

F.N.B. Corporation Named National Winner of Multiple Greenwich Associates Excellence in Banking Awards

Company Wins Nine National and Regional Awards for Small Business and Middle Market Banking in Fourth Consecutive Year Receiving Honors

Pittsburgh, PA – March 21, 2016 – F.N.B. Corporation (NYSE: FNB) was recently named as a winner of nine 2015 Greenwich Associates Excellence in Banking Awards. In its fourth consecutive year of recognition by Greenwich Associates, FNB received both national and regional honors for Small Business and Middle Market Banking. Of the more than 600 banks evaluated in each category, FNB was one of less than six percent to be recognized.

In the awards for Small Business, defined by Greenwich Associates as businesses with sales of \$1 million to \$10 million, FNB was a national winner in the categories of Branch Satisfaction and Industry Expertise. The Company also received both national and Northeast regional honors for Advice to Help My Business Grow and Relationship Manager Performance.

In the awards for the Middle Market, defined by Greenwich Associates as businesses with sales of \$10 million to \$500 million, FNB was recognized for Overall Satisfaction both nationally and in the Northeast Region. FNB also received regional recognition for Cash Management.

Vincent J. Delie, Jr., President and Chief Executive Officer of FNB, said, "We are proud to again be named a winner of the Excellence in Banking Awards. This most recent round of recognition is further evidence that our investment in technology, training and an extensive array of products, combined with our relationship-based approach, leads to a better client experience."

FNB was separately recognized by Greenwich Associates in 2015 as a "Best Brand in Small Business Banking" award winner for Trust and Ease of Doing Business for Small Business Banking.

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 and three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. The Company has total pro-forma assets of more than \$20 billion, including the recently completed merger with Metro Bancorp, Inc. and planned acquisition of Pittsburgh-area Fifth Third Bank branches, 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

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insurance. The Company 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 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 web site at www.fnbcorporation.com.

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