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F.N.B. Corporation Commits \$250 Million to Address Economic and Social Inequity in Low- And Moderate-Income Communities

PITTSBURGH, PA – July 1, 2020 – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, today announced its \$250 million commitment intended to promote economic investments in underserved communities within its market footprint through its support of affordable housing and small business initiatives, workforce and cultural preservation opportunities, financial education programs, community organization partnerships and infrastructure investments.

"FNB reaffirms its commitment to the regions we serve, including predominantly African American and low-to-moderate income communities throughout our footprint," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We are committed to providing impactful resources to ensure that these vibrant and culturally important communities overcome historic, social and racial inequities."

This pledge builds on FNB's important mandate to support vulnerable and traditionally underserved communities and furthers its mission of improving the quality of life in its markets. The pledge also specifically acknowledges and seeks to address the unique challenges faced by our African American community. Throughout its footprint, the Company has strategically invested millions of dollars in local initiatives and relief funds that stimulate job growth, create affordable housing opportunities and champion overall social and economic development.

Visit FNB's website to learn more about its legacy of <u>community engagement</u> and commitment to diversity and inclusion.

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.; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of more than \$35 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina 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

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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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