



20

CORPORATE RESPONSIBILITY REPORT

21



F.N.B. Corporation

C O M M I T M E N T
T O C O M M U N I T Y

The information found in F.N.B. Corporation's 2021 Corporate Responsibility Report (CRR) is developed in good faith based on internal reporting by FNB's business lines and corporate functions. It is intended to illustrate FNB's commitment to sound environmental, social and governance (ESG) practices. FNB's annual reporting of its ESG efforts as described in the CRR is informed by generally accepted practices, well-respected frameworks, including the Sustainability Accounting Standards Board (SASB) 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 and Consumer Financial Protection Bureau.

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FNB 2020 IMPACT AT A GLANCE

Economic Impact

\$865 million total lending and investments in low- to moderate-income (LMI) communities as of September 30, 2020

\$764 million for residential mortgage and small business loans in LMI neighborhoods as of September 30, 2020

Nearly \$147 million in proprietary affordable mortgage and Federal Housing Administration (FHA) loans

\$218 million originated in community development loans

Top 50 SBA lender based on SBA data reported by NAGGL for the 2020 SBA fiscal year



Financial Literacy and Innovation

More than 1,300 financial education content boxes taken home from our branches since 2018

Nearly 70,000 views of the Knowledge Center, an educational resource launched in 2020

8,400+ informational videos played using our virtual Solutions Center

Nearly 16,000 transactions conducted at our ATMs with video teller access

Social Impact

\$250 million commitment to social and economic equity

\$3.5+ million in charitable giving

75,000+ volunteer hours since 2018

Pledged **\$660,000+** through the United Way Workplace Giving Campaign



Inclusion, Diversity and Equity

33% of Board of Directors qualify as diverse under historically defined criteria.

54% of all Executives, Senior Officials and Managers at FNB are female, minorities or both.

Nearly **70%** of all employees are female, minorities or both.

Employees spent a collective **6,400 hours** in mandatory Inclusive and Positive Workplace training.



Mansfield Rule™
Certified 2020 Powered by DIVERSITYLAB
Legal Department Edition



COVID-19 Response

~**20,000** Paycheck Protection Program (PPP) loans in 2020 totaling ~**\$2.6 billion** with **20%** made to businesses in LMI areas

\$2.5 million to COVID-19 relief

More than **\$7 million** committed to added support for employees

Deferrals on **\$2.5 billion** of loan payments at the height of our support

~**1,000** laptops deployed to ensure employees had the technology needed to safely work remotely

Environmental Focus/ Sustainability

Recycled **2,000+** tons of paper over the last two years saving:

30,000+ trees



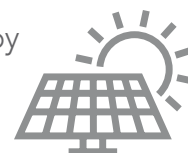
775,000+ gallons of oil

8+ million kilowatts of energy

6,100+ cubic yards of landfill space

14+ million gallons of water

In addition, FNB has plans to occupy nearly **250,000** square feet of LEED Qualified space.



FNB FIRSTS

FNB is at the forefront of our industry, leading by example and driving social change. We are one of the first or only banks to:

COVID-19 Response

- Launch a fully-automated PPP processing platform.
- Participate in the PA CARE Package.
- Be recognized by Greenwich Associates as a Standout Commercial Bank Amid Crisis for our pandemic response.
- Be named by *Forbes* for putting people above profits during the COVID-19 pandemic.
- Announce a formal program providing additional support measures, including loan deferrals and fee waivers, to alleviate the pandemic's financial burden on businesses and consumers.



Workplace

- Be honored as a national winner by Top Workplaces USA.
- Rank as a *Pittsburgh Post-Gazette* Top Workplace for all 10 years of the award's existence.
- Offer employees a monetary support payment to help defray the costs associated with having a new child.
- Introduce caregiver leave, providing additional paid time off for employees to care for immediate family members.



Innovation & Customer Service

- Introduce a shopping cart and checkout process to our website.
- Launch fully integrated mobile debit card controls.¹
- Sign up to be a part of the Zelle Network.²
- Rank first out of nearly 930 companies for “Transparent Communication” on JUST Capital’s list of America’s Most Just Companies.
- Deploy our unique Solutions Center kiosks, including access to financial education modules on topics such as avoiding overdrafts, managing checking accounts and buying a home.



Diversity, Equity and Inclusion Leadership

- Make a substantial financial commitment to social and economic equity among mid-size banks.
- Locate our new corporate headquarters in a predominantly minority neighborhood, the Hill District in Pittsburgh, PA.
- Invest in the Ammon Recreation Center in the Hill District to reduce the digital divide for local students and families.
- Be certified through the Mansfield Rule: Legal Department program, committing to the use of diverse outside counsel engagements.
- Make the Minority Depository Institution Support Pledge.
- Serve as a founding bank sponsor of the African American Directors Forum to improve diversity in the C-suite and on boards of publicly traded companies.



¹ Out of Fiserv’s extensive portfolio of bank clients.

² FNB was one of the first Fiserv clients to implement Zelle® using a proprietary platform.

THERE WHEN WE ARE NEEDED MOST

A Message from Our CEO



Vincent J. Delie, Jr.
Chairman, President & CEO
F.N.B. Corporation
First National Bank

2020 was a year unlike any other in our memory, characterized by challenges and change that reached every corner of personal and professional life. Now more than ever, our team's passion for doing what's right is vital to our future and our ability to move forward together.

As a leader and colleague, I have never been more proud of our team's incredible performance than during the past year. Our employees rallied together with an awe-inspiring commitment to their customers, neighbors and each other to lift our communities during this most challenging time. They made it possible for FNB to meet the needs of our customers, provided access to relief that saved hundreds of thousands of jobs, enabled thousands of homeowners to keep their homes and selflessly gave their time to show compassion for others in need. The details outlined in this report, while impressive, can never do justice to their efforts, and I thank every FNB employee for their valued service.

Of course, this challenging year also brought incidents of social unrest that were painful reminders of the inequities that persist in our society. At FNB, a commitment to diversity, equity and inclusion is central to our mission, and we pledge to stand with our communities to close the opportunity gaps that have historically acted as barriers to equality and progress. This is most evident in our \$250 million commitment to economic and social equity that we announced in July 2020, but it builds on a wider range of initiatives we have undertaken to drive greater equality and inclusion in our communities.

This report highlights many of the contributions, new initiatives and significant achievements FNB made in 2020 on our quest to drive success for everyone in our communities. Our impact demonstrates that while the year's events challenged us to innovate and adapt, they also galvanized our resolve to be there for our constituents when it mattered most — reaffirming our mission and uniting our team in a common purpose as we look forward to a brighter future.

