



F.N.B. Corporation

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CORPORATE RESPONSIBILITY REPORT

CONNECTING TO POSSIBILITIES





CORPORATE RESPONSIBILITY REPORT

F.N.B. Corporation (FNB) publishes an annual Corporate Responsibility Report (CRR). The information found in FNB's 2024 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).

TABLE OF CONTENTS

2023 Impact at a Glance	2
2023 Awards and Recognition	4
A Message from Our CEO	6
A Commitment to Communities	8
Banking Where and When You Need It	16
Spreading Financial Literacy.....	18
A Workforce Built for Success	22
Enhancing Our Environment	26
Maintaining Good Governance.....	28
Corporate Profile.....	31
Sustainability Accounting Standards Board (SASB) Index	32

2023 IMPACT AT A GLANCE

Community Investment

Nearly **\$1 billion** in total lending and investments in low- to moderate-income (LMI) communities and to LMI borrowers

More than **\$7 million** in grants and charitable **contributions** to more than **1,700** organizations

More than **\$700,000** to United Way, including the annual employee giving campaign



Nearly **\$2 million** to **129** organizations through the PA Educational Improvement Tax Credit (EITC) Program

More than **\$36 million** in contracts awarded to minority- and women-owned businesses for FNB Financial Center construction thus far

Inclusive Workforce

62% of workforce is female and **over 13%** is racially or ethnically diverse

53% of executives and managers are female, racially or ethnically diverse, or both

More than **60%** of new hires were female and nearly **1 in 4** were racially or ethnically diverse

Doubled participation in diversity and veteran job boards and partnerships to enhance recruiting efforts

74% of the law firms we work with on a regular basis employ the Mansfield Rule re: diversity



Convenient Access

31 million people live within a 15-minute drive of an FNB branch and/or ATM



Nearly **30%** of current branch network is in LMI, majority-minority census tract (MMCT) areas and/or majority Black census tract (MBCT) or majority Hispanic census tract (MHCT) areas, with no overlap

More than **1,600** ATMs

Full suite of **digital tools**, including **eStore® Common application**, enhancing access and streamlining processes

No-overdraft-fee eStyle checking account meets Bank On's national standards for addressing challenges faced by unbanked and underbanked consumers

Financial Education

More than **85,000** users of free online Financial Insights program since 2018

Approximately **350** branches, each with eStore kiosks including financial education content



Sustainability

Nearly **\$27 million** in alternative energy investment tax credits

Approximately **200,000 square feet** of LEED-qualified space occupied following FNB Financial Center's opening

\$1.5 million invested in higher efficiency lights

More than **\$750,000** invested in higher efficiency and cleaner HVAC systems

Over **1 million** pounds of paper recycled

Over **1 million** gallons of water conserved through paper recycling

43% of accounts are paperless or enrolled in Online Statements

2023 AWARDS AND RECOGNITION


Corporate Responsibility, Diversity and Inclusion

- JUST Capital — Evaluated among America’s Most Just Companies (six consecutive years)
 
- Coalition Greenwich — Standout Commercial Bank for Demonstrating Commitment to ESG Principles and Values (twice)
- DiversityJobs.com — Top Diversity Employer (four times)
 
- DiversityComm (*Professional Woman’s Magazine, Hispanic Network Magazine, Black EOE Journal*)
 - Best of the Best (Financial and Banking)
 - Top Employers
 - Top LGBTQ+ Friendly Companies
 - Top Disability-Friendly Companies
- WomenCertified — Women’s Choice Award® — Best Companies to Work For (Women and Millennial Women categories, twice each)
- 50/50 Women on Boards — “3+” rating for percentage of women on Company board
- “Outstanding” Community Reinvestment Act rating
- Diversity Lab — Mansfield Rule: Legal Department Edition 1.0-, 2.0- and 3.0-certified



Mansfield Rule
Certified 2023
 Legal Department POWERED BY DIVERSITY.LAB

Employee Recognition

- Innovators of the Year (*American Banker*)
 
- Women's Leadership Diversity IMPACT 50 List (*Career Mastered Magazine*)
- Woman Leadership Awards (Onyx Woman Network)
- South Carolina Women in Business Awards (Integrated Media)
- Best and Brightest Under 35 (*Charleston Business Magazine*)
- The Order of the Long Leaf Pine (North Carolina Governor's Office)
- Ones to Watch: Women in Banking (Highwire PR)
- Hall of Honor Class of 2023 Inductee (Catholic Charities Summit County (OH))
- Rotarian of the Year (Rotary Club of Strongsville (OH))
- Community Partner Award (Grace-Mar Services Inc. (NC))
- Outstanding Fundraising Achievement (Leukemia & Lymphoma Society)

Workplace

- *Newsweek* — America’s Greatest Workplaces (six categories: Overall, Diversity, LGBTQ+, Parents and Families, Remote Work and Veterans)



- Energage — Top Workplaces
 - USA (four times)
 - Greater Pittsburgh (13 times)
 - Northeast Ohio (nine times)
 - South Carolina (three times)
 - Charlotte (twice)
 - Baltimore (twice)
 - Financial Services (three times)
 - Multiple Culture Excellence Awards (Innovation, Leadership, Work-Life Flexibility and Diversity, and Inclusion Practices, Compensation and Benefits, Employee Well-Being, Employee Appreciation and Professional Development)



Performance

- Celent — Model Bank Omnichannel Retail Delivery



- *Forbes* — World’s Best Banks (three times); America’s Best Banks (13 times); Global 2000; Best Banks in Each State (PA)
- Coalition Greenwich — Excellence and Best Brand Awards (more than 100 total awards since 2011)



- S&P Global Market Intelligence — One of the top 50 performing U.S. banks (greater than \$10 billion in total assets) based upon financial metrics
- GoBankingRates — Top Regional Banks; Best Checking Accounts
- *PA Business Central* — Top 100 Organizations (nine times)

A MESSAGE FROM OUR CEO



FNB's primary focus is geared toward creating economic value for our shareholders. As we continue to achieve financial success, we can dedicate the resources necessary to make an impact on the long-term prosperity of our Company — and, in turn, our communities — in a socially responsible way.

