

INSPIRING
ENGAGEMENT

2026
**CORPORATE RESPONSIBILITY
REPORT**



TRANSFORMATIVE
SOLUTIONS

STRONG
COMMUNITIES

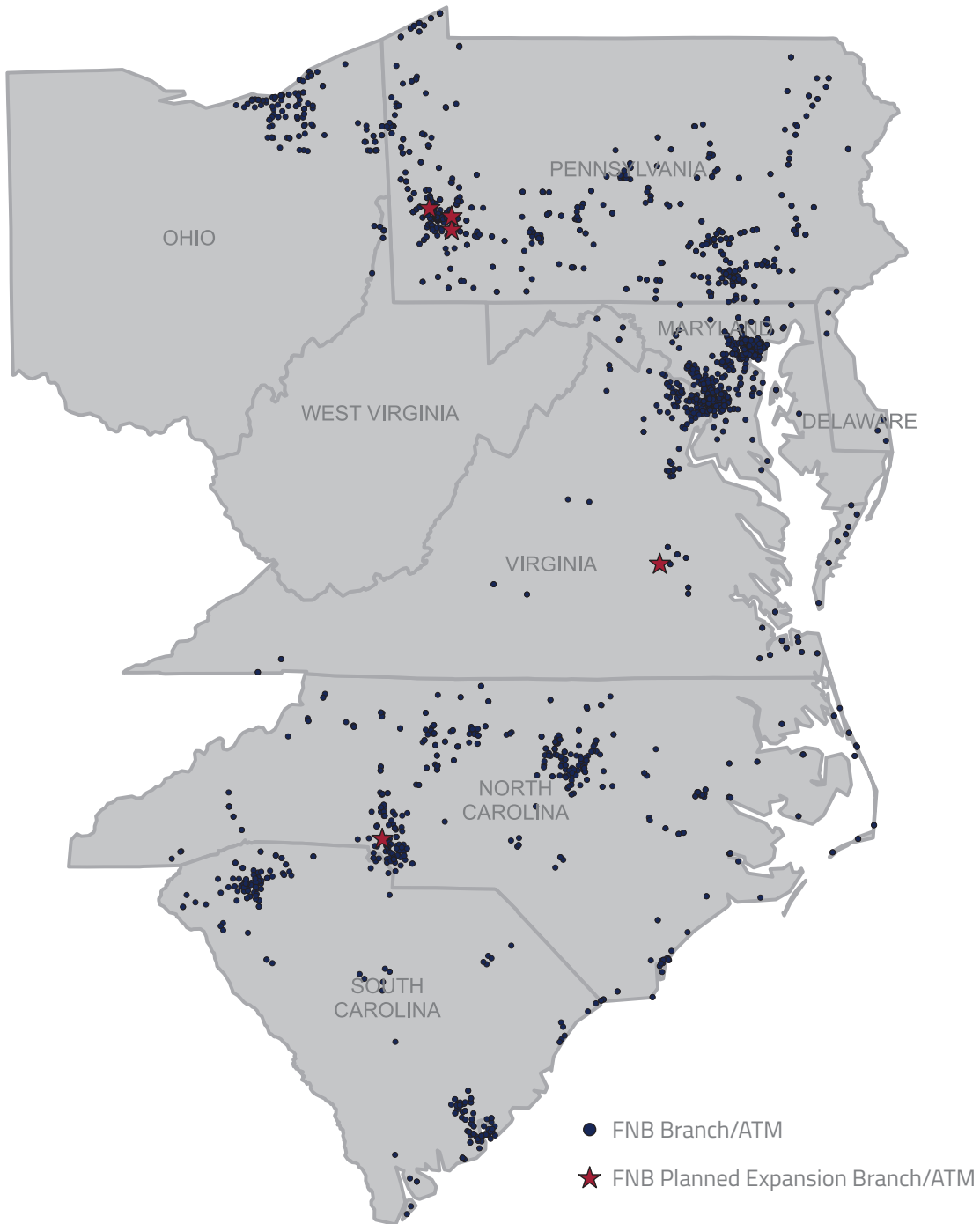
F.N.B. Corporation (FNB) publishes an annual Corporate Responsibility Report (CRR). The information found in FNB's 2026 CRR is based on information currently known to us and developed in good faith based on internal reporting by FNB's business and operations lines and corporate functions. It is intended to illustrate FNB's commitment to responsible business practices. FNB's annual reporting of its efforts as described in the CRR is informed by generally accepted practices, well-respected frameworks, including the Sustainability Accounting Standards Board (SASB), banking sector standards and Leadership in Energy and Environmental Design (LEED) rating system, and by information tracked in our Report of Condition and Income and by institutions such as the Small Business Administration (SBA) and Consumer Financial Protection Bureau (CFPB).

Table of Contents

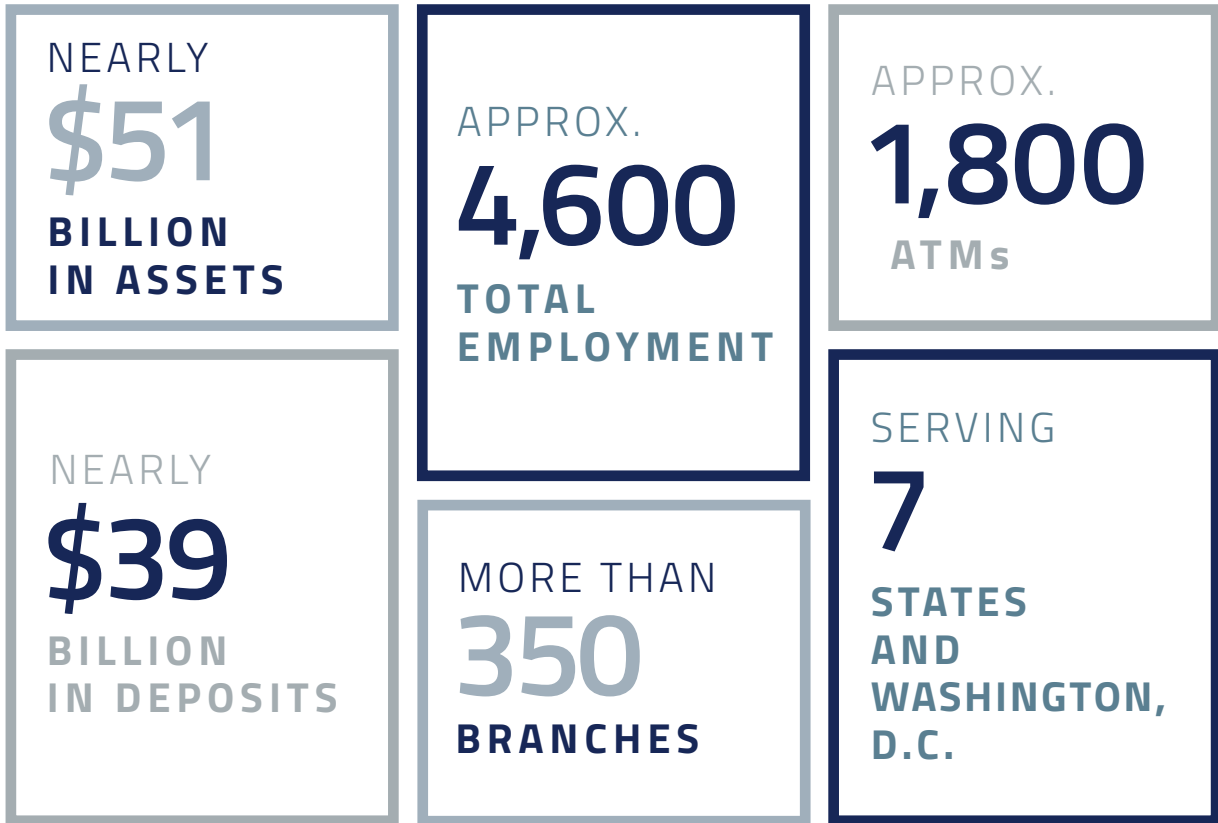
4	Corporate Profile
7	2025 By the Numbers
8	Awards and Recognition
10	A Message from FNB's CEO
11	Mission and Core Values
12	How Communities Thrive
21	Access, Innovation and Clicks-to-Bricks
25	Enhanced Financial Education
27	Respect for the Environment
30	A Culture of Teamwork and Service
32	Resilient Risk Management
34	Sustainability Accounting Standards Board (SASB) Index