FNB'S MISSION AND CORE VALUES

FNB's mission makes it clear why we are here:

TO HELP

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

TO BUILD

a diverse workforce where employees can learn, grow and prosper as contributing members of a winning team

TO IMPROVE

the quality of life in the communities we serve

TO CREATE

sustainable, long-term value for our shareholders

Our **core values** provide our work with purpose and guide our interactions with each other and stakeholders:

Integrity and Honor

Excellence and Passion

Teamwork and Collaboration

Innovation and Creativity

Leadership and Recognition



COVID-19 RESPONSE

More than \$7 million committed to special added support for employees

Approximately \$2.6 billion in PPP loans

Deferrals on loans totaling more than \$2.5 billion at the peak of our support

\$2.5 million commitment to aid community relief efforts



As an essential business during the COVID-19 public health crisis, FNB had a responsibility to continue to provide undisrupted financial services to our customers and communities. FNB's leadership team acted proactively and decisively, collaborating with the Board of Directors to devise a Company-wide strategy for response built around four pillars:

- Employee protection and assistance
- Operational response and preparedness
- Customer and community support
- Risk management and shareholder value preservation

This approach enabled FNB to stay at the forefront of the escalating crisis, maintaining our focus on promoting safety and economic security for each of our constituents. Specifically, we addressed the needs of our employees, customers, communities and shareholders through the comprehensive support measures outlined in this section of our Corporate Responsibility Report.

EMPLOYEE SUPPORT

To ensure the health and financial well-being of our employees throughout this pandemic, we implemented a number of health, safety and financial initiatives. Pandemic relief kits and comprehensive CDC-based health, safety and sanitization

measures were deployed to all physical locations beginning in early March, including enhanced deep cleanings, temperature checks, wellness barriers, physical distance markings and signage to remind employees and customers of required safety protocols. In addition, we invested in substantial health and safety enhancements for back-office workspaces, including updating the air filtration systems in our owned buildings.

From the onset of the pandemic, we implemented rigorous social distancing protocols, temporarily closing branch lobbies to walk-in traffic, establishing multiple operations centers to space out staff and implementing alternating return-to-office schedules (two “teams” rotate one week on-site, one week off). We also deployed approximately 1,000 laptops as part of a sweeping tactical operation to mobilize more than 2,000 employees, or over 90 percent of our non-branch workforce, to work remotely.

Mindful of employees’ significant contributions as essential workers during the pandemic and of the personal and financial hardships brought into their lives as a result of their dedication, FNB allocated more than \$7 million in special added support for our team. This included relief payments to essential front-line and operations employees as well as those who demonstrated extraordinary commitment in their efforts to address customer needs during the health crisis. In addition, this investment encompassed enhanced leave benefits, with up to 15 days paid leave provided to every employee to care for themselves and their families.

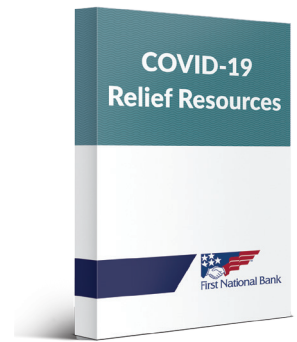
To further ensure employees continued to receive critical medical care, we also provided no-cost telehealth services with 24/7 virtual access to general medicine doctors and mental health specialists as well as home delivery service for preventative prescription medications.

CUSTOMER SUPPORT

Financial institutions were placed in a critical role connecting customers with funding, tools and expertise that were, in many cases, necessary to maintain their livelihoods during the COVID-19 crisis.

FNB’s substantial investment in state-of-the-art technology, particularly our emphasis on innovative alternative and digital banking channels through our Clicks-to-Bricks strategy, enabled customers to safely conduct their financial transactions while adhering to social distancing protocols. Online and mobile banking utilization soared during the pandemic, and our enhanced website, which launched in 2020, served as a vital communications vehicle as the coronavirus situation evolved. Its online scheduling feature filled a particularly crucial need throughout COVID-19 related restrictions — with nearly 10,000 appointments scheduled during the year.

In addition, FNB was an early participant in the PA CARE Package, developed to provide consumer relief for citizens across the Commonwealth of Pennsylvania. We also were one of the first banks in the country to announce our own formal program to alleviate the pandemic’s financial burden on businesses and consumers. Support measures included waivers for fees and service charges, payment deferrals for consumer and commercial loan products and the suspension of new foreclosures and repossessions of automobiles. At the height of our support during the crisis, we had provided payment deferrals on loans totaling more than \$2.5 billion and fee waivers on deposit products aggregating to approximately \$6.7 million.



FNB acted quickly to add a COVID-19 box to our proprietary digital Solutions Centers, creating a grab-and-go resource for relevant and useful customer information.

COMMUNITY SUPPORT

FNB contributed significant resources to community aid. The Company donated \$2.5 million to our Foundation for COVID-19 relief efforts, helping to provide medical equipment, increase access to food and support businesses and individuals facing financial hardships.

FNB also provided funding for community development groups meeting the urgent needs of small businesses struggling to survive during the pandemic.

LSC CHARLOTTE

NEIGHBORHOOD ALLIES

CLT ALLIANCE
FOUNDATION
CHARLOTTE REGIONAL BUSINESS ALLIANCE

RIVERSIDE
CENTER FOR
INNOVATION

In addition, FNB continued to make regular contributions to food banks, local businesses and healthcare professionals through financial support and volunteerism. We also made several of our offices available as COVID-19 testing sites, doing our part to contribute to broader efforts to support and improve community health.



"FNB's support of the Emergency Action Fund made it possible for members of our community to fulfill basic needs during the pandemic, including food assistance and health care. This generosity offered a critical lifeline during

what may be one of the most difficult experiences many families will ever face," said Kelly Uranker, who directs The Pittsburgh Foundation's Center for Philanthropy. The Foundation organized the Emergency Action Fund in March and collaborated with other local philanthropies to provide rapid relief to nonprofits on the forefront of coronavirus response.

SHAREHOLDER COMMITMENT

Even as COVID-19 sent shockwaves through the economy, FNB continued to focus on our responsibility to create sustainable long-term value for our shareholders. We entered the pandemic well-capitalized, with our highest capital levels in two decades, and built on our proven track record to prudently manage risk, liquidity and capital — demonstrating an ability to continue to support our constituencies under stressful financial conditions.

