





eStore®

Explore eStore®, an innovative digital banking experience that allows you to shop for and buy financial products and services. Open a deposit account, apply for a consumer or small business loan or schedule an appointment to meet with one of our banking experts — just add the product to your shopping cart and check out. You can access eStore® anywhere - via our website, through our mobile app, or in our branches.


**Game-changing. Time-saving.** Apply for multiple financial products simultaneously with our eStore® Common app.


Get Started >



eStore® Cafe


Get started here and pick up your order on the first floor of the FNB Financial Center.






Certificate of Deposit Specials


Prepare for the future with special rates.






eStyle Account


No checks, no overdraft fees and no worries.






eStyle Plus Account


Earn interest from your account, without the worry of overdraft fees.





Freestyle Checking

All the basics. Minus the hassle.



F.N.B. Corporation: eStore®, Artificial Intelligence and the Digital Evolution of Banking

March 2025

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, and the negative thereof, but these terms are not the exclusive means of identifying such statements. 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, regulatory, economic and political circumstances, including, but not limited to: (i) developments with respect to the U.S. and global financial markets; (ii) supervision, regulation, enforcement and other actions by several governmental agencies, including the Federal Reserve Board, Federal Deposit Insurance Corporation, Financial Stability Oversight Council, U.S. Department of Justice (DOJ), Consumer Financial Protection Bureau, U.S. Treasury Department, Office of the Comptroller of the Currency and Department of Housing and Urban Development, state attorney generals and other governmental agencies, whose actions may affect, among other things, our consumer and mortgage lending and deposit practices, capital structure, investment practices, dividend policy, annual FDIC insurance premium assessment, growth opportunities, 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 significant adverse industry and economic events can also impact our ability to respond to customer needs and meet competitive demands.
- Business and operating results can also be affected by difficult to predict uncertainties, such as widespread natural and other disasters, wars, pandemics, global events and geopolitical instability, including the Ukraine-Russia conflict and the potential for broader conflict in the Middle East, shortages of labor, supply chain disruptions and shipping delays, terrorist activities, system failures, security breaches, significant political events, cyber-attacks, international hostilities or other extraordinary events which are beyond FNB's control and may significantly impact the U.S. or global economy and financial markets generally, or us or our counterparties, customers or third-party vendors specifically.
- Our ability to take certain capital actions, including returning capital to shareholders, is subject to us meeting or exceeding minimum capital levels. Our regulatory capital ratios in the future will depend upon, among other things, our financial performance, the scope and terms of capital regulations then in effect and management actions affecting the composition of our balance sheet.
- Historically we have grown our business in part through acquisitions, new strategic and business initiatives and new products. Potential risks and uncertainties include those presented by the nature of the business acquired, the strategic or business initiative or the new product, including in some cases those associated with our entry into new business lines or new geographic or other markets and risks resulting from our inexperience in those new areas, as well as risks and uncertainties related to the acquisition transactions themselves, increased scrutiny associated with the regulatory approval process, other regulatory issues stemming from such acquisitions or new initiatives or product lines, the integration of the acquired businesses into us after closing or any failure to execute strategic, risk management or operational plans.
- 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 incoming U.S. presidential administration, including new legislative and regulatory reforms, more aggressive approaches to supervisory or enforcement priorities with consumer and anti-discrimination lending laws by the federal banking regulatory agencies and the DOJ, 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.
 - Ability to continue to attract, develop and retain key talent.
 - Changes to laws and regulations, including changes affecting the oversight of the financial services industry along with changes in enforcement and interpretation of such laws and regulations, and changes to accounting standards governing bank capital requirements, loan loss reserves and liquidity standards.
 - Changes in governmental monetary and fiscal policies, including interest rate policies and strategies of the Federal Open Market Committee.
 - Unfavorable resolution of legal proceedings or other claims and regulatory and other governmental investigations or 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, including financial and other types of commitments, and in additional expenses and collateral costs, and may cause reputational harm to us.
 - 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 that 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.
 - Increased funding costs and market volatility due to market illiquidity and competition for funding.