Corporate Profile

F.N.B. Corporation (FNB), headquartered in Pittsburgh, is the holding company for First National Bank of Pennsylvania. Established in 1864, the Company is known for a passion for doing what's right and a commitment to its customers and communities that starts at the top of the house. Experienced bankers, executive leaders and a dedicated team of highly qualified business, financial, risk management and audit professionals all contribute to the continued success of one of the 50 largest bank holding companies based in the U.S. by total assets.



- FNB offers a broad array of products and services to provide customers with comprehensive solutions in consumer banking, commercial banking, wealth management, treasury management, capital markets, public finance and insurance, enabling the Company to serve consumers and businesses throughout all stages of their financial journey.
- A publicly traded company on the New York Stock Exchange (NYSE: FNB), FNB had a market capitalization of approximately \$6.0 billion as of March 31, 2026.
- FNB's inclusion in Standard & Poor's MidCap 400 Index and the Russell 1000 Index reinforces that the Company is characterized by stability and poised for continued growth.



LINES OF BUSINESS

Commercial Banking

- Asset-Based Lending
- Builder Financing
- Capital Markets
- Commodity Hedging
- Corporate and Business Banking
- Equipment Financing
- Government Banking
- International Banking
- Investment Banking
- Investment Real Estate
- Mezzanine Financing
- Public Finance
- Small Business Administration (SBA) Lending
- Treasury Management

Consumer Banking

- Consumer Lending
- Deposit Products
- eStore® Digital Banking Platform
- Mobile and Online Banking
- Mortgage Banking
- Small Business Banking

Insurance

- Employee Benefits
- Personal
- Property and Casualty
- Title

Wealth Management

- Brokerage
- Investment Advisory
- Private Banking
- Retirement Services
- Trust and Fiduciary

2025 by the Numbers*



*Some statistics in the "By the Numbers" section may encompass data that is displayed in other data points. All figures are approximate.

Awards and Recognition

Corporate Social Responsibility

- DiversityJobs.com — Top Employer (2020-2026)
- *Engage* — Top Workplaces USA (2021-2026), Financial Services (2021-2025), National Culture Excellence: Innovation, Leadership and Work-Life Flexibility (2022-2026), Compensation & Benefits (2023-2024, 2026), Purpose & Values (2023-2026), Employee Well-Being, Employee Appreciation and Professional Development (2023-2026)
- *Forbes* — America’s Most Trusted Companies (2025)
- *Newsweek* — America’s Greatest Workplaces (Overall, Pennsylvania, Gen Z, LGBTQ+, Financial Services), America’s Most Admired Workplaces (2025-2026)
- *Ragan* — Top Places to Work in Communications (2025)
- *U.S. Veterans Magazine* — Top Veteran-Friendly Employer (2024-2025)
- *WomenCertified* — Women’s Choice Award® – Best Companies to Work For: Best Companies for Women and Best Companies for Millennial Women (2022-2025)



Performance and Innovation

- *Crisil Coalition Greenwich* — Best Bank Awards (Approximately 130 total since 2011, formerly Excellence and Best Brand Awards)
- Export-Import Bank of the U.S. — Lender of the Year (2026)
- *Forbes* — America's Best Companies and Global 2000 (2025)
- *Global Finance* — Best SME Bank (Mid-Atlantic Region) (2025), Top Financial Innovations in North America (2026)
- *GoBankingRates* — Best Regional Banks (2022-2025)
- *PA Business Central* — Top 100 Organizations in Central Pennsylvania (2014-2019, 2021-2025)
- *Time* — America's Best Financial Services (2026)
- *USA Today* — America's Best Loyalty & Rewards Programs (2025), America's Best Customer Service in Financial Services (2026)



CEO Awards

- Brand Finance — Top 50 CEOs in the United States and a top five U.S.-based leader on Global Bank CEO ranking (2025)
- *Central PA Business Journal* — Power List for Banking, Finance, Accounting and Wealth Management (2021-2026)
- The Conference Board — Committee for Economic Development — Distinguished Leadership Awards (2026)
- *The Digital Banker* — Global Retail Banking Innovation Awards — CEO of the Year (2025)
- *PA Business Central* — Top 100 People in Central Pennsylvania (2014-2026)
- Order Sons and Daughters of Italy in America — Excellence in Business (2026)
- *Pittsburgh Business Times* — Power 100 (2020-2026)
- Values in Action — Malden Mills Corporate Kindness Award (2026)



CEO OF THE YEAR - USA
VINCENT J. DELIE, JR.

WINNER

A Message from FNB's CEO



Each year that we share our Corporate Responsibility Report, I am reminded of the comprehensive and meaningful difference we make for people, businesses and communities through our operations. We continually push the boundaries of what a modern bank can do. It shows in the groundbreaking solutions we develop, the personal guidance we provide to help our clients achieve their objectives and the powerful community initiatives we undertake to promote the greater good. This following summary demonstrates how these contributions have a material impact throughout the Company's footprint.

In 2025, we continued to enhance our service delivery channels, introducing new technologies that make engaging with FNB's services more

convenient and accessible, announcing a significant expansion to the branch network and refining and executing on our responsible approach to artificial intelligence (AI). Our bankers guided customers to mortgage solutions that made homeownership dreams a reality and business clients to financing that lifted their enterprises to new levels. We invested in neighborhood-changing projects, enhanced financial education resources, built out sustainable infrastructure and processes and maintained a strong risk management framework. Collectively, our efforts contributed to economic success and created opportunities for more of our neighbors to thrive.

In this report, we shine a spotlight on many of the strategies and initiatives we used to drive growth in our regions in 2025. Our culture encourages our employees to be engaged in our communities because the success of our Company and the value we deliver to shareholders is deeply connected to the health of the markets we serve. I frequently am struck by the passion, care and kindness that our teammates provide to our clients and communities. We are proud of our progress and dedicated to further advancing our impact in the months ahead.

Vincent J. Delie, Jr.

