



Press Release

F.N.B. Corporation Names David Edwards President of Its Piedmont Triad Region

GREENSBORO, NC – October 24, 2017 –F.N.B. Corporation (NYSE:FNB) today announced the appointment of David R. Edwards, Jr., as Regional President for the Piedmont Triad Region.

In his new role, Edwards is directly responsible for the management and supervision of the Corporate Banking teams in FNB's Piedmont Triad Region. As Regional President, he will expand his current territory which includes Boone, Elkin, Statesville, Salisbury and Wilkesboro to include the Winston-Salem, Greensboro and High Point markets in North Carolina. Edwards also oversees the regional integration of FNB's cross-functional business model, which encourages collaboration between business units for a seamless client experience.

Edwards has more than 22 years of banking experience serving business clients in the greater Piedmont Triad area, most recently as Regional Commercial Manager for FNB and including 13 years with Yadkin Bank and its predecessors as a Regional President. FNB completed its merger with Yadkin in March 2017.

"We are confident that Edwards' extensive experience and knowledge of the local markets put him in an excellent position to add value for FNB's clients and communities," said Steven W. Jones, FNB's Chief Banking Officer for North and South Carolina.

A native of the Piedmont Triad area, Edwards is actively engaged in the local community, previously serving as the Treasurer of the Yadkin Valley Chamber of Commerce, Secretary and Treasurer of the High Country Business Network and is a volunteer teacher with Junior Achievement of Glen, North Carolina. He is also a member of the board of the Wilkes YMCA, for which he was honored as the 2015 Volunteer of the Year. Edwards earned his bachelor's degree and Masters of Business Administration from Appalachian State University in Boone, North Carolina, and is a graduate of the North Carolina School of Banking at the University of North Carolina at Chapel Hill.

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 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 \$31 billion, and more than 400 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina. The Company also operates Regency Finance Company, which has more than 75 consumer finance offices in Pennsylvania, Ohio, Kentucky and Tennessee.

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 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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