

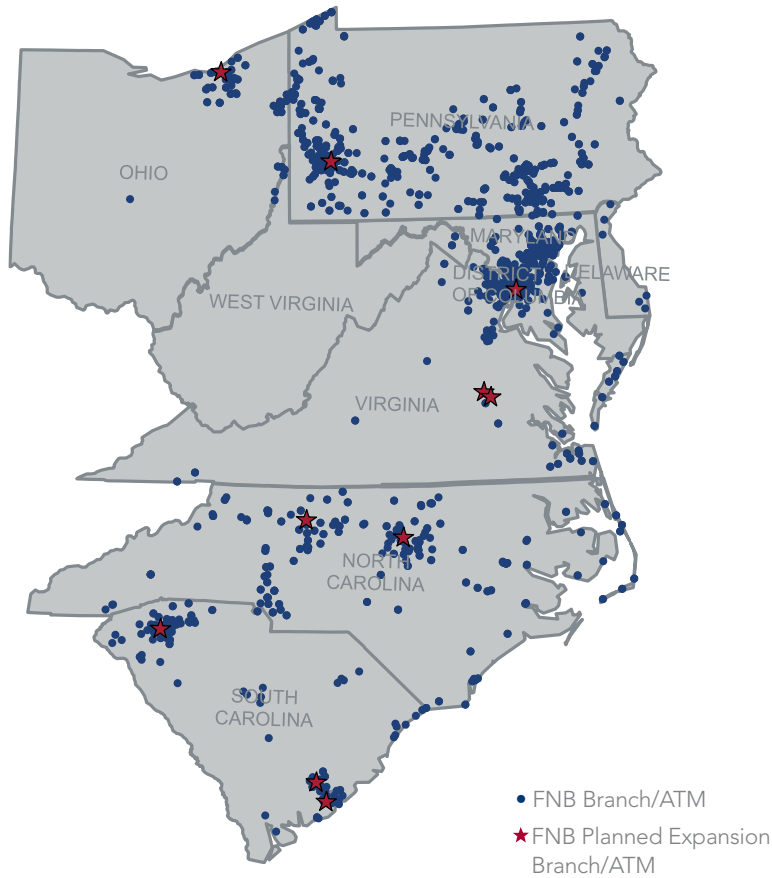


F.N.B. Corporation

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 billion as of June 30, 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

Nearly
\$48
billion
assets

Approximately
\$35
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 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 since 2011
- Named a Model Bank for Omnichannel Delivery by Celent (2023)



Corporate Social Responsibility

- Outstanding CRA rating from the OCC (2018-2020)
- Named to Coalition Greenwich's list of Standout Commercial Banks for Demonstrating Commitment to Environmental, Social and Governance (ESG) Principles and Values
- Received Bank On certification for the eStyle checking account from the Cities for Financial Empowerment Fund (2021-2024)



Inclusive and Excellent Workplace

- Honored more than 60 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

- Seven consecutive years evaluated among JUST Capital's list of America's Most Just Companies
- Rated a "3+" for the percentage of women on the Company's Board by 50/50 Women on Boards
- Ranked by S&P Global Market Intelligence as one of the one of top 50 performing U.S. banks based upon financial metrics.



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.

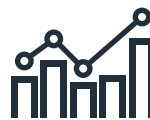


SERVING OUR CUSTOMERS, COMMUNITIES AND SHAREHOLDERS

- 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.



F.N.B. Corporation

For more on FNB's performance, read the most recent Annual Report at 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.

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MEMBER FDIC

NMLS #766529