Chairman, President and Chief Executive Officer
F.N.B. Corporation
First National Bank

Mission and Core Values

Everything FNB accomplishes is in alignment with the Company's mission and these goals:

To Help customers achieve economic success and financial security by building enduring, mutually beneficial relationships based on trust and integrity

To Improve the quality of life in the communities the Company serves


To Build an inclusive workforce where employees can learn, grow and prosper as contributing members of a winning team

To Create sustainable, long-term value for shareholders


FNB's core values imbue employees' work with purpose and guide interactions with one another and fellow stakeholders:

 **Integrity and Honor**

 **Excellence and Passion**

 **Teamwork and Collaboration**

 **Innovation and Creativity**

 **Leadership and Recognition**

How Communities Thrive

FNB maintains a diverse geographic footprint that includes dynamic metro areas, historic small towns and rural regions. The Company prioritizes connecting the stakeholders in these areas to opportunities that promote community prosperity, from support for affordable homeownership and housing to specially designed products and services, small business financing, investments in projects and groups, and philanthropic efforts. Emphasizing these efforts, the Company totaled nearly \$1.5 billion in lending to LMI borrowers and investments in LMI communities in 2025. Underlying that number is one goal: improving the quality of life in the places FNB calls home.



Engagement is a significant component of FNB's approach to corporate responsibility. Team members frequently appear at community events to share information on vital topics such as homeownership or financial literacy.

“From leadership through every level of our organization, there is a drive to do the right thing for our customers and communities. We match our ambitions with new tools, investments and hands-on involvement that enable success.”

Brent Semachko

Director of Corporate Responsibility

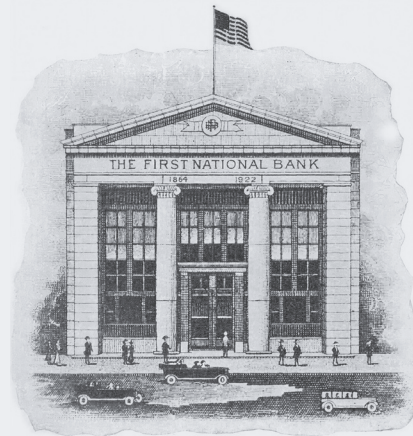
FNB Main Street Revitalization Program

A testament to the Company's commitment to make meaningful, results-oriented investments in its communities, this new program is a nearly \$50 million community development initiative designed to preserve and improve facades, foster commerce and drive economic growth in rural business districts and historic neighborhoods. FNB launched the program in 2025 in Greenville, PA, where the Bank was founded in 1864, underscoring that the Company has not forgotten its roots.

The three main components of the FNB Main Street Revitalization Program are:

- A small business grant developed in partnership with and administered by the Pittsburgh History & Landmark Foundation (PHLF) to support qualifying small business facade improvements. FNB is funding the grant 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, leveraging tax credits to jumpstart local development efforts.

Not far from the initial Main Street project, FNB provided a \$12 million construction loan for a 41-unit development for seniors, Greenville's Schoolhouse Commons. The development features a major renovation, with a former school building and new construction coming together for a "historic meets modern" architectural approach.



Included as part of the FNB Main Street Revitalization Program launch in Greenville, PA, is a renovation of the Bank's historic branch.

AFFORDABLE HOMEOWNERSHIP AND HOUSING OPPORTUNITIES

In 2025, FNB continued enabling prospective homeowners and those seeking an affordable living situation to achieve their goals through a combination of financial support for buyers, lending to impactful developments and partnerships with community-oriented organizations.

Financial Support for Buyers

Prospective homeowners face a series of common challenges, including finding an appropriate mortgage and covering significant initial expenses attendant to a home purchase. Such challenges may be burdensome for consumers with lower income or insufficient credit. FNB provided nearly \$500 million in affordable homeownership lending and additional financial support in 2025, with much of that sum offered through products that mitigate barriers to homebuying.

▪ FNB Homeownership Program:

This longstanding proprietary program is for LMI borrowers who may not qualify for other loans and require more flexible standards, including little or no down payment and no mortgage insurance requirement. Borrowers can have less than perfect credit and receive a Closing Cost Assistance Grant of up to \$5,000.

Home Ownership and Home Equity Plus Programs

Expanding access to credit
for our majority-minority
neighborhoods.



▪ FNB Homeownership Plus Program:

FNB Homeownership Plus is a Special Purpose Credit Program (SPCP) that expands access to credit and promotes homeownership in diverse communities, with up to 100 percent financing for properties purchased in historically underserved communities. The mortgage includes a range of features that make it easier to borrow, including no private mortgage insurance requirement and the consideration of alternative trade lines in lieu of sufficient credit history. Qualified borrowers can also receive FNB's Closing Cost Assistance Grant and Community Uplift Down Payment Assistance Grant to decrease upfront costs.

- **FNB Home Equity Plus:** The second element of FNB’s SPCP — and a unique product within the industry — Home Equity Plus helps borrowers in MMCTs tap into the equity in their home to finance repairs and improvements, which can contribute to the revitalization of underserved neighborhoods. Utilizing an installment loan or a line of credit, customers can also take advantage of extended repayment terms and favorable loan-to-value ratios.

- **Government-Backed Affordable Mortgage Products:** FNB connects customers to varied government mortgage options, such as Veterans Affairs, U.S. Department of Agriculture or Federal Housing Administration loans. These options frequently have lower or even zero down payment costs and flexible terms for eligible borrowers.

Affordable Housing for Renters

FNB has long been active in supporting affordable rental housing throughout the footprint via loans and investments for Low-Income Housing Tax Credit projects. Amid an era of rising rents, the Company provided more than \$60 million combined in loans and investments to such projects in 2025, which will create more than 900 affordable housing units.

An example of the types of affordable housing projects that FNB assisted with in 2025 is Walnut Ridge, a development located in High Point, NC. The Bank provided a \$10 million construction loan

toward the project’s 60 new units of housing for LMI seniors who have a household income between 30 to 60 percent of the area’s median income (AMI).

Rural communities are also a focus for housing. FNB provided \$1.5 million in loans to improve 24 units of affordable rental housing in three properties in the Johnstown region of Cambria County, PA. Additionally, through FNB’s membership with the Federal Home Loan Bank (FHLB) of Pittsburgh, FNB facilitated an award of more than \$3.6 million that will go towards building repairs for the three projects, which include units set aside for those who are at or below 30 percent of AMI, have special needs or are experiencing homelessness.



Campbell Place (top) and Independence Gardens (bottom) are a pair of Cambria County, PA, affordable housing renovation projects that FNB supported through its FHLB membership.

Community Partners

Partnerships often unite groups with similar goals, and FNB has successfully leveraged them to expand access to affordable homeownership and housing. In a notable 2025 effort, FNB partnered with Cuyahoga Land Bank for a development in the Circle East District of East Cleveland, OH, an underserved but revitalizing Cleveland suburb. FNB is serving as the primary lender for the project, which includes the construction of more than 200 new homes by Cleveland-based developers, as well as substantial support alleviating upfront costs to eligible buyers. The development emphasizes sustainability and community investment, featuring a mix of single-family homes, townhouses and multi-family units designed to accommodate a range of income levels.



Along with participating in a major new home development, FNB's commitment to the Circle East District of East Cleveland, OH, included the opening of a new branch in 2025.

