



FNB Receives “Outstanding” Community Reinvestment Act Rating

PITTSBURGH, PA – December 16, 2021 – F.N.B. Corporation (NYSE: FNB) announced that its banking subsidiary, First National Bank of Pennsylvania, received an Outstanding rating from the Office of the Comptroller of the Currency (OCC) on its Community Reinvestment Act (CRA) performance evaluation for 2018-2020.

In its evaluation, the OCC assessed FNB’s performance meeting the credit needs of low- and moderate-income (LMI) individuals as well as its deployment of capital and other products and services in the LMI communities it serves. FNB is one of fewer than 10 percent of banks to receive the highest possible CRA rating.

“We are proud that FNB’s most recent CRA rating acknowledges our commitment to improve the quality of life throughout our service area,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “The work we do to strengthen our communities is part of FNB’s culture, and our teams are focused on continuing to perform at a high level so we can make a difference for all our customers, including those who have been historically underserved and are most in need of support.”

The OCC referenced multiple achievements in its evaluation of FNB, with an emphasis on Outstanding lending performance. Select highlights included:

- The use of innovative and/or flexible lending practices to serve credit needs in LMI communities, including support for affordable housing through home mortgage programs with down payment assistance, flexible underwriting and reduced private mortgage insurance.
- Leadership and innovation in making community development loans.
- FNB’s overall level of qualified community development investments and grants, with excellent performance specifically in the Pittsburgh region.
- FNB’s overall level of community development services and responsiveness to communities’ needs, especially considering the unforeseen challenges and obstacles to in-person availability caused by the COVID-19 pandemic.

The Outstanding CRA rating builds on FNB’s strategic and cultural commitment to support traditionally underserved communities. The Company will continue its efforts to facilitate positive change and improvement through the delivery of credit, banking services, financial literacy programs and hands-on support. Throughout its multistate footprint, FNB has invested tens of millions of dollars in initiatives that stimulate job growth, create affordable housing opportunities and champion overall social and economic development.

To learn more about FNB’s extensive community impact, visit fnb-online.com/2021corporateresponsibilityreport.

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



F.N.B. Corporation

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the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of more than \$39 billion and more than 330 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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Media Contact:

Jennifer Reel, 724-983-4856, 724-699-6389 (cell)
reel@fnb-corp.com

Analyst/Institutional Investor Contact:

Lisa Constantine, 412-385-4773
constantinel@fnb-corp.com