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First National Bank Recognized Among World's Best Banks by Forbes Third Consecutive Appearance Adds to Recent Accolades for F.N.B. Corporation

PITTSBURGH, **PA – April 12**, **2023** – F.N.B. Corporation (NYSE: FNB) announced that its banking subsidiary, First National Bank, has again been ranked by *Forbes* as one of the World's Best Banks. FNB is one of only 75 banks in the United States and 415 worldwide to appear in this year's rankings, which are based entirely on consumer feedback. This marks the third consecutive year the Company has achieved this recognition.

"We appreciate the feedback that *Forbes* obtained from banking industry clients, especially because it validates our ongoing commitment to do what is right by our customers," said Vincent J. Delie Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "Our use of technology, data and digital tools supports our continued focus on delivering a superior banking experience. By making it easier for clients to engage with us when it best fits their schedule, we add trust and confidence to the banking relationship."

Forbes and its market research partner, Statista, compiled this year's rankings based on surveys of more than 48,000 customers from 32 countries. Consumers were asked to rate their current or former bank(s) on overall satisfaction and recommendation as well as five criteria — trust, terms and conditions, customer services, digital services and financial advice.

The World's Best Banks ranking is the most recent third-party recognition for FNB, which continues to garner accolades for its differentiated customer experience, workplace culture and industry leadership. In 2023, the Company has been selected as a <u>Celent Model Bank for Omnichannel Retail Delivery</u>, one of <u>America's Best Bank by Forbes</u>, a <u>Top Workplace USA by Energage</u> and a <u>Greenwich Excellence Awards</u> winner. More information about FNB's achievements is available on the <u>Awards and Recognition</u> page 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 nearly \$44 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.

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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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