Throughout the Bank's footprint, FNB team members directly engaged with community members, participating in nearly 60 homeownership-focused forums and events. The events taught attendees about the homebuying process and associated financial topics, such as mortgages and insurance policies, and provided a way to network with others interested in expanding homeownership. For example, employees in FNB's South Carolina Region attended a community exposition in Charleston, SC, where they met with participants eager to learn how to begin their paths towards homeownership and collaborated with area realtors and community groups on opportunities to promote financial wellness and affordable homebuying.

FNB also contributed to Habitat for Humanity programs in markets throughout the footprint, supporting the organization's mission to bring people together to build homes and strengthen communities. FNB employees regularly volunteer with Habitat for Humanity and, in 2025, partnered with the Charlotte chapter to bring a homebuyer education workshop to life. The partnership is an excellent example of how FNB combines financial support with hands-on engagement to amplify impact.

SMALL BUSINESS SUPPORT



FNB Small Business Development Camp participants met with FNB team members for a session about financial education as part of the six-week program.

When it comes to small businesses, FNB strives to be more than a bank — it is also a strategic partner that supports them at every stage. From business-oriented checking, savings and loan options to automated treasury management services and bankers who guide borrowers to the right financing solutions, client needs are placed at the forefront of the relationship.

FNB emphasizes support for enterprises in historically underserved areas, due to the impact successful small businesses can have on a community through job creation, tax revenues and social engagement. The Company loaned more than \$103 million to small businesses and small farms in LMI tracts in 2025, with nearly 50 percent of those loans made to small businesses with gross annual revenues under \$1 million. In all, FNB loaned nearly \$290 million to small businesses with revenues under \$1 million.

FNB’s financial support is complemented by expert guidance for growing firms. In 2025, the Company hosted the third annual FNB Small Business Development Camp in partnership with the Pittsburgh Penguins of the National Hockey League. Five small businesses in the Greater Pittsburgh area received the opportunity to participate in a six-week training course, which included lessons from FNB bankers. At the end of the camp, the companies pitched their growth strategies to an expert panel, competing for a share of a \$50,000 grant and marketing opportunities. Street Fries LLC, a Black-owned restaurant that operates two food trucks specializing in fresh-cut fries, won the \$25,000 top prize.

COMMUNITY DEVELOPMENT

In 2025, FNB provided more than \$190 million in community development loans, with the funds covering a wide range of needs. The support included a focus on groups that deliver important social services to their communities, such as:

- A more than \$7.2 million loan for a new fire station in a Charlotte, NC, suburb. In addition to helping the department better serve its community, the loan also supports a personnel increase, which will include job opportunities for those in LMI areas.
- A \$10 million revolving line of credit for working capital to an eastern Pennsylvania trade school that provides opportunities to students from underprivileged backgrounds. The school expands access to technological education, enhances community engagement and spurs workforce development, with graduating students benefiting from a 100 percent job placement rate.
- A nearly \$11 million loan for renovations to a health- and wellness-centered Pittsburgh nonprofit. From its facility, the organization provides accessible health care, mental health services, social support, education and more to underserved communities.

FNB also continued to invest in Community Development Financial Institutions (CDFIs) and Impact Investment Funds, including:

- A \$1 million equity equivalent investment in the National Community Reinvestment Coalition (NCRC), which will provide gap financing for developers engaging in affordable housing projects in the Baltimore area.
- \$500,000 to the Charleston Workforce Housing Fund, which takes an innovative approach to affordable housing with an aim to acquire, renovate and preserve 1,000 units of naturally occurring affordable housing in the Charleston, SC, tri-county region.
- Renewals of existing equity-equivalent investments, totaling nearly \$4 million to CDFIs serving Pittsburgh, Baltimore, Harrisburg/Lancaster and rural North Carolina.

TAX CREDIT PROGRAMS

Government community development programs are engines for stimulating private investment in distressed areas, priming them for economic growth by providing investors with tax credits in exchange for financing qualified entities.

For example, FNB invested \$9.1 million in 2025 using the federal New Markets Tax Credit (NMTC) Program, a federal initiative that uses the funding to support businesses and create jobs in underserved low-income communities. NMTC investments included:

- \$3 million to Cleveland’s Miceli Dairy, added to a \$7 million construction loan for a project that will expand Miceli’s cold storage facility in the city. The project is expected to bolster manufacturing capability and storage infrastructure and create 50 new jobs.
- \$4.8 million to the historic New Granada Theater project in Pittsburgh’s Hill District, continuing longstanding support for the neighborhood that is home to FNB’s corporate headquarters. The restored theater will become a multi-purpose performance and event space and will include areas dedicated to youth and adult education. FNB also provided a \$3 million construction loan, a \$100,000 grant and a \$300,000 Pennsylvania Historic Preservation Tax Credit investment for more than \$8 million in total support for the pivotal project.
- \$1.2 million toward the New Hanover Community Health Center’s expansion of an existing clinic in Wilmington, NC, to create a health facility featuring more exam rooms and dental operatories.

FNB has also successfully connected with groups and projects in need of funding by leveraging state tax credit programs. The Company contributed more than \$2 million to 111 education-focused organizations through the Pennsylvania Educational Improvement Tax Credit program, along with more than \$1.7 million to nonprofits through the Pennsylvania Department of Community and Economic Development’s Neighborhood Assistance Program and the Maryland Community Investment Tax Credits Program. FNB’s investments supported organizations focused on revitalizing communities, such as:

- **Wilksburg Community Development Corporation (WCDC):** FNB made a six-year commitment toward the WCDC’s multi-year plan to revitalize the Pennsylvania borough’s central business district. The plan includes acquiring and renovating properties, building wealth through small business and entrepreneur support and establishing Wilksburg as an attractive, safe and inclusive commercial district with new streetscape amenities, updated building facades and public art.
- **Central Baltimore Partnership:** This organization works to activate vacant properties, such as homes, commercial and industrial buildings and empty lots, revamping the spaces for small businesses to help them expand or establish operations.

PHILANTHROPY

FNB grew its philanthropic giving total to more than \$8.2 million in direct contributions and grants in 2025, reflecting the Company's commitment to making its communities even better places to live and work. Funding was provided to various organizations and projects focused on, but not limited to, community revitalization, affordable housing, economic development and education.

Among the most notable commitments was a \$1 million contribution to UPMC Children's Hospital Foundation's This Moment campaign, establishing the FNB Hub for Family Support to expand behavioral health access for families served by UPMC Children's Hospital of Pittsburgh. The gift was announced in February 2025 during the grand opening ceremony of FNB's new corporate headquarters in downtown Pittsburgh. The Hub will provide the structure, education and training needed to identify and sustain a pool of Family Support Partners — individuals who have lived experience as a parent or individual with a similar diagnosis and have successfully navigated the behavioral health system.



Each year, FNB recognizes employees across the footprint who demonstrate an outstanding history of service through the Community Spirit Awards. The Company also donates to the qualified charities of each winner's choice. Recent winners include Tiana Royster (top photo, blue shirt), who sent her donation to a Granville County, NC, food pantry, and Petrine Lucarell (bottom photo, holding dog), who split her reward with an animal shelter and the Crohn's and Colitis Foundation.

