ALLEGHENY | UNITED STATES | | 262 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108656 | CASTE VILLAGE BRANCH | 650 CASTE VILLAGE | PITTSBURGH | PA | 15236 | ALLEGHENY | UNITED STATES | | 298 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 965426 | CASTLE SHANNON OFFICE | 600 CASTLE SHANNON BOULEVARD | PITTSBURGH | PA | 15234 | ALLEGHENY | UNITED STATES | | 263 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108740 | CRAFTON OFFICE | 11 FOSTER AVE. | PITTSBURGH | PA | 15205 | ALLEGHENY | UNITED STATES | | 311 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3667637 | FOX CHAPEL OFFICE | 1195 FREEPORT ROAD | PITTSBURGH | PA | 15238 | ALLEGHENY | UNITED STATES | | 174 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2268989 | GRANT STREET BRANCH | 559 GRANT STREET | PITTSBURGH | PA | 15219 | ALLEGHENY | UNITED STATES | | 316 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108777 | GREENFIELD OFFICE | 503 GREENFIELD AVE | PITTSBURGH | PA | 15207 | ALLEGHENY | UNITED STATES | | 293 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2191461 | GREENTREE ROAD BRANCH | 1970 GREENTREE ROAD | PITTSBURGH | PA | 15220 | ALLEGHENY | UNITED STATES | | 315 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 755627 | MCCANDLESS OFFICE | 9600 PERRY HIGHWAY | PITTSBURGH | PA | 15237 | ALLEGHENY | UNITED STATES | | 165 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108795 | MILLVALE OFFICE | 420 GRANT AVENUE | PITTSBURGH | PA | 15209 | ALLEGHENY | UNITED STATES | | 291 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108768 | MT WASHINGTON BRANCH | 55 WYOMING STREET | PITTSBURGH | PA | 15211 | ALLEGHENY | UNITED STATES | | 312 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108599 | MURRAY AVENUE OFFICE | 4300 MURRAY AVENUE | PITTSBURGH | PA | 15217 | ALLEGHENY | UNITED STATES | Not Required | | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|--------------|---------|--------------------------------------|--|----------------|----|----------|------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 2108580 | NOBLE MANOR BRANCH | 2300 NOBLESTOWN ROAD | PITTSBURGH | PA | 15205 | ALLEGHENY | UNITED STATES | 297 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108610 | NORTH HILLS BRANCH | 4885 MCKNIGHT ROAD | PITTSBURGH | PA | 15237 | ALLEGHENY | UNITED STATES | 294 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Trust | 4257697 | NORTH SHORE WEALTH MANAGEMENT OFFICE | 12 FEDERAL STREET, ONE NORTH SHORE CTR | PITTSBURGH | PA | 15212 | ALLEGHENY | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108807 | OAKLAND OFFICE | 3520 FORBES AVE. | PITTSBURGH | PA | 15213 | ALLEGHENY | UNITED STATES | 295 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2108731 | OBSERVATORY HILL BRANCH | 3908 PERRYSVILLE AVENUE | PITTSBURGH | PA | 15214 | ALLEGHENY | UNITED STATES | 302 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3761272 | OLIVER PLAZA OFFICE | 210 SIXTH AVENUE | PITTSBURGH | PA | 15222 | ALLEGHENY | UNITED STATES | 270 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 171227 | PITTSBURGH NORTH SIDE OFFICE | 100 FEDERAL STREET | PITTSBURGH | PA | 15212-57 | ALLEGHENY | UNITED STATES | 164 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4170273 | PLEASANT HILLS BRANCH | 681 CLAIRTON BOULEVARD | PITTSBURGH | PA | 15236 | ALLEGHENY | UNITED STATES | 336 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3659034 | ROBINSON TOWNSHIP BRANCH | 6298 STEUBENVILLE PIKE | PITTSBURGH | PA | 15205 | ALLEGHENY | UNITED STATES | 327 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1899407 | ROSS PARK OFFICE | 5004 MCKNIGHT RD. | PITTSBURGH | PA | 15237 | ALLEGHENY | UNITED STATES | 171 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4371593 | SHADYSIDE (PA) OFFICE | 800 SOUTH AIKEN AVENUE | PITTSBURGH | PA | 15232 | ALLEGHENY | UNITED STATES | 337 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4170255 | SQUIRREL HILL BRANCH | 1940 MURRAY AVENUE | PITTSBURGH | PA | 15217 | ALLEGHENY | UNITED STATES | 296 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 878825 | WEST VIEW OFFICE | 728 CENTER AVENUE | PITTSBURGH | PA | 15229 | ALLEGHENY | UNITED STATES | 168 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1441655 | PORTERSVILLE OFFICE | 1266 PERRY HIGHWAY | PORTERSVILLE | PA | 16051 | BUTLER | UNITED STATES | 158 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1885017 | CONVENTRY MALL OFFICE | 351 W SCHUYLKILL ROAD, BLDG 1 | POTTSTOWN | PA | 19465 | CHESTER | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3667833 | POTTSVILLE OFFICE | 396 SOUTH CENTRE STREET | POTTSVILLE | PA | 17901 | SCHUYLKILL | UNITED STATES | 188 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 191225 | PROSPECT OFFICE | 1051 NEW CASTLE ROAD | PROSPECT | PA | 16052 | BUTLER | UNITED STATES | 157 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 782119 | BERKSHIRE MALL OFFICE | 1101 WOODLAND ROAD | READING | PA | 19610 | BERKS | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 719713 | MADEIRA PLAZA OFFICE | 3215 N FIFTH STREET HIGHWAY | READING | PA | 19605 | BERKS | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 458713 | REEDSVILLE CROSSING OFFICE | 23 CARRIAGE HOUSE LANE | REEDSVILLE | PA | 17084 | MIFFLIN | UNITED STATES | 205 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 809025 | DRY TAVERN OFFICE | 928 NORTH EIGHTY EIGHT ROAD | RICES LANDING | PA | 15357 | GREENE | UNITED STATES | 107 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1393352 | ROARING SPRING OFFICE | 98 NASON DRIVE | ROARING SPRING | PA | 16673 | BLAIR | UNITED STATES | 231 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 20624 | ROCKWOOD OFFICE | 659 MAIN STREET | ROCKWOOD | PA | 15557 | SOMERSET | UNITED STATES | 69 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 208226 | RURAL VALLEY OFFICE | 601 MAIN ST | RURAL VALLEY | PA | 16249 | ARMSTRONG | UNITED STATES | 119 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1894215 | SARVER OFFICE | 596 SOUTH PIKE ROAD | SARVER | PA | 16055 | BUTLER | UNITED STATES | 77 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 453615 | SAXTON OFFICE | 911 CHURCH STREET | SAXTON | PA | 16678 | BEDFORD | UNITED STATES | 198 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 598619 | SCHELLSBURG OFFICE | 3732 PITT STREET | SCHELLSBURG | PA | 15559 | BEDFORD | UNITED STATES | 67 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3208665 | SCRANTON OFFICE | 601 W LACKAWANNA AVE | SCRANTON | PA | 18504 | LACKAWANNA | UNITED STATES | 285 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 466419 | SELINGSGROVE OFFICE | 2 SOUTH MARKET STREET | SELINGSGROVE | PA | 17870 | SNYDER | UNITED STATES | 236 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|-----------------|---------|------------------------------|------------------------------|---------------|----|-------|----------------|---------------|-----|-------------------------------------|--------|
| ok | | Full Service | 3667646 | SEVEN FIELDS OFFICE | 540 NORTHPOINTE CIRCLE | SEVEN FIELDS | PA | 16046 | BUTLER | UNITED STATES | 163 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4395236 | SEWICKLEY OFFICE | 604 BEAVER STREET | SEWICKLEY | PA | 15143 | ALLEGHENY | UNITED STATES | 338 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 348319 | SHAMOKIN OFFICE | 10 SOUTH MARKET STREET | SHAMOKIN | PA | 17872 | NORTHUMBERLAND | UNITED STATES | 251 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 347817 | SHAMOKIN DAM OFFICE | 2625 NORTH SUSQUEHANNA TRAIL | SHAMOKIN DAM | PA | 17876 | SNYDER | UNITED STATES | 237 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 162627 | SHARON OFFICE | 7 WEST STATE STREET | SHARON | PA | 16146 | MERCER | UNITED STATES | 11 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 319122 | SHARPSVILLE OFFICE | 9 WEST MAIN STREET | SHARPSVILLE | PA | 16150 | MERCER | UNITED STATES | 8 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 412313 | SHENANDOAH OFFICE | 101 NORTH MAIN STREET | SHENANDOAH | PA | 17976 | SCHUYLKILL | UNITED STATES | 186 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 89911 | SIMPSON OFFICE | 347 MAIN STREET | SIMPSON | PA | 18407 | LACKAWANNA | UNITED STATES | 273 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 836629 | SLIPPERY ROCK PLAZA OFFICE | 256 GROVE CITY ROAD | SLIPPERY ROCK | PA | 16057 | BUTLER | UNITED STATES | 155 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 64011 | SNOW SHOE OFFICE | 111 WEST OLIVE STREET | SNOW SHOE | PA | 16874 | CENTRE | UNITED STATES | 211 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1166154 | SOMERSET EAST OFFICE | 509 EAST MAIN STREET | SOMERSET | PA | 15501 | SOMERSET | UNITED STATES | 126 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1452080 | SOUTH PARK OFFICE | 2550 BROWNSVILLE ROAD | SOUTH PARK | PA | 15129 | ALLEGHENY | UNITED STATES | 266 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1010921 | SPARTANSBURG OFFICE | 341 MAIN STREET | SPARTANSBURG | PA | 16434 | CRAWFORD | UNITED STATES | 33 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 957917 | ALLEN STREET DRIVE-UP | 222 SOUTH ALLEN STREET | STATE COLLEGE | PA | 16801 | CENTRE | UNITED STATES | 209 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 868817 | ALLEN STREET OFFICE | 117 SOUTH ALLEN STREET | STATE COLLEGE | PA | 16801 | CENTRE | UNITED STATES | 200 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3388259 | BRISTOL OFFICE | 2591 PARK CENTER BOULEVARD | STATE COLLEGE | PA | 16801 | CENTRE | UNITED STATES | 259 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 1885062 | FOXDALE VILLAGE OFFICE | 500 EAST MARYLYN AVENUE | STATE COLLEGE | PA | 16801 | CENTRE | UNITED STATES | 221 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 871116 | HILLS PLAZA OFFICE | 1811 SOUTH ATHERTON STREET | STATE COLLEGE | PA | 16801 | CENTRE | UNITED STATES | 214 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 21014 | LEMONT OFFICE | 1480 EAST COLLEGE AVENUE | STATE COLLEGE | PA | 16801 | CENTRE | UNITED STATES | 216 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 65616 | NORTH ATHERTON OFFICE | 1667 NORTH ATHERTON STREET | STATE COLLEGE | PA | 16803 | CENTRE | UNITED STATES | 213 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Limited Service | 3373433 | VILLAGE AT PENN STATE OFFICE | 361 PRESIDENTS DRIVE | STATE COLLEGE | PA | 16803 | CENTRE | UNITED STATES | 261 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 151920 | STOYSTOWN OFFICE | 100 EAST MAIN STREET | STOYSTOWN | PA | 15563 | SOMERSET | UNITED STATES | 124 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1215043 | SUNBURY OFFICE | 11 SOUTH 2ND STREET | SUNBURY | PA | 17801 | NORTHUMBERLAND | UNITED STATES | 240 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3227929 | TANNERSVILLE OFFICE | 2871 ROUTE 611 | TANNERSVILLE | PA | 18372 | MONROE | UNITED STATES | 286 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 617015 | THOMPSONTOWN OFFICE | 6 EAST MAIN STREET | THOMPSONTOWN | PA | 17094 | JUNIATA | UNITED STATES | 203 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 61814 | TUNKHANNOCK OFFICE | 74 EAST TIOGA STREET | TUNKHANNOCK | PA | 18657 | WYOMING | UNITED STATES | 279 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2952989 | TYRONE OFFICE | 1402 LOGAN AVENUE | TYRONE | PA | 16686 | BLAIR | UNITED STATES | 235 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2713229 | CHERRY TREE BRANCH | 55 MATTHEW DRIVE | UNIONTOWN | PA | 15401 | FAYETTE | UNITED STATES | 326 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 216726 | UNIONTOWN OFFICE | 58 WEST MAIN STREET | UNIONTOWN | PA | 15401 | FAYETTE | UNITED STATES | 98 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

