



First National Bank Expands Services for Commercial Clients in Washington, D.C.
Includes Enhanced Government Contractor Lending Capabilities

WASHINGTON, D.C. – February 5, 2018 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE:FNB), announced today the expansion of its commercial and business banking services in Washington, D.C. The Company’s growing D.C. efforts include the addition of significant government contracting expertise, as well as extended focus within its Business Banking group.

Building out its government contractor lending capabilities, FNB has hired **Douglas “Doug” Brown** and **Emilio Lopez**, professionals with extensive financial services experience serving commercial clients in the Washington, D.C., area.

Brown joins FNB as **Senior Vice President, Regional Manager of Commercial Banking**. He oversees a Commercial Banking team responsible for generating new business opportunities in the Washington, D.C., metropolitan area, with a primary focus on government contractor lending and servicing. Along with his team, Brown delivers customized products and services designed to help government contractors grow and increase profitability, including cash flow management, long- and short-term financing options and investment real estate solutions. He brings to his new role more than 30 years of financial services and government contractor lending experience, the vast majority of which has been gained in the Washington, D.C., area. A graduate of American University, where he received his Bachelor of Arts degree, Brown currently serves as a member of the Board of Directors for the Northern Virginia Chamber of Commerce.

Reporting to Brown, **Lopez** has been hired as a **Commercial Banker**, with more than 10 years of financial services and government contractor lending experience. He most recently served as Business Banking Relationship Manager for Bank of America Merrill Lynch. Lopez received his bachelor’s degree in International Relations from Central Connecticut State University and is active in the community as a member of the Financial Advisory Board for Virginia International University and as a volunteer with Habitat for Humanity.

Timothy Moorstein, currently a **Commercial Banker** with FNB, also joined Brown and Lopez as part of the expansion of the D.C. regional team. Brown, Lopez and Moorstein are based in FNB’s innovative Wisconsin Avenue Office, opened in 2017 above the Bethesda Metro station (Red Line), less than eight miles from downtown Washington, D.C.

“We are excited to deepen FNB’s commercial banking presence in Washington, D.C.,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Our experienced team is well-positioned to capitalize on the significant opportunities that exist in both commercial banking and government contractor lending in this dynamic market.”

Additionally, FNB is extending its **Business Banking** focus in the Washington, D.C., metropolitan market through the promotion of **Hugh Robinson** to **Senior Vice President, Regional Manager of Business Banking**. Robinson, who joined FNB in 2015, oversees a

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F.N.B. Corporation

team delivering the Bank's services to small-to-mid sized companies throughout FNB's Maryland Region, with his responsibilities now expanded to focus on establishing new relationships in Washington, D.C. With more than 35 years of service helping business clients in the state of Maryland, Robinson and his team help clients meet their business goals by providing customized cash flow solutions, financing and credit options.

J. MacGregor "Mac" Tisdale, President of FNB's Maryland Region, added, "FNB's emphasis on local decision-making differentiates us from our competitors, and I am pleased to further enhance our regional team with the in-depth product and market knowledge that Doug, Emilio, Tim and Hugh bring to their new roles."

FNB's Maryland Region, which includes Washington, D.C., and Northern Virginia, is comprised of more than 30 branches spanning six counties.

About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has more than 400 full-service locations in Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina. In addition to a comprehensive suite of traditional banking products and services, the Bank also provides a full range of online and mobile banking solutions for consumer and business clients. First National Bank has been recognized repeatedly as a best place to work in Pittsburgh, Pennsylvania, its headquarters city.

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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