Access, Innovation and Clicks-to-Bricks

FNB continually optimizes its delivery channels, in part to ensure that consumers and businesses have convenient access to vital banking services and credit. First National Bank of Pennsylvania's expansive branch network (the 19th largest among domestic banks in the U.S.) and strategic ATM placements are amplified by tools that enable digitally minded customers to engage with services on their own terms.

That approach was solidified 10 years ago, when CEO Vince Delie conceived of and committed the Company to its Clicks-to-Bricks strategy. It represented a broad rethinking of how FNB would engage with customers, creating a comprehensive, integrated banking experience. The past decade of Clicks-to-Bricks introduced a wide array of digital enhancements, including FNB's award-winning eStore digital banking platform. By enabling consumers and businesses to complete multiple applications simultaneously and manage their banking anywhere, anytime, FNB increased the availability of its services for those who prefer to use self-service options or who may not be able to make it to a physical office during operating hours.

At the same time, the Company continues to invest in its branch and ATM network in order to ensure its locations are convenient, valued resources for financial solutions and education. Nearly 32.5 million people live within 15 minutes of an FNB branch or ATM, and about 31 percent of the branch network is located in LMI, MMCT or both LMI and MMCT areas — figures that are expected to keep growing through the end of the decade.

Underscoring that commitment, midway through 2025, FNB announced a significant expansion of its branch network, with plans to add nearly 30 branches during the next five years. The plan will create a larger presence in dynamic, high-growth markets in North Carolina, South Carolina and the Bank's Mid-Atlantic Region, which spans Maryland, Virginia and Washington, D.C.



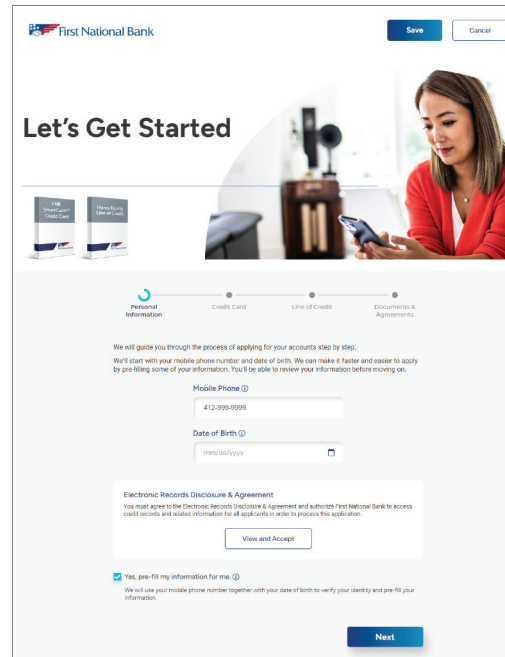
Opened in January 2025, FNB's West Broad Village branch in Glen Allen, VA, includes the Company's full range of proprietary technologies and is a sign of the growing presence in the Bank's Mid-Atlantic Region.

A DECADE OF DIGITAL TRANSFORMATION

In 2026, FNB celebrates the 10th anniversary of its award-winning omnichannel Clicks-to-Bricks strategy, which has a strong emphasis on digital innovation. FNB’s investments in technology have transformed customer engagement and enhanced its online, mobile, in-branch and ATM experiences.

eStore

As FNB’s award-winning digital banking platform, eStore is where users can shop for and buy financial products and services. Whether opening a deposit account, applying for a consumer or small business loan or scheduling an appointment to meet with a banking expert, it is easy for customers to add products to their shopping cart and check out on their own time. For added convenience, eStore can be accessed from anywhere, including online, via mobile app or in branches.



eStore Common Application

FNB is one of the first banks to offer a single, universal application for almost all products and services, including the ability to apply for multiple products simultaneously. Customers can use the eStore Common application (Common app) to apply for personal loans and checking and savings accounts, as well as for business loans and deposit accounts. Further efficiency comes through the FNB Document Center, a secure online portal for customers to upload necessary financial information and documentation in one place, largely eliminating the need to provide paperwork in person.

ATMs with TellerChat

FNB's network of approximately 1,800 ATMs includes more than 130 Interactive ATMS (ITMs), also called ATMs with TellerChat. FNB is a prominent adopter of ITM technology, enabling customers to engage with a banker using live video chat, including after typical operating hours. The units include capabilities for a wide range of banking transactions, from check cashing and withdrawing money to depositing cash and checks and processing loan payments.

Internal teams have also developed a prototype for a next-generation eStore/ITM hybrid. Already operational at FNB's corporate headquarters in Pittsburgh, PA, the device combines an eStore kiosk with an ITM to enhance efficiency for customers and present a cost-effective way for FNB to increase its customer access points, including in underserved communities.



Innovative Branch Design

FNB operates more than 350 branches throughout seven states and Washington, D.C. All these convenient locations include proprietary technology, with the newest offices leveraging a modern, open design that facilitates engagement and consultation. FNB's branch design was developed in partnership with students at Penn State University's Smeal College of Business, ensuring the capabilities meet the needs of the next generation of banking consumers.

A 360-Degree View

The next major phase in the ongoing evolution of Clicks-to-Bricks is a new online and mobile banking dashboard that will provide a single holistic view of a client's entire financial picture, including their accounts that live outside of the FNB ecosystem. The rollout is expected in 2026.

Digital Engagement in 2025

- eStore Common app had a 45 percent increase in submitted applications year over year* (YoY), and there was a 69 percent increase in deposit accounts opened via Common app YoY.
- Digital wallet card enrollments increased 17 percent, and digital wallet transactions increased 63 percent. Total enrollments and transactions were at all-time highs in 2025.
- Website page views consistently averaged 2.1 million per month and totaled nearly 25.7 million.
- Mobile Banking monthly logins increased by more than 7 percent, and the 180-day active user base increased by 6 percent.

*Q4 2025 compared to Q4 2024

FNB's more traditional products are also designed to make banking more convenient for those who are historically underserved. The eStyle Checking Account, for instance, is an overdraft fee-free solution featuring access to FNB's full slate of Online and Mobile Banking features. Since being introduced in 2020, the account has been certified by Bank On, meeting rigorous standards that address challenges for unbanked or underbanked consumers. At the end of 2025, the number of eStyle accounts was up by 12 percent from 2024.



PRODUCTS AND SOLUTIONS

FNB's digital capabilities are always expanding, and 2025 featured meaningful additions that save clients time and make it easier to establish a banking relationship. Direct Deposit Switch and Payment Switch are new services that, respectively, enable customers to quickly move payroll direct deposits and update merchant payment information to their FNB accounts. These features are designed to drive client acquisition, engagement and primacy, but they also fulfill one of Clicks-to-Bricks' primary goals — fostering seamless, user-friendly banking experiences.

Among the largest benefits a bank can offer underserved customers is assisting them with establishing, building or repairing credit. The FNB SmartSecuredSM Credit Card requires users to open a modestly funded savings account that becomes the card's credit limit, charting a path toward healthier credit. The product has proven appealing, with total accounts growing by 34 percent YoY compared to 2024. FNB's CashPlease Small Dollar Loan product serves a similar purpose by offering borrowers a short-term loan of up to \$525 with no credit check or collateral required. Unlike payday loans, CashPlease has an affordable fixed interest rate and is designed to positively impact a borrower's credit history.