| | | | | | | | | | | | | | |
|----|--|--------------|---------|---------------------------|-----------------------------------|----------------|----|-------|----------------|---------------|--------------|-------------------------------------|--------|
| ok | | Full Service | 2108469 | VERONA BRANCH | 74 ALLEGHENY RIVER BLVD. | VERONA | PA | 15147 | ALLEGHENY | UNITED STATES | 303 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 912411 | WATSONTOWN OFFICE | 300 MAIN STREET | WATSONTOWN | PA | 17777 | NORTHUMBERLAND | UNITED STATES | 242 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 656724 | WAYNESBURG OFFICE | 1 WEST HIGH STREET | WAYNESBURG | PA | 15370 | GREENE | UNITED STATES | 105 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 131128 | WEST MIDDLESEX OFFICE | 3167 MAIN STREET | WEST MIDDLESEX | PA | 16159 | MERCER | UNITED STATES | 9 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 69623 | WEST MIFFLIN OFFICE | 2204 LEBANON CHURCH ROAD | WEST MIFFLIN | PA | 15122 | ALLEGHENY | UNITED STATES | 264 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3051517 | NORTH ALLEGHENY OFFICE | 202 DEVINE DRIVE | WEXFORD | PA | 15090 | ALLEGHENY | UNITED STATES | 173 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3051496 | WEXFORD BRANCH | 12095 PERRY HIGHWAY | WEXFORD | PA | 15090 | ALLEGHENY | UNITED STATES | 321 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3364990 | WILKES-BARRE ARENA OFFICE | 120 HIGHLAND PARK BOULEVARD | WILKES BARRE | PA | 18702 | LUZERNE | UNITED STATES | 258 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 55112 | WILLIAMSBURG OFFICE | 215 HIGH STREET | WILLIAMSBURG | PA | 16693 | BLAIR | UNITED STATES | 226 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 1358379 | MAYNARD STREET OFFICE | 90 MAYNARD STREET | WILLIAMSPORT | PA | 17701 | LYCOMING | UNITED STATES | 246 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2901594 | WILLIAMSPORT OFFICE | 120 WEST FOURTH STREET | WILLIAMSPORT | PA | 17701 | LYCOMING | UNITED STATES | 182 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 2123819 | WINDBER OFFICE | 415 PARK PLACE | WINDBER | PA | 15963 | SOMERSET | UNITED STATES | 93 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4357784 | READING OFFICE | 2640 WESTVIEW DRIVE | WYOMISSING | PA | 19610 | BERKS | UNITED STATES | 289 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4573324 | WYOMISSING OFFICE | 501 N. WYOMISSING BLVD | WYOMISSING | PA | 19610 | BERKS | UNITED STATES | Not Required | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 4128443 | YORK OFFICE | 135 NORTH GEORGE STREET SUITE 101 | YORK | PA | 17401 | YORK | UNITED STATES | 271 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3659089 | FOLLANSBEE BRANCH | 1409 MAIN STREET | FOLLANSBEE | WV | 26037 | BROOKE | UNITED STATES | 329 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |
| ok | | Full Service | 3659098 | WELLSBURG BRANCH | 1015 COMMERCE STREET | WELLSBURG | WV | 26070 | BROOKE | UNITED STATES | 328 | FIRST NATIONAL BANK OF PENNSYLVANIA | 379920 |