In addition to steps taken to protect our customers, employees and communities, we undertook multiple critical strategies and initiatives to preserve enterprise value, including:

- Maintaining our disciplined credit culture.
- Optimizing our strategic balance sheet actions to strengthen capital levels and liquidity, including the sale of \$487 million of indirect auto loans, resumption of our share repurchase program and repayment of \$715 million of Federal Home Loan Bank borrowings.
- Taking ongoing actions to improve credit deferral levels while continuing to provide essential support to our customers.

For more information about our financial performance, please review our 2020 Annual Report.



THE PAYCHECK PROTECTION PROGRAM

FNB was actively engaged in the Small Business Administration's (SBA) Paycheck Protection Program (PPP), demonstrating a vigor and commitment to our customers that placed us at the leading edge of the industry.

Thanks to the steadfast efforts of FNB employees, we were able to process \$2.6 billion in first-round PPP loans that provided direct relief to nearly 20,000 businesses throughout our footprint and protected hundreds of thousands of jobs.

This support was amplified by our proactive outreach to more than 100 nonprofit and community organizations, ensuring businesses in LMI and predominantly minority neighborhoods had resources and information regarding PPP loans and other programs. Approximately 20 percent of the PPP loans originated by FNB were for businesses located in LMI neighborhoods.

PPP by the Numbers

Outreach to **100+** community organizations dedicated to assisting small businesses in LMI areas

97% benefited businesses with **<100** employees, and **70%** of those had **<10**

Approximately **97%** of loans were **≤\$1 million**

Nearly **60%** supported businesses with annual revenues **<\$1 million**

Approximately **20%** of loans were originated for businesses operating in LMI neighborhoods

Nearly **11%** of loans were originated for businesses in predominantly minority tracts

A COVID-19 SUCCESS STORY

FNB proactively contacted nonprofit community partners across our footprint to keep these organizations in business and to help their members as they sought PPP funding. One success story resulted in FNB assisting seven Hispanic-owned businesses in North Carolina to gain approval for PPP funding.

Prospera empowers Hispanic entrepreneurs through training, support and resources so their businesses can grow and prosper. An FNB branch manager in Monroe, North Carolina, worked with Prospera's Charlotte office to provide PPP assistance for their clients, many of which are start-ups with less than two years in operation and four or fewer employees.

In addition to helping these businesses achieve PPP funding totaling more than \$50,000, FNB also worked with the small business owners to find effective new banking solutions.

"We are very grateful to FNB for their support of local Hispanic business owners, especially in these very difficult times for most small businesses. We look forward to more successes in our relationship with FNB."

-Jose Alvarez, Vice President, Prospera North Carolina

COVID-19 RESPONSE RECOGNITION

COMMENDED by the Pennsylvania Attorney General for participation in the PA CARE package

NAMED a Standout Commercial Bank(s) Amid Crisis by Greenwich Associates



INCLUDED as the only bank on a list of companies putting people above profits by *Forbes*

EARNED top scores on the national *American Banker/RepTrak* Survey of Bank Reputations, outpacing an industry-wide trend of improvement based on banks' responses to the pandemic

ECONOMIC IMPACT

In 2020, FNB funded approximately \$270 million in community development loans and investments to improve neighborhoods, promote job growth and contribute to affordable housing across our footprint.



For FNB, fostering success for our customers and communities is core to our mission, performance and purpose as an organization. Our Company deploys capital, strategic investments and expertise to support community development and economic expansion throughout our footprint — because healthy, growing communities create greater opportunity for the people and businesses who call them home.

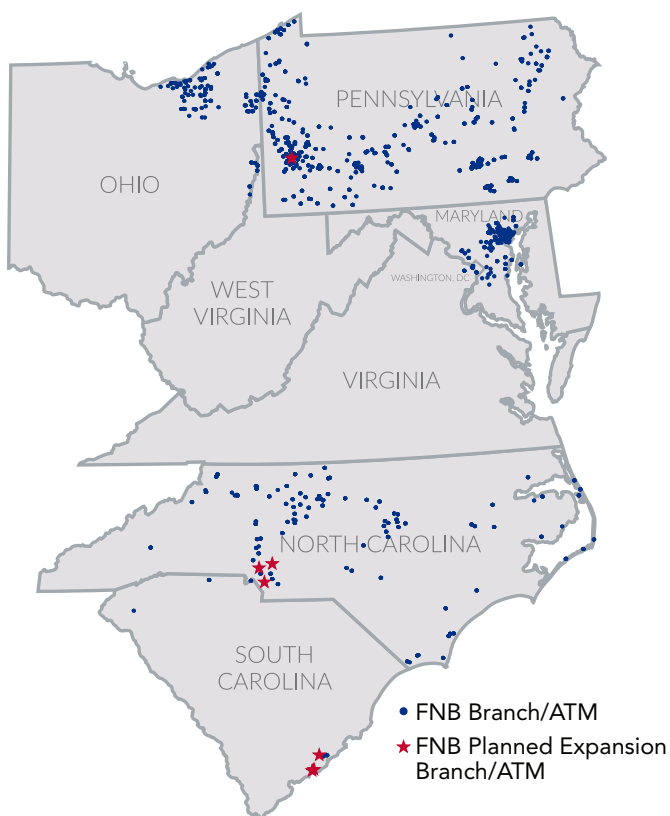
These efforts are also part of the duty FNB fulfills through our compliance with the Community Reinvestment Act (CRA). In 2020, FNB contributed more than \$52 million in CRA grants and investments, including COVID-19 relief grants and investments such as low income housing tax credit (LIHTC) projects, small business investment companies and an investment in a Minority Depository Institution (MDI) in Pittsburgh.

TOOLS OUR CUSTOMERS NEED

We continually evaluate our products and services to ensure we are providing our customers and communities with equitable access to the tools they need to achieve financial success.

Additionally, we continue to take action to enhance penetration in urban markets throughout our footprint. In late 2020, we finalized an agreement to add more than 190 ATMs — including several full-service machines that accept deposits — to serve FNB customers in the Baltimore and Washington, D.C., metropolitan statistical areas (MSAs), including in LMI areas. By deploying these branded machines in Royal Farms convenience stores, we were able to dramatically increase access to account information, services and cash in a cost-effective and efficient manner.

FNB'S DYNAMIC GROWTH MARKETS



BUILDING SMALL BUSINESSES

Small businesses contribute to community vitality and are a fundamental driver of the U.S. economy. Based on a report issued by the SBA before the pandemic, they account for 44 percent of U.S. economic activity (Small Business GDP, 1988-2018, SBA Office of Advocacy).

