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FNB Names Martin McCormick as Managing Director of Mezzanine Finance

CLEVELAND, OH – June 5, 2019 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that it hired **Martin "Marty" McCormick** as Managing Director and Head of FNB Mezzanine Finance. He will report to Bryant Mitchell, Executive Vice President of Capital Markets and Specialty Finance Businesses.

In his role, McCormick leads a team responsible for originating, executing and monitoring mezzanine and subordinated debt. He oversees investments supporting clients' event-driven capital needs, such as acquisitions, buy-out financing, recapitalizations and growth capital. McCormick also manages FNB's partnerships with other mezzanine and subordinated debt investors for equity co-investment opportunities.

"We're pleased to expand our mezzanine finance offering to support the capital needs of our corporate banking clients throughout our extensive footprint," said Mitchell. "Marty's proven experience and success in this space makes him an outstanding leader to grow FNB's mezzanine finance business."

With more than 25 years of financial services experience, McCormick recently served as Managing Director for Huntington Capital Investment Company and prior to that as Principal at Medallion Capital. He earned his Bachelor of Arts degree from Cornell University and Master of Business Administration in Finance degree from the University of Rochester.

About First National Bank of Pennsylvania

<u>First National Bank of Pennsylvania</u>, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has approximately 380 full-service locations in Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina. In addition to a comprehensive suite of traditional banking products and services, the Bank also provides a full range of online and mobile banking solutions for consumer and business clients. First National Bank has been recognized repeatedly as a top workplace in Cleveland and Pittsburgh, Pennsylvania, its headquarters city.

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 nearly \$34 billion and approximately 380 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, 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

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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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