F.N.B. CORPORATION
ORGANIZATIONAL CHART
As of December 31, 2015

| F.N.B. Corporation (Pittsburgh, PA) | State of Incorporation. Type of Company | Legal Entity Identifier (LEI) | Tax ID Number |
|--|--|--|--------------------------------|
| | FL Corporaton | PCYSKIGYNYFDTBLVZU83 | 25-1255406 |
| First National Bank of Pennsylvania (Greenville, PA) - 100% | National Banking Assoc. | H8T7HW55LK5D2ORCKP39 | 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 |
| Metropolitan National Realty Holdings, Inc (Youngstown, OH) - 100% | OH Corporation | N/A | 34-1869847 |
| Bank Capital Services, LLC (Pittston, PA) - 100% | DE LLC | N/A | 65-1167516 |
| Florida Properties I, LLC (Wilmington, DE) - 100% | DE LLC | N/A | 26-3319178 |
| Florida Properties II, LLC (Sarasota, FL) - 100% | FL LLC | N/A | 27-2478922 |
| Florida Properties III, LLC (Sarasota, FL) - 100% | FL LLC | N/A | 27-2479153 |
| First National Community Development Corporation (Johnstown, PA) - 100% | PA Corporation | N/A | 56-2388170 |
| Knob Crest Associates (Hummels Wharf, PA) - 99% | PA LP | N/A | 20-0278024 |
| 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 |
| Regency Finance Company (Hermitage, PA) - 100% | PA Corporation | N/A | 23-2263138 |
| Regency Investment Company, Inc. (Wilmington, DE) - 100% | DE Corporation | N/A | 51-0345422 |
| 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 | 21-1186550 |
| F.N.B. Statutory Trust II (Wilmington, DE) - 100% * | DE Trust | N/A | 51-6587702 |
| Omega Financial Capital Trust I (Wilmington, DE) - 100% * | DE Trust | N/A | 75-6756403 |
| Meander Air II, LLC (Pittsburgh, PA) - 100% | PA LLC | N/A | 47-3381879 |
| PVF Service Corporation (Solon, OH) - 100% | OH Corporation | N/A | 34-1089838 |
| F.N.B. Capital Corporation, LLC (Pittsburgh, PA) - 100% | PA LLC | N/A | 20-3685663 |
| F.N.B. Capital Partners, LP (Wilmington, DE) - 21% (Not FRY-10 Reportable) * | DE LP | N/A | 90-0891448 |
| 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 |
| Regency Consumer Financial 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.

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 F.N.B. Capital Partners, LP.

Regarding FNB Financial Services, LP, Regency Consumer Financial 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, 2015

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 2015 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 2015 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, 2015.

| <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 | 19,742,300 shares; 11.25% common stock |
| The Vanguard Group, Inc. Malvern, PA | United States | 13,058,746 shares; 7.44% common stock |
| Dimensional Fund Advisors LP Austin, TX | United States | 8,916,131 shares; 5.08% common stock |

In conjunction with its participation in the U.S. Treasury Department's (UST) Capital Purchase Program (CPP) and as a result of various acquisitions of companies that also participated in the CPP, the UST has warrants to purchase up to 1,028,148 shares of F.N.B. Corporation common stock, representing less than 1% of the Corporation's common stock.