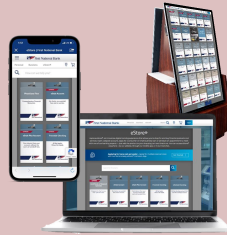
FNB cautions that the risks identified here are not exhaustive of the types of risks that may adversely impact FNB and actual results may differ materially from those expressed or implied as a result of these risks and uncertainties, including, but not limited to, the risk factors and other uncertainties described under Item 1A. Risk Factors and the Risk Management sections of our 2023 Annual Report on Form 10-K (including the MD&A section), our subsequent 2024 Quarterly Reports on Form 10-Q (including the risk factors and risk management discussions) and our other 2024 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. We have included our web address as an inactive textual reference only. Information on our website is not part of our SEC filings.

You should treat forward-looking statements as speaking only as of the date they are made and based only on information then actually known to FNB. FNB does not undertake, and specifically disclaim any obligation to update or revise any forward-looking statements to reflect the occurrence of events or circumstances after the date of such statements except as required by law.

FNB is Changing the Future of Banking

FNB's unique digital and data analytic capabilities improve our customer experience and onboarding process and leverage artificial intelligence to provide high-value product solutions and lead generation.

Customer Experience



Onboarding and Customer Primacy



Lead Generation

Customer		
Date: 4/1/24	Oldest Account Age: 21 Years and 282 days	Lead Loan Application: Home Equity
Name: Jane Doe	DOB: 01-01-2021	Status: Approved
Phone: (000) 000-XXXX	Relationship Depth: HIGH	Reason: 01-01-2021
Phone: (000) 000-XXXX	Everyday Money Management	Place of Application: Federal Street (CONSUMER)
IN: XXX-XX-XXXX	Primary Bank: FNB	Indirect Name: XXX-XX-XXXX
--- Check ---	--- Mobile Banking ---	--- Credit History ---
--- Direct Deposit ---	--- Online Banking ---	--- Overdraft Protection ---
Additional Information	Branching Needs	Legacy



eStore AI Product Bundling

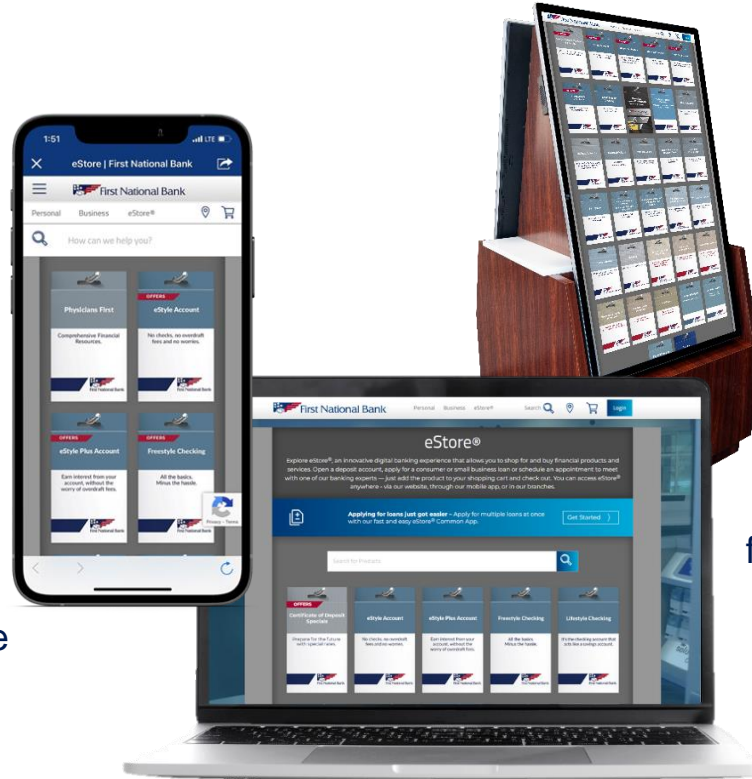
eStore® Digital Banking Experience

Aggregates product offerings for a consistent and convenient experience across multiple banking channels.

Streamlined customer experience.

eStore named
Best Digital Initiative
at Banking Tech Awards USA.