Enhanced Financial Education

FNB champions financial literacy because it is a driving factor in an individual's or family's economic confidence and success. The Company has long delivered free access to educational resources, and in November 2025, it unveiled a significant update to its Financial Insights Program that is intended to standardize financial learning tools and expand external partnerships to ensure FNB addresses the varied needs of its communities. Financial Insights is delivered through self-guided or instructor-led digital modules, in-person presentations and hybrid models.

The Framework for Financial Insights

Financial Insights is built on four pillars, providing a scalable framework so that courses can be offered in various formats and to different age groups (from elementary school to adulthood).

- **Managing Your Money:** Looking at the everyday flow of money and the best tools and practices for managing personal finances
- **Saving and Budgeting:** Understanding the importance of saving money as well as how to create and successfully manage a budget
- **Borrowing Money:** Insights into borrowing, including the types of loans and applicable criteria and dedicated courses about homeownership
- **Understanding Credit:** Knowledge about all things credit, including credit scores, building and maintaining good credit, credit challenges and rebuilding credit

COLLABORATION WITH EDUCATIONAL INSTITUTIONS

FNB's partnerships with schools and education-based organizations throughout its footprint enable the Company to bring financial literacy resources directly to students and faculty, receive important feedback about how younger generations engage with banking services and promote workforce development.

- FNB continued to strengthen its relationship with Slippery Rock University (SRU) through a "Backpacks to Briefcases" event that brought together 23 students and 20 alumni who currently work at FNB, giving young participants the opportunity to build their networking skills and tour the Company's headquarters. The event adds to a long list of SRU partnerships, including the university's Female Mentorship Summit this past summer, where FNB employees and alumni spoke about their career experiences and success in diverse fields.

- Central Mountain Region employees mentored more than 100 third-grade students in Johnstown, PA, during a simulated work experience called JA BizTown, a program offered through Junior Achievement USA. JA BizTown combines in-class learning with a visit to a simulated town where elementary school students manage businesses — including a bank. FNB volunteers led interactive lessons for the students at Greater Johnstown Elementary, helping them build money-management skills and gain a deeper understanding of what is involved in running a business. FNB has participated in this program in other areas, including Baltimore and Charlotte, showcasing its commitment to education throughout the footprint.

- FNB once again partnered with the University of Pittsburgh (Pitt) for Capstone Presentations, hosted in FNB’s corporate headquarters. Pittsburgh Region employees collaborated with Pitt Business Analytics students for the eighth consecutive semester to address real-world scenarios facing the banking industry. FNB employees joined 24 students and four Pitt professors as two teams presented their findings on customer relationships and email marketing. FNB is proud to continue this long-standing partnership with the university, offering students hands-on experience while gaining fresh perspectives on strategic analytics initiatives.



FNB regularly opens its doors to young and aspiring professionals, from hosting SRU students for a tour and providing networking opportunities to the Company’s extensive internship program.

- Already in 2026, FNB has entered a partnership with Penn State University that establishes FNB as the official and exclusive financial provider for all the University's campuses, which collectively enroll nearly 90,000 students and employ more than 36,000 employees. The comprehensive relationship encompasses on-campus and digital banking services, including FNB's award-winning eStore platform, financial education programming and Treasury Management and Corporate Banking support.

Branch Manager Honored as Financial Health First Responder

Stacey Waldroup, a Branch Manager in Winston-Salem, NC, was recognized at a luncheon hosted by Financial Pathways of the Piedmont in spring 2025 and named one of 10 Financial Health First Responders — an honor awarded to individuals who go above and beyond to help community members improve their financial health and overall well-being. First Responders are recognized for exemplifying Financial Pathways of the Piedmont's mission, which emphasizes strengthening people's financial health. FNB is a partner of Financial Pathways of the Piedmont's Center for Home Ownership, which provides education and resources to guide consumers through the homebuying process.

Respect for the Environment

Promoting healthy, efficient and sustainable environments is a priority within FNB's facilities and in the community. Internal teams accomplish this in a manner similar to other components of the corporate responsibility strategy — through technology, products and community partnerships.

- FNB continued rolling out automated building management systems (BMS) throughout its branches as part of a \$3.5 million, decade-long investment, enabling the facilities team to remotely monitor and control HVAC systems. At the close of 2025, nearly 250 locations have been updated with smart thermostats, and the ability to control temperature setpoints and run times is already resulting in an efficient use of the Company's energy needs. A third-party analysis identified that 84 percent of sites demonstrated a year-over-year reduction in energy usage, with more than half exceeding a 20 percent reduction. An additional \$1.6 million was invested in 2025 in high-efficiency HVAC updates and replacements.



FNB's newest branches, such as this location in Greenville, SC, are designed in an environmentally conscious manner. They also aim to be comfortable, welcoming spaces for employees and customers alike.

Paperless Banking Remains on the Rise

The number of options for customers to bank without interacting with a piece of paper reduces FNB's impact on the environment and saves resources. A snapshot of 2025's paperless performance:

- More than 7.4 million accounts receiving eStatements (4 percent growth from 2024; 47 percent overall customer adoption, which is at the high end of the industry average)
 - More than 3.1 million bills paid via online/mobile banking
 - More than 1.3 million Zelle® person-to-person payments
 - Nearly 1.9 million checks deposited via mobile deposits
- E-waste destruction and recycling have been fully consolidated to a single vendor as the Company eliminates solid waste from landfills through these efforts. FNB's paper shredding campaign continued to make a significant impact as well, saving approximately 720 cubic yards of landfill space. Overall, shredding was down from the previous year due to decreased paper usage, signaling changing behaviors within the organization.
 - FNB continued making strategic investments in renewable energy projects, which, along with obvious environmental benefits, generated significant alternative energy tax credits for the Bank — nearly \$42 million for 2025. Also in the past year, FNB executed a long-term agreement to continue supporting a 98,000-panel solar

field in Beaver County, PA, after previously providing financing for its construction. The energy from the project will generate enough power for over 1,400 homes each year, with revenues also going to Dollar Energy Fund, a nonprofit that provides utility assistance to LMI households.

- FNB's first full year in its corporate headquarters showed notable steps toward the Company's sustainability goals. The move consolidated staff from five locations into one LEED Gold-certified building. Featuring state-of-the-art HVAC systems, energy-efficient lighting, single-stream recycling, low-volatility organic compound building materials, ample natural daylight, wellness and social spaces, a free gym available to all employees and a lobby café with healthy meal options, FNB's headquarters epitomizes the modern, sustainable workplace.

Rave Reviews for FNB's Headquarters

Throughout its first full year of operation, FNB's new Pittsburgh-based headquarters received widespread recognition for its impact:

- **CoStar Impact Awards — Commercial Development of the Year:** Highlights the commercial real estate transactions and projects that transformed Pittsburgh
- **NAIOP Pittsburgh Awards — Best New Development:** Honors strong contributions to the Pittsburgh commercial real estate market
- **March of Dimes Pittsburgh, Transportation, Building and Construction Awards — Building Project of the Year:** Recognizes the people and projects shaping the region, while raising critical funds to advance maternal and infant health
- **Urban Land Institute — Placemaker Award:** Celebrates the commitment to creating vibrant, inclusive and economically thriving spaces that reflect the spirit and diversity of communities



Pennsylvania Lt. Gov. Austin Davis joined FNB CEO Vincent J. Delie, Jr., for the grand opening celebration of the Company's new headquarters in February 2025.