Post-pandemic economic recovery is connected to the continued health of these organizations, and FNB has a long-standing commitment to help small businesses grow and succeed. Even in a challenging environment, FNB ranked as one of the 50 most active SBA 7(a) lenders in the U.S. by volume³ and is one of the 10 largest SBA lenders in the Commonwealth of Pennsylvania.⁴ We have increased our SBA lending by an average of seven percent for each of the last five years and the lines of credit extended to small businesses by 14 percent year over year in 2020, granting even more flexibility to clients during the pandemic.



A Champion for Small Business

Top 50 SBA 7(a) lender in the U.S. by volume³

More than **\$100 million** in SBA loans approved in 2020³

8th largest SBA lender in PA⁴

4,400+ loans totaling more than **\$590 million** for small businesses in LMI tracts⁴

Highest share of loans under **\$1 million** relative to peers^{4,5}

³ Based on SBA data reported by NAGGL for the 2020 SBA fiscal year.

⁴ As of September 30, 2020.

⁵ As a percentage of total loans.

SUPPORTING HOMEOWNERSHIP

Homeownership is another core tenet of economic development on which FNB has a substantial impact. FNB has grown mortgage originations by more than 50 percent since 2018, originating more than \$3 billion in mortgage loans in 2020.

FNB recognizes the practical and emotional benefit that homeownership brings for both families and the communities in which they live, and we provide solutions for those who may not otherwise be able to realize this significant milestone. In the first three quarters of 2020, FNB originated more than 1,400 residential loans totaling over \$268 million in LMI and predominantly minority tracts. Additionally, from 2018 through 2020, FNB has funded nearly \$147 million in loans through affordable mortgage vehicles, including FHA loans as well as proprietary programs supporting homebuying and rehabilitation for LMI borrowers.

FNB also participates in government-backed mortgage programs that are designed to encourage homeownership for a wide range of consumers. While COVID-19 had a substantial impact on these programs in 2020, FNB:

- Originated \$14.6 million in FHA loans.
- Originated \$6.5 million in U.S. Department of Agriculture loans.
- Supported approximately \$820 million in Fannie Mae loans.
- Supported approximately \$460 million in Freddie Mac loans.

When ownership isn't possible, FNB strives to provide access to affordable housing opportunities — part of our larger efforts to connect people with the essential resources they need to overcome challenges and thrive.



Despite the challenges and delays presented by the COVID-19 pandemic, FNB was able to commit nearly \$67 million to affordable housing initiatives in 2020, contributing to the financing of more than 1,000 units of affordable housing in communities throughout our footprint. This included:

- Nearly \$12 million in LIHTC investments supporting 205 units.
- More than \$26 million in community development loans supporting 348 units.
- Investment in multi-family housing commercial loan pools that included 13 loans for a total of nearly \$29 million to multi-family housing developments that contain a total of 536 affordable units for low- and very low-income renters.

To extend the reach of our impact, FNB also contributes financial support to organizations that drive affordable housing opportunities as part of their missions.



SUPPORT FOR VETERANS

FNB has a special focus on supporting U.S. veterans. Helping to provide veterans with the opportunity to own a home in the country they have selflessly served, we originated \$17.4 million in Veterans Affairs loans in 2020.

For the past five years, we have reinforced our commitment to veterans with an annual promotion donating \$1 to Operation Homefront each time a customer uses FNB Online Banking to complete common qualifying actions such as paying bills or transferring funds to an external account. Operation Homefront is a national 501(c)(3) nonprofit whose mission is to build strong, stable and secure military families so they can thrive in the communities they have worked so hard to protect.



Employees also are engaged in our efforts to celebrate veterans where we pay tribute on our corporate intranet by featuring interviews with members of our team who have served in the military.

We also have undertaken multiple initiatives to promote a positive and constructive transition to civilian life. Our Talent Acquisition team partners with nine veteran-related organizations to ensure current and former service members are included in recruiting efforts, and the Women in Business Council — an internal group dedicated to supporting female business owners and community members — has partnered with Pittsburgh Hires Veterans and created a scholarship fund to help female veterans defray costs associated with returning to school or obtaining employment.

In addition, in 2020, FNB contributed \$40,000 to the new Veterans Life Center in Butner, North Carolina, a 100-bed facility that provides temporary housing and services to aid reintegrating veterans on their journeys to self-reliance. Our contribution to the Veterans Life Center will be used to develop and execute a financial literacy program as a key part of the Center's coordinated care offerings.



SOCIAL IMPACT

FNB's important mandate to support vulnerable and traditionally underserved communities is directly tied to our mission and commitment to diversity, equity and inclusion.



DRIVING ECONOMIC AND SOCIAL EQUITY

FNB's support for groups that have been impacted by persistent social inequities also is deeply connected to the overall improvement of community and economic health. Throughout our footprint, we have strategically invested millions of dollars in local initiatives and relief funds that champion overall social and economic development.

In July 2020, FNB announced a \$250 million commitment to build on our long-standing efforts to promote economic investments in underserved communities within our market footprint. We have made great progress deploying our commitment through five focus areas:

Affordable Housing

FNB will continue to focus on affordable housing investments in LMI/predominantly minority areas, including through participation in tax credit programs.

Entrepreneurship for Minority- and Women-Owned Businesses

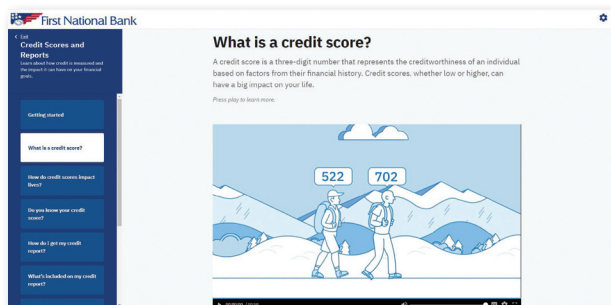
Beyond our ongoing commitment to small business lending, we are strengthening our partnerships to amplify the impact of our investments, with an emphasis on Community Development Finance Institutions (CDFI), MDIs and entrepreneurship centers.

FNB's Women in Business Council further promotes women-owned and managed businesses in the markets where we operate, provides educational programming and networking opportunities for female business owners and is entering the third year of a mentoring program for students at Point Park University in Pittsburgh.

Fostering Financial Literacy

Financial independence is the foundation of an individual's ability to thrive and contribute to the economy, and FNB will continue to enhance our efforts to promote financial literacy through education. First and foremost, this includes providing customers with the information they need to make successful decisions, which also entails the products and services they choose. On its ranking of America's Most Just Companies, JUST Capital⁶ ranked FNB first out of nearly 930 companies for "Transparent Communication," or transparency in communications about our products and services beyond what is required by law.

