

F.N.B. Corporation (USA): Merger with Howard Bancorp Inc (USA)

Changes in FTSE Indexes

19 January 2022

Subject to the completion of the Merger with F.N.B. Corporation (USA, constituent) and Howard Bancorp Inc (USA, constituent), please see details of affected indexes and effective dates below:

Index	Effective From Start of Trading
FTSE Global Small Cap Index	24 January 2022

*Based on the merger terms of 1.8 shares of F.N.B Corporation for each share of Howard Bancorp held.

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