A Culture of Teamwork and Service

FNB's commitment to its people and communities continues to earn recognition at both the regional and national levels. Since 2011, the Company has received more than 90 workplace awards, a reflection of the strong culture, leadership and engagement that defines FNB. This culture is rooted in teamwork, service and fostering a workplace where employees at all levels feel supported and empowered to grow professionally, contribute meaningfully and take pride in the impact made both inside and outside the organization.

Companies throughout the industry are experiencing a period of generational transition, marked by seasoned employees moving into retirement and Generation Z professionals entering the workplace. Creating an environment where advancement and development are accessible to all is especially important to FNB. With thoughtful planning, this shift presents an opportunity to strengthen capabilities, spark innovation and build a more resilient, future-ready workforce.

To support this evolution, FNB offers numerous resources that help employees recognize their potential and navigate personal or professional changes, such as the Emerging Leaders and Mentoring programs and the Young Professionals group, which provides networking and volunteering opportunities for those who are early in their careers. Additionally, employees have access to health and wellness resources and a comprehensive benefits package, including an industry-leading 401(k) match, tuition reimbursement and support for mental health through the Employee Assistance Program (EAP), demonstrating the Company's commitment to total wellness.



The 2025 class of the FNB Development Program participated in a 12-month program that served as a springboard into the world of banking, combining hands-on experience with professional growth opportunities. CEO Vince Delie launched the program in 2011 as an initiative to build a pipeline of high-potential, early-career talent.

A Modern Workforce

FNB's inclusive hiring practices promote equal opportunity for people of all backgrounds.

- **More than 15 percent** of all employees in 2025 were Generation Z.
- **Nearly 60 percent** of all employees and nearly 60 percent of new hires in 2025 were female.
- **More than 15 percent** of all employees and more than 27 percent of new hires in 2025 were racially or ethnically diverse.
- **More than half** of executives and managers were female and/or racially or ethnically diverse.

GIVING THEIR TIME

FNB employees continued to bring the Company's values to life through thousands of volunteer hours that benefit community organizations and underserved neighborhoods. In 2025, teams from all FNB regions stepped up in meaningful ways:

- FNB's annual United Way Employee Campaign was another success. Throughout 2025, nearly 200 volunteers from FNB participated in 17 community service events organized by colleagues throughout the footprint, and the Company contributed nearly \$700,000 to United Way and its partner agencies.



FNB volunteers were timekeepers for swimming events at the Special Olympics Pennsylvania Summer Games.

- FNB team members from the Central Mountain Region volunteered at the Special Olympics Pennsylvania Summer Games at Penn State University. The volunteers assisted with a wide range of responsibilities during the three-day event, including welcoming athletes, transporting their belongings to their dormitory rooms, guiding them across campus and serving as timekeepers for almost 200 swimming

races. The event is the Special Olympics' largest statewide competition, bringing together more than 2,000 athletes and 750 coaches.



A pair of FNB employees honored their mothers and helped to raise money for the American Heart Association at a Heart Walk event, alongside teammates from the Eastern North Carolina Region.

- A group from the Eastern North Carolina Region rallied to support the American Heart Association (AHA) by participating in the group's regional Heart Walk events, commemorating two former colleagues who passed away from heart disease. Two employees also walked to honor their mothers. In total, 91 FNB employees raised more than \$27,000 at AHA events throughout Eastern North Carolina and Greenville, SC.
- Charlotte Region employees volunteered with Rebuilding Together of Greater Charlotte, a nonprofit dedicated to repairing homes, revitalizing communities and rebuilding lives, to restore the storm-damaged home of a disabled veteran. Rebuilding Together's mission focuses on providing critical home repairs for low-income homeowners, including seniors, veterans and those with disabilities.

Resilient Risk Management

Risk management is an inherent part of all of FNB's business activities and success. FNB's overall objective is to manage the Company in a manner that balances the interests of clients and investors with efforts to preserve its safety and soundness.

AN EVOLVING FRAMEWORK

The continual enhancement of FNB's risk management practices has always been a priority for its CEO and the Board of Directors. During 2025, FNB continued to evolve its enterprise risk management governance framework through enhancing the risk appetite program; building out the enterprise risk and control self-assessment program, including a three lines model; strengthening issues management and risk reporting processes; and advancing the enterprise risk capabilities to monitor, evaluate, mitigate and report on material risks. Looking ahead, FNB will continue to maintain prudent risk oversight while balancing continuous process improvement, automation and optimization.

FNB's enterprise risk management governance framework drives toward five specific risk-oriented outcomes:

1. Safe and sound operations and compliance with ethical standards, laws, regulations and rules.
2. A well-defined personnel management program that considers orderly succession, utilizes compensation tools to motivate and retain talent and does not encourage imprudent risk-taking.
3. A well-defined, communicated and operationalized risk appetite (capital, earnings and liquidity) in each risk category.
4. Strong oversight programs and controls, including independent risk management and internal audit programs.
5. Risk oversight by the Board of Directors that ensures independent oversight and transparency relative to adverse trends and material risks.

INCORPORATING AI

Building a scalable infrastructure through data and AI utilization — and doing so responsibly — is a strategic priority for FNB. The Company is increasingly utilizing AI-powered technologies behind the scenes to improve workflows, reduce fraud, model risk, optimize costs and create a more personalized, prompt and accessible customer experience, all while remaining committed to a risk management framework and sustainable innovation.

The Internal Audit department is investing in the development of its auditors' capabilities in AI. As part of this effort, the group participated in the Information Systems Audit and Control Association, Inc. (ISACA) Audit AI training program, with several team members continuing toward attainment of the ISACA AI Certification.

The Company honed its overall AI strategy and organizational structure in 2025, hiring a Director of AI and Innovation and a Director of Data Science. The leaders are maintaining a focus on cross-functional collaboration to ensure strategic alignment, which enables FNB to outperform peers in operational efficiency and make dynamic leaps in customer engagement.

TRANSPARENCY IN GOVERNANCE

FNB's Board of Directors is independent, highly qualified and composed of individuals with a well-balanced mix of skills, expertise, perspectives and tenure. These attributes enable the Board to effectively fulfill its fiduciary oversight responsibilities across the Company's governance practices, risk management framework, financial performance, long-term shareholder value creation strategy and overall strategic plan. In addition to drawing on extensive institutional and industry knowledge, Board members remain committed to identifying emerging trends and risks in banking and

technology, adapting to evolving internal processes and maintaining a deep understanding of FNB's culture.

FNB's commitment to communication and transparency is also reflected in its robust shareholder engagement program. Throughout the year, the Company engages with a significant number of investors through discussions tailored to align with shareholder priorities.

These conversations often focus on governance and compensation matters, corporate strategy and planning and corporate responsibility. This engagement fosters strong relationships, builds trust and confidence in FNB's approach and helps ensure that the Company's practices and public disclosures remain closely aligned with investor interests. In response to shareholder feedback in 2025 and the first quarter of 2026, FNB has provided an overview of updated disclosures on page four of the 2026 Proxy Statement.

FNB's governance and risk management framework is discussed in further detail in the Company's 2025 Annual Report and 2026 Proxy Statement.

The documents can be found in the Investor Information section of FNB's website (fnb-online.com/about-us/investor-information).

