

SHARING  
SUCCESS  
&  
STABILITY



2025 CORPORATE RESPONSIBILITY REPORT





# SHARING SUCCESS & STABILITY

F.N.B. Corporation (FNB) publishes an annual Corporate Responsibility Report (CRR). The information found in FNB's 2025 CRR is based on information currently known to us and developed in good faith based on internal reporting by FNB's business and operations lines and corporate functions. It is intended to illustrate FNB's commitment to responsible environmental, social and governance practices. FNB's annual reporting of its efforts as described in the CRR is informed by generally accepted practices, well-respected frameworks, including the Sustainability Accounting Standards Board (SASB), banking sector standards and Leadership in Energy and Environmental Design (LEED) rating system, and by information tracked in our Report of Condition and Income and by institutions such as the Small Business Administration (SBA) and Consumer Financial Protection Bureau (CFPB).

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## 2024 IMPACT

2024 was a remarkable year for FNB — performance milestones, continued recognition as an employer of choice and, not least of all, the opening of a new corporate headquarters in an underserved Pittsburgh, PA, neighborhood. Here’s a quick look at the year’s highlights:

### Community Investment

**More than \$1 billion** in residential mortgage and small business lending to low- to moderate-income (LMI) and majority-minority census tract (MMCT) communities

**More than \$250 million** combined lending in FNB Homeownership Program and Special Purpose Credit Program (SPCP), including Homeownership Plus mortgage originations and Home Equity Plus Loan and Line of Credit commitments

**More than \$100 million** in affordable mortgage loan originations (including Veterans Affairs (VA), U.S. Department of Agriculture (USDA), Federal Housing Administration (FHA) and other government-backed mortgage programs)

**More than \$7.3 million** in charitable gifts to more than 1,400 organizations

**\$1 million** to UPMC Children’s Hospital of Pittsburgh Foundation for FNB Hub for Family Support

**Nearly \$700,000** donated to United Way through sponsorships and events as part of annual campaign

### Access to Banking Services

**Nearly 20 percent increase** in FNB’s no-overdraft checking accounts opened from 2023 to 2024; **27 percent increase** for SmartSecured credit cards; **28 percent increase** in CashPlease small dollar loan originations

**27 percent increase** in Credit Center enrollments year-over-year (YoY)

**Approximately 350 branches**



**More than 1,600 ATMs and ATMs with TellerChat (ITMs)**

**Disaster Relief Unsecured Installment Loans** deployed for NC, SC and VA customers who were impacted by Hurricane Helene



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## Hands-On Support

**More than 26,000 total volunteer hours** completed by employees, board members and executives

**More than 900 organizations** supported

**Nearly 200 volunteers** combined for **more than 700 service hours** across 14 events connected to annual United Way campaign



## Enhancing Education

**More than 100,000 users** of FNB's online Financial Insights program since 2018; **29 percent increase** in adult learning module users from 2023 to 2024

**Nearly \$1.9 million** to more than 100 education-focused organizations via Pennsylvania State Educational Improvement Tax Credit (EITC) Program

**\$40,000**, via EITC, to the Pittsburgh Promise scholarship program, in addition to **\$1 million** overall commitment announced in 2022

**More than 80 employee presentations** at community and industry events

## Environmental Footprint

**Nearly 320,000 square feet** of space occupied in LEED-qualified buildings; **230,000 square feet** in newly opened FNB Financial Center (certified LEED Gold)

**Nearly 1.7 million total kilowatt-hours** conserved and **nearly 680 cubic yards** of landfill space saved through shredded paper recycling

**Nearly \$32 million** in alternative energy investment tax credits

## 2024 AWARDS & RECOGNITION

FNB's efforts to positively impact all our stakeholders are regularly recognized by respected organizations and prominent news outlets alongside leading institutions from around the world.

### Workplace

- Energage (third-party research firm) — Top Workplaces
  - USA
  - Financial Services
  - Culture Excellence
  - Regional Awards (Pittsburgh; Northeast Ohio; Baltimore; Charlotte)
- Newsweek — America's Most Admired Workplaces; America's Greatest Workplaces for LGBTQ+
- TIME — World's Best Companies
- DiversityComm Magazine — Best of the Best
  - Top Diversity Employers
  - Top Hispanic Employers
  - Top Black Employers
  - Top Women Employers
  - Top Disability-Friendly Companies
- JUST Capital — Evaluated among America's Most Just Companies
- Women Certified — Women's Choice Awards (Best Companies to Work For — Women and Millennials)
- U.S. Veterans Magazine — Top Veteran-Friendly Employer



### Leadership & Recognition

- The CEO Magazine — CEO of the Year
- CEOWORLD Magazine — World's Most Influential CEOs and Business Executives
- Brand Finance — Top 50 CEOs in the United States; Top 20 Global Bank CEOs
- Central Penn Business Journal — Power List
- PA Business Central — Top 100 People
- Pittsburgh Business Times — Pittsburgh Power 100; 20 People to Know in Banking
- Ragan — Top Women in Communications
- Cleveland Magazine — Cleveland 500
- Maryland Daily Record — Influential Marylanders; Power 100 List
- WilmingtonBiz — WilmingtonBiz 100
- Kehrer Group — Top Directors Award
- Penn-Northwest Development Corporation — Lifetime Achievement Award



FNB's top executive, Vincent J. Delie, Jr., earned many leadership awards in 2024, including CEO of the Year.

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## Performance

- *Forbes*
  - America's Best Companies (2025)
  - America's Most Trusted Companies (2025)
  - America's Best Banks
  - Global 2000
- Fintech Futures — Banking Tech Awards USA (Best Digital Initiative — eStore®)
- *The Digital Banker* — Global Retail Banking Innovation Award (Excellence in Digital Innovation)
- *CEOWORLD Magazine* — World's Most Influential and Innovative Companies
- *The Banker* — Top 100 U.S. Banks
- *Global Finance Magazine* — Best SME Banks (Best in U.S. Mid-Atlantic Region)
- GoBankingRates — Best Regional Banks in the Northeast (Best for Checking Accounts)
- *Business Insider* — Best Bank in North Carolina for Opening a Checking Account
- *Newsweek* — Most Popular Bank in Pennsylvania
- Coalition Greenwich — Best Bank Awards (15 awards in 2025; More than 115 awards overall)
- Brand Finance — Banking 500 Brand Rankings
- *Monitor*
  - Top 100 Equipment Finance Companies
  - Vendor Top 40
  - Top 50 Bank Finance/Leasing Companies
- *PA Business Central* — Top 100 Organizations
- *Maryland Daily Record* — Reader Rankings: Best Business Banking



## A MESSAGE FROM OUR CEO



We have had a great deal to celebrate at FNB since the last time we shared our Corporate Responsibility Report. The opening of our new corporate headquarters, continued optimization of our digital and physical delivery channels and ongoing work to enhance our robust approach to risk all highlight the significant progress we have achieved for our shareholders — and, concurrently, our commitment to share that success with all the Company's stakeholders.

