F.N.B. Corporation

Investor Presentation:
Fourth Quarter 2022

March 2023

Cautionary Statement Regarding Forward-Looking Information

This document may contain statements regarding F.N.B. Corporation's outlook for earnings, revenues, expenses, tax rates, capital and liquidity levels and ratios, asset quality levels, financial position and other matters regarding or affecting our current or future business and operations. These statements can be considered "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements involve various assumptions, risks and uncertainties which can change over time. Actual results or future events may be different from those anticipated in our forward-looking statements and may not align with historical performance and events. As forward-looking statements involve significant risks and uncertainties, caution should be exercised against placing undue reliance upon such statements. Forward-looking statements are typically identified by words such as "believe," "plan," "expect," "anticipate," "intend," "outlook," "estimate," "forecast," "will," "should," "project," "goal," and other similar words and expressions. We do not assume any duty to update forward-looking statements, except as required by federal securities laws.

FNB's forward-looking statements are subject to the following principal risks and uncertainties:

- Our business, financial results and balance sheet values are affected by business, economic and political circumstances, including, but not limited to: (i) developments with respect to the U.S. and global financial markets; (ii) actions by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, U.S. Department of the Treasury, Office of the Comptroller of the Currency and other governmental agencies, especially those that impact money supply, market interest rates or otherwise affect business activities of the financial services industry; (iii) a slowing of the U.S. economy in general and regional and local economies within our market area; (iv) inflation concerns; (v) the impacts of tariffs or other trade policies of the U.S. or its global trading partners; and (vi) the sociopolitical environment in the United States.
- Business and operating results are affected by our ability to identify and effectively manage risks inherent in our businesses, including, where appropriate, through effective use of systems and controls, third-party insurance, derivatives, and capital management techniques, and to meet evolving regulatory capital and liquidity standards.
- Competition can have an impact on customer acquisition, growth and retention, and on credit spreads, deposit gathering and product pricing, which can affect market share, loans, deposits and revenues. Our ability to anticipate, react quickly and continue to respond to technological changes and COVID-19 challenges can also impact our ability to respond to customer needs and meet competitive demands.
- Business and operating results can also be affected by widespread natural and other disasters, pandemics, including the impact of the COVID-19 pandemic crisis and post pandemic return to normalcy, global events, including the Ukraine-Russia conflict, dislocations, including shortages of labor, supply chain disruptions and shipping delays, terrorist activities, system failures, security breaches, significant political events, cyber attacks or international hostilities through impacts on the economy and financial markets generally, or on us or our counterparties specifically.
- Legal, regulatory and accounting developments could have an impact on our ability to operate and grow our businesses, financial condition, results of operations, competitive position, and reputation. Reputational impacts could affect matters such as business generation and retention, liquidity, funding, and the ability to attract and retain talent. These developments could include:
    - Policies and priorities of the current U.S. presidential administration, including legislative and regulatory reforms, different approaches to supervisory or enforcement priorities, changes affecting oversight of the financial services industry, regulatory obligations or restrictions, consumer protection, taxes, employee benefits, compensation practices, pension, bankruptcy and other industry aspects, and changes in accounting policies and principles.
    - Changes to regulations or accounting standards governing bank capital requirements, loan loss reserves and liquidity standards.
    - Changes in monetary and fiscal policies, including interest rate policies and strategies of the FOMC.
    - Unfavorable resolution of legal proceedings or other claims and regulatory and other governmental investigations or other inquiries. These matters may result in monetary judgments or settlements, enforcement actions or other remedies, including fines, penalties, restitution or alterations in our business practices, and in additional expenses and collateral costs, and may cause reputational harm to FNB.
    - Results of the regulatory examination and supervision process, including our failure to satisfy requirements imposed by the federal bank regulatory agencies or other governmental agencies.
    - Business and operating results are affected by our ability to effectively identify and manage risks inherent in our businesses, including, where appropriate, through effective use of policies, processes systems and controls, third-party insurance, derivatives, and capital and liquidity management techniques.
    - The impact on our financial condition, results of operations, financial disclosures and future business strategies related to the impact on the allowance for credit losses due to changes in forecasted macroeconomic conditions as a result of applying the "current expected credit loss" accounting standard, or CECL.
    - A failure or disruption in or breach of our operational or security systems or infrastructure, or those of third parties, including as a result of cyber-attacks or campaigns.
- The COVID-19 pandemic and the federal, state, and local regulatory and governmental actions implemented in response to COVID-19 have resulted in increased volatility of the financial markets and national and local economic conditions, supply chain challenges, rising inflationary pressures, increased levels of unemployment and business failures, and the potential to have a material impact on, among other things, our business, financial condition, results of operations, liquidity, or on our management, employees, customers and critical vendors and suppliers. In view of the many unknowns associated with the COVID-19 pandemic, our forward-looking statements continue to be subject to various conditions that may be substantially different in the future than what we are currently experiencing or expecting, including, but not limited to, challenging headwinds for the U.S. economy and labor market and the possible change in commercial and consumer customer fundamentals, expectations and sentiments. As a result of the COVID-19 impact, including uncertainty regarding the potential impact of continuing variant mutations of the virus, U.S. government responsive measures to manage it or provide financial relief, the uncertainty regarding its duration and the success of vaccination efforts, it is possible the pandemic may have a material adverse impact on our business, operations and financial performance.

The risks identified here are not exclusive or the types of risks FNB may confront and actual results may differ materially from those expressed or implied as a result of these risks and uncertainties, including, but not limited to, the risk factors and other uncertainties described under Item 1A Risk Factors and the Risk Management sections of our 2021 Annual Report on Form 10-K, our subsequent 2022 Quarterly Reports on Form 10-Q (including the risk factors and risk management discussions) and our other 2022 filings with the SEC, which are available on our corporate website at https://www.fnb-online.com/about-us/investor-information/reports-and-filings or the SEC's website at www.sec.gov. More specifically, our forward-looking statements may be subject to the evolving risks and uncertainties related to the COVID-19 pandemic and its macro-economic impact and the resulting governmental, business and societal responses to it. We have included our web address as an inactive textual reference only. Information on our website is not part of our SEC filings.

Use of Non-GAAP Financial Measures and Key Performance Indicators

Use of Non-GAAP Financial Measures and Key Performance Indicators

To supplement our Consolidated Financial Statements presented in accordance with GAAP, we use certain non-GAAP financial measures, such as operating net income available to common stockholders, operating earnings per diluted common share, return on average tangible equity, return on average tangible common equity, operating return on average tangible common equity, return on average tangible assets, operating return on average tangible assets, operating net income, tangible book value per common share, the ratio of tangible equity to tangible assets, the ratio of tangible common equity to tangible assets, provision for credit losses, excluding the initial provision for non-PCD loans associated with the Howard and Union acquisitions, pre-provision net revenue to average tangible common equity, efficiency ratio, and net interest margin (FTE) to provide information useful to investors in understanding our operating performance and trends, and to facilitate comparisons with the performance of our peers. Management uses these measures internally to assess and better understand our underlying business performance and trends related to core business activities. The non-GAAP financial measures and key performance indicators we use may differ from the non-GAAP financial measures and key performance indicators other financial institutions use to assess their performance and trends.

These non-GAAP financial measures should be viewed as supplemental in nature, and not as a substitute for, or superior to, our reported results prepared in accordance with GAAP. When non-GAAP financial measures are disclosed, the Securities and Exchange Commission's (SEC) Regulation G requires: (i) the presentation of the most directly comparable financial measure calculated and presented in accordance with GAAP and (ii) a reconciliation of the differences between the non-GAAP financial measure presented and the most directly comparable financial measure calculated and presented in accordance with GAAP. Reconciliations of non-GAAP operating measures to the most directly comparable GAAP financial measures are included later in this release under the heading “Reconciliations of Non-GAAP Financial Measures and Key Performance Indicators to GAAP.”

Management believes items such as merger expenses, initial provision for non-PCD loans acquired and branch consolidation costs are not organic to run our operations and facilities. These items are considered significant items impacting earnings as they are deemed to be outside of ordinary banking activities. The merger expenses and branch consolidation costs principally represent expenses to satisfy contractual obligations of the acquired entity or closed branch without any useful ongoing benefit to us. These costs are specific to each individual transaction and may vary significantly based on the size and complexity of the transaction.

To facilitate peer comparisons of net interest margin and efficiency ratio, we use net interest income on a taxable-equivalent basis in calculating net interest margin by increasing the interest income earned on tax-exempt assets (loans and investments) to make it fully equivalent to interest income earned on taxable investments (this adjustment is not permitted under GAAP). Taxable-equivalent amounts for the 2022 and 2021 periods were calculated using a federal statutory income tax rate of 21%.

Overview of FNB

Company Overview

- Ticker: FNB (NYSE)
- Founded: 1864
- Headquarters: Pittsburgh, PA
- Diverse Market Presence: Significant presence in 7 major metropolitan markets with population over 1 million and numerous secondary markets

Financial Highlights as of 12/31/22

$5.1 Billion[2]
Market Capitalization

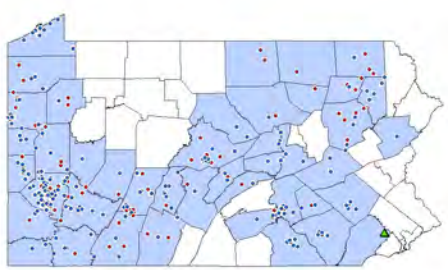
$43.7 Billion
Total Assets

$30.3 Billion
Total Loans

$34.8 Billion
Total Deposits

Dividend Yield[2]:	3.4%
Net Interest Margin (FTE)[1][3]:	3.53%
Efficiency Ratio[1][3]:	45.8%
Loans/Deposits:	87.0%
CET1 Capital Ratio:	9.8%
Tangible book value/share[3]:	$8.27

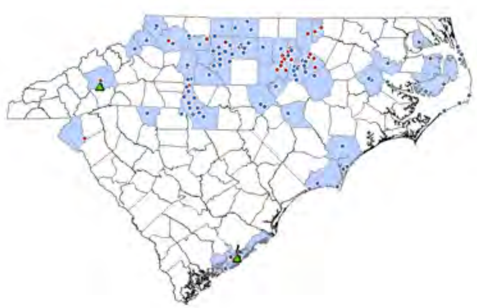
Pennsylvania



Ohio & WV

Mid-Atlantic

Carolinas



Branch location ATM LPO

(1) Represents 4Q22 values (2) As of market close on February 28, 2023 (3) A non-GAAP measure.

