

First National Bank Hires Brent Semachko to Oversee Corporate Community Development

PITTSBURGH, PA – August 16, 2018 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today the hiring of Brent J. Semachko as Senior Vice President, Corporate Community Development Officer.

Semachko is responsible for driving and expanding FNB's community development strategy in line with the Company's commitment to improving the quality of life in the communities it serves. He oversees FNB's Community Reinvestment Act (CRA) programs, including affirmative credit and fair lending activities, as well as philanthropic and outreach initiatives. Semachko reports to Barbara Cottrell, Director of Corporate Compliance, and is based in Pittsburgh.

"We are excited to have Brent join our team. His extensive experience leading community engagement efforts and facilitating collaboration between businesses, non-profits, government and local residents will position FNB to even further increase the positive impact we have on our communities," said Cottrell.

Most recently an Executive Director of Corporate Responsibility with JPMorgan Chase, Semachko has more than 20 years of professional experience in community development and philanthropic giving. He earned his bachelor's degree in Political Science from Virginia Tech.

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 \$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. On June 7, 2018, FNB announced that it has entered into an agreement to sell Regency Finance Company, with a closing expected prior to the end of 2018.

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.

FOR IMMEDIATE RELEASE



###

Analyst/Institutional Investor Contact: Matthew Lazzaro, 724-983-4254, 412-216-2510 (cell) <u>lazzaro@fnb-corp.com</u>

Media Contact: Jennifer Reel, 724-983-4856, 724-699-6389 (cell) reel@fnb-corp.com