To advance these interconnected priorities, we must maintain our commitment to being a good corporate citizen. Our comprehensive approach to corporate responsibility is designed to address the many social and economic drivers of community vitality.

As an example, we foster homeownership and financial independence across a broad spectrum of communities, including those that are most

vulnerable or void of investment. We ensure that employees and customers are treated equitably and have access to resources that support their productivity, health and comfort. And we promote clean, sustainable use of natural resources so we can operate with greater efficiency and lower environmental impact while also creating economic opportunities for our clients.

Our Company is part of a broad economic ecosystem, and our success is inextricably connected with the success of our stakeholders. We focus on the above elements, among other initiatives, because we believe stronger communities lead to better outcomes for our customers, employees and shareholders — just as the value we provide for our different constituents depends first and foremost on our strength and ability to reinvest in our regions.

FNB has prospered for more than 160 years, due largely to our steadfast commitment to do what is right for all our stakeholders. In this report, we are proud to share recent highlights of our corporate responsibility strategy in action, and we look forward to continuing our long-standing tradition of creating possibilities for the people and places we serve.



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

MISSION AND 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

A COMMITMENT TO COMMUNITIES

As FNB marks its 160th year, it is natural to reflect on the past and the successes that made us one of the 50 largest bank holding companies in the U.S. by assets. In addition to savvy business decisions and steady leadership, the key to our longevity is grounded in our commitment to do what’s right for all our stakeholders.

We understand that when everyone has an opportunity to make their financial dreams a reality, regardless of where they live or how they grew up, we all can benefit. Enabling individuals, families and businesses to succeed improves the quality of life in our communities and motivates others to act.



“The scope of our corporate responsibility strategy is always evolving, with investments and initiatives designed to improve communities and increase access to vital financial services. When we step back and review what our teams achieve across the Company footprint, it is humbling and inspiring. I’m extremely proud of the positive impacts we made this past year.”

Brent Semachko
 Director of Corporate Responsibility

Community Support: By the Numbers

More than **\$900 million** in residential mortgage and small business lending to LMI and MMCT communities

More than **\$200 million** in community development loans

\$165 million in affordable homeownership products (proprietary, FHA, USDA, VA loans, etc.)

\$3.7 million invested in Community Development Financial Institutions (CDFI) and Community Impact Funds

Removing Barriers to Homeownership

Homeownership can be integral to a strong financial foundation, which is why we have a broad suite of financing products and programs designed to meet customers' unique needs. Our holistic strategy is designed to promote homeownership and community vitality by focusing on three main components, which are affordable products and services, financial education and outreach. These factors are particularly important for those who live in historically underserved communities, including LMI or MMCT areas.

Building on our success with proprietary and government-backed products that promote easier access to home financing, as well as our closing cost assistance grant, 2023 was the first full year of our Special Purpose Credit Program (SPCP). Aimed at promoting homeownership and economic

opportunity in MMCT areas, the program includes mortgage and home equity solutions specially designed to mitigate common barriers to financing, such as qualification requirements, down payments, closing costs and repayment terms (including interest rates).



The Pittsburgh Community Reinvestment Group (PCRG) acknowledged FNB's "Innovative SPCP for Home Lending" during its annual Community & Bank Awards.



Beyond offering groundbreaking products in underserved communities, our experts share information about the long-term value of homeownership and strategies to overcome obstacles to obtaining mortgage financing. Our Community Homeownership Specialists serve several urban markets, reinforcing existing outreach by connecting individuals and groups with educational resources, products and services. Additionally, we sponsored and participated in four Black Homeownership Forums throughout our footprint in 2023 — in Charlotte, NC; Winston-Salem, NC; Pittsburgh and Erie, PA. Our team members served as panelists for guided discussions and Q&A sessions, reaching a total of more than 600 community members.

Growing Our Impact We loaned nearly **\$107 million** through our proprietary mortgage products, demonstrating a nearly **\$70 million** increase from 2022. This increase is due in large part to the inclusion of our new SPCP home loan, Homeownership Plus, and the closing cost assistance grants available with this loan and our other proprietary products. We provided nearly **\$2 million** in closing cost assistance grants in 2023.

MORE THAN A MORTGAGE: AFFORDABLE HOMEOWNERSHIP WITH FNB

FNB's resources put homeownership within reach for more members of our communities. We take a comprehensive approach that emphasizes affordable products, financial education, marketing and outreach, and accessibility.

Consumer-Centric Products

- **Full suite of solutions:** Our range of home financing options include low- or no-down-payment products for low-income borrowers or purchases in MMCTs, as well as affordable government-backed programs (FHA, VA, USDA, etc.) and more.
- **Financing flexibility:** Certain proprietary loans eliminate or reduce upfront costs with closing-cost assistance. We also strive to ease eligibility requirements and consider alternative trade lines if a consumer does not have sufficient credit history.



Financial Education

- **Community outreach:** Our experts speak at homeownership forums, collaborate with community organizations and work directly with prospective homeowners to share guidance and create awareness of available solutions.
- **Digital resources:** Our free Financial Insights program and Knowledge Center articles offer education about the homeownership journey online at fnb-online.com, through our mobile app and at in-branch eStore kiosks.

Access for All

- **Easier than ever:** Our substantial technology investment increases convenience and enables borrowers to apply for home financing according to their own schedule, with 77 percent of mortgage applications completed and submitted digitally in 2023.
- **Never far from home:** Homebuyers have access to approximately 350 FNB branches and more than 1,600 ATMs, spread across seven states and Washington, D.C.

Investments and Partnerships

- **Good neighbors:** We have invested hundreds of millions of dollars in varied programs and initiatives, including contributions to improve homeownership, affordable housing and quality of life in communities throughout our footprint.
- **Partners for success:** We build strong partnerships with nonprofits, economic development and homeownership organizations and advocacy groups to ensure we direct resources where they are most needed and to amplify our impact.



Improving Affordable Housing

We also enable community members to connect with affordable housing solutions in addition to homeownership, including by supporting developers with low-income housing tax credit (LIHTC) investments that have the potential to transform neighborhoods.

