



F.N.B. Corporation Announces Financial Commitment to Employees and Communities

PITTSBURGH, PA – January 18, 2018 – F.N.B. Corporation (NYSE:FNB) today announced a significant financial commitment to both its employees and the communities it serves relating to the signing of the Tax Cuts and Jobs Act of 2017.

As an investment in its workforce, FNB plans to raise the minimum hourly wage for its employees to \$15 by the end of 2019, accelerating an ongoing initiative to elevate hourly wages. Paying competitive wages will continue to be a focus for the Company in attracting and retaining the highest caliber employees to serve customers, which translates into strong financial performance and benefit to its shareholders. FNB will also provide a discretionary, one-time 401(k) contribution, totaling \$1 million, to the vast majority of employees based upon analysis of compensation levels and eligibility.

During the first half of 2017, FNB also made a \$5 million contribution to its Foundation, which was established to provide grants for a variety of non-profit entities throughout its multi-state footprint. Moving forward, these funds will be utilized to support causes within its service area. This contribution was also part of a broader community benefit plan focusing on charitable giving, community development investments and lending efforts serving financially-vulnerable and historically underserved populations.

“We are pleased that the current tax law changes present the opportunity for substantial benefits for our clients, employees, communities and shareholders,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation. “Increased investment in our employees and in improving the quality of life within our communities creates an enhanced experience for our clients and superior long-term shareholder returns.”

FNB’s Board of Directors unanimously supported executive management’s commitment to these initiatives in advancement of FNB’s continued mission.

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,

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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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