

F.N.B. Corporation Continues To Expand in Headquarters Building

PITTSBURGH, **PA – May 28**, **2024** – F.N.B. Corporation (NYSE: FNB) today shared an inside look at the state-of-the-art space in its new corporate headquarters, FNB Financial Center. Along with unveiling plans for a ground-floor cafe, FNB announced it has secured three more floors, or nearly 60,000 square feet, of office and amenity space for its employees, with options to add further space to accommodate its continued growth.

FNB's investment in its new headquarters is an extension of its significant commitment to western Pennsylvania, where the Company was founded more than 160 years ago. Today, FNB has nearly 2,000 employees spanning the region.

"FNB's dramatic growth has made it possible for us to create jobs and commit resources to drive prosperity for our region," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We believe in Pittsburgh's bright future and stepped up to invest in FNB Financial Center because of its power to serve as a catalyst for positive change and economic success in our headquarters city."

Modern Workspace

FNB will occupy a total of approximately 230,000 square feet in FNB Financial Center, which is expected to approach 70 percent occupancy prior to completion. Team members will enjoy modern workspace on floors five, eight through 16, 25 and 26. The 13th and 14th floors will house a sophisticated two-story trading floor — a hub of fast-paced activity for FNB's Capital Markets employees — and the 15th floor will be partially dedicated to employee training. In addition to FNB, the fifth floor will incorporate a fitness center, a Wi-Fi-enabled outdoor terrace and other amenities available to the building's tenants.

Each of FNB Financial Center's 26 floors features floor-to-ceiling glass windows, which, combined with the building's unique elevation and thoughtful floorplans, provide bright space and spectacular views for all occupants. FNB's floors are designed to prioritize collaboration and productivity, with working and meeting space options formatted to suit employees' varied styles and preferences.

Health-Conscious Dining

FNB is partnering with Parkhurst Dining, a leading contract food service provider in the Mid-Atlantic that also is headquartered in Pittsburgh, to open a cafe — the eStore Cafe — in the FNB Financial Center lobby.

In line with FNB's commitment to wellness, the eStore Cafe will provide healthy food options for employees, tenants and visitors, with seating for approximately 80 to 100 patrons. Guests will be able to use digital solutions to buy coffee and hand-crafted soups, salads, sandwiches and more, prepared fresh daily by Parkhurst chefs using high-quality, locally sourced ingredients. The nearly 5,400 square foot cafe will provide grab-and-go, dine-in and corporate catering options featuring chef-driven menus.

The ground floor of FNB Financial Center also will feature an innovative FNB branch, including the Company's self-service digital features and eStore®.

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Growth That Benefits the Community

FNB will consolidate several North Shore campus sites into FNB Financial Center when it opens later in 2024. With room for up to 1,000 team members, the new headquarters will enable the Company to continue its growth trajectory while driving improved efficiency, collaboration and productivity.

The LEED Silver-certified building will add nearly 550,000 square feet of sustainable, mixed-use space for the Pittsburgh region. Located on the former site of the Civic Arena, FNB Financial Center is the anchor of one of the most socially responsible urban development initiatives in the U.S., serving as the catalyst for nearly \$1 billion in economic expansion. The project is on track to exceed its significant commitments to include minority- and women-owned businesses in construction.

For more information about FNB Financial Center and its significant community impacts, please review FNB's Corporate Responsibility Report.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia. FNB's market coverage spans several major metropolitan areas, including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; Washington, D.C.; Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina; and Charleston, South Carolina. The Company has total assets of nearly \$46 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Washington, D.C. and Virginia.

FNB provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network, which is led by its largest affiliate, First National Bank of Pennsylvania, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, government banking, business credit, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services, including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. FNB's wealth management services include asset management, private banking and insurance.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's MidCap 400 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation website at www.fnbcorporation.com.

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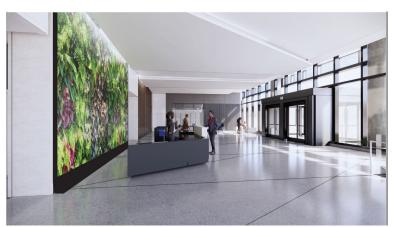
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The FNB Financial Center lobby makes an impressive statement with an expansive digital screen.



FNB and Parkhurst will provide convenient access to healthy food options in a ground-floor café with seating for approximately 80 to 100 people.

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The fifth-floor terrace will provide tenants with outdoor space to relax and collaborate.





FNB's two-story trading floor will be a modern hub of fast-paced activity for employees who work in the capital markets space.