

F.N.B. Corporation Again Recognized by Greenwich Associates for Excellence in Banking

PITTSBURGH, PA – February 20, 2018 – F.N.B. Corporation (NYSE: FNB) announced today that it has again been recognized as a Greenwich Excellence in Banking Awards winner, receiving high scores both nationally and regionally for satisfaction among Small Business clients. Since 2009, FNB has received a total of 43 Greenwich Excellence Awards for its commercial banking client experience.

FNB's six most recent awards include national honors for Branch Satisfaction and Northeast regional honors for Overall Client Satisfaction and Likelihood to Recommend in the Small Business segment. The company also received honors in the Cash Management category, including national recognition for Customer Service and Overall Satisfaction, as well as for Overall Satisfaction in the Northeast region.

"It is an honor to be recognized by Greenwich Associates, particularly because the results include feedback provided by our own customers," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "The research we receive from Greenwich Associates and other client surveys provides the necessary insight for FNB to continually elevate our client satisfaction levels."

Greenwich Associates is a leading global provider of market intelligence and advisory services to the financial services industry. The Greenwich Excellence Awards are determined based on thousands of interviews and the evaluation of hundreds of banks. For more information about the Greenwich Excellence in Banking Awards and the Greenwich Associates selection process, visit www.greenwich.com.

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

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and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation website at <u>www.fnbcorporation.com</u>.

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