F.N.B. Corporation

Investor Highlights

Strong core franchise in attractive markets well-positioned for growth	✓ Diversified revenue streams through retail and commercial banking, capital markets, wealth management and insurance ✓ Proven, sustainable business model driving long-term growth and performance o Disciplined sales culture focused on relationship-based loan and deposit growth with an emphasis on credit quality ✓ Strong Pennsylvania, Mid-Atlantic and Carolina markets franchise with attractive growth opportunities throughout o Significant market share in major MSAs; #3 in Pittsburgh, #6 in Baltimore, #10 in Raleigh, #11 in Charlotte, #13 in Cleveland and #3 in Winston-Salem
Demonstrated attractive financial performance	✓ Attractive financial operating metrics – 21.9% Operating ROATCE, 1.6% Operating ROATA and 45.8% efficiency for the quarter ended 12/31/22(1) ✓ Lower risk model supports efficient capital structure; maintaining efficient structure heightens capital allocation discipline within the organization and is a key consideration in executing our business strategies ✓ Strong capital levels on a risk-adjusted and leverage basis ✓ Strong revenue growth driven by increased fee income and expanded net interest margin o NIM (FTE)(1) increased 34 bps quarter over quarter with a strong balance sheet. o Solid income growth in fee-based business with CAGR of 7.6% over the last five years
Robust risk management culture and credit discipline resulting in strong and stable asset quality	✓ Lower risk profile with significant investments in enterprise-wide risk management (closely aligned with overall growth) ✓ Low levels of NPLs and NCOs, combined with high loan loss reserves both on an absolute basis and relative to peers ✓ Proven history of managing credit through cycles – peak NCOs over loans of 1.15%, was well below peers in the Financial Crisis (2008-2012)
Solid liquidity position with multiple sources of funding	✓ Growing, high-quality deposit base provides lower cost sources of funding (NIB deposits represent 34% of deposit funding) ✓ Strong liquidity position with nearly $16 billion of unused bank funding capacity and $1.7 billion of excess cash and unpledged securities ✓ Low duration, highly-rated investment portfolio provides further source of liquidity

(1) A non-GAAP measure, refer to Non-GAAP to GAAP Reconciliation for further information.

F.N.B. Corporation

Why FNB

A Strong Franchise

Nationally recognized as a 2022 Top Workplace USA and Financial Services Top Workplace

Geographic diversity and strong branding in major MSAs we serve

Named as America's Best Bank and World's Best Bank by Forbes, received 17 Greenwich Excellence Awards and Best Brand Awards in 2022

Proven Performance

Consistent credit underwriting and thoughtful capital and liquidity management

Attractive dividend yield with ample capital flexibility

Top quartile ROATCE with tailwinds from significant operating leverage in 2023

Sustainable Growth

Investments in digital technology and data infrastructure to better serve customers

Loan growth of 21% in 2022 outpaces peer median, and forecasting mid-single digit loan growth in 2023

Strong deposit growth of 9.6% with improving NIB deposits mix over the last 5 years

7.6% annual growth in our diversified fee-based businesses over the past 5 years, making up 22% of revenue in 2022

The Six Pillars of Our Long-Term Strategy

FNB drives performance to further improve on long-term strategic planning metrics with an underlying focus on a consistent credit culture

Drive Organic Growth

Optimize the Retail Bank

Build a Strong, Differentiated Brand

Maintain Efficiency and Expense Control

Build a Durable, Scalable Infrastructure

Promote Core Values including Diversity & Inclusion

FNB Continues to Serve All its Stakeholders

❖ $250 million commitment to address economic and social inequity in LMI communities

❖ Outstanding CRA rating in 2021

❖ Building our new corporate headquarters in a predominantly minority neighborhood in Pittsburgh

NeighborWorks AMERICA

PITTSBURGH'S 50 FINEST

AFP Association of Fundraising Professionals Western Pennsylvania Chapter

❖ Winner of more than 80 prestigious Greenwich Excellence and Best Brand Awards since 2011, including 17 in 2022, as well as named one of America's Best Banks & World's Best Banks by *Forbes*

Forbes 2022 WORLD'S BEST BANKS

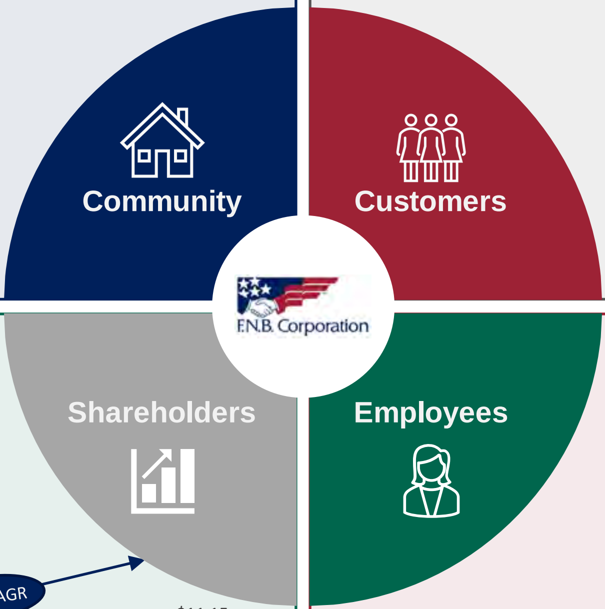
Forbes 2022 AMERICA'S BEST BANKS

BEST REGIONAL BANKS 2022

Greenwich Excellence 2021

Greenwich Best Brand 2021

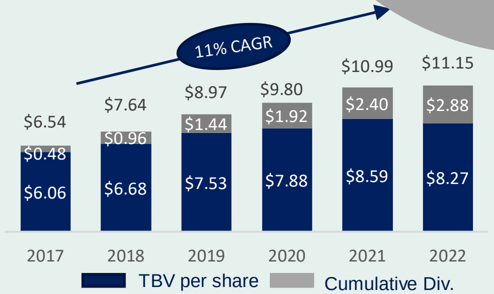
AMERICAN BANKER



❖ Record revenue and operating earnings per share in 2022

❖ Strong internal capital generation with 11% CAGR

❖ Returned over $220 million in capital directly to shareholders in 2022 and $1.7 billion since 2009



❖ Received approximately 50 workplace awards over the past decade on a local and regional level

❖ 2022 Top Workplace, Innovation, Leadership & Work-Life Flexibility USA & 2022 Top Diversity Employer

TOP WORK PLACES 2022 USA

DiversityJobs TOP DIVERSITY EMPLOYER

TOP WORK PLACES 2022 INNOVATION

TOP WORK PLACES 2022 LEADERSHIP

TOP WORK PLACES 2022 WORK-LIFE FLEXIBILITY

Strong Financial Performance

Strong Profitability Metrics
Quarter Ended 12/31/2022

19.2% Reported ROATCE(1)

21.9% Operating ROATCE(1)

45.8% Efficiency Ratio(1)(3)

1.4% Reported ROATA(1)

1.6% Operating ROATA(1)

3.53% Net Interest Margin(3)

Significant Capital, Reserves & Liquidity
as of 12/31/2022

7.24% TCE/TA(1)

9.8% CET1

1.33% ACL Ratio

87.0% Loan-to-Deposit Ratio(3)

4Q22 YoY Spot Loan Growth(4)

21% Total Loans

29% Consumer Loans

4Q22 YoY Spot Deposit Growth(5)

10% Total Deposits

10% Total Non-Interest-Bearing Deposits

4Q22 YoY Quarterly Revenue Growth

38% Total Revenue

50% Net Interest Income(4)

47% Operating EPS

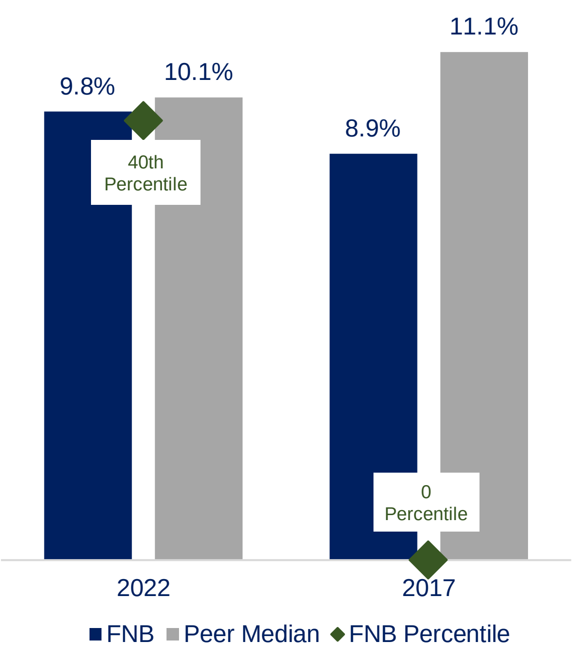
(1) A non-GAAP measure, refer to Non-GAAP to GAAP Reconciliation for further information. (2) Period-end as of December 31, 2022. (3) FTE basis (4) Includes Union and Howard loans and deposits.