Affordable Housing: By the Numbers

Nearly **\$81 million** in combined LIHTC loans and investments

823 total units enabled via LIHTC investments

Nearly **\$68 million** in financing to support affordable rental housing, including \$45 million in construction loans for LIHTC projects

Among the projects we supported that leveraged LIHTCs, officials broke ground on The Cornerstone, a fully affordable, 50-unit development in Harrisburg, PA, that features a mix of apartments, duplexes and row homes. FNB was the project's sole tax-credit investor and backed the minority-owned development company behind the project with expert guidance. The project will use environmentally friendly materials and will replace vacant and blighted lots, beautifying the neighborhood. It also is a Transit Oriented Development (TOD), an urban planning program that fosters sustainability and convenience by promoting projects within walking distance of public transportation. Ultimately, The Cornerstone highlights how we blend our lending capabilities and people-first mindset to create a better quality of life in our communities.

Along with investments, we support projects through technical assistance. For example, our Community Development Lending and Investment Manager

has accumulated more than 300 hours of volunteer service during the past three years, including by assisting developers with their applications to the Federal Home Loan Bank's Affordable Housing Program. The program provides grants and subsidized loans for the acquisition, construction or rehabilitation of affordable housing.

Small Business Support

Small business owners recognize the value of connection. The catalyst for success often can come down to obtaining crucial assistance in the right place at the right time. Whether it is through lending or providing education in the community, we aim to provide support that enables small businesses and entrepreneurs to achieve their goals.

Our Small Business Finance team collaborates with varied organizations to grow and improve operations, carefully navigating the Small Business Administration (SBA) lending process and structuring deals to meet their unique needs. SBA loans are powerful tools for starting or expanding a business, making this type of financing a vital piece of our overall approach to small business support. For the 2023 fiscal year, our team had nearly \$112 million in SBA loans approved.

Small Business Lending: By the Numbers

Over **\$314 million** in nearly 2,400 loans to small businesses with gross annual revenues under \$1 million

Over **\$126 million** in 724 loans to small businesses and small farms in LMI tracts

Nearly **60%** of loans in LMI tracts were to small businesses with gross annual revenues under \$1 million

To offer extra guidance for new business owners or budding entrepreneurs, our small business teams are active in local events and link with community groups to share knowledge and support. Among these impactful experiences, employees partnered with the Nussbaum Center for Entrepreneurship for a mentorship workshop in the Piedmont Triad region of North Carolina. In addition to FNB’s \$10,000 contribution to the organization, our bankers assisted local business owners with applications for grants.



FNB employees work with small business owners at the Nussbaum Center in Greensboro, NC.

In another significant initiative, we teamed with the National Hockey League’s Pittsburgh Penguins® — a longtime Company partner — for the inaugural FNB Small Business Development Camp. Five locally owned companies were selected to participate in a six-week training program that included educational speakers, workshops and classes about how to sustain, scale and advance a business. Participants also worked closely with executives and experts from FNB, the Penguins and a local nonprofit. At the end of the program, each small business presented a pitch to a panel of judges, with the top three businesses awarded a share of a \$50,000 grant as well as support for their growth through marketing assets and logo/ad placement during Penguins games.

FNB and the Hill District

Take a walk in Pittsburgh’s Lower Hill District neighborhood and the first thing you may notice is the 26-story, glass-facade building with FNB logos lighting the structure’s crown. Our new headquarters, FNB Financial Center, is slated to open in late 2024 as the anchor building in a redevelopment project that is designed to transform the long-underserved majority-minority community.

FNB crossed many construction milestones during 2023, including the topping-off, completion of the facade and powering on of the signage. We also continued to advance our collaboration with organizations and individuals who are working to revitalize the Hill District, building on the more than \$200 million we have committed in loans, investments and grants to benefit the neighborhood.



FNB Financial Center took shape throughout 2023 and is on target for a 2024 opening.

In May, we further deepened our ties with the Hill District Federal Credit Union (HDFCU), a local Minority Depository Institution. We made a \$1 million Equity Equivalent (EQ2) investment to expand the capacity of HDFCU's Business Line of Credit Program, which provides financing to small businesses in the neighborhood. We also contributed \$100,000 toward the institution's physical expansion project.

"FNB is one of the most genuine, dedicated corporate partners I have had the good fortune of working with in my career. Whether through their guidance, financial support or banking services, they have stepped up time and again to provide access to resources that drive opportunities for local residents and businesses and economic growth for our community."

Richard Witherspoon
 HDFCU Chief Executive Officer,
 in an FNB press release

Our work in the Hill District touches on several priority areas within our corporate responsibility strategy, including significant investments in affordable housing. We made a \$2 million LIHTC investment and provided nearly \$6 million in collective financing for construction of City's Edge, a notable development that broke ground in 2023. The seven-story complex features 110 residential units (92 designated as affordable for people making less than 60 percent of the area's median income), amenities, a parking garage and commercial space leased to a health care services clinic. We also increased our investment in the PCRG's Community Growth Fund CDFI by \$750,000, raising our total investment to \$1.5 million, which was earmarked for City's Edge.

Overall, City's Edge holds tremendous promise for the Hill District and will create 160 construction jobs and 30 permanent jobs. The development is part of a larger project to replace outdated housing in the area with more than 800 units over approximately six years.

Our collaboration with the HDFCU and projects like City's Edge revitalize a historic part of Pittsburgh. Our continued investments in and direct support for the Hill District's vitality in 2023 included:

- The Urban Redevelopment Authority used its Small Contractor Line of Credit Program, which we made a \$1 million contribution to in 2021, to help finance a new grocery store. Salem's Market fills a gap for the neighborhood, which was considered a "food desert" because residents lacked convenient access to affordable, healthy food options.
- FNB employees helped install nearly 70 smoke detectors in more than 20 homes as part of the American Red Cross' Sound the Alarm initiative.
- The FNB Financial Center project has commitments to include minority- and women-owned businesses in construction (30 percent and 15 percent, respectively), and as of February 2024, more than \$36 million in contracts have been awarded to such organizations.



FNB employees helped distribute thousands of books and diapers at the annual Best Books for Babies Diaper Distribution held in the Hill District.

Giving Back

We directly support a multitude of organizations that provide transformative support to communities throughout our footprint.