Sustainability Accounting Standards Board (SASB) Index

TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information, (3) number of account holders affected (Disclosure shall include a description of corrective actions implemented in response to data breaches)	FN-CB-230a.1	<p>No internal breaches; one vendor data breach resulted in customer notification by the vendor. FNB required the vendor to take prompt corrective action, including patching and additional enhancements to their security environment.</p> <p>If any material internal breach had occurred, FNB would have been required to disclose such breach in its 2025 Form 10-K and to affected customers in accordance with federal and state requirements.</p>
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	<p>The Information and Cybersecurity protection mechanisms utilize a defense-in-depth approach for prevention, detection and response to data security and information system risks. These methods include securing the infrastructure, identification of vulnerabilities, vulnerability remediation, incident detection, incident response, employee training and awareness of common tactics and techniques, as well as a mix of tools from several vendors used to prevent, flag and alert on attacker behavior.</p> <p>2025 Form 10-K (Cybersecurity), pg. 32. 2026 Proxy Statement, pg. 24.</p>
Financial Inclusion and Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development (Disclosure shall include a description of how the entity's results of the Community Reinvestment Act (CRA) examinations are integrated into its financial inclusion and capacity building strategy)	FN-CB-240a.1	<p>FNB originated 391 (17.7%) small business and small farm loans in low- and moderate-income tracts in 2025 for a total of approximately \$103.8 MM. The Bank originated 1,252 loans (56.6%) to small businesses and small farms with annual revenues under \$1 MM for a total of approximately \$289.5 MM. Of these, approximately 181 loans (14.4%) to small businesses and small farms with annual revenues under \$1 MM were located in low- or moderate-income census tracts for a total of approximately \$40.4 MM. The Bank originated 24 CD loans in 2025 in the category of economic development promoting small business development and/or community development in the amount of approximately \$102.5 MM.</p>

TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
Financial Inclusion and Capacity Building	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	FN-CB-240a.2	FNB does not report this information.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	FNB does not report this information; however, the Bank offers a no-cost, Bank On-certified eStyle account that does not have overdraft fees.
	Number of participants in financial literacy initiatives for unbanked, underbanked or underserved customers (Disclosure shall include a description of financial literacy initiatives)	FN-CB-240a.4	<p>Financial Insights, the Bank's proprietary financial literacy program, includes interactive content accessed in-branch with an FNB banker, through the eStore, through hands-on outreach with local organizations, and through the Knowledge Center on fnb-online.com.</p> <p>Financial Insights teaches individuals about important financial topics, such as information about managing a checking account, purchasing a home and maintaining good credit. This empowers learners to make smart, safe and informed financial decisions by connecting key financial concepts to real world scenarios, which drives financial knowledge and increases financial independence.</p> <p>Since rolling out this comprehensive program in 2018, there have been more than 118,000 users of the online financial education resources.</p>
Incorporation of Sustainability, Social and Governance Factors in Credit Analysis	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development (Disclosure shall include a description of how the entity's results of the Community Reinvestment Act (CRA) examinations are integrated into its financial inclusion and capacity building strategy)	FN-CB-410a.2	As a part of FNB's conservative credit risk policy, the Bank incorporates commentary into wholesale commercial loan underwriting when warranted. For larger companies/loans that have higher risk of being impacted by sustainability concerns, FNB assesses sustainability-related risk. FNB offers specialized loans for companies which produce clean energy and sustainability benefits. The Bank offers low/no-cost affordable loans, including loan subsidies for minority home buyers.

TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations (The entity shall briefly describe the nature, context and any corrective actions taken as a result of the monetary losses)	FN-CB-510a.1	<p>FNB experienced no monetary losses resulting from legal proceedings regarding these types of events.</p> <p>If any material events, violations or losses had occurred, they would be reported in the 2025 Form 10-K and/or an 8-K filing.</p>
	Description of whistleblower policies and procedures	FN-CB-510a.2	<p>The F.N.B. Corporation Audit Committee has established a "Complaint Policy for Accounting and Auditing Matters" ("Complaint Policy") within the Internal Audit Manual, in accordance with the Sarbanes-Oxley Act of 2002. The Complaint Policy leverages the corporation's Whistleblower (Values Line) Hotline Procedures, which provide mechanisms for employees or external parties to report concerns pertaining to securities laws and regulations, accounting standards, accounting controls and audit practices. Employees can report their concerns confidentially, in good faith without fear of retaliation, and can choose to remain anonymous. Complaints related to Accounting and Auditing Matters are investigated at the direction of the Audit Committee by the Internal Audit Department, with support from the Legal, Risk and Human Resource Departments, as necessary. The Audit Committee has full access to all complaints and receives quarterly status reports from the Chief Audit Executive. Complaint records are maintained for seven years. The Audit Committee has authority to engage outside independent experts to assist with investigations and complaints.</p>

TOPIC	ACCOUNTING	METRIC CODE	RESPONSE
Systemic Risk Management	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy and other business activities	FN-CB-550a.2	FNB conducts a number of scenario analyses and stress tests each year. These include liquidity and credit stress tests and macro-economic scenarios for capital stress testing. Operating and strategic plans are also conducted. Collectively, these are considered the capital and liquidity planning process. Resilient Risk Management, pg. 32. More information can be found in the 2025 Form 10-K.
	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	FNB is not considered to be a Global Systematically Important Bank and, therefore, does not have a G-SIB score.
Activity Metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	(a) FNB discloses the total amount of deposits for personal use in quarterly Call Reports but does not publicly report the number and value of accounts as defined by SASB. (b) For business checking and savings accounts, FNB does not publicly report separate data for Small Business and Commercial segments.
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business and (c) corporate (Mortgage loans as well as revolving credit loans shall be excluded from the scope of disclosure)	FN-CB-000.B	(a and b) FNB discloses the total amount of commercial and consumer loans outstanding in the 10-Q and 10-K filings but does not publicly report the number and value of accounts as defined by SASB. (c) FNB does not publicly report separate data for corporate segments.

SASB Index

FNB's corporate responsibility materials should be read in conjunction with FNB's latest Annual Report and subsequent filings with the Securities and Exchange Commission (the SEC), all of which contain additional information about the Company and can be found at fnb-online.com/reports.

FNB's corporate responsibility materials may use certain terms to reflect the issues of the greatest importance to FNB and its stakeholders. Used in this context, these terms should not be confused with the terms "material" or "materiality," as defined by or construed in accordance with securities laws, or as used in the context of financial statements and financial reporting. FNB's corporate responsibility materials may contain forward-looking statements, including anticipated goals and targets, based on the current beliefs and expectations of FNB's management and subject to significant risks and uncertainties, many of which are beyond FNB's control.

Any forward-looking statements contained in FNB's corporate responsibility materials should not be unduly relied upon, as actual results could differ materially from expectations. For more information about such statements, please refer to the "Forward-Looking Statements" and "Risk Factors" sections of FNB's latest Annual Report and subsequent filings with the SEC.

No reports, documents or websites that are cited or referred to in FNB's corporate responsibility materials shall be deemed to form part of such materials. FNB is not responsible for the information contained on third-party websites, nor does FNB guarantee their accuracy and completeness.

These materials do not constitute offers or solicitations or recommendations for any investment products or strategies.

