



F.N.B. Corporation

FOR IMMEDIATE RELEASE

FNB to Expand in Baltimore with New Branch Location

Remington Row Office Will Deliver on Company's Mission to Promote Access to Banking Services and Financial Education Resources

PITTSBURGH, PA – July 21, 2022 – F.N.B. Corporation (NYSE: FNB) announced plans to open a new First National Bank retail location in Baltimore, Maryland, located at 2700 Remington Avenue in Remington Row — a modern, mixed-use space in a historic neighborhood. The state-of-the-art branch, which FNB anticipates will open by the end of 2022, will enable the Company to continue building out its physical delivery channel to promote access for all residents throughout the greater Baltimore area.

“This addition to FNB’s branch network in Baltimore provides greater access for our customers and aligns with our mission to improve our communities through expanded availability of financial services and support,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “By providing these opportunities, we can position our customers to better achieve financial success.”

The innovative branch blends FNB’s leading-edge technology, products and services with its top-rated customer experience and modern concept design. Consumers will have access to an eStore® kiosk, [FNB’s proprietary digital platform](#), to view financial education resources and shop for products and services. Additionally, an Interactive Teller Machine (ITM) will allow users to engage with a banking representative via live, two-way video chat technology during extended hours seven days a week.

FNB has continued to grow in the Baltimore area and throughout its Mid-Atlantic Region, which encompasses Maryland, Washington, D.C. and northern Virginia, through a combination of de novo branch openings, expansion of its ATM network and strategic acquisitions. These efforts were most recently accelerated by the [acquisition of Howard Bancorp, Inc.](#), which was completed in early 2022. Currently, FNB operates more than 30 branches and nearly 300 ATMs in the Mid-Atlantic Region in addition to a large commercial banking office in Bethesda, Maryland. To find an FNB branch or ATM, use the [locator at fnb-online.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.; Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina; and Charleston, South Carolina. The Company has total assets of \$42 billion and more than 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,



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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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Rendering of the interior of FNB's planned Remington Row location in Baltimore, MD.