

FNB Adds Al and Data Science Directors to Strategy Leadership Team Santosh Sinha and Sundeep Tangirala Are Newest Senior Vice Presidents to Join Company

PITTSBURGH, PA – September 18, 2025 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that it has hired **Santosh Sinha, Director of Al and Innovation,** and **Sundeep Tangirala, Director of Data Science**. Sinha and Tangirala report to Chris Chan, Chief Strategy Officer.

"Innovation and digital technology are significant drivers of FNB's growth and superior client experience," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "Our latest hires bring highly specialized expertise to expand the powerful ways that AI, data science and quantitative modeling inform our strategic planning and service delivery."

Sinha, an accomplished AI thought leader, is responsible for developing and executing the Company's AI strategy with a focus on ethical and compliant practices. Additionally, he will identify high-value opportunities for innovation and foster cross-functional collaboration to deliver transformative solutions. In addition to his 10 years of financial services industry experience, his diverse background includes roles as a cofounder of a technology startup and as an AI researcher for the U.S. government.

Sinha received his bachelor's degree in computer science and engineering from Patna University (India), his Master of Business Administration in strategic leadership from Dallas University, and his Doctor of Philosophy in data science/artificial intelligence and business analytics from Capitol Technology University. He is active in his field and serves as an advisory board member for the *Journal of Artificial Intelligence and Knowledge Engineering*.

Tangirala oversees the performance of FNB's strategic decisioning systems and the development and maintenance of regulatory and forecasting models. He leads a team of data scientists and quantitative modeling analysts who identify new insights and opportunities to drive revenue, efficiency and process improvements for Retail and Wholesale Banking, Marketing, Credit, Risk Management and other internal departments. Previously serving as Senior Vice President and Head of Data and Machine Learning Engineering at PNC Bank, Tangirala's more than two decades of technology experience include nearly 15 years in the financial services industry.

Active in his community, Tangirala serves on the Master of Science in Quantitative Economics advisory board for the University of Pittsburgh's Dietrich School of Arts and Sciences. He received his Bachelor of Engineering in computer science from Anna University (India) and his Master of Science in business IT from Middlesex University (UK), in addition to his Machine Learning Certificate from Cornell University.

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 \$50 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.

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Santosh Sinha





Sundeep Tangirala