F.N.B. Corporation

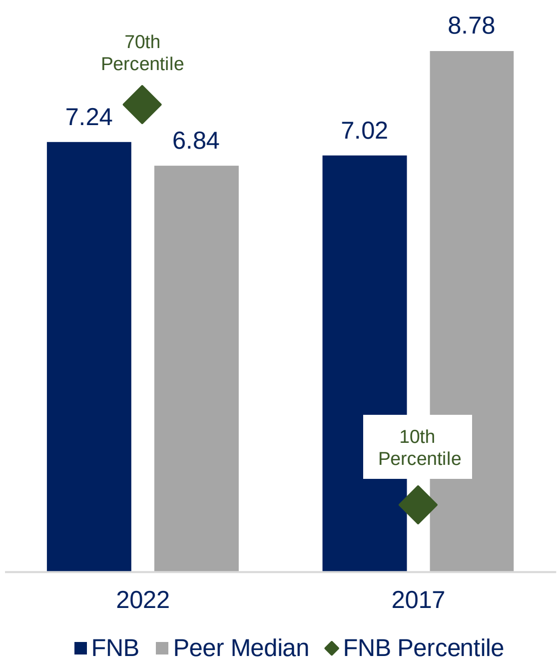
Both Relative and Absolute Capital and Reserves Strengthened Materially Last 5 Years

FNB maintains capital ratios that align with peer banks while demonstrating a more conservative credit culture

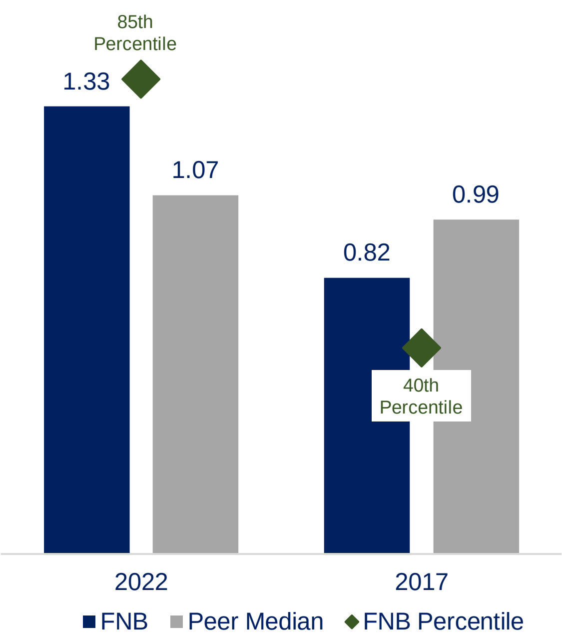
CET1 Ratio



TCE Ratio(1)



Reserve / Loan Ratio



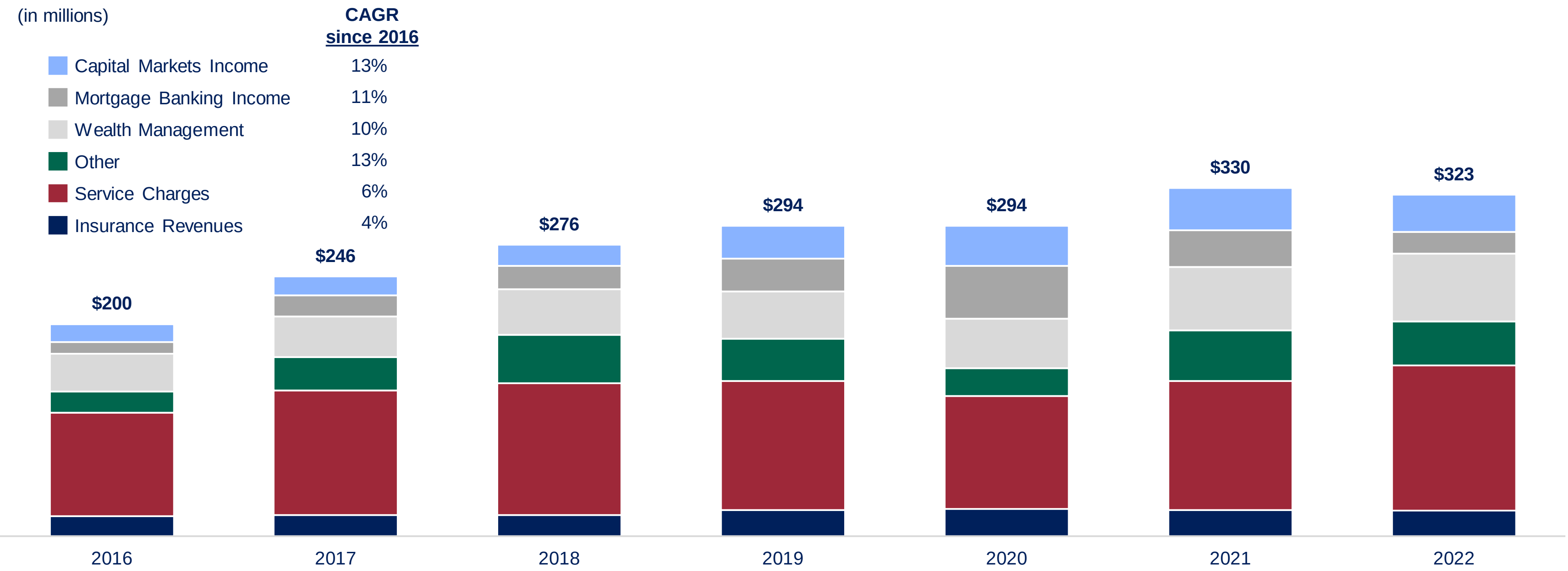
(1) A non-GAAP measure, refer to Non-GAAP to GAAP Reconciliation for further information.

F.N.B. Corporation

Strategic Objective to Drive Diversified Fee Income Growth

- ❖ We have achieved double-digit growth in our fee-based businesses, including capital markets, mortgage banking, and wealth management, over the past 5 years
- ❖ This diversified business model led us to continued strong performance through 2022
- ❖ Priority to develop new products and capabilities within mortgage and capital markets, such as debt capital markets in recent years, has helped our organic growth in these businesses
  - Our mortgage and capital markets businesses organically generated 13% and 11% compounded annual growth, respectively.

Total Non-interest Income with CAGR of 8% Since 2016



F.N.B. Corporation

Expansion of Geographic Footprint

Since the financial crisis, FNB has focused on spreading its footprint across the Mid-Atlantic and Carolinas to high growth MSAs such as Charlotte, DC, Baltimore, and Charleston

- Expansion has given FNB access to ~**8M** new households
- Average HH income **+4%** in current footprint vs 2009 footprint
- Current markets **contain all projected HH growth.**
- HH CAGR **double** in new markets compared to FNB footprint
- 2022 footprint gives higher access to HNW HHs: **~27% higher 200K income HH rate** compared to 2009
- **7%** lower unemployment rate in current footprint

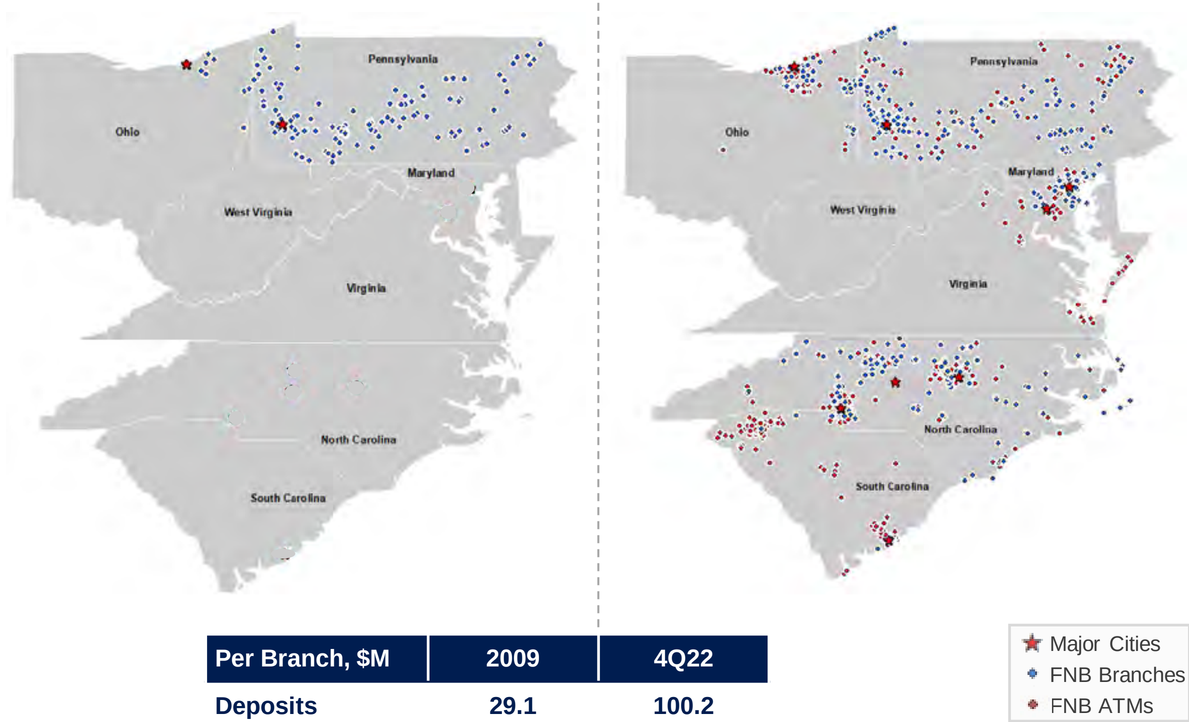
FNB Branch Network

2009 – *$9B Total Assets, Market Cap $0.7B*

219 Branches

2022 – *$43.7B Total Assets, Market Cap $5.1B*

348 Branches



Per Branch, $M	2009	4Q22
Deposits	29.1	100.2
Loans	26.7	87.2

Note: Market data from S&P Global Cap IQ, current ownership. Total Assets, branch count, deposits, and loans for 2022. Market Capitalization based on share price on 12/31/09 and 2/28/23 respectively.

