

First National Bank Announces Strategic Updates to Leadership Team

PITTSBURGH, PA – September 13, 2018 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today updates to its leadership team that are designed to provide greater market coverage, enhanced efficiency and in-depth focus on specific areas of the Company.

The updates include the appointment of proven FNB executives to strategic Commercial and Retail Banking leadership roles. **Boyd K. Pethel** has been named Executive Vice President of Metro Commercial Banking. **Todd L. Hays** and **Daniel R. Holquist** will serve as Executive Directors of Retail Banking, responsible for Sales and Administration & Operations, respectively. Additionally, **David B. Green** has been promoted to Executive Vice President, reflecting the growth of the mortgage banking division under his leadership as Director of Mortgage Services.

"We have brought together a talented group of bankers who have generated great success for FNB, and I am pleased to tap into their extensive experience as we grow and strengthen critical areas of our business," said Vincent J. Delie, Jr., Chairman, President and CEO of F.N.B. Corporation and First National Bank. "The depth and strength of our leadership team enables us to better align our resources to drive results."

Pethel, Executive Vice President of Metro Commercial Banking, is responsible for driving consistency and the execution of the Commercial Banking sales model throughout FNB's Pittsburgh, Cleveland and Mid-Atlantic (Washington, D.C., Northern Virginia and the greater Baltimore area) Regions. The Regional Presidents in these markets report to Pethel. Pethel's new role builds on his success overseeing FNB's expansion in Cleveland as Regional President, a role he had held since 2013. Pethel has more than three decades of experience with prominent regional financial institutions.

The newly created Metro Commercial Banking role reflects FNB's larger scale and increasingly diverse geographic footprint by enabling greater focus on metropolitan and non-metropolitan markets, the latter of which continue to be overseen by **Frank R. Krieder**, Executive Vice President of Community Commercial Banking. Pethel and Krieder report to **Robert M. Moorehead**, Chief Wholesale Banking Officer. Moorehead also oversees the four Regional Presidents serving North Carolina, providing a direct line of sight into the continued development of FNB's newest markets.

As Executive Director of Retail Banking–Sales, **Hays** oversees business development and the consistent application of FNB's customer service principles throughout its multi-state footprint. In addition to managing the retail branch team's efforts to grow customer relationships, his responsibilities also encompass Small Business Banking and the Company's Workplace Banking product. Hays joined FNB more than five years ago as a Retail Banking Executive serving the Cleveland Region, part of a nearly 30-year career including service with some of the nation's largest banks.



Holquist assumes the role of Executive Director of Retail Banking–Administration & Operations. He leads strategies designed to drive the efficiency and effectiveness of the retail branch and ATM network, including consolidations, renovations and de novo branch expansions throughout the footprint. In addition, he is responsible for delivering a best-in-class customer experience through process and systems improvements, appropriate staffing levels and an innovative branch design. Holquist has more than 41 years of banking experience, including more than 23 years with FNB.

Green manages a mortgage banking division which provides mortgage services to customers throughout the Bank's multi-state footprint. Since Green joined FNB in 2013, the mortgage division has evolved into an engine of growth for the Company, demonstrating significant increases in both revenue and the size of the residential mortgage loan portfolio. He has more than 37 years of banking experience, having held roles at several regional banks and mortgage lending institutions.

Hays, Holquist and Green report to Barry Robinson, Chief Consumer Banking Officer.

These leadership updates reflect FNB's continued development as a full-service regional bank. In 2018, this has included the announcement of increased commercial and business banking services in <u>Washington, D.C.</u>, and the addition of retail banking offices to an existing presence in <u>Charleston, South Carolina</u>.

FNB has also made several strategic personnel moves, including the hiring of **D. Bryant Mitchell** as Executive Vice President of Capital Markets and Specialty Finance. Mitchell is responsible for building out capabilities in business lines including Capital Markets, Loan Syndications, Interest Rate Sales and Marketing, International Banking, Equipment Finance and Small Business Administration (SBA) Lending. Additionally, **Samuel D. Kirsch**, Senior Vice President and Director of Digital Channels and Payments, has expanded his role to oversee the comprehensive strategy backing FNB's corporate-wide Clicks-to-Bricks initiative as well as the buildout of the digital bank. **Wendy M. Murphy** has been promoted to Senior Vice President, managing the Retail Bank's digital scorecard, the deployment of the customer relationship management system and other retail strategies utilizing data analytics. Kirsch and Murphy report to Robinson.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in six 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.

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 <u>www.fnbcorporation.com</u>.

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