

Press Release

First National Bank President John C. Williams, Jr., Announces Retirement Industry Veteran to Retire in September, Capping 45 Year Career

PITTSBURGH, PA – August 18, 2015 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that John C. Williams, Jr., President, will retire in September after 45 years of service and leadership in the banking industry.

Williams joined First National Bank in 2008 to lead the Bank's Pittsburgh Region and was appointed President in 2011. With his extensive experience and proven commitment to employee development, Williams has been instrumental in building out teams and capabilities throughout the Bank. His influence is also apparent in the successful growth of F.N.B. Wealth Management and First National Insurance Agency under his direction and in FNB's recognition as a top workplace in Pittsburgh, PA, and Cleveland, OH. As President, Williams has also contributed to the successful completion and integration of six mergers.

"John has been integral in First National Bank's dramatic growth, and his proven ability to drive goals across regions and business units has shaped our business model and collaborative culture," said Vincent J. Delie, Jr., Chief Executive Officer and President of F.N.B. Corporation and Chief Executive Officer of First National Bank. "The best testament to John's legacy at FNB is the strong and capable management team we have developed to step into new leadership opportunities. It is a privilege to celebrate his contributions through the promotions of key members of the team as we wish him a happy, healthy and well-deserved retirement."

FNB will promote Barry Robinson, Executive Vice President and Head of Consumer Banking, and Robert Moorehead, President of the Bank's Pittsburgh Region, to the newly created roles of Chief Consumer Banking Officer and Chief Wholesale Banking Officer, respectively. Robinson joined the Company in 2010 from PNC and served in a variety of senior and executive positions in wealth management and corporate banking. Moorehead joined FNB in 2011 after an extensive banking career in credit and corporate banking at financial institutions throughout Pittsburgh. Robinson and Moorehead will report to Delie. Currently Chief Executive Officer of First National Bank, Delie will once again assume the role of Bank President.

Williams has been a prominent figure on the Pittsburgh banking scene since beginning his career with Mellon Bank in 1970. Previously, Williams held executive management positions with Huntington National Bank, National City Bank and Mellon Bank. Williams earned a Bachelor of Science Degree from Purdue University and a Master's Degree in Business Administration from The Ohio State University. Williams will continue to be active in the local and financial communities through various civic and industry roles.

About First National Bank of Pennsylvania

<u>First National Bank of Pennsylvania</u>, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 280 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. In addition to a comprehensive suite of traditional banking products and services, the Bank also provides a full range of online and mobile banking solutions for consumer and business clients. First National Bank has been recognized repeatedly as a best place to work in Pittsburgh, Pennsylvania, its headquarters city.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in six states, including three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. F.N.B. has total pro-forma assets (with the proposed merger of Metro Bancorp, Inc.) of \$19.6 billion and more than 300 banking offices throughout Pennsylvania, Maryland, Ohio and West Virginia, F.N.B. 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, international 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. F.N.B.'s wealth management services include asset management, private banking and insurance. F.N.B. also operates Regency Finance Company, which has more than 70 consumer finance offices in Pennsylvania, Ohio, Kentucky and Tennessee. The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's SmallCap 600 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 web site at www.fnbcorporation.com.

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