Throughout 2024, our teams enacted initiatives that opened the door to greater economic opportunity in underserved areas; increased access to safe and effective banking services; educated groups of all ages about financial concepts; financed several large renewable energy projects; and promoted health and wellness for our employees and communities. These actions and investments have the power to build up communities and foster long-term economic growth.

Reviewing the full scope of our efforts, we are reminded of why they are so important. In an increasingly connected world, our prosperity equals prosperity for our stakeholders. FNB's corporate responsibility strategy keeps that context front and center, right beside the knowledge that what we are doing is right. We are proud to once again share the impact we have had on our constituents and the communities we serve.



**Vincent J. Delie, Jr.**  
Chairman, President & CEO  
F.N.B. Corporation  
First National Bank

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## MISSION & CORE VALUES

*Everything we do is in service to our Company mission and these goals:*

**TO HELP** *our customers achieve economic success and financial security by building enduring, mutually beneficial relationships based on trust and integrity*

**TO BUILD** *a diverse workforce where employees can learn, grow and prosper as contributing members of a winning team*

**TO IMPROVE** *the quality of life in the communities we serve*

**TO CREATE** *sustainable, long-term value for our shareholders*

*Our core values provide our work with purpose and guide our interactions with each other and our stakeholders:*

**Integrity and Honor**

**Excellence and Passion**

**Teamwork and Collaboration**

**Innovation and Creativity**

**Leadership and Recognition**



## BUILDING UP OUR COMMUNITIES



The Garner Office in North Carolina hosted a donation drive in response to damage caused by Hurricane Helene.

Economically stable communities — those featuring opportunity, vibrant businesses and ample housing options — are primed to grow and improve the quality of life for residents. Through a combination of direct contributions and strategic investment, FNB supports initiatives that cultivate stability throughout our footprint, particularly in areas that have been historically underserved.

*“Be it through helpful products and services, large-scale community investments or providing opportunities for our team members to make personal impacts, FNB’s commitment to corporate responsibility continues to grow and inspire. Throughout 2024, our teams found creative ways to positively benefit our stakeholders and neighbors. I’m excited to share our story — and look forward to what comes next.”*

**Brent Semachko**  
 Director of Corporate Responsibility

### Philanthropy & Grants

FNB grew its philanthropic giving to more than \$7.3 million in contributions and grants in 2024. Funds were delivered to various organizations and projects focused on, but not limited to, community economic development, revitalization/ stabilization, affordable housing, support services and education. Some of the organizations we supported include:

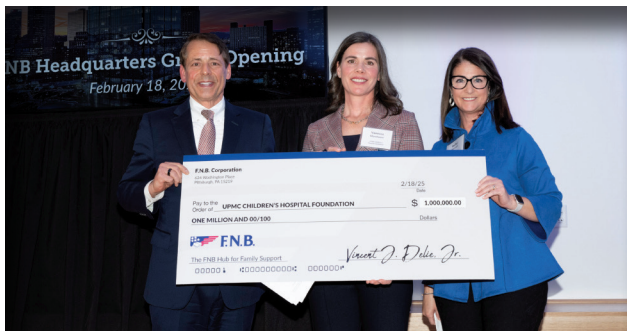
- Pittsburgh Scholar House (\$100,000):** This organization is dedicated to providing support and guidance to single-parent families that aspire to create a better quality of life. Our commitment went to the Wayfinders Program, which is designed to aid single parents who are actively working toward a college degree, emphasizing

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housing stability, transportation, childcare access and tuition assistance.

- **American Red Cross (\$100,000):** We targeted relief efforts following Hurricane Helene’s devastation throughout the South in the fall of 2024. See Page 17 for more about how FNB’s team members answered the call following the storm.
- **NeighborWorks Northeastern PA (\$35,000):** Our contribution went to multiple programs to help beautify neighborhoods and provide home improvements to eliminate blight in Scranton, PA, and surrounding areas.
- **For My Kidz (\$15,000):** With a mission to help youth and families overcome barriers in education and housing, this Baltimore, MD, organization provides financial literacy classes, mentoring, workforce development and housing services in underserved communities.

## FNB Hub for Family Support



The announcement of our \$1 million gift to the UPMC Children’s Hospital Foundation was a highlight of FNB Financial Center’s grand opening celebration.

Mental health is deeply connected to individual and community wellness. It is also a top priority for our CEO.

We were proud to announce a \$1 million donation to the UPMC Children’s Hospital of Pittsburgh Foundation’s This Moment fundraising campaign during the February 2025 grand opening of our new

Pittsburgh-based corporate headquarters. The gift will support the opening of the FNB Hub for Family Support, a new initiative to help UPMC Children’s 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.

## CDFIs

Community Development Financial Institutions (CDFIs) remained a priority in FNB’s corporate responsibility strategy in 2024. These mission-driven organizations focus on providing financial services and capital to underserved communities, with goals that align with our own objectives. Highlights of our investments included:

- **Community Growth Fund (\$1 million):** Our investment with this Pittsburgh-based CDFI is specifically intended for its Affordable Housing Development Fund to provide capital to redevelop properties in blighted areas into affordable rental and for-sale homes. We funded a project that includes nine homes and 23 rental units, 19 of which will be dedicated for permanent veteran housing with support services.
- **Finanta (\$1 million):** Formerly known as Community First Fund, this Philadelphia-based CDFI has 20 years of experience creating sustainable prosperity for low-wealth communities and individuals, especially for women and communities of color. We renewed our investment with the organization after our previous funding helped to finance businesses throughout eastern and central Pennsylvania.

- **Neighborhood Community Development Fund (\$500,000):** Matching FNB’s equity equivalent (EQ2) investment from a year ago for a total of \$1 million, the funding will be used to provide loans that focus on small business financing, affordable housing and strategic real estate investments throughout Allegheny County, PA.