Throughout the Bank's footprint and at every level of the organization, you will find a giving spirit.

(Nancy Andrews/Annie O'Neill Photography)

These highlights from 2023 showcase the breadth of our impact:

- **St. Ambrose Housing Aid Center's Journey of Hope Program (\$20,000):** This Baltimore center provides housing and supportive services, such as health care, therapy, workforce development and education, to young people who are experiencing homelessness. St. Ambrose is the city's oldest nonprofit housing provider, with 125,000 families served since 1968.
- **Oakland Business Improvement District (OBID) and InnovatePGH (\$20,000):** Based in a neighborhood that is home to several of the Pittsburgh region's educational institutions and billions of dollars in annual research and development, OBID is working with InnovatePGH to implement measures to increase access to the area's knowledge-based economy, grow inclusive entrepreneurship and meet community goals.

- **Local Initiative Service Corporation (LISC) – Charlotte (\$10,000):** We have supported the Charlotte office of the nation's largest community development organization since its 2019 opening. In 2023, we supported LISC's small business initiatives, including their lending services program.
- **UBIZ Venture Capital (\$10,000):** Established to provide underserved or disadvantaged small businesses a chance to compete and grow, Cleveland-based UBIZ offers intense pre-loan counseling and technical training aligned with access to capital.
- **State College Community Land Trust (SCCLT) (\$7,500):** Our contribution is going toward the first Passive House-certified multifamily renovation in Pennsylvania, and just the second in the nation. SCCLT is renovating a 1970s State College, PA, duplex for households earning up to 50 percent of the area's median income. Along with being significantly below market price, the units will have sustainability features that reduce environmental impact and electricity bills.

2023 Giving: By the Numbers

More than **\$7 million** in charitable giving

Nearly **15%** increase over 2022

More than **1,700** organizations supported

Our giving strategy also includes investments in CDFIs due to their significant impact. In 2023, we invested in multiple CDFIs and investment funds that provide capital for affordable housing, minority- and women-owned businesses and underserved communities. Some highlights from the previous year included:

- **Community First Fund (\$1 million):** This CDFI creates sustainable prosperity for low-wealth communities and individuals in central and eastern Pennsylvania, especially persons of color, women and immigrants. It has 20 years of experience providing loans, business training and one-on-one counseling to entrepreneurs, developers and community groups.
- **Baltimore Community Lending (\$500,000):** By providing flexible financial assistance, Baltimore Community Lending supports the revitalization and strengthening of underserved neighborhoods. Our investment will provide capital to small businesses and real estate developers in Baltimore and surrounding areas.
- **Carolina Small Business Development Fund (\$500,000):** This North Carolina group supports small businesses and credit unions throughout the state and lends mainly to minority-owned businesses in underserved communities. It also conducts small business coaching and education through seminars and university partnerships.
- **Bridgeway Capital (\$500,000):** Based in western Pennsylvania and founded to help communities devastated by disinvestment and lack of viable jobs, Bridgeway combats injustice and advances opportunities by offering programs and services that build development capacity, invest capital and develop underserved communities so they can grow businesses and revitalize neighborhoods. FNB has been represented on the organization's Board of Directors for 14 years.



Students participate in an art program at the First National Bank Exhibition Hall, a space located above our branch in Sewickley, PA, which we opened in collaboration with a local art gallery.

BANKING WHERE AND WHEN YOU NEED IT

Increasing access to bank services and products is an immediate way we can connect consumers with possibilities that expand their financial horizons. Our teams devote significant time and resources to remaining on the leading edge of service delivery enhancements, be it across mobile devices and computers, within our branches or at an ATM.



eStore Evolves

eStore merges familiar retail experiences with modern buying trends to create a unique digital platform where customers can shop for and purchase products, schedule appointments and find financial education resources — all from the palm of their hand, their computer or at an in-branch kiosk.

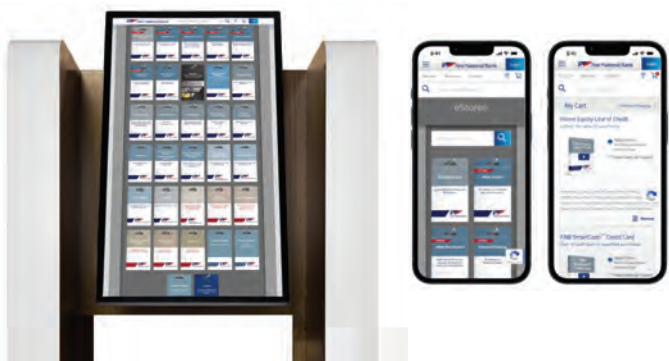
In 2023, we celebrated the launch of the eStore Common application (Common app), a universal application that will include nearly all FNB products and services and that also allows users to apply for multiple products at one time. A unique user experience in the banking industry, the Common app drastically decreases keystrokes and the amount of time needed to complete multiple applications. With a phased-in implementation, customers were able to apply for most consumer

loan and deposit products through the Common app by the end of 2023, and business products are on the roadmap to be added in 2024.

These new eStore features are not only convenient, but artificial intelligence-backed security features make using the Common app a safe, stress-free experience. As a result, we continue to make it easier for consumers and businesses to source loan and deposit products however works best for them.

Globally Known for Digital Service

FNB's eStore won international recognition in 2023 with a Celent Model Bank Award for Omnichannel Retail Delivery. Additionally, FNB's Chief Executive Officer was named an Innovator of the Year by American Banker magazine.



Strategic Growth, Where it Matters Most

FNB's customer base and overall reach grow by the year, driven by strategic decisions that include a focus on locating branches, ATMs and regional headquarters in areas where they will make the biggest impact, such as underserved LMI, MMCT and rural communities.

This strategy is evidenced by our agreement to become the sole ATM provider for the heavily traveled Washington Metro rail system. Adding more than 120 automated machines to our ATM network, the partnership will greatly increase our presence in the Washington, D.C. region, including in LMI and MMCT areas. Customers also can find us in similarly convenient locations in other markets thanks to third-party ATM partnerships with recognizable regional brands such as Harris Teeter and Spinx.