10% increase in total eStore interactions year-over-year.



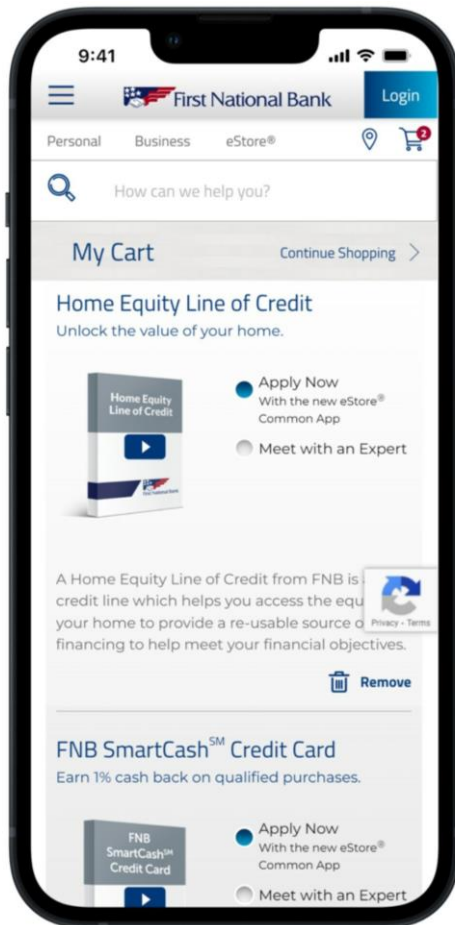
Clicks-to-bricks:
Omnichannel banking experience across mobile, in-branch kiosk and computer.

Customers can shop, compare and **buy** products, **access** financial education, and **schedule** an appointment with our bankers.

eStore Connect: The next evolution of eStore combines an eStore kiosk and an ATM with TellerChat (ITM) so customers can shop and transact.

Reducing Barriers for Onboarding and Customer Primacy

FNB's Common Application and digital tools make it easy for the customer to open new accounts in streamline process



Apply for up to **30 consumer products and services** simultaneously through one application.

41% and 30% increase in average monthly loan and deposit applications since the launch of eStore Common Application.

Digital transformation tools including documentation upload, authentication, and eSignature.

