



**First National Bank to Open Loan Production Office in Philadelphia Metro**  
*Experienced Banker Tapped to Lead Regional Location*

**PITTSBURGH, PA – MARCH 26, 2019** – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today its plans to open a new regional Loan Production Office (LPO) in Philadelphia, PA, to facilitate additional business opportunities for the Bank’s commercial and lending services in the southeastern portion of the state. FNB hired **Jeffrey Culp**, an industry veteran with significant commercial banking and local leadership experience who will be responsible for overseeing the Company’s growth in the Philadelphia market. Culp will report to Tony Sacco, President of FNB’s Capital Region.

The deployment of an LPO into the Philadelphia region aligns with FNB’s strategy to build a strong presence in markets where demographics are favorable for business growth. The LPO will house new hires and existing employees in Investment Real Estate, Corporate Banking, Small Business Administration (SBA) Lending, Equipment Finance, Mortgage Lending, International Banking and Asset-Based Lending.

“As a banking leader in the state of Pennsylvania, we are excited to bring our financial expertise and diverse set of commercial products and services to the Philadelphia market to establish new business relationships and better serve our existing clients in the area,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Our ability to attract seasoned corporate bankers like Jeff Culp provides us with the leadership necessary to successfully expand our commercial client base in the attractive Philadelphia metro area.”

Sacco added, “FNB’s emphasis on local decision-making and customized solutions helps us stand out from competitors when prioritizing client needs and success.”

Culp joins FNB as Senior Vice President, Commercial Banking. He will oversee a team focused on generating and strengthening business relationships with commercial clients in the Philadelphia metropolitan area. With nearly 40 years of financial services experience, Culp recently served as Market President with BB&T Bank. He earned his Bachelor of Arts in Economics from the University of Pittsburgh.

Eastern Pennsylvania will be serviced by FNB’s Capital Region, which is comprised of approximately 50 branches and commercial offices located throughout central and eastern Pennsylvania.

**About F.N.B. Corporation**

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in seven states and the District of Columbia. FNB’s market coverage spans several major metropolitan areas including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; Washington, D.C.; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of more than \$33 billion and approximately 400 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina.



## F.N.B. Corporation

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, government 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](http://www.fnbcorporation.com).

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