We also are committed to providing fair and equal access to financial services and products. FNB was one of the first financial institutions to make the MDI Support Pledge, which is an important component of Project REACH and provides an avenue for large and midsize banks to demonstrate a commitment to MDIs and the mission they serve to help promote fair, equal and full access to financial products and services in their communities.

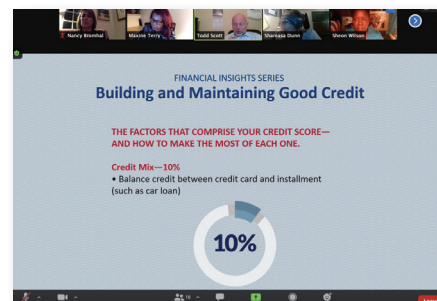


More than 1,300 financial literacy content boxes have been taken home from our branches since 2018.



Financial Insights

FNB also offers robust financial education programming. Knowing that different audiences have different needs, we surveyed a cross-section of community development organizations representing a range of minority and LMI groups to design our own financial education content. With their perspectives, we were able to identify critical topics, ensuring our program addresses knowledge gaps and provides actionable, useful guidance.



The result of this process, Financial Insights, is a free, continually evolving program that connects key financial concepts to real-world scenarios. The program covers a wide range of topics such as financial basics, major life transactions, planning for retirement and paying for college. Deployed using our digital tools, through hands-on classes or in partnership with community organizations, Financial Insights can be tailored to a range of preferences and learning styles, contributing to a lasting benefit at an individual and community level. Our employees are an important part of how we ensure this information reaches members of our communities, as they share financial knowledge with schools, workplaces, community groups and other organizations.

⁶ JUST Capital is the leading platform for measuring and improving corporate performance in the stakeholder economy. Their annual rankings reflect the performance of America's largest publicly traded companies on the issues that matter most in defining just business behavior today as determined by polling of the American public.

FNB is Invested in Change

In 2020, FNB committed the following in LMI communities as part of our efforts to promote economic development:

\$865 million in total loans and investments as of September 30, 2020

\$764 million in residential mortgage and small business loans as of September 30, 2020

Nearly \$50 million in community development loans

\$1.8+ million in community development and COVID-19 relief grants

Nearly 24% of PPP loans were originated for businesses operating in LMI and predominantly minority neighborhoods

Capacity Building

To have the greatest possible impact, it is important that the agencies serving economically and socially vulnerable groups have financial support as well as essential skills, knowledge and tools.

FNB takes a multipronged approach to build capacity for human capital in our regions, starting with grants and financial contributions to organizations that work to better prepare minority and under-resourced populations for success. We also empower organizations to grow stronger on their own, and our team volunteers with local nonprofits, including assisting with marketing campaigns and human resources functions, to develop key organizational skills.

Human Services

FNB provides stability and vital resources in times of crisis. While this was particularly evident during the COVID-19 pandemic, FNB's long-standing commitment to our communities and their most vulnerable members also has included significant contributions for natural disaster relief, emergency food assistance, education, mental health and rehabilitation services in LMI areas.



FNB's pledge to address economic inequity builds on an ongoing commitment to inclusion and diversity that is core to our mission. FNB has provided hundreds of thousands of dollars in sponsorships and donations — in addition to hundreds of hours of volunteer service — for initiatives that support people who are financially vulnerable, living with a disability or who face historic barriers to success based on their race, gender, sexual orientation or other aspect of their identity.

For more information on this topic, please refer to our human capital management disclosure in our 2020 Annual Report and 10-K.



EXPANDING WITH PURPOSE

FNB ensures that our growth benefits our regions and we have deliberately placed regional headquarters, branches and operational centers in rural areas that rely on FNB for job creation as well as in urban, predominantly minority and LMI communities throughout our footprint.

“Neighborhood Allies is sincerely grateful for FNB’s commitment to helping fuel economic opportunity in our neighborhoods. While there may be continued economic uncertainty, it is imperative that banks help break down the barriers to access capital and build community wealth. Our partnership with FNB has been integral in fostering bold and transformative change for our most vulnerable, low-income residents,” said Presley L. Gillespie, President, Neighborhood Allies.

FNB’S COMMITMENT TO THE HILL DISTRICT

FNB has maintained its presence in the predominantly minority Hill District community in Pittsburgh, consistently providing resources toward revitalization, job growth and economic development.

We have developed a strong relationship with the Hill District Federal Credit Union, including a partnership to deploy our financial education programming within the local community. In 2020, we announced a \$100,000 capital contribution to bolster the MDI’s deposit base and ability to realize its mission to connect the underserved and unbanked with tools to achieve better financial health.

In addition, FNB has teamed up with the Pittsburgh Penguins® National Hockey League team and the City of Pittsburgh to renovate the historic Ammon Community Recreation Center as a transformational technology center. This significant initiative provides critical access to technology that aims to reduce the “digital divide” for local families — made even more apparent by the pandemic.

FNB Financial Center

Most prominently, FNB is one of the few public companies in the U.S. that has chosen to locate our new corporate headquarters in a predominantly minority community. The decision to move to the Hill District — and to centralize our operations in FNB Financial Center — is projected to generate more than \$12 million in annual property tax revenue over the next 10 years, \$6 million of which will immediately benefit the Greater Hill District Reinvestment Fund through FNB financing. In addition, FNB will facilitate an additional \$4 million in benefit to the fund related to an adjacent parking garage.

Our decision was based on the planned development’s goals for revitalization in the Hill District and its criteria for diversity and inclusion, including in its ownership structure, contractor base and more. We stepped up with a significant capital investment to make FNB Financial Center possible. And as the primary tenant and a driver of the strategy behind the 26-story tower, FNB is deeply connected to a project that is anticipated to be the catalyst for hundreds of millions of dollars in overall economic expansion, the creation of more than 1,000 jobs and significant neighborhood reinvestment in the Hill District — ultimately serving as a bridge to connect the historically isolated area with the Pittsburgh business community.



FNB Financial Center
(Opening 2023)

FNB's Diverse Workforce

Nearly 70% of our workforce are female, minorities or both

Nearly 54% of all executives, senior officials and managers are female, minorities or both

#6 in our industry for Diversity, Equity & Inclusion in the rankings of America's Most Just Companies

"Outstanding" rating on our 2020 employee engagement survey, conducted by an independent third party, on questions assessing FNB's diversity and inclusion practices

AN INCLUSIVE WORKPLACE

FNB's ability to make a difference in our communities starts with the difference we make for our own team. Leadership is committed to building a diverse workplace where all employees can learn, grow and prosper, and has taken action to attract, retain and develop talent from a wide range of cultures, races, ethnicities, genders and backgrounds.

