



FOR IMMEDIATE RELEASE

FNB's eStore® Named Best Digital Initiative Nationally
F.N.B. Corporation Recognized at Banking Tech Awards USA

PITTSBURGH, PA – June 10, 2024 – F.N.B. Corporation (NYSE: FNB) announced today that [eStore®](#) was named the Best Digital Initiative at the 2024 Banking Tech Awards USA. In its annual awards program, Fintech Futures, a leading global provider of independent intelligence and insight for professionals in the fintech sector, recognized FNB for successfully implementing a technology-driven customer banking initiative with a digital proposition at its core.

“This latest award for eStore further validates our strategy to focus our technology investment on client engagement, making it easier and more convenient for consumers and businesses to bank with FNB,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Our emphasis on digital technology enables us to adapt to consumer preferences and tailor experiences to unique client needs, powering our goal to make FNB the primary bank for all our customers.”

eStore is the flagship technology of Clicks-to-Bricks, FNB's omnichannel banking strategy that is designed to give customers and clients ultimate flexibility in managing their banking relationship. With the proprietary digital banking platform, consumers can use their online or mobile device or an interactive in-branch kiosk to shop for products and services, open accounts, apply for loans, schedule appointments and access financial education resources. FNB's strategy is to create a single customer experience that spans its physical and digital delivery channels.

In 2023, the Company further enhanced the eStore experience when it [launched the eStore Common app](#), a universal application that can be utilized for the majority of FNB's consumer products and services that also allows users to simultaneously apply for multiple products with the completion of one application. Unique in the banking industry, the Common app drastically decreases keystrokes, enables customers to upload supporting documents and reduces the amount of time needed to complete multiple applications. Customers were able to apply for [most consumer loan and deposit products](#) through the Common app by the end of 2023, and small business products are on the roadmap to be added in 2024.

Held in New York on May 30, 2024, the Banking Tech Awards USA placed a spotlight on outstanding achievements and success in the U.S. banking and fintech industry. In addition to winning Best Digital Initiative, FNB was honored among some of the country's largest financial institutions as a finalist in the Best Use of Tech in Consumer Banking, Best User/Customer Experience Initiative and Top Innovation categories.

The Banking Tech Awards USA add to FNB's growing list of national and international recognition for innovation. In 2023, FNB was selected as a [Model Bank for Omnichannel Retail Delivery](#) by Celent, while *American Banker* named Delie one of its Innovators of the Year for the creation and development of the eStore. A full list of FNB's awards for innovation, leadership, performance and workplace excellence is available at fnb-online.com/awards.

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



F.N.B. Corporation

FOR IMMEDIATE RELEASE

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.

###

Media Contact:

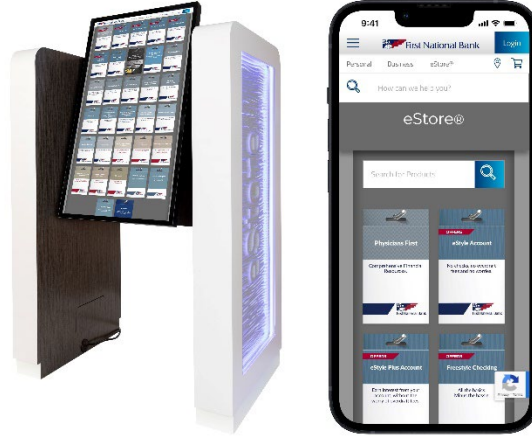
Jennifer Reel, 724-983-4856, 724-699-6389 (cell)
reel@fnb-corp.com

Analyst/Institutional Investor Contact:

Lisa Hajdu, 412-385-4773
hajdul@fnb-corp.com



FOR IMMEDIATE RELEASE



eStore is available via digital device or at interactive kiosks in each of FNB's approximately 350 branches.