

F.N.B. Corporation Celebrates Grand Opening of Its \$300 Million Headquarters Building
Commemorates Event with \$1 Million Gift to UPMC Children's Foundation to Support
Behavioral Health with FNB Hub for Family Support

PITTSBURGH, PA – February 19, 2025 – F.N.B. Corporation (NYSE: FNB), the holding company for First National Bank, welcomed civic and community leaders to its new headquarters, FNB Financial Center, to celebrate the building's grand opening on February 18, 2025.

FNB Chairman, President and Chief Executive Officer, Vincent J. Delie, Jr., provided remarks before a ceremonial ribbon-cutting at the evening event in the lobby of the new building in Pittsburgh's Lower Hill District neighborhood. The occasion formally commemorated the success of a transformational venture that was a decade in the making, announced at the end of 2019 and completed despite the significant challenges presented by the COVID-19 pandemic.

"It is extremely rewarding to have played a role in bringing hundreds of high-quality jobs to Pittsburgh, and also to have realized the vision for this building for our employees and the community," said Delie. "Growing up on Pittsburgh's North Side with views of the city, I was inspired by our skyline and its beauty, and now FNB is part of it — and we are here because of our determination and what we have achieved as a Company."

Pennsylvania Governor Josh Shapiro reinforced FNB Financial Center's economic impact in a video message that was played at the event. "We want Pennsylvania to be the best state in the nation to start and grow your business . . . The grand opening of FNB Financial Center is a signal of our competitiveness. It will bring more people and more opportunity to the Lower Hill District. And combined with our unprecedented investment in the Golden Triangle, it's the start of a new day for Pittsburgh. So thank you, Vince, for investing in this city and its great people."

State-of-the-Art Space

The newest addition to the Pittsburgh skyline, and one of the few multi-tenant towers constructed in the central business district during the past four decades, FNB Financial Center adds new, modern workspace and amenities to the downtown marketplace. FNB owns and occupies the majority of the building, bringing employees together in new, state-of-the-art space that is designed to encourage communication and collaboration between lines of business. Select features of the 26-story tower include:

- A sophisticated trading floor for Capital Markets employees, including a suspended LED stock ticker that is visible from the building exterior.
- An amenity floor featuring a cutting-edge fitness center with showers and lockers, conference rooms, lounge space and a WiFi-enabled, tenant-only terrace.
- LEED Gold certification, with numerous health and wellness-oriented features, including floor-to-ceiling windows for ample natural light and advanced HVAC systems.

Commitment to Innovation

FNB Financial Center also includes an FNB Digital Branch in the lower lobby. Contained within the eStore Cafe, which provides fresh and health-conscious grab-and-go, dine-in and corporate



catering food options, the Digital Branch incorporates self-service eStore kiosks and consultative personnel to provide customers with a flexible banking experience.

Adding further convenience, patrons can use eStore to order food from the cafe. Digital boxes that connect to the cafe's ordering system are accessible via the in-branch eStores, and anyone in the building can order food through the eStore on their FNB Direct mobile app.

FNB Financial Center additionally creates space for FNB to test its latest technology advances, including a new eStore prototype that was installed at ground level. The device adds ATM, video chat and account opening capabilities to eStore, enhancing efficiency for customers and presenting a cost-effective way to increase FNB touchpoints in new and existing markets.

Significant Community Impact

During the grand opening celebration, FNB further built on its substantial commitment to the Pittsburgh region by announcing a \$1 million contribution to the UPMC Children's Hospital Foundation's This Moment fundraising campaign. The gift will go toward the FNB Hub for Family Support, a new initiative to help UPMC Children's patient families access care and navigate behavioral health, medical and community resources. The Hub is designed to provide structure, education and training to identify and sustain a pool of Family Support Partners — individuals who have lived experience as a parent or individual with a similar diagnosis who has successfully navigated the behavioral health system. Family support partners offer an understanding perspective, provide well-researched resources, and help families to navigate care.

FNB Financial Center serves as the catalyst for an expected \$1 billion in economic expansion in the Lower Hill District and surrounding region. The anchor of a redevelopment of the former Civic Arena site, the project included substantial commitments for participation by underrepresented businesses during construction (30 percent minority-owned business enterprises and 15 percent women-owned business enterprises). FNB, specifically, has committed more than \$235 million to the local community. In addition to the majority of the equity and all the senior debt for the project, the Company provided grants and led the monetization of a tax revenue program to provide immediate funds to the Hill District neighborhood. FNB also invested in funds that contribute capital to minority-owned firms and created a loan program to ensure local contractors had the resources necessary to participate in the FNB Financial Center project.

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 \$49 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



FNB Financial Center in Pittsburgh's Hill District.





(Top photos left to right) FNB Financial Center features a sophisticated trading floor and modern lobby. (Bottom photos left to right) The Digital branch and eStore Cafe on the ground floor of FNB's new headquarters.





(Top) Pennsylvania's Lieutenant Governor, Austin Davis, and FNB's CEO, Vince Delie, both delivered remarks at the grand opening of the financial institution's new headquarters.

(Middle right) FNB announced a \$1 million gift to UPMC Children's Foundation to Support Behavioral Health with FNB Hub for Family Support.

(Bottom right) F.N.B. Corporation held its grand opening in its Digital Branch.

(Bottom left) F.N.B. Corporation utilized the state-of-the-art light system on the crown of its new headquarters to celebrate the building's grand opening.



Customers can use FNB's eStore to order food from the cafe in FNB Financial Center.