

"We exist to help our customers achieve economic success and financial security, and we do this in part by building relationships based on trust and integrity. We are dedicated to enhancing the lives of the people and the communities that we serve."

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

FNB **FAST FACTS** NYSE



F.N.B. Corporation (holding company for First National Bank)

Commercial Banking

- Corporate and Business Banking Deposit Products
- Investment Real Estate
- Builder Financing
- Asset-Based Lending
- Lease Financing
- Capital Markets •
- Mezzanine Financing
- Treasury Management
- International Banking
- SBA Lending
- Government Banking

Insurance

- Property and Casualty
- **Employee Benefits**
- Personal
- Title

Mobile and Online Banking

Consumer Banking

- Mortgage Banking
- Consumer and Small **Business Lending**
- eStore[®] Digital Banking Experience

Wealth Management

- Trust and Fiduciary
- Retirement Services
- Investment Advisory
- Brokerage
- Private Banking

Corporate Profile

F.N.B. Corporation (FNB) is the holding company for First National Bank of Pennsylvania. Established in 1864, FNB remains known for a passion for doing what's right and a commitment to our customers and the communities we serve.

- FNB offers a broad array of products and services to provide customers with comprehensive financial solutions.
- A publicly traded company on the NYSE, FNB has a market capitalization of \$4.9 billion as of December 29, 2023.
- FNB's inclusion in Standard & Poor's MidCap 400 Index and the Russell 1000 Index reinforces the fact that FNB is characterized by stability and poised for continued growth.
- Experienced executive leaders are supported by a growing team of highly gualified financial professionals who contribute to the rising success of one of the 50 largest bank holding companies based in the U.S. by total assets.
- FNB has a growing consumer presence spanning seven states and the District of Columbia, with market coverage in several major metropolitan areas including: Pittsburgh, PA; Baltimore, MD; Cleveland, OH; 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 digital banking experience.
- Winner of more than 90 Greenwich Excellence and Best Brand Awards in just over a decade.
- Recognized more than 60 times as a leading workplace based on employee feedback.
- Winner of the prestigious President's "E" Award for Export Service.