- (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 2015.

| <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 | 9,399,604 shares; 5.36% common stock |

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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
Regency Finance Company - Director
Meander Air II, LLC - Vice President, Assistant Secretary and Director
 - (c)OTHER BUSINESSES None
4. STOCK OWNERSHIP:
 - (a)HOLDING COMPANY Common - less than 1%
Preferred Depositary Shares - less than 1%
 - (b)SUBSIDIARIES None
 - (c)OTHER BUSINESSES None

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: William B. Campbell
ADDRESS: Pulaski, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: Retired Businessman
3. TITLE OR POSITION WITH:
 - (a)HOLDING COMPANY Director
 - (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
 - (c)OTHER BUSINESSES None
4. STOCK OWNERSHIP:
 - (a)HOLDING COMPANY Common - less than 1%
Preferred Depositary Shares - less than 1%
 - (b)SUBSIDIARIES None
 - (c)OTHER BUSINESSES None

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: James D. Chiafullo
ADDRESS: Presto, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
Attorney, Cohen & Grigsby, PC
3. TITLE OR POSITION WITH:
- (a)HOLDING COMPANY Director
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
- (c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|--|-----------------------|
| Cohen & Grigsby, PC | Attorney and Director |
| Ventrite Advisors, LLC | Sole Member |
| Freful LLC | Member |
| Morgantown Real Estate LLC | Member/Vice President |
| Harrisonburg Real Estate LLC | Member/Vice President |
| 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 BUSINESSES Ventrite Advisors, LLC - 100%
Freful LLC - 50%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 Director
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Chief Executive Officer and Director
First National Trust Company - Director
First National Investment Services Company, LLC - Director
First National Insurance Agency, LLC - Director
Bank Capital Services, LLC - Director
Meander Air II, LLC - President and Director

(c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|---|-----------------|
| The Watson Institute | Trustee |
| Economy League of Pittsburgh | Board Member |
| United Way | Board Member |
| Allegheny Conference of Community Development | 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 - less than 1%
- (b)SUBSIDIARIES None
- (c)OTHER BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Laura E. Ellsworth
ADDRESS: Sewickley, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: Attorney, Jones Day
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> |
|---|----------------------|
| Jones Day | Attorney and Partner |
| Allegheny Conference on Economic Development | Board Member |
| Chamber of Commerce of Greater Pittsburgh | Chairman |
| Magee Research Foundation | Board Member |
| Imani Christian Academy | Board Member |
| The McCune Foundation | Board Member |
| Three Rivers Workforce Development Board & Youth Policy Council | Board Member |
| The Duquesne Club | Board Member |
| Senator John Heinz Western PA History Center | 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 BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Gary L. Guerrieri
ADDRESS: Washington, 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
Meander Air II, LLC - Vice President, Secretary and Director
- (c)OTHER BUSINESSES
- | <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 BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Stephen J. Gurgovits
ADDRESS: Naples, FL
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A
3. TITLE OR POSITION WITH:
- (a)HOLDING COMPANY Chairman
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Chairman
- (c)OTHER COMPANIES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|--|-----------------|
| F.H. Buhl Trustees | President |
| Christian H. Buhl Legacy Trust | Trustee |
| Community Foundation of Western Pennsylvania and Eastern Ohio | Director |

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 BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Robert A. Hormell
ADDRESS: Watsontown, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
Retired Public Policy and Government Advisor
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> |
|----------------------------|-----------------|
| PSL Services Corporation | Chairman |
| PSL Investment Corporation | Board Member |
| Presbyterian Senior Living | Trustee |