## Affordable Homeownership



*FNB hosts homeownership workshops in LMI and MMCT communities throughout our footprint, providing guidance about the homebuying process.*

We continued to focus on supporting sustainable homeownership in LMI areas and MMCTs, with major growth in our Special Purpose Credit Program’s (SPCP) Homeownership Plus mortgage product in 2024. Designed to mitigate financial barriers to homebuying by offering credit on more favorable terms for people from historically underserved or economically disadvantaged communities — as well as closing cost assistance, reduced up-front costs and more flexible requirements — Homeownership Plus grew year-over-year by nearly 125 percent in loan originations and nearly 155 percent in total dollars (more than \$142 million originated in 2024). Additionally, we originated more than \$100 million in affordable mortgage loans using VA, USDA, FHA and other government-backed programs — a 75 percent increase from 2023.

We also delivered more than \$4 million combined through our Closing Cost Assistance Grants and Community Uplift Down Payment Assistance Grants. Available in certain markets and with plans to expand throughout the footprint, the Community Uplift program is a new solution designed to further decrease upfront costs for SPCP customers. Beyond products, we offered expertise and practical aid to new/minority developers who were seeking assistance through Federal Home Loan Bank (FHLB) programs to address gaps in their capital stacks. By supporting their applications for the FHLB’s Affordable Housing Program and Voluntary Housing Grant, we helped them receive nearly \$15 million in grants.

## LIHTCs



*The Residence at Northgate is a strong example of how LIHTCs help provide quality housing for those in need.*

We maintained our support for Low Income Housing Tax Credit (LIHTC) investments in our markets. With nearly \$66 million in combined investments and loans for LIHTC projects, our funding will contribute to more than 350 affordable housing units throughout the Bank footprint. 2024’s LIHTC investments included:

- **More than \$5.5 million** to the rehabilitation of the Chestnut Street Apartments senior housing community in Fairview, Erie County, PA, an LMI community within FNB’s Northwest Region. We also provided an \$8.8 million loan for the project, which has a pair of FNB clients serving as the developer and general contractor.



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- **More than \$5 million** to the new Residence at Northgate, an 80-unit affordable housing community in Statesville, NC. The facility is meant to benefit low-income seniors, with area median income targets of 30 percent, 50 percent and 60 percent.

## Small Business Support

Small businesses create employment opportunities, increase local innovation and competition, and contribute to our regional economies. At FNB, we provide financing and strategic guidance to put entrepreneurs and growing organizations in a better position to succeed through our small business banking and Small Business Administration (SBA) lines of business. In 2024, we financed nearly \$262 million to small businesses and small farms with annual revenues under \$1 million, with a more than \$60,000 increase in average loan amount.

Moreover, we support local programs and community outreach initiatives to foster opportunity and awareness of available resources. For example, we are a partner lender in NC Rural Center's Loan Participation Program, which assists small businesses in rural North Carolina that may not meet certain loan requirements to attain financing.

We also hosted our FNB Small Business Development Camp for a second year, with the Pittsburgh Penguins hockey team again partnering in the six-week program. Five businesses received guidance and insight on sustaining, scaling and advancing their organizations and eventually presented pitches to an expert panel of judges. Three winners earned grants and marketing opportunities.

*"This development camp provided us with incredible insight surrounding small business loans, marketing initiatives, creating business plans and also building our team with team players. The speakers and professionals that came in to speak with us weekly provided insight, experience, professionalism and great knowledge to help us continue to build the business."*

**Erin Haney**

*Founder & Co-Owner of Spectrum Fudge,  
FNB Small Business Development Camp winner*

FNB once again was a sponsor at East Carolina University's (ECU) Pirate Entrepreneurship Challenge, a business pitch competition in which each team must have at least one enrolled ECU student. We sponsored the Rural Community Impact Award, which went to Palmquatics Marine, a boat repair company specializing in mobile gelcoat and fiberglass. Palmquatics received a \$10,000 award to grow their business.



*Events like East Carolina University's Pirate Entrepreneurship Challenge enable FNB to support young business owners.*

## ACCESS & INNOVATION



Access to diverse, affordable and convenient banking resources is vital to building and sustaining financial stability. FNB's omnichannel Clicks-to-Bricks strategy ensures that consumers of all backgrounds can easily find and use products and services that fit their needs using a seamless combination of digital technology, local branches and ATMs.

### Coming Next for eStore

Among the unique spaces in our new headquarters will be a specialized "Digital Lab" where our Digital Channels team will explore new capabilities in a secure environment. Continual innovation includes the evolution of eStore, FNB's comprehensive digital banking platform that is available on mobile devices, online or via interactive in-store kiosks. Coming soon is an upgraded kiosk that merges the eStore interface with our multilingual ATM with TellerChat units. Along with cash services, customers can use video chat technology to talk to bankers, complete routine transactions and open accounts — functionality that is new to onsite eStores and convenient for customers.

Bundling services into a single unit, the new kiosks are efficient for customers and present a cost-effective way to increase penetration, including in underserved communities. The prototype unit, featuring a modernized design, was installed in FNB Financial Center's lobby in late 2024.

### Banking for All

FNB's footprint encompasses seven states — Pennsylvania, Ohio, Maryland, West Virginia, Virginia, North Carolina and South Carolina — and Washington, D.C. Over 31 million people live within 15 minutes of an FNB branch or ATM, and nearly 30 percent of our current branch network is in LMI census tracts or MMCTs.

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- **eStyle Checking Account:** Our checkless, no-overdraft fee account meets Bank On's rigorous national standards, which address challenges preventing unbanked or underbanked consumers from opening an account. In the past two years, eStyle has experienced 19 percent account growth and 20 percent balance growth.
- **SmartSecured Credit Card:** This card is designed for customers looking to establish a credit history and/or improve their credit score. A deposit into an FNB savings account secures the card and serves as its credit limit while the cardholder develops responsible money management habits and builds credit over time. In 2024, new accounts were up 27 percent YoY.
- **CashPleas Small Dollar Loan:** CashPleas is a short-term, small-dollar solution for eligible account holders who have urgent or unexpected financial needs or liquidity gaps. Customers can quickly apply for funds through digital tools and have funds delivered directly into their FNB account. Annualized new origination growth was 28 percent in 2024.
- **Credit Center:** Available through mobile or online banking, this free service updates users on their current credit score and usage, breaking down the factors influencing their score and offering suggestions to improve it. Users also have access to their full credit report.