We opened and/or began the process to open 13 de novo branches in six states during 2023, along with our first-ever Digital Branch on the Slippery Rock University (PA) campus. As an evolution of our Digital Center model — smaller, self-service locations featuring eStore kiosks and ATMs with TellerChat — the Digital Branch goes a step further by providing the ability to perform more full-service branch functions, such as accepting and funding loan applications, opening checking accounts and selling the Bank's products and services.

Customer-Friendly Banking

We implemented important changes to our overdraft practices in the first quarter of 2023, including eliminating continuous overdraft fees; reducing overdraft and non-sufficient funds (NSF), or returned item, fees; decreasing the number of times a customer can be charged these fees in a single day; and ensuring transactions for \$5 or less do not incur overdraft fees.

We also launched a pair of products aimed at giving customers additional cash flow and strengthening their financial management skills:

- A short-term, small-dollar loan solution that enables eligible accountholders to use our digital tools to quickly apply for and receive funds directly into their FNB account. Designed to help fill urgent financial needs or liquidity gaps, the product helps to reduce fees and offers an alternative to expensive, non-traditional loan options.
- The FNB SmartSecured Credit Card, tailored for customers looking to establish a credit history and/or improve their credit score. A cash deposit into an FNB savings account is used to secure the card and serve as its credit limit as customers develop responsible money management habits and build credit over time.



FNB also assists customers with our Credit Center, which is available via mobile or online banking. The Credit Center updates users on their current credit score and usage, breaks down how different factors impact credit and offers suggestions for score improvement. Nearly 56 percent of users improved their credit score from their score at enrollment, according to data from March 2023 through February 2024.

SPREADING FINANCIAL LITERACY

Financial literacy is a major determinant of future monetary success. To ensure everyone can benefit from this essential information, we incorporate financial education into nearly every touchpoint we have with the public. From budgeting basics and managing credit to more complicated subjects, such as home financing and estate planning, our robust strategy is designed to make concepts understandable and accessible.



Insights for Students

It's never too late to learn financial fundamentals, but if there is a "best time," it's when individuals are still developing habits. A newer enhancement to our Financial Insights program bridges the financial literacy gap through free courses on basic — but vital — topics, including saving and budgeting, credit card use, paying for college, buying your first car (borrowing) and identity protection. All resources include a course overview, PowerPoint presentation and Q&A. If students want to dig deeper, there are self-paced virtual learning courses in our High School Financial Education Center, available online or through mobile devices.



Since first introducing Financial Insights, the program has had more than 85,000 users among all age groups. Additionally, FNB's online Knowledge Center is filled with articles on personal and business banking topics, aimed at new and experienced learners alike.

Challenging Teens with Trivia In 2023, we partnered with the Western Pennsylvania Interscholastic Athletic League on their inaugural Financial Trivia Challenge. Students answered as many financial trivia questions as possible in 90 seconds, with the individuals and schools with the highest scores being named the winners. The Challenge drew 78 schools and 1,200 students, promoting FNB's financial education resources to students and teachers.

Our employees also engage directly with students on a regular basis. For example, in 2023, FNB employees participated in a career speaker series with Junior Achievement of the Triad in Greensboro, NC. The bankers presented to middle school students and had discussions about financial industry jobs, saving money and budgeting at a young age. In another Junior Achievement partnership, we helped connect Baltimore area businesswomen with female high school students to celebrate success, develop talents and inspire one another.



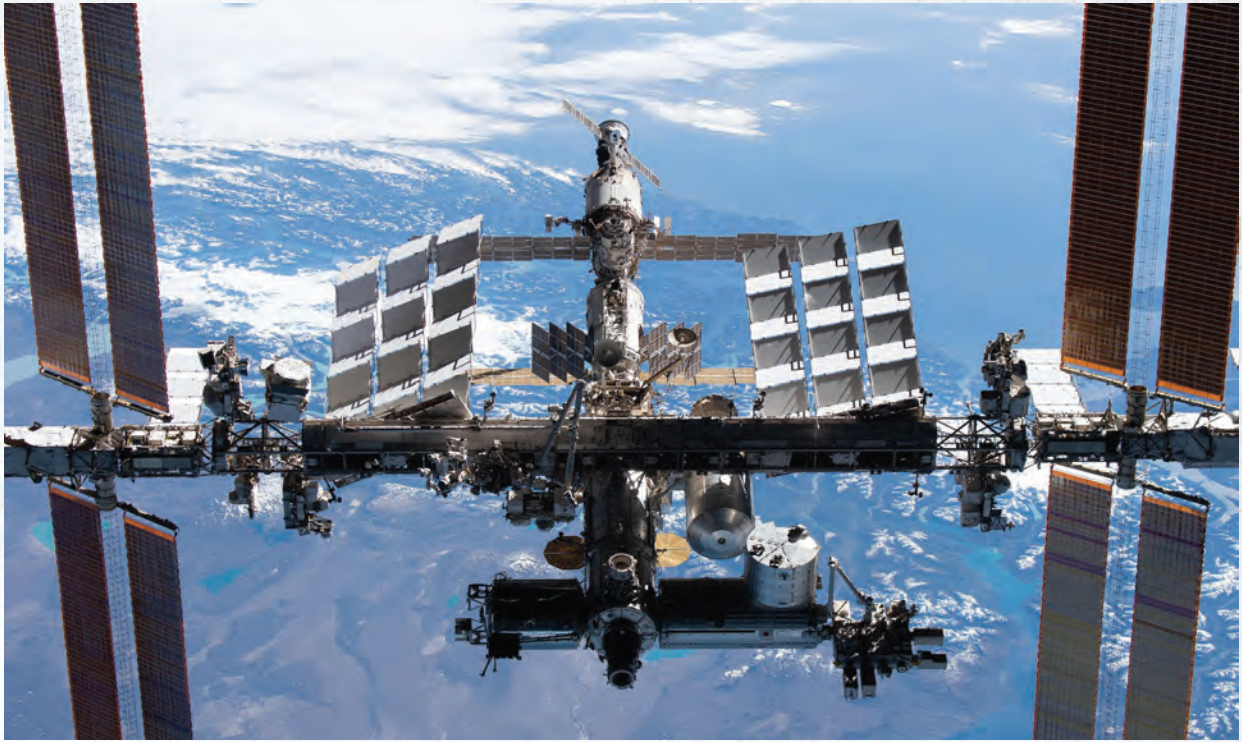
This "Lunch and Learn" in our Charlotte Region is one example of the many ways we share financial education with professionals.



