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F.N.B. Corporation Honored for Commercial Banking Client Experience 17 Awards Received from Coalition Greenwich Bring FNB to a Total of More Than 80 Greenwich Excellence and Best Brand Awards

PITTSBURGH, PA – February 22, 2022 – F.N.B. Corporation (NYSE: FNB) announced that it again was recognized as a Greenwich Excellence and Best Brand Awards winner by Coalition Greenwich. In 2021, FNB received 17 awards for excellence in middle market and small business banking, making it one of the year's top 10 banks overall based on the total number of awards received and, for the second consecutive year, a top 10 bank based on the number of awards received in the small business banking category.

According to Coalition Greenwich, 2021 Greenwich Excellence and Best Brand Award winners were differentiated by their integration of digital technology, premium service and powerful insights, an approach that FNB has successfully deployed through its omnichannel <u>Clicks-to-Bricks</u> strategy and ongoing focus on innovation.

"Our knowledgeable team and investments in products and technology result in a commercial banking experience that is unique for its high levels of convenience and sophistication," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We are especially proud of our Greenwich Awards because they are based directly on input from our clients and prospects and demonstrate our continued success as one of the nation's premier commercial banks."

FNB was one of only 28 banks in the country to be recognized for the quality of its service to **middle market** clients (\$10-\$500 million in sales) and excellence in:

- Cash Management Overall Satisfaction
- Likelihood to Recommend
- Overall Satisfaction

For its service to **small business** clients (\$1-\$10 million in sales), FNB was one of only 24 banks to be recognized nationally for:

- Cash Management Overall Satisfaction
- Cash Management Product Capabilities
- Cash Management Customer Service
- Cash Management Ease of Product Implementation
- Industry Understanding
- Likelihood to Recommend
- Overall Client Satisfaction
- Overall Satisfaction with Relationship Manager

FNB's exceptional performance in the small business category also included **national Best Brand Awards** for Ease of Doing Business, Values Long-Term Relationships and Trust, as well as **Northeast regional honors** for:

- Cash Management Overall Satisfaction
- Likelihood to Recommend
- Overall Client Satisfaction

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FNB has received more than 80 national and regional Greenwich Excellence and Best Brand awards in just over a decade. The 2021 awards add to an extensive list of honors FNB has earned for its differentiated culture, which focuses on doing what is right for its clients, communities and employees. Most recently, FNB was named a Top Workplace in the United States for the second consecutive year by Energage, an independent research firm, based solely on employee feedback. To learn more about FNB's distinctions, visit the Awards and Recognition page in the Newsroom on fnb-online.com.

Coalition Greenwich is a leading global provider of data, analytics and insights to the financial services industry. The 2021 Greenwich Excellence and Best Brand Awards winners were determined based on nearly 24,000 interviews and the evaluation of more than 500 banks. For more information about the Greenwich Excellence and Best Brand Awards and the Coalition Greenwich 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 approximately \$42 billion and nearly 340 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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