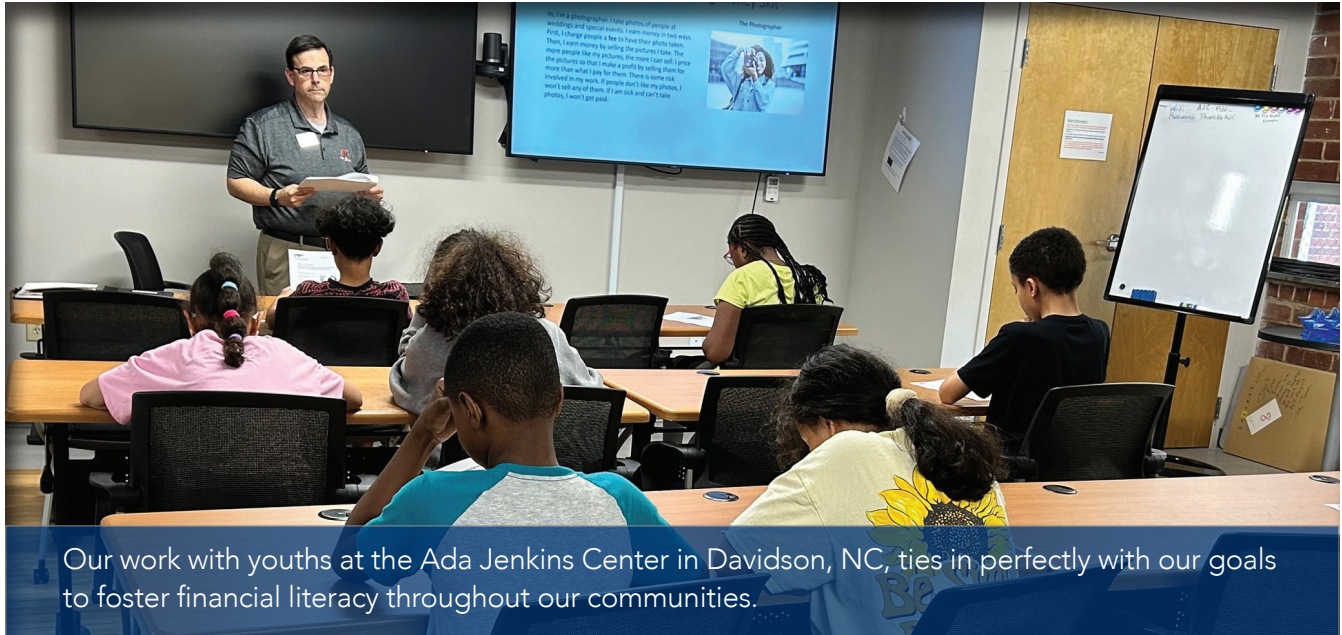
In addition, FNB continues to refine and build on existing products and services. Our CardGuard™ service, for example, received a major upgrade in 2024. Accessed through online and mobile banking channels, CardGuard enables customers to manage their FNB debit card through a robust set of digital controls. Now, users can perform a new set of convenience- and security-oriented actions with CardGuard, including changing a card's PIN, managing and setting travel plans, and viewing which merchants have card information stored online or generate recurring transactions. Combined with the ability to set spending limits and alerts, CardGuard is a useful tool for fostering prudent financial management behaviors and secure card use.



Accessed through mobile devices, online or in-branch kiosks, FNB's award-winning eStore changes how customers think about digital banking. The interface offers a consistent experience across all channels and has wide functionality, enabling users to open accounts, explore products, apply for certain loans, set appointments and view financial education resources — where and when they want. The newest eStore kiosks (bottom photo at left) will merge the platform with ATMs with TellerChat for even more convenience.



## ENCOURAGING EDUCATION



Individuals and businesses with a strong grasp of banking and finance concepts and a working knowledge of the financial system are better positioned for success. That makes financial literacy a crucial component to a well-rounded education, and FNB takes seriously our responsibility to be a leader in sharing such knowledge. Our proprietary Financial Insights program, which includes interactive online content and lessons, has reached more than 100,000 users since its launch in 2018. At a more grassroots level, we connect with audiences of all ages through a wide variety of events and classes that enable us to proactively develop financial literacy in the areas we serve.

## FNB in the Classroom

Education is a vital tool to break the cycle of poverty and achieve economic independence — a concept that is the foundation of the Ada Jenkins Center's work to promote learning for underserved individuals and families in Davidson, NC. FNB team members partnered with the nonprofit organization in 2024, volunteering to teach financial literacy classes to fifth- and sixth-grade students. They presented a series of topics covering the basics of banking (withdrawals, deposits, safe deposit boxes, forms of payment, saving and budgeting), as well as broader concepts, such as identifying wants versus

needs and how different people make a living and are paid.

Further examples of financial education initiatives we participated in during 2024 included:

- Charlotte Region employees partnered with Common Wealth Charlotte to offer a five-week course to Spanish-speaking clients of the Latin American Coalition, a nonprofit supporting Latino individuals and families in North Carolina. Upon completion, participants were offered FNB Freestyle Checking accounts, which do not require minimum balances and have no monthly fee for customers enrolled in Online Statements.

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- We continued our partnership with Gannon University in Erie, PA. Our financial education courses there broke down topics important to young adults, such as goal-setting, post-graduation finances and guarding against identity theft. We also provided a series of classes to employees.
- In Winston-Salem, NC, we sponsored the annual Women in Business Conference. With the theme “Breaking Barriers and Building Bridges,” the gathering drew together women entrepreneurs for networking, presentations, interactive workshops and to gain resources that uplift their businesses. FNB was represented on a panel about business financing, and other team members contributed throughout the event.

## Sharing Expertise



*FNB's Capital Markets team frequently draws a crowd when providing economic insights.*

FNB team members regularly participate in events throughout our footprint, from high-level discussions with community groups and individuals to more complex engagements designed for business leaders. These presentations and discussions are ideal for expressing FNB's expertise in a variety of financial disciplines and creating connections within our communities. In 2024, our teams were part of more than 80 such events, with an emphasis on homeownership workshops and financial education. We hosted 14 Homeownership Forums, which are often meant for first-time Black and Hispanic buyers

from LMI areas. These events feature a panel of FNB employees from various departments providing insights about the homebuying process and answering audience questions. Additionally, we took part in seven Businesswomen Forums, workshops featuring small business advice, estate planning tips, leadership skills development and networking opportunities; and our Capital Markets team delivered 18 Economic Outlook presentations to various local business chambers and industry groups.