F.N.B. Corporation

Diverse Footprint with Strong Market Share[1]

FNB's market deposit CAGR is 14% over the last 6 years buoyed by our new markets

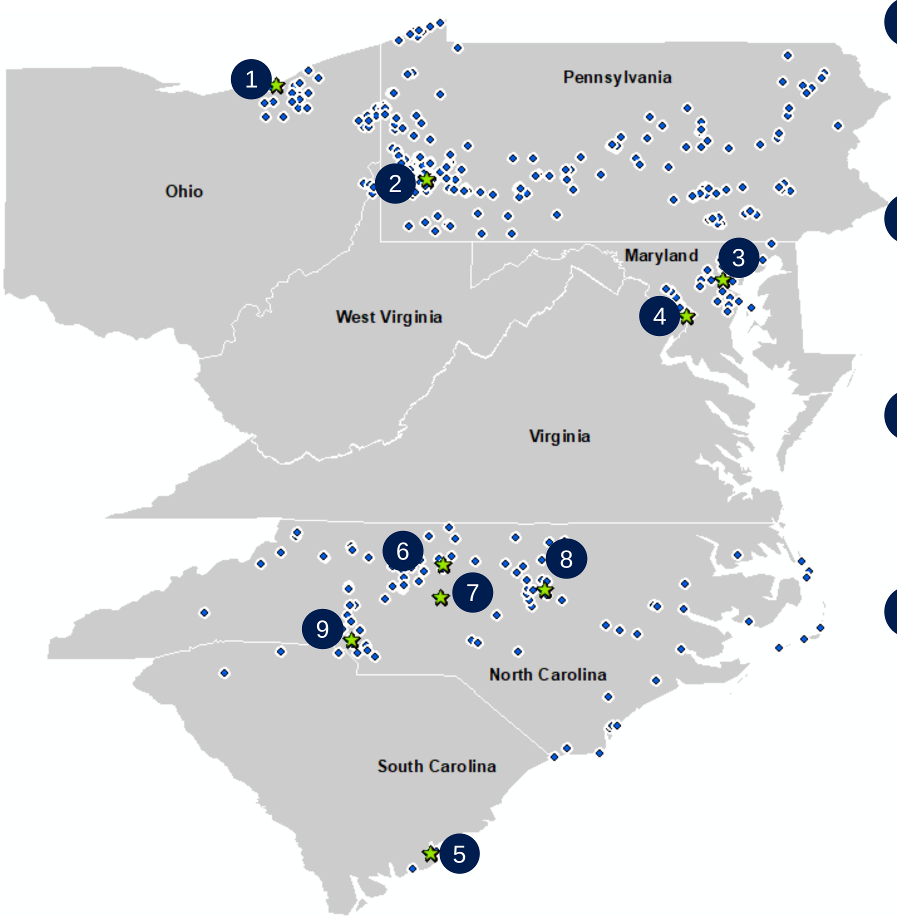
1
Cleveland
Population: 2.1 million
# of 100k Bus[2]: 134k
Deposit Market Share Rank: 13
Deposit Market Share: 7.9%

2
Pittsburgh[3]
Population: 2.3 million
# of 100k Bus: 178k
Deposit Market Share Rank: 3
Deposit Market Share: 4.0%

3
Baltimore
Population: 2.9 million
# of 100k Bus: 197k
Deposit Market Share Rank: 6
Deposit Market Share: 3.3%

4
Washington D.C
Population: 6.4 million
# of 100k Bus: 467k
Deposit Market Share Rank: 42
Deposit Market Share: 0.1%

5
Charleston
Population: 825k
# of 100k Bus: 53k
Deposit Market Share Rank: 25
Deposit Market Share: 0.3%



6
Winston-Salem
Population: 676k
# of 100k Bus: 39k
Deposit Market Share Rank: 3
Deposit Market Share: 8.4%

7
Greensboro
Population: 773k
# of 100k Bus: 52k
Deposit Market Share Rank: 7
Deposit Market Share: 3.5%

8
Raleigh
Population: 1.4 million
# of 100k Bus: 91k
Deposit Market Share Rank: 10
Deposit Market Share[3]: 1.8%

9
Charlotte
Population: 2.7 million
# of 100k Bus: 164k
Deposit Market Share Rank: 11
Deposit Market Share: 0.3%

(1) Per S&P Global Market Intelligence for corresponding MSAs. (2) Businesses in MSA with estimated Business Annual sales >$100k.
(3) Excludes custodial banks.

F.N.B. Corporation

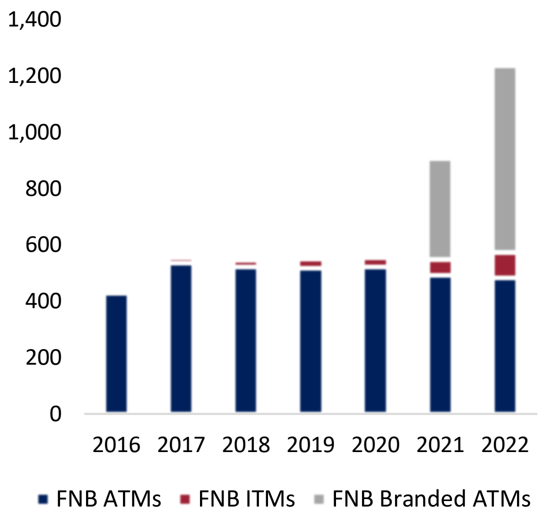
Technology Evolution & Digital Trends

Significant opportunity to drive increased digital product adoption across our expanding client base

Omnichannel strategy involves a robust ATM network

This is boosted by our 3rd party partnership efforts

Number of Owned FNB ATMs and ITMs

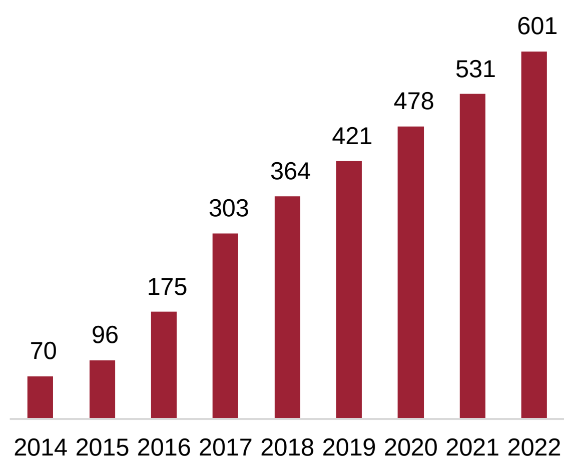


661 FNB Branded ATMs added since 1/1/2021

Digital has been on the rise and growing rapidly

Received nearly 1.7 million FNB website visits in December of 2022

Enrolled Mobile Banking Users (in Thousands)

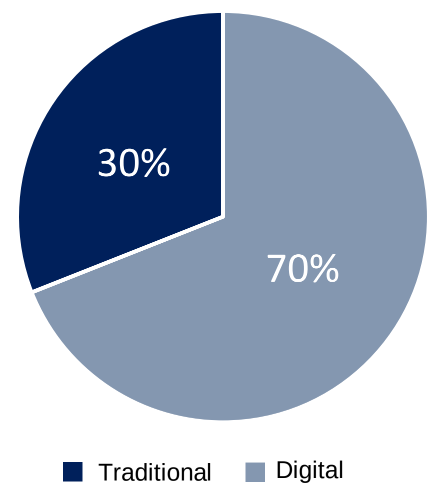


31% CAGR in Mobile Banking since 2014

Expanding our online capabilities

Using same applications across all digital channels

2022 Mortgage Applications by Channel



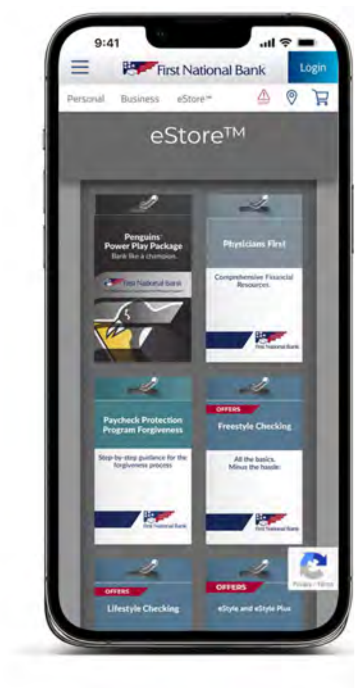
81% Digital Application Start to Application Complete and Submit rate

F.N.B. Corporation

Online and Mobile Channels Continue to See Strong Adoption

Strong momentum in usage of digital tools and other non-branch delivery channels, along with tools to equip our teams to outperform

11%	**Online Banking** User base had continued growth increase YoY with 965k+ enrolled users
13%	**Mobile Banking** Increase in total users YoY with 600K+ mobile users
8%	**Digital Wallet[1] Growth** Enrollments increase in the digital wallet YoY



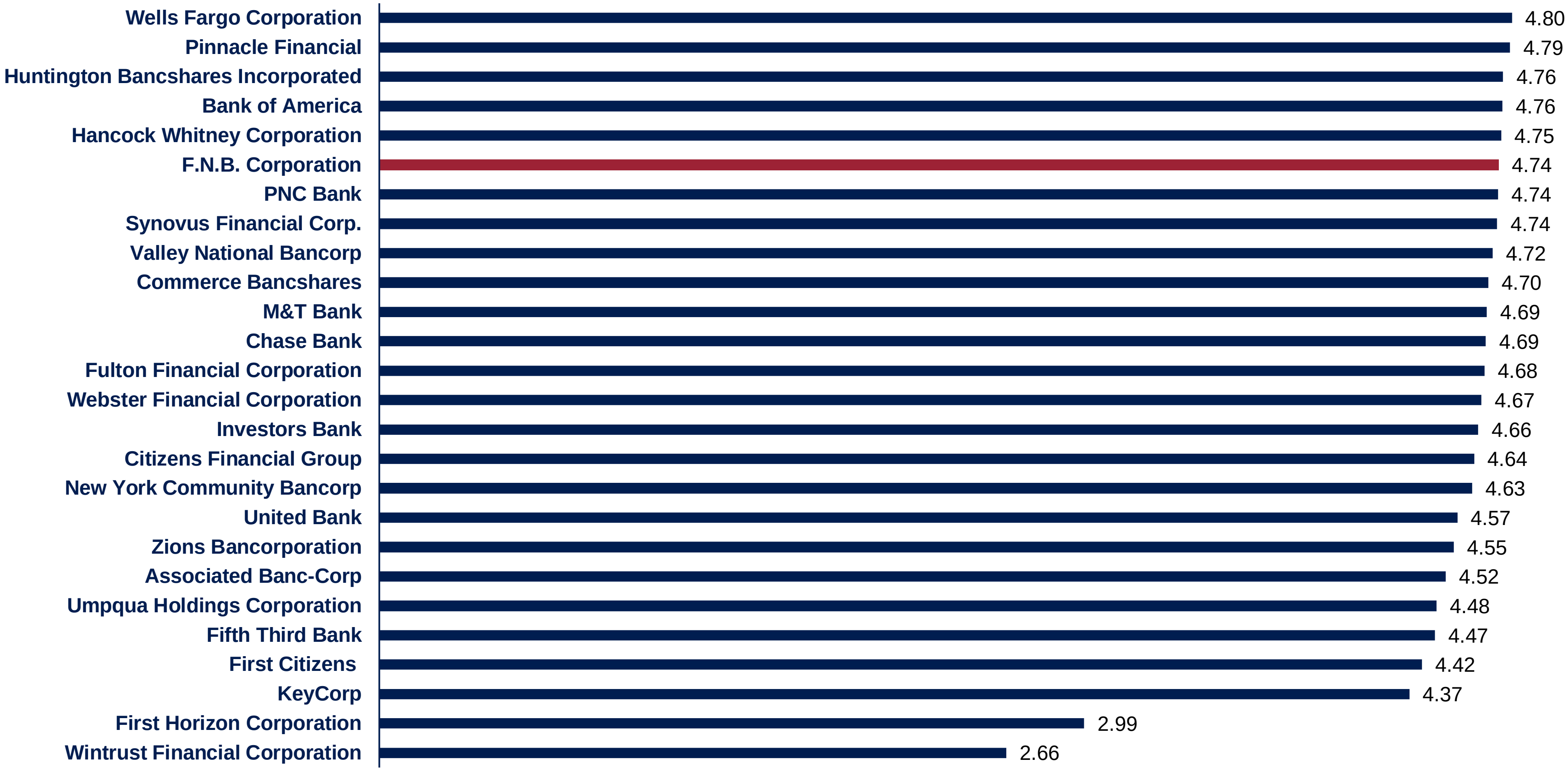
63%	**ITM Investment** *Increase in total ITMs YoY with over 90 ITMs spread across every state in our footprint*
34%	**Zelle Transaction Growth** *Zelle transactions grew by 34% YoY*
104%	**eStore Progression** *Total eStore interactions grew by 104% YoY, with over 500K interactions in 2022*

(1) Allows users to leverage tools such as Apple Pay and Google Pay to make purchases.