Junior Achievement of Central Maryland's Leading Ladies event gave us a chance to make a connection with the group's young members and support their goals.

In our headquarters region, we provide significant support for The Pittsburgh Promise, an organization that delivers post-secondary scholarships to students from Pittsburgh Public Schools in an effort to promote diversity and preparedness in the local workforce. Through FNB's \$1 million total commitment, each year we are matched with five students who have identified majors or career interests that align with our lines of business. They receive networking and further educational opportunities as part of the program.

Also in Pittsburgh, FNB employees volunteered to teach financial literacy classes to high school students at The Neighborhood Academy's Summer Program. This curriculum is designed to help low-income, inner-city students succeed in college and beyond. We have provided The Neighborhood Academy with nearly \$33,000 through Pennsylvania's EITC program, and FNB's Chief Wholesale Banking Officer serves on the school's Board.



Earth to the International Space Station (ISS), via EITC and FNB *Annually, we support Pennsylvania schools and organizations through the EITC program, including nearly \$2 million to 129 organizations in 2023. The funds create opportunities for students to participate in enriching, unique experiences. At Harbor Creek High School (PA), our support aided the school's Advanced Technology Group in a year-long project to assemble a radio system capable of communicating with the ISS. The morning of December 11, 2023, the group connected with a NASA astronaut aboard the ISS for a 10-minute chat on science, life in space and future missions.*

We remain engaged at the college level as well. For example, we collaborated with Gannon University in Erie, PA, to host a free financial literacy series for students, faculty and staff. The series consisted of in-person courses about understanding credit, borrowing wisely, saving, budgeting and identity protection.



FNB's employees lead financial literacy courses at The Neighborhood Academy in Pittsburgh.

Beyond the Classroom

Our commitment to education extends beyond graduation. We work in a variety of settings to engage our communities and build financial literacy across the full spectrum of need. Our employees participated in more than 75 speaking engagements throughout our communities in 2023, sharing thought leadership or representing FNB at local events.

We also connect with groups through partnerships. Veterans, for example, may need support after leaving the armed services, which is why FNB helped fund construction of the Veterans Life Center (VLC) of North Carolina in Butner, NC. The VLC provides a safe place for at-risk veterans to achieve stability and take advantage of residential programs, counseling and job training. In addition to providing a \$10,000 grant to VLC in 2023, local FNB employees teach classes and offer one-on-one financial counseling sessions to veterans at the center.



Supporting veterans, including through financial literacy lessons and financial counseling, is a way we can say "thank you" for their service.

Additionally, we help thousands of clients provide financial support for their employees through our Workplace Banking program. Workplace Banking enables employers to connect their teams to an affordable checking account, discounted financial services and financial education.



A WORKFORCE BUILT FOR SUCCESS

Our corporate responsibility initiatives are made possible by our dedicated employees who strive to make a difference where they live and work. In addition to developing innovations that move banking forward, our teams guide customers to solutions and work with neighbors to build up communities, while our leaders cultivate a Company culture where everyone can thrive.



Our Inclusive Workplace

FNB takes a comprehensive approach to employee needs, from competitive compensation and benefits to continuing education and supportive workplaces. It all begins with an inclusive environment and a focus on recruiting and retaining a diverse workforce.

In total, nearly 62 percent of our employees are female and more than 13 percent are racially or ethnically diverse — and 53 percent of executives and managers are female, racially or ethnically diverse, or both. Looking at our new hires for 2023, more than 60 percent were female and nearly 1 in 4 was racially or ethnically diverse, evidencing our commitment to increase representation in our workforce.

Demonstrating our efforts to advance diversity at all levels of the Company, we promoted both female and racially diverse employees at an equal or higher rate than their majority counterparts.

Our culture is based on core values that nurture collaboration and appreciation for different perspectives. FNB's Diversity Council — which consists of employees from a cross-section of our Company who represent various roles, backgrounds and experience levels — provides a cornerstone for our efforts to drive inclusivity in our workplace, business practices and communities. Regional Diversity Councils and various employee-led groups based on shared characteristics or regions also support inclusivity.

A Top Workplace FNB is consistently recognized as a Top Workplace both nationally and regionally by Energage, an independent research firm specializing in workplace engagement and organizational health. Among the honors we continue to receive:

- USA (four times)
- Greater Pittsburgh (13 times)
- Northeast Ohio (nine times)
- South Carolina (three times)
- Charlotte (twice)
- Baltimore (twice)
- Financial Services (three times)
- Culture Excellence (12 times across eight categories)



FNB's Managing Director and Head of International Banking, Yenner Karto (third from right), is originally from Liberia and previously lived in an Ivory Coast refugee camp. In 2023, he celebrated the 30th anniversary of his arrival in America with colleagues.

Our Manager of Diversity and Inclusion, Cassy Cooper, was named to *Career Mastered Magazine's* 2023 Women's Leadership Diversity IMPACT 50 list, which highlights the nation's leading women change-makers based on their contributions to the advancement of diversity and inclusion.

Enhancing Employee Satisfaction

FNB's compensation structure and comprehensive benefits package are both competitive and acutely aligned with our strategic, risk management and cultural priorities. For example, we have completed a multiyear initiative to increase our minimum hourly wage by more than 50 percent — far exceeding requirements in the states we serve — and recalibrated our incentive program to better reward behaviors that are beneficial to the Company.

Preparing employees to achieve their professional goals is important. We have a robust online training program that ensures our teams can build their knowledge and skills and are up to date on regulatory matters. In 2023, we delivered more than 81,000 hours of training, averaging more than 14 hours per colleague.

Additionally, we offer formal leadership training and mentorship programs at all levels of the organization. Employees also have access to networking events, tuition reimbursement for continuing education and virtual and/or instructor-led learning opportunities.