## Leveraging Partnerships

Marketing partnerships provide another route to reach large audiences with FNB's financial education materials. As a corporate sponsor of the Western Pennsylvania Interscholastic Athletic League (WPIAL) in the Pittsburgh Region, we promote resources to students and teachers among the league's more than 150 schools. We hosted our second annual WPIAL Financial Trivia Challenge in 2024 — in which students answer as many financial education questions as they can in 90 seconds, with monetary prizes going to the top-scoring individuals and schools. Nearly 100 schools and more than 1,900 students participated — increases of 20 percent and 60 percent, respectively — and we saw more usage of our high school-oriented, self-paced online learning modules during the two months of the challenge.



*FNB's financial education efforts went to center court with the Take It to the Bank Challenge at a University of Pittsburgh basketball game, one of several impactful marketing partnerships leveraged by the Company.*



## OUR ENGAGED WORKFORCE



Hundreds of FNB team members took part in the Company's annual United Way campaign, participating in various events throughout our regions.

Regularly lauded as a top workplace, FNB works diligently to remain an employer of choice, providing impactful benefits and a welcoming culture. There are ample opportunities for advancement and a range of formal and informal programs supporting professional development, including our Emerging Leaders Program and our Mentorship Program, which had a record number of pairings in the 2024-25 program year.

### Who We Are

FNB has a diverse workforce that represents the communities we serve and thrives in an environment that prioritizes professional development and advancement.

- Nearly 60 percent of all employees and nearly 60 percent of new hires in 2024 were female
- More than 15 percent of employees and more than 25 percent of new hires in 2024 were racially or ethnically diverse
- More than half of executives and managers are female and/or racially or ethnically diverse

Our employees, too, play a large role in making our workplace experience positive and fulfilling. 2024 had many exemplary moments of what makes our team members special to our Company and their communities.

### A New Era of Collaboration

The newly opened FNB Financial Center represents a new era for our headquarters-based employees. Not only does the state-of-the-art building provide significant advancements in technology and wellness features, but it brings our many lines of business and support departments together under one roof. Previously, teams were spread throughout

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a multi-building campus. Now, we see increased collaboration, efficiency and energy; more in-person interdepartmental meetings, and socializing in our lounge areas and public spaces. The headquarters move replicates success we have seen with other regional hubs that we operate in urban centers such as Baltimore, MD; Cleveland, OH; and Charlotte, Raleigh and Greensboro, NC.

## Stepping Up in NC

Hurricane Helene devastated a large portion of the communities our Company, team members and customers call home in September 2024. In addition to the \$100,000 FNB donated to the American Red Cross for relief efforts, we deployed our Disaster Relief Unsecured Installment Loan to financially assist those impacted. Meanwhile, our North Carolina-based branches engaged personally with their customers and neighbors to provide even more support. Raleigh-Durham branches organized themed donation drives for nonperishable food and paper products; we sponsored a hunger-relief organization in Greensboro; and in the Charlotte area, we hosted a meal-packing event.



*Employees assisted with Greensboro, NC-based nonprofit Feed the Hunger to provide relief meals for the western North Carolina community.*



*Ryan Montambo, a Private Banker in FNB's Charlotte Region, went above and beyond to assist those in Hurricane Helene's path. Ryan, who has a private pilot's license, worked with a group of pilot friends to fly critical necessities, including diapers, baby formula and medical supplies, to people in remote areas who were isolated by the storm. His sense of community and compassion inspires his neighbors and colleagues alike.*

## United in Caring

It was yet another successful year for FNB's annual United Way Employee Campaign. Through employee donations and a dollar-for-dollar match by the FNB Foundation, we raised nearly \$700,000 for the large nonprofit organization. The campaign included a significant volunteering component, with nearly 200 team members combining to dedicate more than 700 hours at 14 events across FNB's footprint. Events included assembling care packages, landscaping, painting and homebuilding.



## ENVIRONMENTAL ACTIONS



Be it through our own facilities or in our lending and investing decisions, FNB ensures our impact on the environment is positive. In fact, 2024 featured some of our largest investments in sustainability yet.

### By the Numbers

FNB's emphasis on environmentally friendly practices are equally beneficial to the environment and the Company's cost efficiency.

- **Nearly 320,000 square feet** of space occupied in LEED-qualified buildings
- **More than \$1.1 million** invested in higher-efficiency HVAC systems
- **Nearly \$500,000** invested in higher-efficiency lights
- **More than 72,000 pounds** of devices (computers, accessories, etc.) processed and securely destroyed via FNB's recycling program (nearly 7,000 devices)
- **Nearly 14,000 trees saved** through shredded paper recycling

Adding to efforts to directly decrease our environmental footprint, our digital banking practices also contribute to sustainability by creating a paperless experience for customers.

- **More than 7.1 million** accounts receiving eStatements
- **Nearly 1.9 million checks** deposited via mobile deposits
- **More than 1.1 million person-to-person payments** completed through Zelle® via FNB platforms
- **More than 430,000** active online banking users



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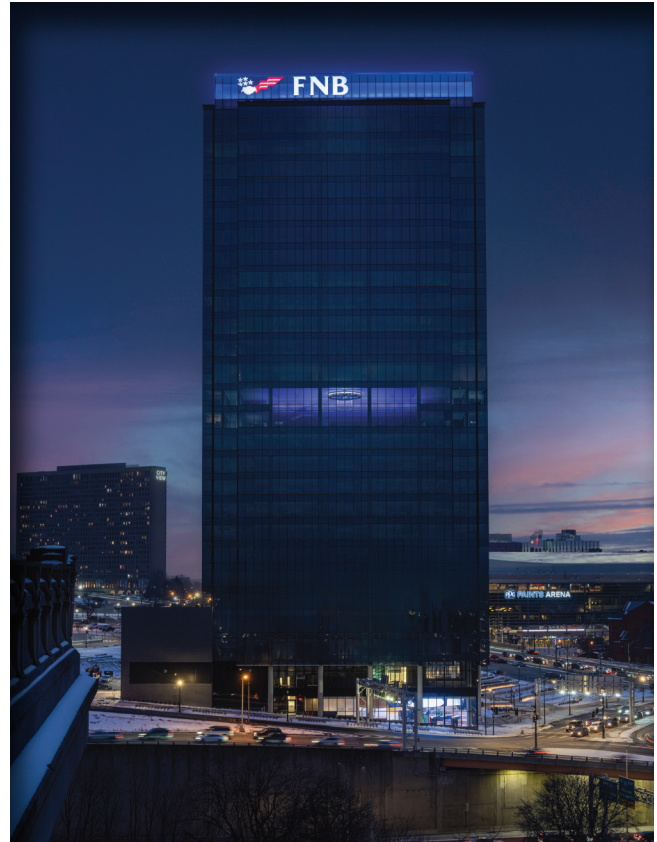
## Focus on Facilities

We have embarked on a companywide campaign to create more sustainable and efficient facilities, from branches to administrative offices. Over the next decade, we plan to invest in building management systems (BMSs) — automated systems that manage a facility’s infrastructure and equipment — throughout our footprint. BMSs introduce greater capacity to track and contain our energy spending. For instance, we began to roll out digital monitoring and controls to our HVAC systems to optimize our use of resources.