Inclusion, diversity and equity tactics and strategies are incorporated as important elements in the FNB 2020-2023 Strategic Plan that governs our path forward and defines our success. We have implemented multiple programs to ensure hiring and development practices are fair and equitable.

In 2020, every member of FNB's Talent Acquisition team once again received certification as an AIRS® Diversity and Inclusion Recruiter. Our team has fostered relationships with nearly 50 affinity organizations, colleges and universities to recruit and place minority candidates. To bolster these efforts, FNB's employee referral incentive program, offered to all employees, encourages referrals to source additional diverse candidates.

Our Legal Department has further embraced a commitment to inclusion. FNB was one of only 19 companies certified through the Mansfield Rule: Legal Department program for implementing strategies requiring corporate legal departments to attain a minimum 50 percent engagement rate of minority and other historically underrepresented lawyers and law firms for consideration for in-house legal roles and outside counsel representation. In addition, our Vendor Management program encourages vendors to adopt inclusive employment practices.

We also leverage our formal leadership development program (launching in early 2021), internship and mentoring programs to emphasize career advancement opportunities for diverse employees, ensuring all team members are empowered to grow and excel. Between 2018 and 2020, both our internship and mentoring programs have grown by more than 75 percent, highlighting FNB's commitment to developing and empowering future leaders throughout the organization.

To further support all employees on their career paths, in 2020, FNB completed the process to increase our minimum hourly wage for non-commissioned employees to \$15.

AN ONGOING DIALOGUE

Change requires honest and open communication, which is why FNB provides forums for employees to engage in active dialogue and learn from each other about issues pertaining to diversity. This philosophy is embraced throughout the organization, and in 2020, executive and senior leadership conducted extensive outreach to engage with employees in collaborative settings and on an individual level. Aligned with these efforts, FNB's Chairman, President and CEO, Vincent J. Delie, Jr., frequently communicated with our Board as well as with employees, customers and communities, delivering frank and heartfelt messages about FNB's commitment to equality and in response to the civic unrest that shook our country during the year.

Another cornerstone of FNB's efforts is the Diversity Council, initiated by Mr. Delie to further promote an inclusive culture. Comprised of 22 members of varying experience levels and backgrounds from 10 different departments and each of our regions, the Council has been instrumental in the development of many of FNB's diversity programs. Members continue to participate in dozens of networking, volunteering and educational initiatives to enrich and advance FNB's commitment to diversity inside and outside of the Company.

FNB's Employee Resource Groups were one of the first Diversity Council initiatives. In 2020, these groups underwent a strategic overhaul to leverage a decentralized regional model to better meet the needs of employees in our respective communities. The presidents serving each of our regions are actively engaged in nurturing these groups, which focus on networking, volunteering and empowerment for their members and all employees.

PHILANTHROPIC GIVING

Philanthropic giving is one way FNB strengthens the communities where we do business. Our Company contributed more than \$3.5 million in charitable giving in 2020, which included support for nonprofits such as the Alzheimer's Association, American Heart Association, American Red Cross, Big Brothers and Big Sisters of the Capital Region, Junior Achievement of the Triad, Meals on Wheels, National Kidney Association and so many more.

FNB's philanthropic initiatives also connect with the generosity of our employees — the signature being our Community Spirit Award, which recognizes exceptional employee leadership and service with a significant donation from FNB to a charity of the winner's choosing. Since the program launched, it has expanded to include winners from each FNB region.



SELFLESS, DEDICATED EMPLOYEES

In 2020, closures of community organizations meant in-person service opportunities were limited when need was at an all-time high. Our employees rallied with dedication and creativity to make sure no one in our communities was left behind despite the challenging circumstances.

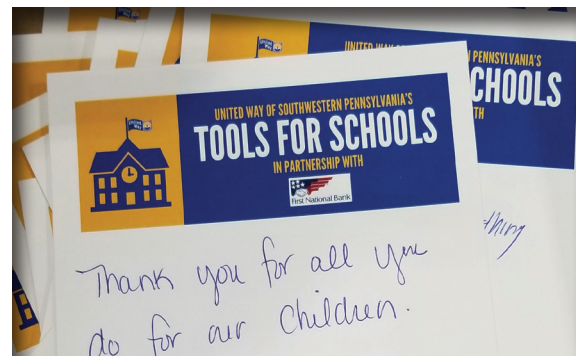
Across the footprint, employees persevered in their roles as board members, mentors, coaches, environmental stewards, animal advocates, firefighters and EMTs, while others joined together for special causes. In addition to the donation of meals, care packages and more, team members organized and participated in dozens of drives for needed supplies.

- A branch manager helped collect a total of 2,236 pounds of food for the Indiana County Community Action Program and the Chevy Chase Community Center.
- FNB sponsored multiple back-to-school supply drives, including the United Way of Southwestern Pennsylvania's Tools for Schools event, where more than 20 FNB employees assembled and distributed boxes filled with school supplies for more than 250 elementary classrooms.
- An assistant branch manager in Cleveland partnered with a local business and restaurant to provide free meals to families in need, easing the burden of the pandemic for more than 200 families.
- A specialist in FNB's call center organized a Facebook group of more than 300 volunteers who came together to make and donate more than 5,000 masks.

FNB AND THE UNITED WAY

FNB's commitment to both philanthropic and hands-on contributions is evident in our partnership with the United Way, which enables us to extend the reach of our financial support and provides structured opportunities for our team to make a difference.

The partnership is centered around a Workplace Giving Campaign. In 2020, FNB employee pledges and a dollar-for-dollar match from the FNB Foundation resulted in a donation of more than \$660,000, highlighting our team's remarkable generosity in a year when nearly everyone was faced with their own challenges and uncertainty. Most importantly, these funds stay local, so employees can feel good about having an impact where they live and work.



EMPLOYEES GET CREATIVE

Many employees also found ways to give back virtually, including by sharing their expertise. For example, FNB's Executive Vice President of Small Business Banking participated in a hybrid (live/live-streamed) panel in Youngstown, Ohio, that was designed to engage the local Black community with area executives. He responded to critical questions about education, community development and economic empowerment, and shared FNB's financial education resources with attendees.

Volunteer creativity — and bravery — also was on display in North Carolina, where for multiple years, employees have volunteered with Special Olympics North Carolina, adding to FNB's substantial sponsorship. Without the annual fall tournament to look forward to, six employees from the Charlotte and Raleigh regions rappelled down a 30-story skyscraper to raise money for the organization.