On the Ground

A significant component to employees' experiences with FNB is the chance to impact their communities at the grassroots level through volunteering. This can take the form of sharing thought leadership or directing community workshops, but we also host initiatives where our impact is even more hands-on.

During our annual employee campaign with United Way, FNB teams from across our footprint collaborate on projects with their local chapters. In some select examples from Pennsylvania, a group of employees spent a day landscaping for the YWCA Carlisle & Cumberland County, while another team served lunch at the Opportunity House, a shelter providing emergency housing to those in need. North Carolina employees also spent a day beautifying a neighborhood that provides housing for those who are chronically homeless, laying mulch, pulling weeds and picking vegetables for residents.

Along with events like these that took place across the Company's footprint, our employee giving campaign generated nearly \$350,000 for United Way, an amount that was matched by FNB's Foundation.

Throughout the course of the year, volunteering efforts ranged from book donations and diaper distributions to back-to-school drives and community clean-up initiatives. No matter how employees donated their time and resources, they displayed a generous spirit and adherence to the ideals of service.

2023 Volunteering: By the Numbers

Employees volunteered with **640 organizations**

More than **16,200 volunteer hours**
(40% increase over 2022)

More than **240 employees** participated in **16 events** (more than **670 total hours**) for annual United Way campaign



FNB's approach to volunteering is focused on improving the quality of life in communities and laying the foundation for financial stability and success.



From youth athletic field rehabilitations to food drives, United Way events, charity walks and far more, FNB's employees make a difference across the Company footprint.

ENHANCING OUR ENVIRONMENT

FNB's approach to fostering healthy, sustainable environments in our facilities and in our communities naturally extends to our overall commitment to operating a full-service bank that can be accessed anywhere. Digital banking services reduce travel and paper use, and we continue to finance projects that advance renewable energy initiatives.

Our forward-thinking efforts expanded during the previous year, including our growing number of modern facilities and financially and environmentally responsible priorities.



2023 Digital Banking Services: By the Numbers

43% of accounts are paperless or enrolled in Online Statements

More than **881,000** digital (cashless, checkless) person-to-person payments

Approximately **3.5 million** online or mobile bill payments

Building a Sustainable Workplace

FNB Financial Center promises to advance our commitment to sustainability. Our headquarters building is expected to be LEED Silver-certified, featuring environmentally conscious building practices and materials, efficient energy processes, easy access to public transportation and electric vehicle charging stations. It also features several wellness amenities, such as an enhanced air filtration system, UV-equipped air handler units and bipolar ionization indoor air systems. Similar sustainability and wellness features, like efficient HVAC and lighting systems, are being implemented at branches.

Our upcoming headquarters move also prompted the Company to take a closer look at an issue for many offices — responsibly reducing clutter instead of sending it all to a landfill. In November, we held our first Clear the Clutter event, an ongoing initiative aimed at sorting and decluttering workspaces. We initially focused on information technology items, such as monitors, keyboards, printers and USB drives, with more than 1,000 pounds of e-waste collected for responsible disposal. Materials were sent to recycling centers or locations where they can continue to be used. Additional events will concentrate on personal workspaces and paper recycling.

2023 Sustainability: By the Numbers

Invested over **\$1.5 million** in energy-efficient lighting

Invested over **\$750,000** in high-efficiency HVAC systems

Nearly **1.2 million pounds** of paper recycled, conserving the equivalent of just under **14,000** trees and diverting **46,000** pounds of solid waste from landfills

Alternative Energy Expertise

As municipalities, private organizations and energy providers continue to consider how to best leverage forms of alternative energy, including solar power, funding remains an important piece of the puzzle. Our Equipment Financing team has developed an expertise in renewable energy projects, having provided a combined nearly \$190 million in financing for 11 projects, with several significant projects upcoming.

Solar projects present unique opportunities to positively impact our communities. For example, FNB provided more than \$73 million in financing for a 98,000-panel field in Beaver County, PA. A local nonprofit uses proceeds from the facility to support and sustain 250,000 low- and limited-income households with more than \$75 million in utility assistance over the next 35 years.

FNB held a photo contest in conjunction with our November 9 Clear the Clutter Event, with the team who most creatively showcased their collected clutter winning a tour of FNB Financial Center. The Commercial Credit Underwriting team won for their photo, which was inspired by the movie "WALL-E."



MAINTAINING GOOD GOVERNANCE

Under the guidance of FNB's current leadership team, our significant growth has occurred during periods of great uncertainty, including the 2008 financial crisis, COVID-19 pandemic and 2023 banking industry disruption. Our ability to expand and continue to serve our stakeholders through a wide range of economic conditions is enabled by multi-layered lines of defense, strong governance at the Board and management levels, and our culture of risk management and compliance.



The F.N.B. Corporation Board of Directors

A 360-Degree Approach to Risk

All financial institutions take on a certain amount of risk in every business decision, transaction and activity. Accordingly, FNB has a framework and practices in place to manage enterprise risks. Our Board of Directors and senior and executive management focus on eight major risk categories: credit, market, liquidity, operational, compliance, strategic, reputational and cybersecurity. Leveraging management's analyses and recommendations, the Board oversees strategies related to identifying, understanding and managing these risks while balancing prudent business, safety and soundness considerations.

We continually enhance and evolve our practices in anticipation of the increased regulatory standards that apply when an institution crosses \$50 billion in assets. Assessing and bolstering our three lines of defense (i.e., lines of business, risk management and internal audit) ensures that we have the appropriate programs, processes and personnel in place to further our enterprise risk management program and strategies. In addition, we continue to invest in new tools and technologies to manage changing risk environments. The above actions complement our consistent, transparent and open communications with regulatory agencies.

The effective mitigation of financial and credit risk has always been paramount to our success. We closely monitor macroeconomic trends, market-specific trends and disruptive financial services events, along with maintaining a steadfast approach to consistent underwriting that contributes to a balanced, well-positioned portfolio. We review and stress test portfolios on an ongoing basis, including an annual Company-wide stress test, with results confirming our Company can withstand various economic downturn scenarios. Our aggressive management of risk and conservative core credit philosophy contribute to stable earnings and reliable performance even in challenging environments.