Even our headquarters move to FNB Financial Center was performed with consideration for the environment. Employees participated in multiple “Clear the Clutter” events to identify and consolidate recyclable materials from their workspaces. Separately, an estimated 80 percent of the left-behind furniture and decommissioned equipment was diverted from landfills for reuse through third-party vendors, donations to local charities or redeployment across FNB’s footprint.



*FNB’s branches are not only advanced in technology offerings to visitors, but also in environmental features such as ventilation and lighting.*



*Certified LEED Gold, FNB’s new headquarters represents a major commitment to sustainable office space for the Company.*

## Renewable Energy Projects

FNB remains active in the renewable energy sector, with our leasing arm, F.N.B. Equipment Finance, continuing to provide financing for carefully chosen renewable energy projects that add a significant amount of clean energy to power grids. In 2024, the team closed its largest financing deal yet, with approximately \$80 million toward a solar energy plant in rural Georgia. With hundreds of thousands of panels stretching over 570 acres, producing clean power for a local utility and enhancing sustainability in the area, the project brings FNB’s total financing for such large-scale facilities to more than \$260 million.

## RESPONSIBLE GOVERNANCE



The innovative spaces in FNB's new headquarters encourage collaboration and communication, ensuring seamless deployment of our approach to risk management.

FNB's conservative and considered approach to investment, one that has contributed to our substantial growth, is matched by a comprehensive risk management and compliance strategy. Our focus on governance is more important than ever as the Company nears \$50 billion in assets and the accompanying heightened standards, the Office of the Comptroller of the Currency's (OCC) guidelines for the risk governance framework necessary for institutions that reach the threshold of \$50 billion in assets.

### Planning for the Future

The continual enhancement of FNB's risk management practices has always been a priority for Delie and the Board of Directors, providing a strong foundation as we continue with our plans to comply with heightened standards risk management guidelines. During 2024, we continued our dynamic evaluation and evolution of our Enterprise Risk Management Framework, taking steps to identify and mitigate any potential gaps; enhance our risk appetite program; continue to build out our enterprise risk and control self-assessment program; and advance the ongoing evolution of our operational risk capabilities to monitor, evaluate and report on operational risks.

Our enterprise risk management governance framework is driving us toward five specific risk-oriented outcomes:

1. Safe and sound operations and compliance with laws, regulations and rules.
2. A well-defined personnel management program that considers orderly succession, utilizes compensation tools to motivate and retain talent, and does not encourage imprudent risk-taking.
3. A well-defined, communicated and operationalized risk appetite (capital, earnings and liquidity) in each line of business and risk category.

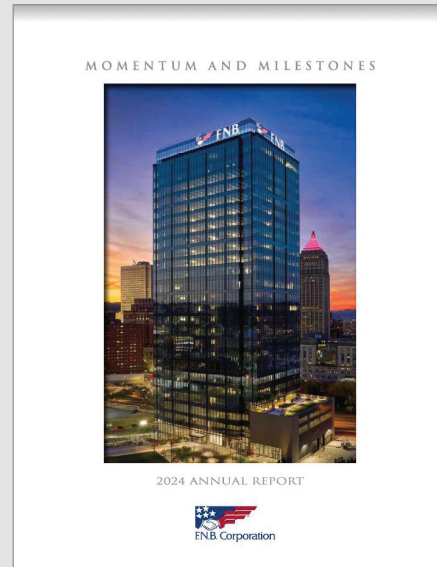
# 2025 CORPORATE RESPONSIBILITY REPORT

4. Strong oversight programs and controls, including independent risk management and internal audit programs.
5. Risk oversight by the Board of Directors that ensures appropriate management and transparency relative to adverse trends and material risks.

## Committed to Communication and Transparency

FNB's Board of Directors is an independent, diverse group possessing the appropriate mix of skills and background necessary to oversee the Company's comprehensive governance program, which encompasses, in part, financial performance, management strategies and practices, risk management, compensation programs and the overall strategic plan. Along with leveraging extensive institutional experience in their decision-making, our Directors are committed to expanding their knowledge of modern banking trends, emerging industry risk issues and internal FNB processes.

FNB's commitment to communication and transparency also is evident in our active shareholder engagement program, which includes formal meetings with Company shareholders with large holdings and nationally recognized proxy advisory firms. Through the program, we build strong relationships, trust and confidence in our approach. During these engagements, Directors and Company management welcome shareholders' questions and feedback. By discussing our decision-making processes, strategies and perspectives, we ensure that our practices and public disclosures closely align with investor interests.



More information about FNB's approach to corporate governance and risk management can be found in our 2024 Annual Report and 2025 Proxy Statement.

The documents are located in the Investor Information section of our website ([www.fnb-online.com/about-us/investor-information/reports-and-filings/annual-reports](http://www.fnb-online.com/about-us/investor-information/reports-and-filings/annual-reports)).

Learn more about FNB's governance policies at [www.fnb-online.com/governance](http://www.fnb-online.com/governance).



In late 2024, FNB's new corporate headquarters opened in Pittsburgh, PA. It was a milestone for the Company and an overarching project that has potential to revitalize Pittsburgh's historic-yet-underserved Hill District neighborhood. Along with significant operational and direct business benefits and efficiencies, the building encompasses all aspects of our corporate responsibility strategy.

# NEW HOME, BIG IMPACT

## A Community Landmark

Even before announcing our move to the area in 2019, FNB leveraged resources to do our part for the Hill District. We have committed more than \$235 million in loans, investments and grants to an array of groups and projects throughout the neighborhood.