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 greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|---|---------------------------------------|
| Gateway Financial Group, Inc. | President and Chief Executive Officer |
| North Catholic High School | Director |
| United Way | Director |
| Greater Pittsburgh Chamber of Commerce | Board Member |
| YouthPlaces | Chairman |
| University of Pittsburgh Cancer Institute | Director |
| Pennsylvania Workforce Investment Board | Chairman |
| Jewish Healthcare Foundation | Trustee |
| Health Careers Futures | Director |
| Robert Morris University | Trustee |
| Allegheny Conference on Community Development | Vice Chairman |
| Sports Legacy Foundation | Director |
| Highmark BCBS | 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 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 BUSINESSES Gateway Financial Group, Inc. - 25%
Hotel Development Systems, Inc. - 50%
Gateway 4 Venture Partners, LP - 49.5%
Gateway Financial Partners, LLC - 28.16%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: D. Stephen Martz
ADDRESS: Hollidaysburg, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: Retired Banker
3. TITLE OR POSITION WITH:
- (a)HOLDING COMPANY Director
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
- (c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|---------------------|-----------------|
| Nason Hospital | Chairman |
| Lycoming College | Trustee |
| John R. Wald Co. | 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 BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Robert J. McCarthy, Jr.
ADDRESS: Pittsburgh, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: Retired Banker
3. TITLE OR POSITION WITH:
 - (a)HOLDING COMPANY Director
 - (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
 - (c)OTHER BUSINESSES 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

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Robert M. Moorehead
ADDRESS: Pittsburgh, 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
- (c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|---------------------|-----------------|
| Bridgeway Capital | 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 - 5.4%
- (b)SUBSIDIARIES None
- (c)OTHER BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: David L. Motley
ADDRESS: Pittsburgh, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
Senior Managing Director, Headwaters SC Life Sciences Practice
3. TITLE OR POSITION WITH:
- (a)HOLDING COMPANY Director
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
- (c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|--------------------------------------|--------------------------|
| Headwaters SC Life Sciences Practice | Senior Managing Director |
| Optimal Strategix Group | Director |
| Heritage Valley Health System | Director |
| Manchester Craftsmen Guild | Director |
| BlueTree Venture Fund | General Partner |
| MCAPS, Inc. | Chief Executive Officer |
| Inner City Junior Tennis Program | Executive Director |
| Alung, Inc. | 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 BUSINESSES BlueTree Venture Fund - 28%
MCAPS, Inc. - 100%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Heidi 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 BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|-------------------------------------|-----------------|
| Nicholas Enterprises | Principal |
| Fred Nicholas Marital Trust | Co-Trustee |
| Nicholas Family Charitable Trust | Co-Trustee |
| Nicholas Family Trust | Co-Trustee |
| Red Gate II, LP | General Partner |
| Nicholas Family Limited Partnership | General Partner |
| Heidi Nicholas Investments, LLC | General Partner |
| Little Lion Investment Club | Partner |
| Matreya, LLC | Partner |
| Nittany Ham Bone LLC | Partner |
| Phillips Lake Development LP | Partner |
| 124 South Allen Street Associates | Partner |
| 1752 North Atherton LLC | Partner |
| Atherton Place Commercial, LP | Partner |
| Bellefonte-SC I-99 LLC | Partner |
| BHP Development, LLC | Partner |
| Blue Mountain Harmony LLC | Partner |
| Blue Mountain Nicholas LLC | Partner |
| Colony SC LLP | Partner |
| De Forrest II LP | Partner |
| Gulfstream Equity Partners | Partner |
| K&N Ventures, LLC | Partner |
| Nicholas & Sepp | Partner |
| Nicholas & Trombley Partnership | Partner |
| NFLP GP, LLC | General Partner |
| NPK South Ridge Associates LP | Partner |
| NPK Southridge Group LLC | Partner |
| Nicholas & Nicholas LLC | Partner |
| Penntrust Properties, LLC | Partner |
| Red Gate I GP, LLC | General Partner |

