



First National Bank

FOR IMMEDIATE RELEASE

Jeffrey S. Bechtel to Lead First National Bank's Cleveland Region

PITTSBURGH, PA – October 4, 2018 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that it has hired Jeffrey S. Bechtel as Regional Market Executive and President of the Cleveland Region.

In his role, Bechtel leads FNB's cross-functional business model in the Cleveland market, with direct responsibility for regional Corporate Banking efforts and business development opportunities. He reports to Boyd Pethel, who previously served in the Regional President role and who has been promoted to Executive Vice President of Metro Commercial Banking.

"We are proud of the enormous strides FNB has taken in the Cleveland Region over the past five years, significantly increasing the size of our portfolio and building out an exceptional team," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B Corporation. "Jeff's extensive background and expertise in commercial banking and sales management, combined with his knowledge of the area, make him an excellent leader to continue expanding our presence in Cleveland."

Bechtel referenced FNB's momentum as a primary factor in his decision to join the Company. He added, "FNB has an exceptional reputation as a growing organization, and I look forward to making meaningful contributions to the service we provide to clients in a community I have called home for most of my life."

Bechtel brings 30 years of financial services experience to FNB, most recently as Executive Vice President and Chief Operating Officer for First Federal Lakewood and also in various commercial banking leadership roles for large regional banks. A native of the Cleveland area, he earned his bachelor's degree in Finance from Miami University in Oxford, Ohio. Bechtel is also actively engaged in the local community as Chairman and President of the Cuyahoga County Community Improvement Corporation and as a board member for Greater Cleveland Habitat for Humanity.

FNB operates nearly 30 branches in its Cleveland Region. Frequently recognized as an employer of choice throughout its markets, the Company has been honored as a Top Workplace in Northeast Ohio for four consecutive years. Bechtel will be based in FNB's regional headquarters, which is located downtown at 55 Public Square. His hiring builds on recent [strategic updates to FNB's leadership team](#), designed to provide greater market coverage, enhanced efficiency and in-depth focus on specific areas of the Company.

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. 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 \$32 billion, and approximately 400 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina.

MEDIA CONTACT: Jennifer Reel - 724.983.4856 - 724.699.6389 (cell) - reel@fnb-corp.com



FOR IMMEDIATE RELEASE

First National Bank

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, 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.

###

MEDIA CONTACT: Jennifer Reel - 724.983.4856 - 724.699.6389 (cell) - reel@fnb-corp.com