Our support has included:

- Investments in local institutions that assist individuals and businesses, including the more than \$1 million to the Hill District Federal Credit Union and a \$1 million equity contribution to an Urban Redevelopment Authority of Pittsburgh (URA) program to provide working capital for minority contractors, ensuring local firms could participate in the project's development.
- Funding for affordable housing projects meant to revitalize the neighborhood and reuse historic, but abandoned, spaces, such as providing more than \$3 million in loans to the African Queens Apartments being built in a former record store.
- More than \$7 million in Local Economic Revitalization Tax Assistance revenue from the headquarters project, after Delie devised a forward-thinking solution to monetize and make immediately available funds that would have been paid out over a 10-year period.
- Partnering with major national and local groups to sponsor and volunteer during community events, including 2024's OpenStreetsPGH, where FNB hosted arts and culture activities, and Carnegie Library of Pittsburgh's Summer Reading Program.

### **Empowering Our Workforce**

One of the primary motivations for a new headquarters was the ability to consolidate our corporate employees under one roof, where previously they were spread across five buildings on Pittsburgh's North Side. With greater opportunity for face-to-face connections and collaboration,

# IMPACT

we already have seen gains in efficiency, productivity and morale. Employee wellness is also a focus, with access to a free gym and healthy meal options at the ground-floor eStore Cafe proving popular in the building's first months.

### **Environmentally Friendly Spaces**

The building is an enormous step forward for sustainability, with the tower receiving LEED Gold certification. From construction that used eco-friendly building materials to finished office spaces that feature advanced, health-oriented HVAC systems, energy-efficient lighting and abundant natural daylight, FNB Financial Center is a model for modern workspaces.





## CORPORATE PROFILE

F.N.B. Corporation (FNB) is the holding company for First National Bank of Pennsylvania. Established in 1864, the Company remains known for a passion for doing what’s right and a commitment to its customers and communities that starts at the top of the house. Experienced executive leaders and a dedicated team of highly qualified financial professionals all contribute to the continued success of one of the 50 largest bank holding companies based in the U.S. by total assets.

- FNB offers a broad array of products and services to provide customers with comprehensive financial solutions in consumer banking, commercial banking, wealth management and insurance.
- A publicly traded company on the NYSE (FNB), FNB has a market capitalization of approximately \$5.3 billion as of December 31, 2024.
- FNB’s inclusion in Standard & Poor’s MidCap 400 Index and the Russell 1000 Index reinforces that the Company is characterized by stability and poised for continued growth.

- FNB has a growing commercial and consumer presence spanning seven states and the District of Columbia, with market coverage in several major metropolitan areas, including Pittsburgh, PA; Cleveland, OH; Baltimore, MD; Washington, D.C.; Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in NC; and Charleston, SC.
- FNB is recognized for its exceptional customer service and differentiated culture:
  - A highly rated, award-winning mobile app and omnichannel banking platform
  - Winner of more than 115 Crisil Coalition Greenwich Best Bank Awards
  - Nationally recognized as a 2025 Top Workplace USA, bringing FNB to a total of more than 80 honors as a leading workplace based on employee feedback
  - Winner of the prestigious President’s “E” Award for Export Service

### 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
- Investment Banking
- Commodity Hedging
- Public Finance
- 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

# 2025 CORPORATE RESPONSIBILITY REPORT

**\$49**  
billion  
assets

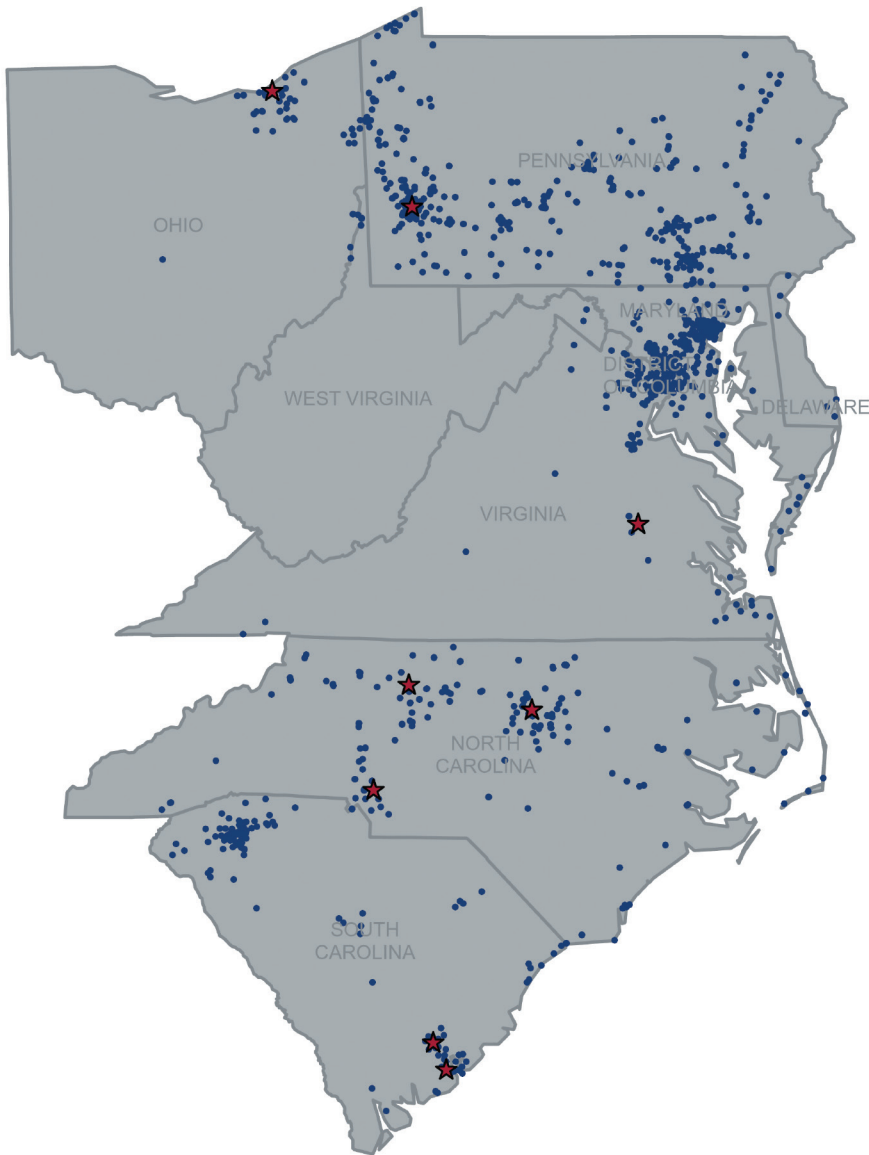
More Than  
**\$37**  
billion  
deposits

Approximately  
**4,200**  
employees

Approximately  
**350**  
branches

Approximately  
**1,600**  
ATMs

Serving  
**7**  
states &  
Washington, D.C.



