



## **F.N.B. Corporation Commits Nearly \$50 Million to Drive Economic Growth in Rural Business Districts and Historic Neighborhoods**

*Company Jumpstarts Development by Renovating Multiple Historic Branches; Offers Grants and Specialized Loans to Amplify Preservation and Improvement Initiatives*

**PITTSBURGH, PA – June 24, 2025** – F.N.B. Corporation (NYSE: FNB) announced today it has launched the [FNB Main Street Revitalization Program](#), a nearly \$50 million community development initiative to preserve and improve facades, foster commerce and drive economic growth in rural business districts and historic neighborhoods.

The FNB Main Street Revitalization Program is comprised of three components:

- A small business grant program developed in partnership with and administered by the Pittsburgh History & Landmark Foundation (PHLF) to support qualifying small business facade improvements. FNB is funding the program through a \$1 million contribution to PHLF.
- A proprietary low-interest loan program designed to facilitate the deployment of more than \$30 million in financing for small businesses.
- An approximately \$15 million planned investment in the rehabilitation and restoration of several historic FNB branches, intended to jumpstart local development efforts.

FNB will first roll out its new program in Greenville, PA, where the Company's principal subsidiary, First National Bank of Pennsylvania, was founded in 1864. Beginning with the renovation of its flagship branch, FNB aims to drive revitalization in Greenville's commercial district, leveraging the town's historic elements to attract visitors and businesses.

"FNB is making a commitment to rural and historic business districts because we believe it is time for companies to take action to drive prosperity in these important communities that in many cases lack investment," said Vincent J. Delie Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank of Pennsylvania. "By beautifying historic facades, we can use local appeal to promote tourism and accelerate business formation. We are taking the lead to improve our own branches, deploy much-needed capital and create environments where both businesses and residents can benefit from improved economic prospects."

### **Grants & Loans**

Encouraging broader improvement efforts, FNB Main Street Revitalization Program grants will be available to support exterior improvements that enhance and preserve historic building facades. The PHLF will provide technical assistance to grant recipients and help to ensure that construction plans align with the Secretary of the Interior's Standards for the Treatment of Historic Properties, the prevailing framework governing historic rehabilitation. Examples of eligible projects may include masonry repairs or repointing, new signage, awnings or painting, among other potential enhancements.



## F.N.B. Corporation

Property and business owners in the Downtown Greenville Historic District can apply for the grant using FNB's eStore®. According to Delie, "We determined that the best way to ensure our program reached small businesses was to distribute it through our eStore digital bank."

FNB also will offer grant recipients special promotional terms, including discounted interest rates and reduced fees, on qualifying real estate loans that align with the FNB Main Street Revitalization Program's overarching objectives. The loans can be used in conjunction with FNB's [Business First](#) account bundle, delivering comprehensive banking support for participating small businesses.

Michael Sriprasert, President of PHLF added, "We applaud FNB's understanding of and commitment to the communities it serves. In addition, we were very pleased to work directly with Vince Delie, who developed this program. The FNB Main Street Revitalization Program will work in tandem and will complement our existing community revitalization and preservation resources, and it is an honor to work together to protect the historic structures that create a sense of place and pride for our neighbors."

### **Renovations of Historic FNB Properties**

FNB is in the process of finalizing plans for the renovation of its branch at 166 Main Street in Greenville and expects to begin construction within the year. Returning the building to its 19<sup>th</sup> century aesthetic and character, work will focus on the front and side facades, the removal of the drop ceiling tiles to restore the original ceiling height, and numerous interior finishing details intended to match the style of the original branch.

The Company will use incentives from the Federal and Pennsylvania Historic Preservation Tax Credit programs, both of which enforce rigorous eligibility and quality standards, to help fund its own restoration work. FNB's unique incorporation of government tax credits into its new program has earned the attention of federal and state officials, who emphasize its potential to influence economic development in disinvested areas.

"Every community in Pennsylvania has a Main Street – and those Main Streets matter to my Administration and to great Pennsylvania businesses like FNB, which has called our Commonwealth home for more than 160 years," said Governor Josh Shapiro. "By investing in our Main Streets and the small businesses that line them, FNB is helping create more opportunity for Pennsylvanians and strengthening the communities they operate in. Along with my Administration's Main Street Initiative, we will continue opening doors of opportunity for any Pennsylvanian who wants to walk through."

Senator Dave McCormick said, "Investing in Pennsylvania communities is essential if we are to continue to grow the economy and allow our Commonwealth to thrive. FNB's Main Street Revitalization Program is a critical step in invigorating the Greenville community and it is my hope this will be a model that can be replicated across the state."

Details about FNB's future deployment of the FNB Main Street Revitalization Program in other markets will be released when they are available. For more information about FNB's significant community investments and lending initiatives, review its [Corporate Responsibility Report](#).

### **About F.N.B. Corporation**



## 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, 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](http://www.fnbcorporation.com).

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FNB will kick off its Main Street Revitalization Program by renovating its historic Greenville PA branch. The original location was destroyed by a fire in 1876 before being rebuilt at its current Main Street address.