



FNB Appoints Christopher Chan as Chief Strategy Officer

PITTSBURGH, PA – May 27, 2025 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that it has promoted Christopher “Chris” Chan to Executive Vice President and Chief Strategy Officer. Previously serving the Bank as Director of Corporate Strategy, Chan now reports directly to Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank.

In addition to serving as the head of FNB’s Corporate Strategy and Investor Relations areas, Chan now also largely is responsible for advancing FNB’s Clicks-to-Bricks digital strategy, with oversight of the Company’s Digital Channels, eCommerce, Data Science and Data Management and Governance teams. The new organizational structure further facilitates and streamlines the utilization of data-driven analyses, forecasting models, financial information and macroeconomic factors to position the company for ongoing success.

“Our organizational structure is unique and aligns with the new banking model where AI, data analytics and digital technology play an integral role in our Company’s operations and ongoing success,” said Delie. “Chris has overseen multiple strategic initiatives and delivered significant results that benefit our teams, customers and shareholders. Expanding his role to more fully integrate our technology investment and digital capabilities is a natural progression that further enhances the role innovation plays in FNB’s continued growth.”

The organizational realignment serves to efficiently scale development, data consumption, business insights, lead generation and client personalization across FNB’s digital ecosystem, which revolves around its proprietary eStore®. As part of its broader efforts, FNB will add to Chan’s team a Director of AI and Innovation who will focus on enterprise AI implementation and fintech partnerships.

With previous experience at Balyasny Asset Management in Houston, Texas, Citadel Global Equities in San Francisco and Morgan Stanley’s New York City Financial Institutions Group, Chan has served at FNB for more than five years. He earned his Bachelor of Arts in Economics from Dartmouth College and is active in the community, currently serving as a board member for Sweetwater Center for the Arts in Sewickley, Pennsylvania.

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 \$49 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,



F.N.B. Corporation

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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Christopher Chan