

F.N.B. Corporation Receives Multiple Awards for Commercial Banking Client Experience

Winner of 16 National and Regional Greenwich Excellence and Best Brand Awards for Middle Market and Small Business Banking

PITTSBURGH, PA – February 11, 2021 – F.N.B. Corporation (NYSE: FNB) announced that it has been recognized once again as a Greenwich Excellence and Best Brand Awards winner, receiving 16 national and regional awards in 2020 for middle market and small business banking. FNB was one of the top 10 national leaders in the U.S. Small Business Banking category.

FNB has received more than 65 Greenwich Excellence and Best Brand Awards for its commercial banking client experience during the past decade. The Company further built on these honors in 2020 with three consecutive quarters of recognition as a Greenwich Associates Standout Commercial Bank Amid Crisis for its COVID-19 response.

"The Greenwich Excellence Awards are a special point of pride for FNB because they are based on input from our clients and reflect the dedication, service and capabilities that set our Company apart," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "It is especially meaningful to be honored in a year that has been a challenge for so many, and we look forward to applying the feedback we receive through this program to continuously enhance the high level of service that we provide to our customers."

To determine its Excellence and Best Brand Awards winners, Greenwich Associates conducted more than 23,000 interviews across the country and evaluated 600 banks.

In the Excellence Awards, FNB was one of only 30 banks recognized in the **U.S. Middle Market Banking** category.

National

- Cash Management Overall Satisfaction
- Likelihood to Recommend

Regional (Northeast)

• Likelihood to Recommend

FNB was one of only 32 banks recognized in the **U.S. Small Business Banking** category. *National*

- Cash Management Customer Service
- Cash Management Ease of Product Implementation
- Cash Management Overall Satisfaction
- Likelihood to Recommend
- Overall Client Satisfaction
- Overall Satisfaction with Relationship Manager
- Proactively Provides Advice

Regional (Northeast)

Cash Management – Overall Satisfaction

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- Likelihood to Recommend
- Overall Client Satisfaction
- Proactively Provides Advice

In addition, FNB was one of only 13 banks to receive a **Best Brand** award in the Small Business Banking category, earning national honors for Ease of Doing Business and Trust.

The 2020 Greenwich Excellence and Best Brand Awards join the extensive third-party recognition FNB has earned for its differentiated culture, which focuses on doing the right thing for the businesses, customers and communities the Company serves. Most recently, FNB was named both a Top Workplace in the United States and a Financial Services Top Workplace by Energage, an independent research firm, based solely on employee feedback – adding to a list of more than 30 honors as a leading workplace. To learn more, visit the Awards & Recognition page in the Newsroom on fnb-online.com.

Greenwich Associates is a leading global provider of data, analytics and insights to the financial services industry. For more information about the Greenwich Excellence and Best Brand Awards and the Greenwich Associates selection process, 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 more than \$37 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Washington, D.C. and Virginia.

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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