F.N.B. Corporation

FNB Mobile Application Ratings Rival Large Money Centers

Weighted Average via Apple + Google Ratings and Reviews



- FNB has a top mobile application based on its weighted average vs. peers and large money centers
- Reviews were aggregated as of February 6, 2023, using both the Apple and Google platforms

FNB's Holistic Data Strategy

Investments in data architecture lead to organic customer growth

Acquire

Data Sources

Internal

Operational Systems

Loans, Deposits, Credit Card, CRM, Digital Channels, etc.

External

Key Lifestyle Indicators
Industry Standards
Economic Variables

API Enabled Services

Consolidate

Enterprise Data Warehouse

Dynamic Data Integration Engine

Detailed Customer Interaction Data

Raw Data Vault

Business Vaults

Data Quality Exceptions

Improve operations and assist in Regulatory Compliance

Master Data Management

"Golden Key" for each Customer to enable a 360-degree View

Reference Data Management For Consistency, Standards, and Compliance

Virtualization \ Secure Data As A Service

Evaluate

Self-Service Data Preparation

Analytic Capabilities

- Analyze
- Optimize
- Forecast
- Report
- Plan
- Discover
- Collaborate
- Predict
- Model

Real Time Queries

API Enabled Web Services

Deliver

Delivery focuses on data science, visualization, and advanced analytics

- *Casual User Reports*
- *Dashboards*
- *Power User Tools*
- *Data Science*
- *Advanced Profitability*
- *Household Analytics*
- *Lead Generation*

Operational Systems
CRM
Risk Analysis

Cultivating Clarity, Consistency and Intelligibility

Data Governance, Metadata, Data Security, Data Curation

Financial Highlights

Financial Highlights

Fourth Quarter 2022 Highlights

- Earnings per diluted common share of $0.38 and operating (non-GAAP) earnings per diluted share of $0.44.
- UB Bancorp (Union) acquisition was successfully completed on December 9, 2022.
  - Added loans and deposits with estimated fair values of $651 million and $956 million, respectively.
  - $12.5 million (pre-tax) in merger-related expenses.
  - $9.4 million (pre-tax) of initial provision for non-PCD loans associated with the Union acquisition.
- Record revenue totaled $416 million, an increase of 9.5% linked-quarter, led by net interest income increasing 12.7%.
- Total loans and leases(1) (period-end) increased $1.5 billion, or 5.1%, linked-quarter.
  - Commercial loans and leases(1) increased $1.1 billion, or 6.1%.
  - Consumer loans(1) increased $365.6 million, or 3.4%.
- Total deposits(1) (period-end) increased $876.8 million, or 2.6%, linked-quarter.
- Net interest margin (FTE) (non-GAAP) significantly expanded quarter-over-quarter from 3.19% to 3.53%.

Full Year 2022 Highlights

- Earnings per diluted common share of $1.22 and record operating (non-GAAP) earnings per diluted share of $1.40.
- Record revenue of $1.4 billion led by net interest income.
- Net interest income totaled $1.1 billion, an increase of 23.5% compared to 2021, as the higher interest rate environment benefited earning asset yields given the asset sensitive positioning of the balance sheet and yields on new loan originations and investment securities purchases.
- Period-end total loans and leases(2) increased $5.3 billion, or 21.2%, year-over-year.
  - Commercial loans and leases(2) increased $2.8 billion, or 17.2%.
  - Consumer loans(2) increased $2.5 billion, or 29.0%.
- Record full-year efficiency ratio (non-GAAP) of 52.1% and strong positive operating leverage.

(1) Includes Union acquired loans. (2) Includes Howard Bancorp, Inc. (Howard) and Union acquired loans.

Fourth Quarter Financial Highlights

		4Q22	3Q22	4Q21	2022	2021
Reported Results	Net income available to common stockholders (millions)	$137.5	$135.5	$96.5	$431.1	$396.6
	Earnings per diluted common share	$0.38	$0.38	$0.30	$1.22	$1.23
	Book value per common share	$15.39	$15.11	$15.81		
Key Operating Results	Operating net income available to common stockholders (millions)(1)	$157.0	$137.2	$97.1	$494.9	$400.0
	Operating earnings per diluted common share(1)	$0.44	$0.39	$0.30	$1.40	$1.24
	Total spot loan growth(2)(3)(4)	5.1%	2.6%	1.0%		
	Total spot deposit growth(2)(3)	2.6%	1.2%	0.9%		
	Efficiency ratio(1)	45.8%	49.4%	58.1%	52.1%	57.2%
Capital Measures	Tangible common equity / tangible assets(1)	7.2%	7.0%	7.4%		
	Common equity tier 1 risk-based capital ratio	9.8%	9.7%	9.9%		
	Tangible book value per common share(1)(5)	$8.27	$8.02	$8.59		

(1) Operating results, a non-GAAP measure; refer to Appendix for non-GAAP to GAAP Reconciliation details and the cautionary statement preamble for rationale for use of non-GAAP measures. (2) On a linked-quarter basis (3) Includes Union since merger close in 4Q22 (4) Includes PPP loan spot balances of $25.7 million, $43.7 million and $336.6 million at 4Q22, 3Q22 and 4Q21, respectively. (5) Includes negative AOCI impact of $0.99, $1.08, and $0.19 in 4Q22, 3Q22 and 4Q21, respectively.

F.N.B. Corporation

Asset Quality

$ in millions, unless otherwise stated	**4Q22**	**3Q22**	**4Q21**	**4Q22 Highlights**
Delinquency	0.71%	0.59%	0.61%	o Asset quality remained at favorable levels with the portfolio well positioned entering 2023.
NPLs+OREO/Total loans and leases + OREO	0.39%	0.32%	0.38%	o The increase in provision for credit losses was primarily due to loan growth, CECL-related model impacts from forecasted macroeconomic conditions and charge-off activity, as well as $9.4 million (pre-tax) of initial provision for non-PCD loans associated with the Union acquisition.
Provision for credit losses[(1)]	$28.6	$11.2	($2.4)	
Net charge-offs (NCOs)	$11.9	$2.8	$1.4	o Net charge-off levels remain low, totaling $16 million on a full-year basis, or 6 basis points.
NCOs (annualized)/Total average loans and leases	0.16%	0.04%	0.02%	o The allowance for credit losses increased by $17 million to support the strong growth in the quarter, for an ending ACL of $402 million, or 1.33% of total loans and leases.
Allowance for credit losses/ Total loans and leases	1.33%	1.34%	1.38%	
Allowance for credit losses/ Total non-performing loans and leases	354.3%	439.9%	391.9%	

(1) Includes unfunded loans

F.N.B. Corporation

Balance Sheet Highlights

Average, $ in millions	4Q22[1]	3Q22	4Q21	QoQ Δ[3]	YoY Δ
Securities	7,273	7,246	6,487	0.4%	12.1%
Total Loans[4]	29,361	28,431	24,734	3.3%	18.7%
Commercial Loans and Leases[4]	18,577	18,095	16,333	2.7%	13.7%
Consumer Loans	10,783	10,336	8,402	4.3%	28.3%
Earning Assets	38,077	37,405	35,194	1.8%	8.2%
Total Deposits	33,939	33,638	31,683	0.9%	7.1%
Non-Interest Bearing Deposits	11,755	11,779	10,731	(0.2%)	9.5%
Interest Bearing Deposits	22,184	21,858	20,952	1.5%	5.9%

4Q22 Highlights

- Spot commercial loans increased 6.1% linked quarter with quarterly production of $1.3 billion.
- Consumer loans increased 3.4% linked-quarter primarily due to residential mortgages and Union acquisition.
- The deposit mix continues to be favorable with non-interest-bearing deposits comprising 34%[2] of total deposits.
- Loan-to-deposit ratio[2] was 87.0%, compared to 84.9% at September 30, 2022.
- Union Bank added loans of $651 million and deposits of $956 million, based on the estimated fair values as of the December 9, 2022 acquisition date.

(1) Includes Union loans and deposits. (2) Period-end as of December 31, 2022 and September 30, 2022. (3) Not annualized. (4) Includes PPP loan average loan balances of $31 million, $64 million and $503 million in 4Q22, 3Q22, and 4Q21, respectively.

F.N.B. Corporation

Revenue Highlights

$ in thousands, unless otherwise stated	4Q22	3Q22	4Q21	QoQ Δ[2]	YoY Δ
Total interest income	$407,882	$342,714	$244,752	19.0%	66.7%
Total interest expense	72,993	45,589	21,476	60.1%	239.9%
Net interest income	$334,889	$297,125	$223,276	12.7%	50.0%
Non-interest income	80,613	82,464	78,988	(2.2%)	2.1%
Total revenue	$415,502	$379,589	$302,264	9.5%	37.5%
Net interest margin (FTE)[1]	3.53%	3.19%	2.55%	34 bps	98 bps
Average earning asset yields (FTE)[1]	4.29%	3.67%	2.80%	62 bps	149 bps
Average loan yield (FTE)[1]	4.82%	4.14%	3.42%	68 bps	140 bps
Cost of funds	0.80%	0.50%	0.25%	30 bps	55 bps
Cost of interest-bearing liabilities	1.18%	0.75%	0.37%	43 bps	81 bps
Cost of interest-bearing deposits	0.98%	0.57%	0.17%	41 bps	81 bps

4Q22 Highlights

- Net interest income increased $38 million from the prior quarter reflecting growth in average earning assets and benefits from the higher interest rate environment.
- Net interest margin expansion to 3.53% was driven by higher yields on new loan originations and investment securities purchases, as well as benefits from the asset sensitive position of the balance sheet.