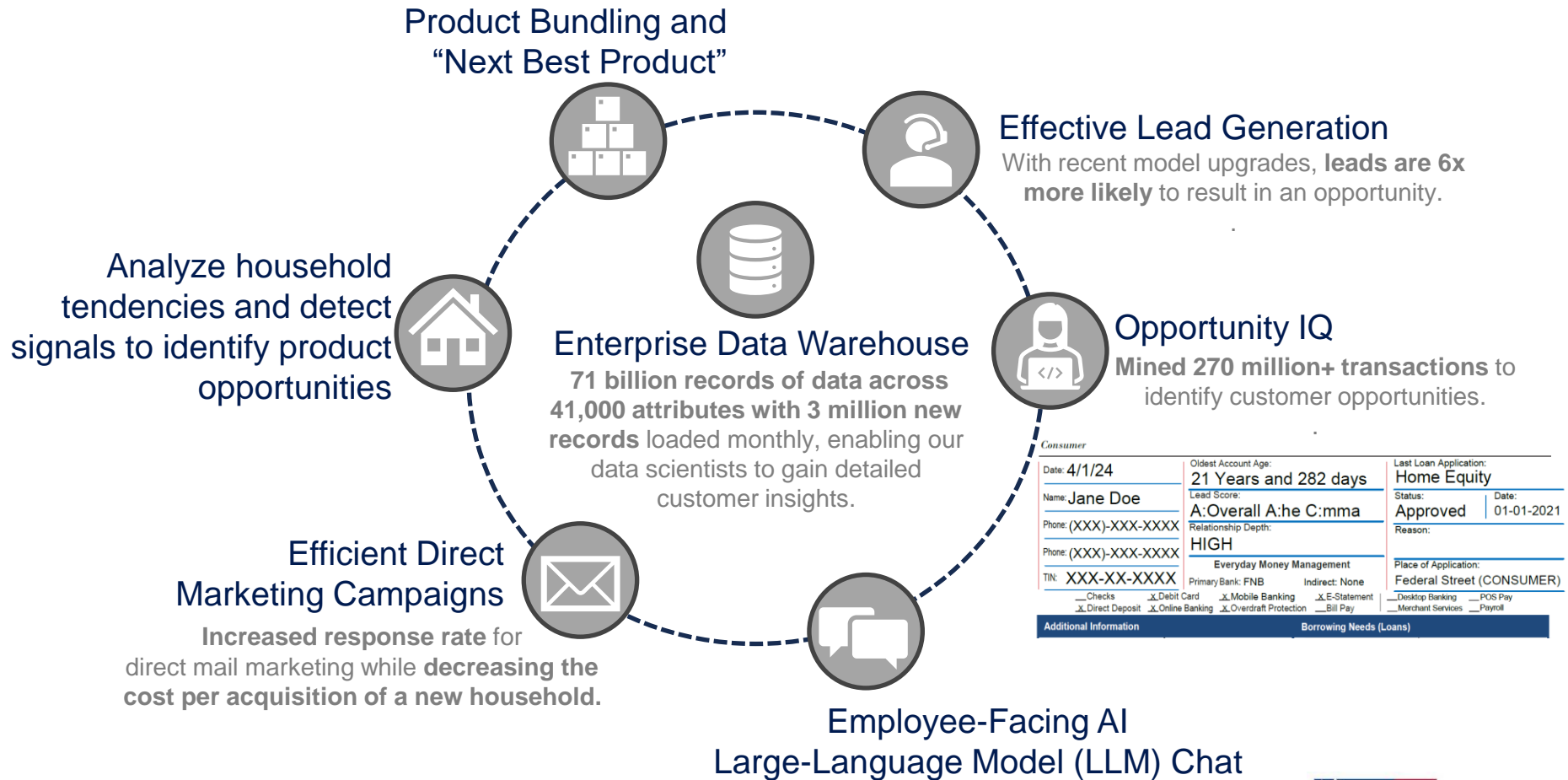
Sophisticated fraud and identity checks.

Online account **fraud is down 52%** year-over-year.

New capabilities for our customers to **instantaneously move their direct deposit** and recurring transactions to FNB.

Data Analytics and Artificial Intelligence

Leveraging data analytics, the Enterprise Data Warehouse (EDW) and artificial intelligence, FNB has significantly improved lead generation and product bundling.



Consumer		
Date: 4/1/24	Oldest Account Age: 21 Years and 282 days	Last Loan Application: Home Equity
Name: Jane Doe	Lead Score: A:Overall A:he C:mmma	Status: Approved Date: 01-01-2021
Phone: (XXX)-XXX-XXXX	Relationship Depth: HIGH	Reason:
Phone: (XXX)-XXX-XXXX	Everyday Money Management	Place of Application: Federal Street (CONSUMER)
TIN: XXX-XX-XXXX	Primary Bank: FNB Indirect: None	Desktop Banking POS Pay Merchant Services Payroll
Additional Information Borrowing Needs (Loans)		

The Benefits of Digital and AI Investments

The investments in our innovative digital and data analytics have contributed to organic growth, higher profitability and enhanced risk management.



Growth

- Higher customer penetration rate
- Robust customer experience
- Enhanced lead generation
- Lower abandonment rate

FNB's loan and deposit growth was more than 2x large banks' and more than 3x small banks' full year 2024 growth based on H.8 data.



Profitability

- Stronger customer primacy
- Customer segmentation to manage deposit costs
- Better pricing model
- Branch optimization and efficiency enhancements

FNB's deposit beta meaningfully outperformed the peers by nearly 10 bps in the rate hiking cycle by leveraging data on customer price elasticity.

FNB's holds a top-quartile efficiency ratio.



Risk Management

- Leveraged for credit decision and monitoring
- Lower fraud
- Employee-facing LLM chat
- Real-time enterprise risk dashboards

FNB's 2024 full year net charge-offs to avg loans totaled 19 bps, outperforming the peer median aided by our investments in risk processes.