We also continue to strengthen our defenses against external threats, particularly as cybersecurity and fraud risks have escalated in recent years. Protecting sensitive data is among our most important responsibilities, and two members of our Board of Directors have cybersecurity-related certificates. Our cybersecurity efforts include robust protocols and technologies to protect Bank systems, and our Information Security team carries out sophisticated processes to safeguard continuity of service and to identify and act on threats.

In 2023, we completed an upgrade to our core banking infrastructure that provides us with enhanced scalability and stability as we continue to grow. Additionally, we upgraded our enterprise database monitoring practices, enabling us to address database-level threats as part of a single, universal view of our security ecosystem.

To effectively protect our Company and clients, we ensure that risk management is woven into our culture. Each team member understands our risk philosophy and practices, adheres to regulatory requirements, and recognizes and addresses threats. Among the required compliance training in 2023 were courses about fraud, cybersecurity and other important risk topics. By providing our engaged workforce with essential and actionable information, we create a stronger first line of defense.



Advanced security measures are woven into all aspects of FNB's processes, platforms and products, including eStore.

Robust Training As a part of our overall training program, we deployed 24 required compliance courses in 2023. FNB employees completed more than 31,000 cumulative hours of compliance training, with 63,000 course completions.

Strong Leadership

FNB's risk and compliance culture is overseen by our diverse, experienced Board of Directors as part of a comprehensive governance program that encompasses financial performance; management strategies and practices; corporate social responsibility, including diversity, equity and inclusion; escalation management processes; compensation programs and strategic plan progress. We measure the success of our practices against third-party standards, including the globally recognized Investor Stewardship Group Corporate Governance Principles for U.S. Listed Companies as well as the Council of Institutional Investors Corporate Governance Policies.

We promote accountability and transparency regarding our governance program. This includes steps to ensure that the Board and its committees have requisite, applicable oversight authority over environmental, social and governance matters, as well as Community Reinvestment Act and fair lending compliance strategies. Additionally, we further extended the scope of the Board's annual training requirements to include regulatory compliance and other matters that will influence our operating landscape moving forward.

Shareholder Engagement

To ensure our Company's performance and practices are aligned with shareholder expectations, we have made our shareholder outreach engagement process a critical emphasis of our governance and investor relations programs. We regularly meet with our largest institutional shareholders and most significant proxy advisory firms about issues that affect our long-term value and performance, including corporate responsibility and executive compensation matters. The feedback and outcomes from these discussions are detailed in our 2024 F.N.B. Corporation Proxy Statement. Through these engagements, we have developed stronger, more transparent relationships with our shareholders, which enable us to provide them with optimal value.

Please see the Proxy Statement at www.fnbcorporation.com for more about FNB's Board composition, risk management and governance practices, structure, biographical information and other matters.

A Diverse, Experienced Board We believe our Directors' varied experiences and perspectives enhance their stewardship of FNB, which is why we consider diversity as well as industry and community engagement during our selection process.

- 27 percent of Directors are female
- 13 percent of Directors are racially or ethnically diverse
- 1,679 combined hours of service completed by Directors across 26 organizations in 2023

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 our 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 U.S.-based bank holding companies by total assets.

- Broad array of products and services to provide customers with comprehensive financial solutions in consumer banking, commercial banking, wealth management and insurance.
- Publicly traded on the NYSE (FNB), with a market capitalization of \$5 billion as of March 28, 2024.
- Included in Standard & Poor’s MidCap 400 Index and Russell 1000 Index, reinforcing that our Company is stable and poised for growth.

- Growing commercial and consumer presence in seven states and the District of Columbia, including market coverage in several major metropolitan areas: 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.
- Recognized for exceptional customer service and differentiated culture:
 - Highly rated, award-winning mobile app and omnichannel digital platform
 - Winner of more than 100 prestigious Greenwich Excellence and Best Brand Awards in just over a decade
 - Winner of more than 60 national and regional workplace awards
 - Repeatedly ranked one of America’s Most Just Companies

Nearly \$46 billion assets	Approximately \$35 billion deposits	Approximately 350 branches	Approximately 4,200 employees	More than 1,600 ATMs	Serving 7 states and Washington, D.C.
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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
- Capital Markets
- Mezzanine Financing
- 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

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	Any 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	Risk, pg. 28; Cybersecurity Risk Management Protocols, pg. 29. 2024 Proxy Statement, pg. 22.
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 724 (18.1%) small business and small farm loans in low- and moderate-income tracts in 2023 for a total of approximately \$126 million. The bank originated 2,389 loans (59.6%) to small businesses and small farms with annual revenues under \$1 million for a total of approximately \$314.5 million. Of these, approximately 415 loans (17%) to small businesses and small farms with annual revenues under \$1 million were located in low- or moderate-income census tracts for a total of approximately \$57.8 million. The bank originated 37 community development loans in 2023 in the category of economic development promoting small business development and/or community development in the amount of approximately \$135.1 million.
	(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	2023 Impact at a Glance, pg. 3; Spreading Financial Literacy, pg. 18.
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.

We have aligned our 2024 Corporate Responsibility Report with SASB standards, with a focus on the SASB Commercial Banks (FN-CB) Standard, which is detailed below.

While we do not disclose all the metrics included in this standard, we are committed to refining our approach and collection efforts to expand our disclosures. All data is as of and for the year ended December 31, 2023.

TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
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	Any material events, violations, etc. are reported in our Form 10-K and/or an 8-K filing.
	Description of whistleblower policies and procedures	FN-CB-510a.2	See pg. 2 of the Code of Conduct at www.fnb-online.com/conduct . We also have this information posted on FNB's intranet site and are working on strategies to promote our whistleblower procedures and offer training.
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category (The entity shall describe whether the Global Systemically Important Bank (G-SIB) score is calculated by the entity or obtained from regulatory authorities and whether the entity is required to report the underlying data to the regulators)	FN-CB-550a.1	FNB is not identified as a Global Systemically Important Bank (G-SIB) and therefore this metric is not relevant to our business.
	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 tests each year. These include liquidity and credit stress tests 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. Risk Management, pg. 29. More information can be found in our 2023 Form 10-K.
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.

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.



www.fnbcorporation.com

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