



FOR IMMEDIATE RELEASE

## **F.N.B. Corporation Expands Data Science Expertise to Enhance Customer Experience**

**PITTSBURGH, PA – August 8, 2019** – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, announced today the expansion of its data science team to further support the Company's financial growth and execution of its [Clicks-to-Bricks](#) strategy. Relying on artificial intelligence, quantitative modeling and analytics, FNB's Clicks-to-Bricks strategy is designed to streamline the customer experience through the digital integration of the Bank's mobile, online and in-branch banking channels.

Adrienne Bernini joins FNB as Director of Data Science. Managing a team of data scientists and quantitative modeling analysts, she is responsible for supporting internal departments such as marketing, credit and risk management through analytical problem solving and the implementation of statistical models to identify new insights and opportunities. She also oversees the performance of strategic decision systems and development and maintenance of FNB's regulatory and forecasting models.

Bernini recently served as the Director of Marketing Analytics for Dick's Sporting Goods. A Pittsburgh native, she received her Master of Arts degree in Applied Statistics from the University of Pittsburgh and Bachelor of Science in Industrial Mathematics degree from Clarion University.

Working in collaboration with Bernini, Kaveena Bajjuri, Director of Data Governance, is responsible for building out FNB's data management capabilities by providing the necessary information infrastructure and safeguards to support the Company's digital growth.

Moving beyond a traditional, transactional-oriented banking approach, FNB continues to prioritize investments in data management, analysis and modeling; machine learning and artificial intelligence technology; and the development of an omni-channel banking network to redefine the customer banking relationship. Through the transformation of data, FNB can better serve its customers by providing actionable, personalized insights, consultation and solutions that result in smarter financial decisions, healthier money habits and a seamless banking experience.

### **About F.N.B. Corporation**

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia. FNB's market coverage spans several major metropolitan areas including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; Washington, D.C.; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of nearly \$34 billion and approximately 380 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina.

FNB provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network which is led by its largest affiliate, First National Bank of Pennsylvania, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, government banking, business credit, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services, including deposit



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products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. FNB's wealth management services include asset management, private banking and insurance.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's MidCap 400 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation website at [www.fnbcorporation.com](http://www.fnbcorporation.com).

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