(1) A non-GAAP measure. (2) Not annualized.

F.N.B. Corporation

Interest Rate Risk Profile

Cumulative Total Deposit Betas

	12/31/21	3/31/22	6/30/22	9/30/22	**12/31/22**
Fed Funds Rate	0.25%	0.50%	1.75%	3.25%	**4.50%**
Cumulative Deposit Beta		0.2%	9.7%	12.5%	**16.3%**

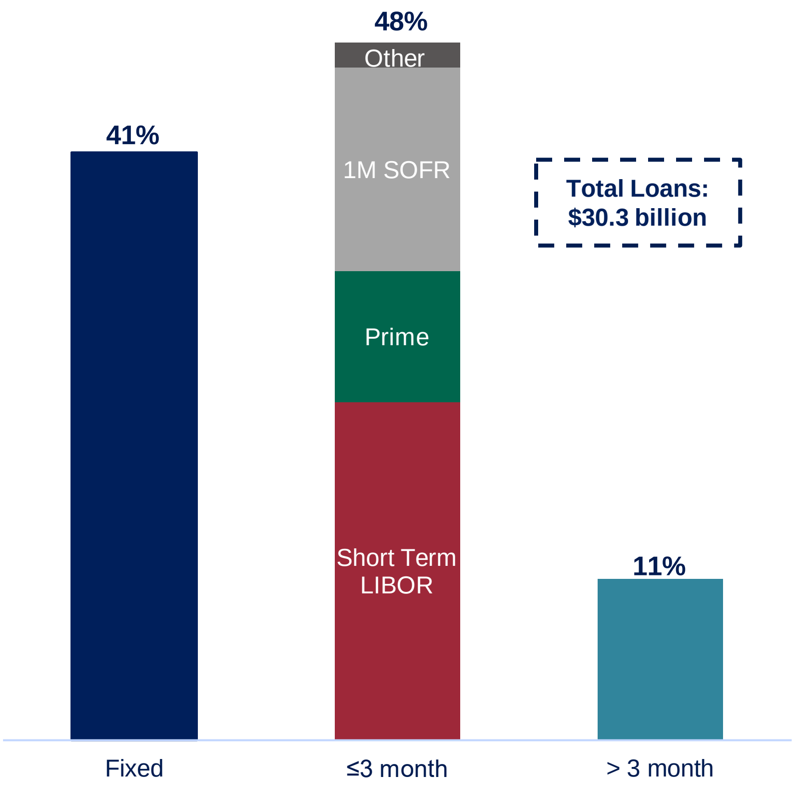
- The spot cost of interest-bearing deposits at 12/31/22 remained fairly low at 119 basis points in the fourth quarter
  - A 47 basis point increase from the third quarter
- Spot total deposit cost at 12/31/22 was 79 basis points

Interest Rate Risk Sensitivity on Net Interest Income (%)

Shocks	12/31/21	3/31/22	6/30/22	9/30/22	**12/31/22**
+200 bps	14.4	13.2	9.4	6.2	**3.3**
+100 bps	7.0	6.5	4.8	3.0	**1.1**

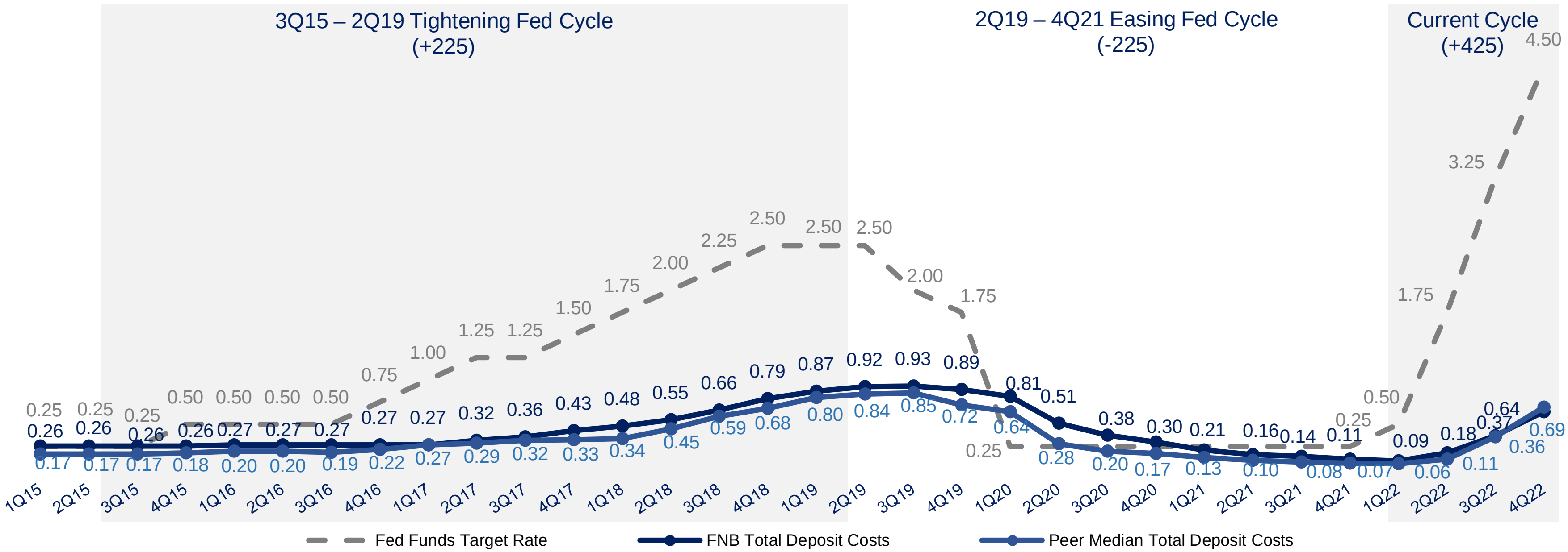
Loan Repricing Frequency

as of December 31, 2022



Superior Core Deposit Base

Total Average Deposit Cost vs. Fed Funds Target Rate (%)



Improved Funding Base from Prior Cycle

	Start of prior cycle 3Q15	Start of current cycle 1Q22	2Q22	3Q22	Current Period 4Q22
Loan-to-deposit ratio	93%	80%	84%	85%	87%
CDs / Total Deposits	20%	9%	9%	9%	10%
NIB / Total Deposits	23%	35%	35%	35%	34%
Net Wholesale Funding / Total Assets	14%	-4%	0.2%	0.4%	2%

	Rate Cycle (Q3'15-Q2'19)	Rate Cycle (Q1'22-Current)
Avg. Fed Funds Increase (%)	2.25	3.53
Avg. Cost of Deposits at End of Cycle (%)	0.92	0.64
Peer Median Avg. Cost of Deposits at End of Cycle (%)	0.84	0.69
Cumulative Beta (%)	29.3	15.6
Peer Median Cumulative Beta (%)	28.7	18.2
FNB Beta Rank Relative to Peers	12	9

F.N.B. Corporation

Non-Interest Income

$ in thousands	4Q22	3Q22	4Q21	QoQ Δ(1)	YoY Δ
Service charges	$35,536	$35,954	$32,462	(1.2%)	9.5%
Trust income	9,371	9,600	9,534	(2.4%)	(1.7%)
Insurance commissions and fees	4,506	5,790	5,334	(22.2%)	(15.5%)
Securities commissions and fees	6,225	5,747	5,377	8.3%	15.8%
Capital markets income	10,016	9,605	9,547	4.3%	4.9%
Mortgage banking operations	2,711	5,148	5,955	(47.3%)	(54.5%)
Dividends on non-marketable securities	3,775	3,258	2,072	15.9%	82.2%
Bank owned life insurance	2,612	2,645	3,873	(1.2%)	(32.6%)
Net securities gains (losses)	0	0	0	n/m	n/m
Other	5,861	4,717	4,834	24.3%	21.2%
Total reported non-interest income	$80,613	$82,464	$78,988	(2.2%)	2.1%

4Q22 Highlights

- Service charges year-over-year growth was driven by interchange fees, treasury management, and increased customer activity.
- Insurance commissions and fees lower from the year-ago quarter due to lower title insurance from softer mortgage demand.
- Capital markets income had solid contributions from syndications, swap fees and international banking.
- Mortgage banking operations income decreased as secondary market revenue and mortgage held-for-sale pipelines declined and adjustable-rate mortgage originations are held in portfolio.

(1) Not annualized.

F.N.B. Corporation

Non-Interest Expense

$ in thousands	4Q22	3Q22	4Q21	QoQ Δ [2]	YoY Δ
Salaries and employee benefits	$103,558	$106,620	$104,053	(2.9%)	(0.5%)
Occupancy and equipment[1]	36,794	34,839	31,115	5.6%	18.3%
Amortization of intangibles	3,545	3,547	3,021	(0.1%)	17.3%
Outside services	19,655	19,008	17,090	3.4%	15.0%
Marketing	4,594	3,196	3,726	43.7%	23.3%
FDIC insurance	5,322	5,221	4,449	1.9%	19.6%
Bank shares tax and franchise taxes	2,031	3,991	1,690	(49.1%)	20.2%
Other[1]	20,300	16,530	15,612	22.8%	30.0%
Non-interest expense, excluding significant items impacting earnings[1]	$195,799	$192,952	$180,756	1.5%	8.3%
Significant items impacting earnings	15,336	2,105	824		
Total reported non-interest expense	$211,135	$195,057	$181,580	8.2%	16.3%

4Q22 Highlights

- Operating (non-GAAP) occupancy and equipment increased $5.7 million from the year-ago quarter primarily due to the acquired Howard and Union expense bases.
- Outside services increased year-over-year from the additional Howard and Union acquired expense bases.
- FDIC insurance increased from the year-ago quarter due to strong loan growth and balance sheet mix shift.
- Other non-interest expense increased from prior quarter primarily from charitable contributions that qualified for Bank shares tax credits.