*Our footprint reflects the Company's controlled growth through sound management and innovative strategic planning.*

- FNB Branch/ATM
- ★ FNB Planned Expansion Branch/ATM

# SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information, (3) number of account holders affected (Disclosure shall include a description of corrective actions implemented in response to data breaches)	FN-CB-230a.1	FNB had no data breaches in 2024.  If any had occurred, material breaches would be reported in our Form 10-K and disclosed pursuant to federal and state requirements.
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	The Information and Cybersecurity protection mechanisms utilize an in-depth approach for prevention, detection and response to data security and information system risks. These methods include securing infrastructure, identification and remediation of vulnerabilities, incident detection and response, employee training, awareness of common tactics and techniques, as well as a mix of tools from vendors used to prevent, flag, and alert on attacker behavior.  2024 Form 10-K, pg. 32; 2025 Proxy Statement, pg. 24.
Financial Inclusion and Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development (Disclosure shall include a description of how the entity's results of the Community Reinvestment Act (CRA) Examinations are integrated into its financial inclusion and capacity building strategy)	FN-CB-240a.1	The bank originated 478 (18.7%) of small business and small farm loans in low- and moderate-income tracts in 2024 for a total of approximately \$117 MM. The bank originated 1,341 loans (52.6%) to small businesses and small farms with annual revenues under \$1 MM for a total of approximately \$261.9 MM. Of these, approximately 223 loans (16.6%) to small businesses and small farms with annual revenues under \$1 MM were located in low- or moderate-income census tracts for a total of approximately \$48.1 MM. The bank originated 25 CD loans in 2024 in the category of economic development promoting small business development and/or community development in the amount of approximately \$68.4 MM.
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	FNB does not report this information.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	FNB does not report this information; however, we offer a no cost, Bank On-certified eStyle account that does not have overdraft fees.
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers (Disclosure shall include a description of financial literacy initiatives)	FN-CB-240a.4	FNB has had more than 100,000 users of its online financial education program, Financial Insights, since 2018, including a 29 percent increase in its adult learning module users from 2023 to 2024. Financial Insights includes interactive content accessed in-branch with an FNB banker, through the eStore, through hands-on outreach with local organizations and through the Knowledge Center on fnb-online.com. The program teaches individuals about important financial topics, such as managing accounts, purchasing a home and maintaining good credit. Encouraging Education, pg. 14.

## SASB Index

Our corporate responsibility materials should be read in conjunction with our latest Annual Report and our subsequent filings with the Securities and Exchange Commission (the SEC), all of which contain additional information about our company and can be found at <https://www.fnb-online.com/reports>.

Our corporate responsibility materials may use certain terms to reflect the issues of the greatest importance to FNB and our stakeholders. Used in this context, these terms should not be confused with the terms "material" or "materiality," as defined by or construed in accordance with securities laws, or as used in the context of financial statements and financial reporting. FNB's corporate responsibility materials may contain forward-looking statements, including anticipated goals and targets, based on the current beliefs and expectations of FNB's management and subject to significant risks and uncertainties, many of which are beyond FNB's control.

Any forward-looking statements contained in our corporate responsibility materials should not be unduly relied upon, as actual results could differ materially from expectations. For more information about such statements, please refer to the "Forward-Looking Statements" and "Risk Factors" sections of our latest Annual Report and our subsequent filings with the SEC.

No reports, documents or websites that are cited or referred to in FNB's corporate responsibility materials shall be deemed to form part of such materials. FNB is not responsible for the information contained on third-party websites, nor do we guarantee their accuracy and completeness.

These materials do not constitute offers or solicitations or recommendations for any investment products or strategies.



TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
Incorporation of Environmental, Social and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	As a part of our conservative credit risk policy, we incorporate commentary into wholesale commercial loan underwriting when warranted. For larger companies/loans that have higher risk of being impacted by climate policies, we note and track the climate-related risk. We offer specialized loans for companies which produce clean energy and a sustainable climate. We offer low/no-cost affordable loans, including loan subsidies for minority home buyers.
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations (The entity shall briefly describe the nature, context and any corrective actions taken as a result of the monetary losses)	FN-CB-510a.1	FNB experienced no monetary losses resulting from legal proceedings regarding these types of events.  If any material events, violations, or losses had occurred, they would be reported in our Form 10-K and/or an 8-K filing.
	Description of whistleblower policies and procedures	FN-CB-510a.2	The F.N.B. Corporation Audit Committee has established a "Complaint Policy for Accounting and Auditing Matters" ("Complaint Policy") in accordance with the Sarbanes-Oxley Act of 2002. The Complaint Policy and implementing Whistleblower Hotline Procedures provide mechanisms for employees or external parties to report concerns pertaining to securities laws and regulations, accounting standards, accounting controls, and audit practices. Employees can report their concerns confidentially, in good faith without fear of retaliation, and can choose to remain anonymous. Complaints related to Accounting and Auditing Matters are investigated at the direction of the Audit Committee by the Internal Audit Department, with support from the Legal, Risk and Human Resource Departments, as necessary. The Audit Committee has full access to all complaints and receives quarterly status reports from the Chief Audit Executive. Complaint records are maintained for seven years. The Audit Committee has authority to engage outside independent experts to assist on investigations and complaints.
Systemic Risk Management	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	FN-CB-550a.2	We conduct a number of scenario analyses and stress test each year. These include liquidity and credit stress-testing and macro-economic scenarios for capital stress testing. Operating and strategic plans are also conducted. Collectively, these are considered our capital and liquidity planning process.  Responsible Governance, pg. 20. More information can be found in our 2024 Form 10-K.
	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-000.A	FNB is not considered to be a Global Systematically Important Bank, and therefore does not have a G-SIB score.
Activity Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	a) We disclose the total amount of deposits for personal use in our quarterly Call Reports, but do not publicly report the number and value of accounts as defined by SASB.  b) For business checking and savings accounts, we do not publicly report separate data for our Small Business and Commercial segments.
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate (Mortgage loans as well as revolving credit loans shall be excluded from the scope of disclosure)	FN-CB-000.B	a) and b) We disclose the total amount of commercial and consumer loans outstanding in our 10-Q and 10-K filings, but do not publicly report the number and value of accounts as defined by SASB.  c) We do not publicly report separate data for our corporate segments.



[www.fnbcorporation.com](http://www.fnbcorporation.com)