



Press Release

F.N.B. Corporation Announces Local Credit Leadership for Southeastern U.S. Markets

RALEIGH, NC – March 15, 2017 – F.N.B. Corporation (NYSE: FNB) has announced regional leadership for its commercial credit function serving the Company’s new markets in North Carolina and South Carolina, entered through the recently completed acquisition of Yadkin Financial Corporation (Yadkin).

Stephen Grossbauer will lead FNB’s regional credit team in the role of Senior Vice President and Senior Credit Officer. To be based in Raleigh, North Carolina, Grossbauer brings to the position over 30 years of financial services experience in a variety of credit-related roles, most recently as a Senior Credit Officer for FNB and including more than 20 years at one of the nation’s largest commercial banks.

Maintaining FNB’s emphasis on local decision-making, a number of experienced Yadkin professionals have additionally been named to roles managing regional credit processes. Responsibility for FNB’s credit portfolio in its regions across North Carolina and South Carolina will be shared by Regional Credit Officers **Mason Hawfield, Larry Clark, Jeffrey Cramer, Edwin Shuford** and **Michael Hendricks**. Additionally, **Kirk Beason** and **Craig George** will serve as Investment Real Estate Credit Officers and will partner with Investment Real Estate and Builder Finance lending teams across the state.

“Leveraging FNB’s regional model, our credit professionals in North and South Carolina will work with our local banking teams to provide timely in-market credit decisions,” said Gary L. Guerrieri, Chief Credit Officer of F.N.B. Corporation. “We are confident that Steve’s experience with FNB and our regional teams’ extensive knowledge of the market will be an ideal combination to further our efforts to deploy capital efficiently, responsibly and in line with our strong credit culture.”

FNB previously announced details regarding its divisional and regional leadership structure for North Carolina and South Carolina. The FNB-Yadkin merger was completed on March 11, 2017.

About F.N.B. Corporation

F.N.B. Corporation (NYSE:FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in eight states. FNB holds a significant retail deposit market share in attractive metropolitan markets including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of nearly \$30 billion, and more than 400 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina.

FNB 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. FNB’s wealth

management services include asset management, private banking and insurance. The Company also operates Regency Finance Company, which has more than 75 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 website at www.fnbcorporation.com.

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