(1) Excludes amounts related to significant items impacting earnings, representing merger-related expense of $12.5 million, $2.1 million, and $0.8 million in 4Q22, 3Q22 and 4Q21, respectively, and branch consolidation costs of $2.8 million in 4Q22. (2) Not annualized.

F.N.B. Corporation

2023 Financial Objectives[2]

		1Q23 Guidance	FY 2023 Guidance	Commentary
Balance Sheet[1]	**Spot Loans**		Mid single digit growth	
	Spot Deposits		Flattish	Continued customer growth and active management of deposit rates offsetting impacts from a higher rate environment.
Income Statement	**Net Interest Income (non-FTE)**	$335-$345 million	$1.34-$1.40 billion	Assumes additional 25 bp rate hikes in February and March 2023.
	Non-Interest Income	Mid $70s million	$300-$320 million	Expect continued benefits from diversified strategy.
	Provision Expense		$65-$85 million	To support loan growth and CECL model related builds from a softer macroeconomic environment.
	Non-Interest Expense	$210-$215 million	$830-$850 million	Full-year 2023 includes additional $8 million for FDIC's rate increase. Q1 has seasonally higher stock compensation expense and payroll taxes.
	Effective Tax Rate		20-21%	Assumes no investment tax credit activity for 2023.

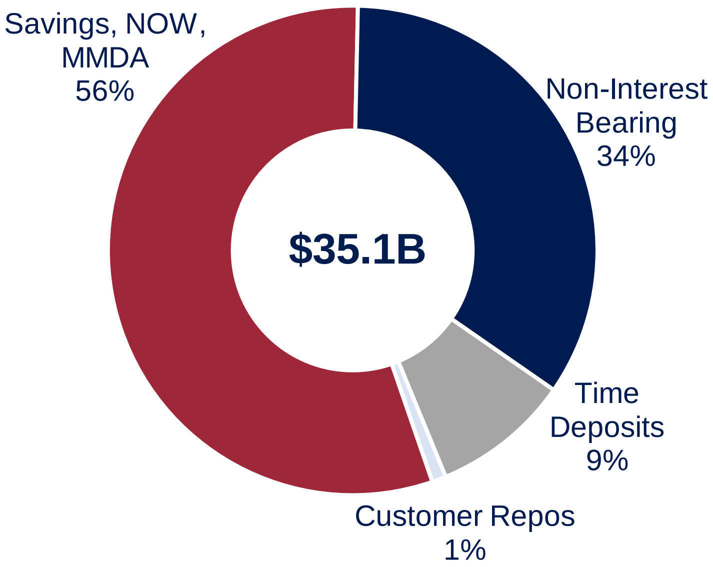
(1) Targets are relative to December 31, 2022. (2) Guidance includes Union

F.N.B. Corporation

Deposits and Customer Repurchase Agreements

FNB's total deposit CAGR is 10.5% over the last 5 years

	Balance (in millions)	Portfolio (%)
Savings, NOW, MMDA	$19,242	55%
Non-Interest Bearing	11,916	34%
Transaction Deposits	**$31,158**	**89%**
Time Deposits	3,612	10%
Total Deposits	**$34,770**	**99%**
Customer Repos	317	1%
Transaction Deposits and Customer Repo Agreements	$31,475	90%
Total Deposits and Customer Repo Agreements	**$35,087**	**100%**



Deposits Commentary

- ❖ Loans to Deposits and Customer Repos Ratio (excluding loans HFS) at 12/31/2022 = 86.2%
- ❖ New client acquisition and relationship-based focus reflected in favorable deposit mix
  - 90% of total deposits and customer repo agreements are transaction-based deposits

Note: Balance and % of Portfolio based on period-end balances.

F.N.B. Corporation

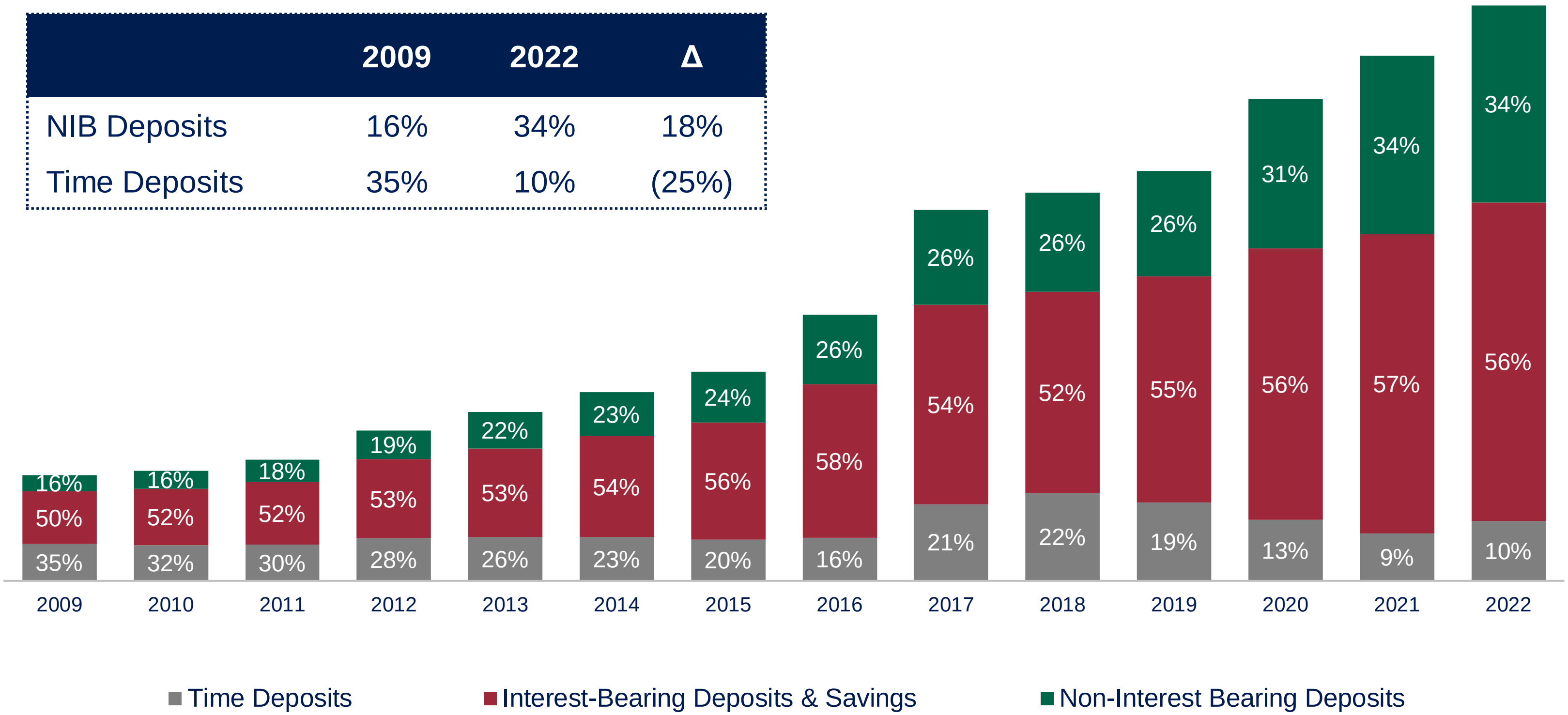
Deposits Composition

Strong deposit growth with improving NIB deposits over time

Total Deposits

(2009 – 2022)

	2009	2022	Δ
NIB Deposits	16%	34%	18%
Time Deposits	35%	10%	(25%)



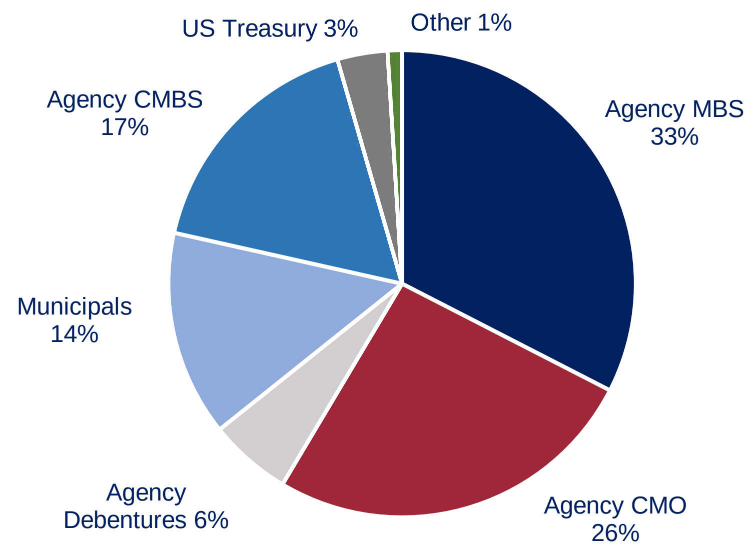
Note: Does not include Customer Repurchases, Totals may not sum due to rounding.

Investment Portfolio

As of December 31, 2022		%	Ratings	
($ in millions)	Balance	Portfolio	Investment %	
Agency MBS	$2,410	33%	AAA	100%
Agency CMO	1,925	26%	AAA	100%
Agency CMBS	1,261	17%	AAA	100%
Agency Debentures	423	6%	AAA	100%
Municipals	1,054	14%	AAA	15%
			AA	72%
			A	13%
			BBB	<1%
US Treasury	257	3%	AAA	100%
Other	32	<1%	Various/NR	
Total Investment	**$7,362**			

Highly Rated Investment Portfolio

as of December 31, 2022



Investments Commentary

- 98% of total portfolio rated AA or better, and over 99% rated A or better
- Relatively low duration
- Average balance for 4Q22 was $7.27 billion(1), and increase of $27 million from last quarter
- Municipal bond portfolio highly rated with an average rating of AA and over 99% of the portfolio rated A or better

(1) Average nontaxable securities are FTE adjusted.

