



FOR IMMEDIATE RELEASE

F.N.B. Corporation Named a Standout Bank for COVID-19 Response

Recognition by Greenwich Associates is Based on Feedback from Commercial Banking Clients

PITTSBURGH, PA – August 3, 2020 – F.N.B. Corporation (NYSE: FNB) announced today that it has been named a Q2 2020 Standout Commercial Bank Amid Crisis by Greenwich Associates. FNB was one of only ten banks in the country to be recognized for its response to the COVID-19 pandemic.

The “Standout” banks were identified using client feedback collected as part of Greenwich Associates’ Crisis Response Index (CRI). The CRI is based on a weighted average of the following metrics: values long-term relationships, overall digital experience, speed in response to loan requests, utilizing data & analytics as a part of the advisory relationship, quality of advice, and proactively provides advice to help your business grow.

“It is especially rewarding to have a third party assess and validate the exceptional efforts of our team using input from the clients they worked so hard to support during the crisis,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation. “Our ability to deliver premium service throughout the pandemic has been thanks to the dedication of our employees and the significant investments we have made over the years in our digital and analytics capabilities, which enabled us to adapt quickly in a challenging environment.”

As part of its pandemic response, FNB funded \$2.6 billion in Paycheck Protection Program (PPP) loans that provided direct relief to nearly 20,000 businesses throughout its footprint and protected hundreds of thousands of jobs — including through the support of thousands of businesses operating in low- and moderate-income (LMI) communities. This support was bolstered by FNB’s proactive outreach to more than 100 nonprofit and community organizations, ensuring businesses in LMI and traditionally underserved neighborhoods had resources and information regarding PPP loans and other programs. FNB also was one of the first banks in the country to announce a [formal program](#) providing additional support measures to alleviate the pandemic’s financial burden on businesses and consumers. As of June 30, 2020, FNB had assisted nearly 14,800 clients impacted by COVID-19 by providing payment deferrals on loans totaling \$2.4 billion.

In addition, FNB has contributed significant resources to address the impact of the pandemic on its team members and the communities it serves. Extensive action has been taken to protect and support its employees, including providing enhanced financial benefits, implementing comprehensive health and safety measures, extending paid leave and caregiver leave programs with additional flex or emergency days, and allocating up to \$1 million in special relief payments to frontline and operations employees. In support of local communities, the Company [donated \\$1 million](#) to its Foundation for COVID-19 relief efforts, building on ongoing contributions to food banks, local businesses and healthcare professionals through financial support and volunteer activities.

FNB has been repeatedly recognized for its client experience by Greenwich Associates, having received more than 50 national and regional Greenwich Excellence and Best Brand awards over the past decade. Greenwich Associates is a leading global provider of data, analytics and



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insights to the financial services industry. For more information about Greenwich Associates and the Crisis Response Index, visit www.greenwich.com.

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 \$38 billion and approximately 350 banking offices with operations throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Virginia and the District of Columbia.

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 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.

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