



First National Bank Promotes Samuel D. Kirsch to Chief Digital Officer

PITTSBURGH, PA – April 25, 2019 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB) announced today that it has promoted **Samuel D. Kirsch** to Chief Digital Officer. In this role, Kirsch will oversee the development and execution of FNB’s overall digital strategy by continuing to strengthen the Bank’s digital capabilities and ensure consistency across all digital properties in accordance with the Company’s strategic objective to build an innovative and consultative client experience.

In addition to the planning and implementation of digital strategies for FNB’s customer-facing lines of business, such as Retail Banking, Wealth Management, Business Banking, Commercial Banking and Insurance, Kirsch will focus on technological advancements, including the growth of the Company’s multi-channel Clicks-to-Bricks strategy, which integrate the online, mobile and in-branch banking channels for a seamless and convenient customer experience.

Under Kirsch’s leadership, FNB customers will experience enhanced access to the fully-digital banking platform currently deployed to customers of FNB’s Retail Bank, including interactive demonstrations and the ability to compare products and services side-by-side online, via a mobile device or in the branch. He also oversees the introduction of new products and services, including strategic upgrades.

“Sam has been instrumental in positioning FNB at the leading edge of innovation in our industry and is a natural choice to lead the execution of our digital strategy,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Clicks-to-Bricks has been successful as a cornerstone of our digital model, and with Sam’s breadth of knowledge and experience, we are excited to introduce additional advancements for our clients in the near future.”

Kirsch joined FNB in 2011 as Director of Digital Channels and Payments for the Consumer Bank and reports to Barry Robinson, FNB’s Chief Consumer Banking Officer. Previously, he spent 25 years at BNY Mellon serving in a broad range of consumer banking leadership roles including eCommerce, Electronic Banking, Product Development and Operations. He earned both his Bachelor of Arts in Psychology and Master of Business Administration from the University of Pittsburgh.

For more information about Clicks-to-Bricks and FNB’s commitment to innovation, visit fnb-online.com/innovation.

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 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 nearly \$34 billion and approximately 380 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina.



F.N.B. Corporation

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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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