

F.N.B. Corporation Names Marty Muchnok President of First National Insurance Agency

Succeeds Dwight "Whitey" Kollmeier upon Retirement

PITTSBURGH, PA – May 25, 2016 – F.N.B. Corporation (NYSE: FNB) announced today the naming of Marty Muchnok as President of its insurance subsidiary, First National Insurance Agency, LLC (FNIA). Muchnok will transition into his new role upon the retirement of Dwight "Whitey" Kollmeier in June 2016.

As President, Muchnok will be responsible for the overall growth and profitability of the Agency and its Commercial, Property and Casualty, Personal and Employee Benefits lines of business, as well as for the successful integration of insurance products and services to the customers of the Agency's Bank affiliate, First National Bank of Pennsylvania.

Kollmeier retires following five years of service with FNIA, capping a 35 year career which includes extensive executive experience in the insurance industry. During his tenure, FNIA has grown to become one of the largest insurance agencies in Pennsylvania.

"First National Insurance Agency has demonstrated consistent growth under Whitey's leadership, most recently through the significant expansion of our commercial insurance capabilities we enjoyed when we hired Marty and several other experienced professionals last year," said Robert Moorehead, Chief Wholesale Banking Officer of F.N.B. Corporation. "With his proven track record and extensive experience, we are confident that Marty is the right fit to lead FNIA through continued success."

Muchnok joined FNIA in 2015 as Senior Vice President and Managing Director of Property and Casualty. He has nearly 26 years of experience attracting, retaining and developing relationships with large commercial accounts, previously leading sales efforts in the Pittsburgh region for First Niagara Risk Management. Muchnok earned his bachelor's degree in Finance from Duquesne University. He and his family reside in Gibsonia, PA.

About First National Insurance Agency

First National Insurance Agency, LLC, an independent agent and broker, is one of the largest insurance agencies in Pennsylvania. The Company provides innovative solutions that focus on reducing the total risk exposure for businesses and individuals. First National Insurance Agency, LLC is an affiliate of First National Bank of Pennsylvania and a subsidiary of F.N.B. Corporation (NYSE:FNB). Questions about risk management strategies and insurance needs can be directed to 1-800-252-4850.

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 assets of more than \$20 billion, including the recently completed acquisition

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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 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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