



F.N.B. Corporation Promotes Insider to Chief Audit Executive

After Nearly 30 Years of Service, Christine Tvaroch Is Succeeded by Ronda Edkins

PITTSBURGH, PA – August 7, 2024 – F.N.B. Corporation (NYSE: FNB) announced today that Chief Audit Executive Christine Tvaroch is retiring after nearly 30 years of service to the Company. She will be succeeded by Ronda Edkins, who joined FNB in 2023 as Chief Operational Risk Officer.

“Christine has been an asset to our Company for decades. She has been a valued partner throughout FNB’s dramatic growth. We are grateful for her contributions and wish her the best in retirement,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank.

Tvaroch joined FNB in 1995 as an Audit Manager before being promoted to General Auditor in 1999 and Chief Audit Executive in 2016. Previously, she held several audit-related roles at JPMorgan Chase. She has a bachelor’s degree from Youngstown State University and holds several professional designations.

Delie added, “It is a testament to our preparedness and the caliber of our employees that FNB was able to promote Ronda Edkins from within to ensure a seamless transition for a critical position on our executive team. Ronda’s extensive experience is additive to our ongoing focus on enterprise-wide risk management and initiatives to prepare for the Heightened Standards commensurate with a larger financial institution.”

FNB’s Chief Audit Executive is responsible for providing independent assurance to the Company’s Audit Committee and Board of Directors regarding the effectiveness of governance, risk and control processes. In her new position, Edkins directs teams in evaluating financial, operational and information technology controls based on assessment of risk and compliance with corporate policies and government laws and regulations applicable to banking.

Edkins has more than 25 years of financial services experience, previously holding roles with KPMG, PNC Bank and USAA. She earned her Bachelor of Science in Business Administration and Accounting from Robert Morris University and is engaged in the community as a board member and vice chair for the Southwestern PA chapter of the American Red Cross.

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 \$48 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Washington, D.C. and Virginia.



F.N.B. Corporation

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