F.N.B. Corporation

2023 Peer Group Listing

Ticker	Institution
ASB	Associated Banc-Corp
BKU	BankUnited, Inc.
BOKF	BOK Financial Corp.
CBSH	Commerce Bancshares, Inc.
CFR	Cullen/Frost Bankers, Inc.
CMA	Comerica Inc.
FHN	First Horizon Corp.
HBAN	Huntington Bancshares, Inc.
HWC	Hancock Whitney Corp.
NYCB	New York Community Bancorp

Ticker	Institution
PNFP	Pinnacle Financial Partners
RF	Regions Financial Corp.
SNV	Synovus Financial Corp.
SSB	SouthState Corp.
UMBF	UMB Financial Corp.
UMPQ	Umpqua Holdings Corp.
VLY	Valley National Bancorp
WBS	Webster Financial Corp.
WTFC	Wintrust Financial Corp.
ZION	Zions Bancorp

Additional Financial Data

Non-GAAP to GAAP Reconciliation

	For the Quarter Ended					For the Twelve Months Ended December 31,	
	4Q22	3Q22	2Q22	1Q22	4Q21	2022	2021
Operating net income available to common stockholders							
(in millions)							
Net income available to common stockholders	$ 137.5	$ 135.5	$ 107.1	$ 51.0	$ 96.5	$ 431.1	$ 396.6
Merger-related expense	12.5	2.1	2.0	28.6	0.8	45.3	1.8
Tax benefit of merger-related expense	(2.6)	(0.4)	(0.4)	(6.0)	(0.2)	(9.5)	(0.4)
Provision expense related to acquisitions	9.4	0.0	0.0	19.1	0.0	28.5	0.0
Tax benefit of provision expense related to acquisitions	(2.0)	0.0	0.0	(4.0)	0.0	(6.0)	0.0
Branch consolidation costs	2.8	0.0	0.0	4.2	0.0	7.0	2.6
Tax benefit of branch consolidation costs	(0.6)	0.0	0.0	(0.9)	0.0	(1.5)	(0.6)
Operating net income available to common stockholders (non-GAAP)	$ 157.0	$ 137.2	$ 108.7	$ 92.0	$ 97.1	$ 494.9	$ 400.0
Operating earnings per diluted common share							
Earnings per diluted common share	$ 0.38	$ 0.38	$ 0.30	$ 0.15	$ 0.30	$ 1.22	$ 1.23
Merger-related expense	0.03	0.01	0.01	0.08	0.00	0.13	0.01
Tax benefit of merger-related expense	(0.01)	0.00	0.00	(0.02)	0.00	(0.03)	0.00
Provision expense related to acquisitions	0.03	0.00	0.00	0.05	0.00	0.08	0.00
Tax benefit of provision expense related to acquisitions	(0.01)	0.00	0.00	(0.01)	0.00	(0.02)	0.00
Branch consolidation costs	0.01	0.00	0.00	0.01	0.00	0.02	0.01
Tax benefit of branch consolidation costs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Operating earnings per diluted common share (non-GAAP)	$ 0.44	$ 0.39	$ 0.31	$ 0.26	$ 0.30	$ 1.40	$ 1.24

F.N.B. Corporation

Non-GAAP to GAAP Reconciliation

	For the Quarter Ended				
	4Q22	3Q22	2Q22	1Q22	4Q21
Return on average tangible common equity (ROATCE)					
(dollars in millions)					
Net income available to common stockholders (annualized)	$ 545.4	$ 537.5	$ 429.7	$ 206.8	$ 382.7
Amortization of intangibles, net of tax (annualized)	11.1	11.1	11.2	10.3	9.5
Tangible net income available to common stockholders (annualized) (non-GAAP)	$ 556.5	$ 548.7	$ 441.0	$ 217.1	$ 392.1
Average total stockholders' equity	$ 5,509	$ 5,507	$ 5,438	$ 5,449	$ 5,111
Less: Average preferred stockholders' equity	(107)	(107)	(107)	(107)	(107)
Less: Average intangible assets [1]	(2,503)	(2,487)	(2,491)	(2,444)	(2,306)
Average tangible common equity (non-GAAP)	$ 2,899	$ 2,913	$ 2,840	$ 2,898	$ 2,698
Return on average tangible common equity (non-GAAP)	19.19 %	18.84 %	15.53 %	7.49 %	14.53 %
Operating ROATCE					
(dollars in millions)					
Operating net income available to common stockholders (annualized) [2]	$ 622.9				
Amortization of intangibles, net of tax (annualized)	11.1				
Tangible operating net income available to common stockholders (annualized) (non-GAAP)	$ 634.0				
Average total stockholders' equity	$ 5,509				
Less: Average preferred stockholders' equity	(107)				
Less: Average intangible assets [1]	(2,503)				
Average tangible common equity (non-GAAP)	$ 2,899				
Operating return on average tangible common equity (non-GAAP)	21.87 %				

(1) Excludes loan servicing rights. (2) A non-GAAP measure, refer to the previous page for more information.

F.N.B. Corporation

Non-GAAP to GAAP Reconciliation

	For the Quarter Ended				
	4Q22	3Q22	2Q22	1Q22	4Q21
Return on average tangible assets (ROATA)					
(dollars in millions)					
Net income (annualized)	$ 553.3	$ 545.5	$ 437.8	$ 214.9	$ 390.7
Amortization of intangibles, net of tax (annualized)	11.1	11.1	11.2	10.3	9.5
Tangible net income (annualized) (non-GAAP)	$ 564.4	$ 556.6	$ 449.0	$ 225.3	$ 400.1
Average total assets	$ 42,751	$ 42,040	$ 41,888	$ 41,121	$ 39,519
Less: Average intangible assets [1]	(2,503)	(2,487)	(2,491)	(2,444)	(2,306)
Average tangible assets (non-GAAP)	$ 40,249	$ 39,552	$ 39,397	$ 38,677	$ 37,213
Return on average tangible assets (non-GAAP)	1.40 %	1.41 %	1.14 %	0.58 %	1.08 %
Operating net income					
(dollars in millions)					
Net income	$ 139.5				
Merger-related expense	12.5				
Tax benefit of merger-related expense	(2.6)				
Provision expense related to acquisition	9.4				
Tax benefit of provision expense related to acquisition	(2.0)				
Branch consolidation costs	2.8				
Tax benefit of branch consolidation costs	(0.6)				
Operating net income (non-GAAP)	$ 159.0				

(1) Excludes loan servicing rights.

F.N.B. Corporation

Non-GAAP to GAAP Reconciliation

		For the Quarter Ended 4Q22
Operating ROATA		
(dollars in millions)		
Operating net income (annualized) [2]	$	630.8
Amortization of intangibles, net of tax (annualized)		11.1
Tangible operating net income (annualized) (non-GAAP)	$	641.9
Average total assets	$	42,751
Less: Average intangible assets [1]		(2,503)
Average tangible assets (non-GAAP)	$	40,249
Operating return on average tangible assets (non-GAAP)		1.59 %

(1) Excludes loan servicing rights. (2) A non-GAAP measure, refer to the previous page for more information.

F.N.B. Corporation

Non-GAAP to GAAP Reconciliation

	For the Quarter Ended				
	4Q22	3Q22	2Q22	1Q22	4Q21
Tangible book value per common share					
(dollars in millions, except per share data)					
Total stockholders' equity	$ 5,653	$ 5,406	$ 5,436	$ 5,439	$ 5,150
Less: Preferred stockholders' equity	(107)	(107)	(107)	(107)	(107)
Less: Intangible assets [1]	(2,566)	(2,486)	(2,489)	(2,492)	(2,304)
Tangible common equity (non-GAAP)	$ 2,980	$ 2,813	$ 2,840	$ 2,839	$ 2,739
Ending common shares outstanding (000'S)	360,470	350,756	350,725	350,911	318,933
Tangible book value per common share (non-GAAP)	$ 8.27	$ 8.02	$ 8.10	$ 8.09	$ 8.59
Tangible common equity / tangible assets (period-end)					
(dollars in millions)					
Total stockholders' equity	$ 5,653	$ 5,406	$ 5,436	$ 5,439	$ 5,150
Less: Preferred stockholders' equity	(107)	(107)	(107)	(107)	(107)
Less: Intangible assets [1]	(2,566)	(2,486)	(2,489)	(2,492)	(2,304)
Tangible common equity (non-GAAP)	$ 2,980	$ 2,813	$ 2,840	$ 2,839	$ 2,739
Total assets	$ 43,725	$ 42,590	$ 41,681	$ 42,022	$ 39,513
Less: Intangible assets [1]	(2,566)	(2,486)	(2,489)	(2,492)	(2,304)
Tangible assets (non-GAAP)	$ 41,159	$ 40,104	$ 39,192	$ 39,530	$ 37,209
Tangible common equity / tangible assets (period end) (non-GAAP)	7.24 %	7.02 %	7.25 %	7.18 %	7.36 %

(1) Excludes loan servicing rights

F.N.B. Corporation

Non-GAAP to GAAP Reconciliation

	For the Quarter Ended					Twelve Months Ended December 31,	
	4Q22	3Q22	2Q22	1Q22	4Q21	2022	2021
Efficiency ratio (FTE)							
(dollars in millions)							
Total non-interest expense	$ 211.1	$ 195.1	$ 192.8	$ 227.4	$ 181.6	$ 826.4	$ 733.2
Less: Amortization of intangibles	(3.5)	(3.5)	(3.5)	(3.2)	(3.0)	(13.9)	(12.1)
Less: OREO expense	(0.5)	(0.5)	(0.4)	(0.3)	(0.5)	(1.7)	(2.6)
Less: Merger-related expense	(12.5)	(2.1)	(2.0)	(28.6)	(0.8)	(45.3)	(1.8)
Less: Branch consolidation costs	(2.8)	0.0	0.0	(4.2)	0.0	(7.0)	(2.6)
Adjusted non-interest expense	$ 191.8	$ 188.9	$ 186.8	$ 191.1	$ 177.2	$ 758.6	$ 714.0
Net interest income	$ 334.9	$ 297.1	$ 253.7	$ 234.1	$ 223.3	$ 1,119.8	$ 906.5
Taxable equivalent adjustment	3.1	2.9	2.7	2.6	2.7	11.3	10.9
Non-interest income	80.6	82.5	82.2	78.3	79.0	323.6	330.4
Less: Net securities gains	0.0	0.0	(0.0)	0.0	0.0	(0.0)	(0.2)
Adjusted net interest income (FTE) + non-interest income	$ 418.6	$ 382.5	$ 338.5	$ 315.0	$ 305.0	$ 1,454.6	$ 1,247.7
Efficiency ratio (FTE) (non-GAAP)	45.82 %	49.39 %	55.18 %	60.66 %	58.10 %	52.15 %	57.23 %

F.N.B. Corporation