



FOR IMMEDIATE RELEASE

FNB Expands Presence in Virginia and D.C. Metropolitan Area

Continued Growth of Physical Network and Access to Leading Digital Solutions Add Convenience for Consumers and Businesses

PITTSBURGH, PA – July 27, 2022 – F.N.B. Corporation (NYSE: FNB) announced its next phase of strategic expansion in Virginia, including further growth of its retail network in the greater Washington, D.C. area and plans to extend its significant commercial banking operations into Richmond with a new loan origination center.

Along with its growing physical presence, FNB aims to utilize its digital delivery channel, including its eStore® kiosks and enhanced deployment of its ATMs and Interactive Teller Machines (ITMs), to further facilitate safe and convenient access to financial products, services and education in its markets, including for low- to moderate-income and marginalized communities.

“Our goal with expansion is to continue adding resources for the markets we serve in D.C., Virginia and throughout our multistate footprint,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “By pairing our digital banking capabilities and eStore® with a growing physical network and local banking experts, we can more effectively increase our reach to serve all consumers and businesses in a broader geographic area.”

FNB expects to operate a total of at least 11 First National Bank offices serving northern Virginia and the Washington, D.C. metropolitan area by 2024 — adding to the seven it currently operates in the markets — and has filed applications with the Office of the Comptroller of the Currency to open branches in Reston and Arlington, Virginia. The new branch locations will deploy FNB’s modern concept approach, integrating innovative technology and premium customer service to deliver a superior banking experience. FNB also has plans to increase ATM service to supplement its regional branch network and continue to increase access in vulnerable areas.

In continuing its expansion across the commonwealth, FNB will bolster its commercial banking operations with a new loan origination center in Richmond. Coupled with plans to hire additional bankers in the market, this new office will extend FNB’s coverage deeper into Virginia and foster additional business opportunities and access to capital and lending services for businesses in Richmond and its surrounding areas, including Charlottesville, Norfolk, Hampton Roads, Virginia Beach and Newport News.

FNB has hired **John Wesley “Wes” York** as Senior Vice President, Commercial Banking, to lead its growth in Richmond. An industry veteran with more than two decades of financial services experience in Virginia and Washington, D.C., York most recently was a Senior Vice President and Commercial Banking Team Leader with SouthState Bank. He earned his bachelor’s degree in Business and Economics from Randolph-Macon College and his Master of Business Administration from the Kogod School of Business in Washington, D.C., and is actively engaged in the community as a volunteer with Tuckahoe Sports Inc.



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Adding to FNB's recently announced plans to open a [new branch in Baltimore, Maryland](#), the Virginia offices will further advance expansion in its Mid-Atlantic Region, which encompasses northern Virginia, Washington, D.C. and Maryland. FNB, which has long maintained a large commercial banking office in Bethesda, Maryland, has deployed its proven expansion strategy to accelerate its growth through organic investment; thoughtful acquisitions, including its merger with Howard Bancorp, Inc.; strategic branch openings and ATM partnerships — all sustained by the Bank's ability to attract and retain respected local talent.

Additional details about FNB's expansion across metropolitan Washington, D.C. and Virginia will be shared as they become available. 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, 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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A rendering of FNB's planned office in Reston, Virginia, which will employ the Bank's modern concept branch design and innovative eStore® kiosk to foster a consultative and engaging experience.