EMPLOYEE IMPACT

FNB strives to provide employees with the resources they need to thrive professionally and personally.



BENEFITS

Over the past several years, we have significantly expanded our benefits to better serve the needs of our dedicated workforce. Competitive compensation, comprehensive medical benefits and a generous 401(k) match are bolstered by family-friendly policies that empower employees to take the time to focus on what's important outside of the office.

- Birth and adoptive parents with at least one year of service are provided with paid leave to bond with their child.
- Financial support is available to assist with the expenses of adoption.
- We are one of the only banks to offer a monetary bonus to help defray the costs for any employee with a new child.
- Employees have access to discounts on childcare and backup childcare.
- A 529 plan enables employees to save for the education of their children or grandchildren tax-free.
- FNB is one of the first banks to offer caregiver leave, with up to 10 days of paid time off to care for an immediate family member. We also added five emergency flex days to accommodate needs during the pandemic.

In addition, leadership has made every effort to ensure that healthcare premium increases are minimized to reduce any financial burden for our team members.

LEARNING AND DEVELOPMENT

Employees are supported in their endeavors to continue learning throughout their careers. FNB offers multiple formal training and development opportunities as well as a generous education assistance benefit to help team members enhance their skills and grow as professionals. In 2020, employees completed approximately 1,000 hours of leadership training courses (including our FNB Foundations program) and more than 41,000 hours of instructor-led and virtual classes. Over the past two years, FNB has supported more than 50 employees with tuition assistance to further their education and expand their career opportunities.

FNB also is in the process of launching a new cross-functional development program designed to empower our next generation of leaders. The Emerging Leaders program will identify and engage top talent across the organization in a hands-on curriculum to build skills, advance career development, improve retention and foster increased diversity in leadership roles.

A GREAT PLACE TO WORK

FNB's special culture has contributed to the 30 workplace awards we have received over the past decade. In early 2021, FNB continued to add to this impressive list with our first-ever national recognition as an employer, having been named a Top Workplace USA by Energage, an independent research firm, based on employee feedback. As part of this award program, FNB also was named a national Top Workplace in the financial services industry.



These achievements are especially valued as they are based directly on feedback from employees who also gave FNB an “outstanding” score on an internal employee engagement survey — showing significant improvement in areas related to technology, enabling a culture of diversity, empowerment and understanding FNB’s financial performance and benefits. These increases are a testament to FNB’s ongoing efforts to acknowledge employees’ value, listen to their needs and provide an environment designed to ensure both their professional and personal success.



ENVIRONMENTAL IMPACT

FNB's commitment to providing next-generation office space is especially important in a post-pandemic environment where it fulfills an unprecedented demand for health safety.



As part of our ongoing initiative to optimize our physical presence, we ensure that efficiency and sustainability are fully integrated into our strategy for the construction, renovation and maintenance of our properties as well as in our guidelines for employee and customer behavior.

Coupled with a focus on greener design, FNB's industry-leading commitment to innovation and Clicks-to-Bricks strategy have resulted in resource savings, including reductions in energy consumption, water consumption and carbon emission. We were ranked fourth (in a tie) among other banks by JUST Capital based on our actions to help combat climate change and reduce our own carbon emissions.



Our forward-looking environmental focus is most apparent in our towers in Pittsburgh, PA (opening 2023), and in Charlotte (opening 2021), Raleigh and Greensboro in North Carolina, as well as in the state-of-the-art concept branches that serve as the face of our Company in our communities. Through the completion of these projects, FNB ultimately has plans to occupy nearly 250,000 square feet of LEED-qualified space. With a goal to consolidate the operations of outdated and less environmentally friendly and health-conscious buildings into these sustainable structures, their positive impact is amplified.

FNB's commitment to providing next-generation office space is especially important in a post-pandemic environment where it fulfills an unprecedented demand for health safety. The FNB Financial Center will be one of the first projects to open in Pittsburgh to offer COVID-compliant design, including flexible floorplans, extended ceiling heights, touchless technology in common areas and a \$7.5 million investment in superior air filtration and ionization technologies — protecting our own employees and adding more than 470,000 square feet of sustainable, safe Class A office space to the regional marketplace.



CLICKS-TO-BRICKS TECHNOLOGY INVESTMENT

Because COVID-19 restrictions required more customers to bank remotely, the pandemic accelerated an even greater shift in customer behavior, which had been steadily evolving over the year. FNB's Clicks-to-Bricks strategy and the substantial investments we have made in state-of-the-art technology positioned us ahead of this shift, enabling us to adapt quickly to attract and better serve customers during the pandemic.

The value our digital services provided for our customers during this turbulent year is evident in a significant uptick in utilization of our digital channel in 2020 with highlights, including:

- Significant increase in digital traffic with approximately 6.1 million combined monthly online and mobile banking log-ins and a nearly 21 percent increase in the number of mobile banking users in 2020 compared to the full-year average for 2019
- New online banking enrollments increased nearly 11 percent over the 2019 average
- Person-to-person payments processed over the Zelle Network increased by more than 98 percent over the 2019 average
- Mobile deposits increased by nearly 20 percent year over year
- Nearly 10,000 appointments were scheduled online
- Nearly 16,000 ATM with video teller access transactions were conducted
- More than 8,400 informational videos were played using our virtual Solutions Center

FNB IS INVESTING IN THE FUTURE OF OUR BUSINESS,
OUR COMMUNITIES AND OUR WORLD



FNB Financial Center
LEED Qualification anticipated for the entire 28-acre site, including 2.5 acres of open green space — a significant accomplishment for an entirely urban neighborhood



FNB Tower — Raleigh
Green Globes® and LEED Certified — the first mixed-use building in North Carolina to achieve dual certification



FNB Greensboro
Green Globes® Qualified



FNB Tower — Charlotte
Green Globes® and LEED Qualification anticipated

FINANCING A GREENER FUTURE

FNB increasingly applies an environmental conscience to our lending activity, acting on pace with a groundswell of like-minded commitment in the financial services industry.

Over the past several years, FNB has provided critical funding to support renewable energy initiatives, including those that turn waste — whether from landfills or poultry farms — into more sustainable, cleaner energy. In 2020, we provided \$32 million in financing to Safari Energy, LLC, a PPL company, for the construction of six solar fields in Georgia that will generate renewable energy to be returned to the grid to provide more efficient, lower-cost power.