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 BUSINESSES | Heidi Nicholas Investments, LLC - 100% Nittany Ham Bone LLC - 25% 124 South Allen Street Associates - 33.3% 1752 North Atherton LLC - 66.6% Bellefonte - CS I-99 LLC - 33.3% BHP Development, LLC - 33.3% Blue Mountain Harmony LLC - 26.3% Blue Mountain Nicholas LLC - 100% Colony SC LLC - 44% NFLP GP, LLC - 100% Nicholas & Nicholas LLC - 50% Penntrust Properties, LLC - 50% Red Gate I GP, LLC - 50% |

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 - Senior Vice President
PVF Service Corporation - Vice President, Assistant Secretary and Director
 - (c)OTHER BUSINESSES 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

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 BUSINESSES 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

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Arthur J. Rooney II
ADDRESS: Pittsburgh, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
President, Pittsburgh Steelers Sports, Inc.
3. TITLE OR POSITION WITH:
- (a)HOLDING COMPANY Director
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
- (c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|--|------------------------|
| Pittsburgh Steelers Sports, Inc. | President and Director |
| PSSI Stadium LLC | President and Director |
| Pittsburgh Steelers, LLC | President |
| United Way of Allegheny County | Board Member |
| Pittsburgh Public Theater | Board Member |
| Children's Museum of Pittsburgh | Board Member |
| Senator John Heinz Western PA History Center | Board Member |
| St. Vincent College | 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 - less than 1%
- (b)SUBSIDIARIES None
- (c)OTHER BUSINESSES Pittsburgh Steelers Sports, Inc. - 33%
PSSI Stadium LLC - 33%
Pittsburgh Steelers, LLC - 33%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Timothy G. Rubritz
ADDRESS: Mars, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: N/A
3. TITLE OR POSITION WITH:
 - (a)HOLDING COMPANY Corporate Controller and Senior Vice President
 - (b)SUBSIDIARIES F.N.B. Capital Corp, LLC - Director
 - (c)OTHER BUSINESSES 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

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: John S. Stanik
ADDRESS: McMurray, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY:
Chief Executive Officer, Ampco - Pittsburgh Corporation
3. TITLE OR POSITION WITH:
- (a)HOLDING COMPANY Director
- (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
- (c)OTHER BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|---------------------|---|
| Ampco | Chief Executive Officer and Director |
| 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 BUSINESSES None greater than 25%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 BUSINESSES

| <u>COMPANY NAME</u> | <u>POSITION</u> |
|--|-----------------|
| Nick Strimbu, Inc. | President |
| T.R.L., Inc. | President |
| Strimbu Properties, LLC | President |
| S.E.E.D. | Director |
| Strimbu Transport, Inc. | President |
| SBIBC, LLC | President |
| SLIBC, LLC | President |
| DV, LLC | President |
| Community Foundation of Western Pennsylvania and Eastern Ohio | Director |
| Christian H. Buhl Legacy Trust | Trustee |
| Teamsters #261 and Employee Welfare Fund | 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 BUSINESSES Nick Strimbu, Inc. - 100%
T.R.L., Inc. - 100%
Strimbu Properties, LLC - 50%
Strimbu Transport, Inc. - 100%
SBIBC, LLC - 100%
SLBIC, LLC - 50%
DV, LLC - 50%

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

REPORT ITEM 4: INSIDERS

1. NAME: Earl K. Wahl, Jr.
ADDRESS: Somerset, PA
2. PRINCIPAL OCCUPATION IF OTHER THAN WITH HOLDING COMPANY: Retired Businessman
3. TITLE OR POSITION WITH:
 - (a)HOLDING COMPANY Director
 - (b)SUBSIDIARIES First National Bank of Pennsylvania - Director
 - (c)OTHER BUSINESSES 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

F.N.B. CORPORATION
ANNUAL REPORT FR Y-6
December 31, 2015

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 BUSINESSES N/A
4. PERCENTAGE OF VOTING SECURITIES OWNED, CONTROLLED OR HELD WITH POWER TO VOTE:
 - (a)HOLDING COMPANY Common - 11.3%
 - (b)SUBSIDIARIES N/A
 - (c)OTHER BUSINESSES N/A