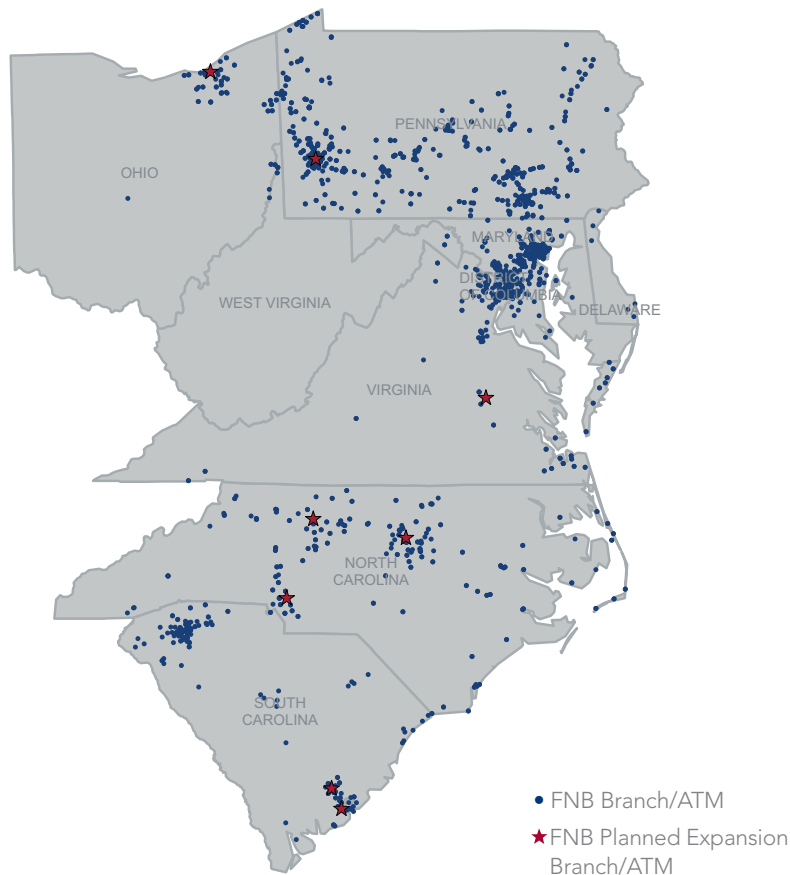




## ABOUT THE COMPANY

F.N.B. Corporation (FNB) and its banking subsidiary, First National Bank of Pennsylvania (established in 1864), are led by Vincent J. Delie, Jr., and an experienced management team. FNB is one of the 50 largest bank holding companies based in the U.S. by total assets with more than 700 percent asset growth since 2005. A publicly traded company on the NYSE, FNB has a market capitalization of approximately \$5.3 billion as of December 31, 2024, and is included in Standard & Poor's MidCap 400 Index and the Russell 1000 Index.

## CONVENIENT MARKET COVERAGE



## LINES OF BUSINESS

### Consumer Banking

- Deposit Products
- Mobile and Online Banking
- eStore® Digital Banking Experience
- Mortgage Banking
- Consumer and Small Business Lending

### Commercial Banking

- Corporate and Business Banking
- Investment Real Estate
- Builder Financing
- Asset-Based Lending
- Lease Financing
- Mezzanine Financing
- Capital Markets
- Treasury Management
- International Banking
- Small Business Administration (SBA) Lending
- Government Banking

### Wealth Management

- Trust and Fiduciary
- Retirement Services
- Investment Advisory
- Brokerage
- Private Banking

### Insurance

- Property and Casualty
- Employee Benefits
- Personal
- Title

## FAST FACTS

Approximately  
**\$49**  
billion  
assets

More Than  
**\$37**  
billion  
deposits

Approximately  
**4200**  
employees

Approximately  
**350**  
branches

More Than  
**1600**  
ATMs

Serving  
**7**  
states &  
Washington, D.C.

## AWARDS AND ACCOLADES

FNB consistently receives third-party recognition for its superior client experience, innovative technology, workplace culture and leadership in the community. Visit [fnb-online.com/awards](https://fnb-online.com/awards) for a comprehensive list.

### Service and Innovation

- eStore® named Best Digital Initiative at Banking Tech Awards USA by Fintech Futures (2024)
- 100+ prestigious Greenwich Excellence and Best Brand Awards for Small Business and Middle Market Banking (2011-2024)
- Received the Global Retail Banking Award for Excellence in Digital Innovation from The Digital Banker (2024)



### Corporate Social Responsibility

- Seven consecutive years evaluated among JUST Capital's list of America's Most Just Companies
- Named to Forbes' Most Trusted Companies in America (2025)
- Received Bank On certification for the eStyle checking account from the Cities for Financial Empowerment Fund (2021-2024)



### Inclusive and Excellent Workplace

- Named as one of America's Most Admired Workplaces by Newsweek (2025)
- Honored more than 70 total times as a leading workplace, including being repeatedly named by Energage as a Top Workplace USA and in major markets throughout the Company's footprint
- One of only a few banks to appear on all six DiversityComm Best of the Best Top Employers lists for 2024



### Performance and Governance

- Named to America's Best Companies list by Forbes (2025)
- Ranked by S&P Global Market Intelligence as one of the one of top 50 performing U.S. banks based upon financial metrics
- Honored as one of TIME's World's Best Companies (2024)



## INDUSTRY-LEADING INNOVATION

- Clicks-to-Bricks strategy brings together in-person and digital banking for one consistent, convenient experience.



- FNB Direct Mobile Banking app allows customers to efficiently manage their banking relationship.



- eStore® makes it easy for customers to shop and apply for products and services, schedule appointments and access financial education.



## SERVING OUR CUSTOMERS, COMMUNITIES AND SHAREHOLDERS

- Comprehensive financial education tools and programs designed to help customers achieve their financial goals.



- Strong capital, liquidity, reserves and relative share price put FNB in good position to weather a wide range of potential scenarios.



- Millions of dollars and thousands of volunteer hours committed annually to support the communities we serve.



For more on FNB's performance, read the most recent Annual Report at [fnb-online.com/annualreport](https://fnb-online.com/annualreport).

To learn more about how FNB supports the communities it serves, read the Corporate Responsibility Report at [fnb-online.com/crr](https://fnb-online.com/crr).

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