

F.N.B. Corporation to Expand South Carolina Presence with New Charleston Locations

CHARLESTON, SC – June 21, 2018 – F.N.B. Corporation (NYSE: FNB) announced today that it will expand its retail, commercial and wealth management presence in South Carolina by establishing three new retail banking locations and a downtown regional hub in Charleston and the surrounding area. In addition to opening three innovative technology branches, First National Bank, FNB's largest subsidiary, will operate a network of standalone traditional and interactive ATMs throughout the market.

These new locations will build on FNB's significant regional presence, which currently includes Commercial Banking, Commercial Real Estate, Small Business Banking and Mortgage Banking capabilities.

"Our new locations in Charleston will enable us to better serve commercial and consumer clients in one of the Southeast's fastest-growing markets where we already have established local commercial, small business and mortgage relationships," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We look forward to expanding our team in Charleston and increasing our commitment to the region."

Efforts in Charleston will be led by Greg Heaton, President of FNB's Charlotte Region. Heaton, who has extensive executive experience serving the market, added, "I am excited to get back into Charleston. We already have great people covering the market and I look forward to building out our local team to deliver FNB's products and services in a full-service manner, including a complement of retail locations." Heaton will also add a regional market executive to manage the Charleston commercial team.

The new office locations will utilize FNB's innovative design, which integrates state-of-the-art technology and engagement with knowledgeable local staff for a consultative client experience. The offices provide access to a comprehensive range of personal and business banking products and services, customized by local experts who are empowered to collaborate and make decisions in the best interest of each client FNB serves. The experience is enhanced by differentiated technology that includes one-of-a-kind Solutions Centers that allow customers to compare FNB product options side-by-side and provide a self-guided digital overview of products and services to determine the best account for their needs. Visit fnb-online.com/innovation to learn more about FNB's robust online, mobile and in-branch technology.

Candidates interested in a career with FNB should visit <u>fnb-online.com/careers</u> for additional information.

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;

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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 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, 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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