Environmental Focus/ Sustainability

Recycled **2,000+** tons of paper over the last two years saving:

30,000+ trees



775,000+ gallons of oil

8+ million kilowatts of energy

6,100+ cubic yards of landfill space

14+ million gallons of water

In addition, FNB has plans to occupy nearly **250,000** square feet of LEED Qualified space.



LEED (Leadership in Energy and Environmental Design) is the most widely used green building rating system in the world.

Green Globes Building Certification is a nationally recognized green rating assessment, guidance and certification program.

GOVERNANCE



FNB's steadfast commitment to ethical behavior, prudent risk management and best-in-class governance processes contributes to essential stability that enabled the Company to navigate the significant uncertainty experienced in 2020 and to continue serving the best interests of clients, communities, employees and shareholders. Our governance practices during this pandemic included daily communication by the CEO to the Board and additional special Board meetings to address COVID-19 related risk management issues and challenges. For more detail regarding these governance practices, please see our 2021 Proxy Statement at www.fnbcorporation.com.

SHAREHOLDER ENGAGEMENT

In a year fraught with disruption, communication at every level of the organization was particularly important. FNB utilized our existing shareholder engagement program to proactively reach out to shareholders owning more than 50 percent of FNB outstanding stock for the purpose of understanding and addressing their perspectives, with the goal of ultimately contributing to a more agile, transparent and productive organizational response. Our shareholder engagement program was designed to promote interaction between FNB, our shareholders and proxy advisory firms on issues and concerns that affect the Company's long-term value, corporate responsibility, COVID-19 response, governance practices and executive compensation to promote a meaningful, collaborative long-term relationship.

RISK MANAGEMENT AND CYBERSECURITY

Risk management is an essential element of any financial institution's ability to add value for its shareholders and serve its customers and communities. In addition to prudent safety and soundness safeguards, responsible lending activity and transparent financial, accounting and auditing practices, FNB takes a proactive approach to internal risk management by regularly conducting assessments to identify and mitigate emerging risks, including those pertaining to anti-money laundering, corporate compliance, fraud and cybersecurity threats.

FNB'S BOARD OF DIRECTORS

It is the responsibility of FNB's Board of Directors to adhere to governance practices, policies and standards that align with shareholder interests. These include:

- The Board maintains critical independence from management.
- FNB engages with shareholders and proxy advisory firms on corporate responsibility.
- The Board and its committees regularly oversee risk management, regulatory, financial performance and human capital management strategies and practices (including diversity, equity and inclusion), escalation management processes, compensation programs and strategic plan progress.
- The Board members regularly participate in training programs on state-of-the-art governance practices and measure their governance practices against the globally recognized Investor Stewardship Group's Corporate Governance Standards, Principles for U.S. Listed Companies, as well as other nationally recognized best practice standards.
- The Board annually conducts a robust self assessment of its governance practices and performance and receives reports on the FNB employee engagement survey results.

To ensure that FNB can provide the greatest possible benefit for all of our constituents, we have long believed in the importance of a Board that brings a diverse range of perspectives, backgrounds and thought. This philosophy is evident in the composition of FNB's Board, which was recognized as a "Winning" company by 2020 Women on Boards for its gender balance, and in the steps FNB has taken as an organization to champion diversity and inclusion.

For more information about FNB's Board composition, risk management and governance practices, structure, shareholder engagement program, biographical information and other matters, please see the 2021 F.N.B. Corporation Proxy Statement at www.fnbcorporation.com.

A Diverse, Accomplished Board

More than **One Third** of FNB's Board of Directors qualify as diverse.

FNB is a 2020 Women on Boards **"Winning" Company** for gender balance.

75% of Board members or nominees have CEO and/or C-suite experience.

Our Board contributed **2,272** volunteer hours and held **34** leadership positions at **57** organizations in 2020.

CORPORATE PROFILE



F.N.B. Corporation, the holding company for First National Bank of Pennsylvania, is publicly traded on the NYSE (FNB). Established in 1864, our Company remains known for a passion for doing what's right and a commitment to our customers and communities that starts at the top of the house.

Experienced executive leaders and a dedicated team of highly qualified financial professionals all contribute to the rising success of one of the 50 largest bank holding companies based in the U.S. by total assets, with a market capitalization of approximately \$4 billion. FNB's inclusion in Standard & Poor's MidCap 400 Index and the Russell 1000 Index reinforces that FNB is characterized by stability and poised for continued growth. We offer a broad array of products and services to provide retail and commercial banking clients with comprehensive financial solutions. Our leading capabilities and quality service are delivered through a convenient and growing consumer presence spanning seven states and the District of Columbia, with market coverage in several major metropolitan areas including: Pittsburgh, PA, Cleveland, OH, Baltimore, MD, Washington, D.C., and Charlotte, Raleigh, Durham and the Piedmont Triad in NC.

FNB's expansive physical network is reinforced by our commitment to innovation and comprehensive suite of online and mobile banking products. Through our Clicks-to-Bricks strategy, we deliver a fully digital banking platform that integrates

our in-branch, online and mobile banking channels. Clicks-to-Bricks creates a simplified, convenient and consultative banking experience where customers can learn, shop, compare, buy and engage. Our goal is to deliver a consistent, seamless experience through any channel our customers choose to use to bank with FNB.

Strategic investments in technology, combined with our strong leadership and unified culture, have enabled us to continue serving the needs of our employees, customers, communities and shareholders throughout our unprecedented growth as well as the challenges presented by the global pandemic. They also have led to multiple third-party honors highlighting our performance and service.

FNB is recognized for its exceptional customer service, leading innovation and differentiated culture:

- A top mobile app in the region for features and innovation*
- Winner of more than 65 prestigious Greenwich Excellence Awards in the past decade
- Recognized more than 30 times as a leading workplace based on employee feedback
- Winner of the prestigious President's "E" Award for Export Service
- Top 25 percent of all companies ranked on list of America's Most Just Companies (JUST Capital 2021)
- A Standout Commercial Bank Amid Crisis for our pandemic response, according to Greenwich Associates

For more examples of the accolades FNB has received, please refer to our 2020 Annual Report.



More Than
\$37
billion
assets

More Than
\$29
billion
deposits

Approximately
4200
employees

Nearly
340
branches

Nearly
800
ATMs

More Than
2.7
million
customers

Learn more about our Company's culture and dedication to our customers and communities in our Commitment Booklet, available in the Careers section of fnb-online.com.



*Among Mid-Atlantic regional banks in S&P Global Market Intelligence's "2020 U.S. Mobile Banking Market Report."



www.fnbcorporation.com

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