



F.N.B. Corporation

FOR IMMEDIATE RELEASE

Christopher Chan Appointed Director of Corporate Strategy for F.N.B. Corporation

PITTSBURGH, PA – August 7, 2019 – F.N.B. Corporation (NYSE: FNB), parent company of First National Bank, announced today that it has hired **Christopher “Chris” Chan**, as Director of Corporate Strategy. He will report to the Company’s executive management group under the direction of Vincent J. Calabrese, Jr., Chief Financial Officer of F.N.B. Corporation and First National Bank.

In his role, Chan leads a team responsible for formulating growth strategies and developing strategic analysis and presentations to assist in guiding Corporate decision-making and business operations. The Corporate Strategies team analyzes business metrics and data, forecasting models, financial information and macroeconomic factors to strategically position the Company for continued growth and success.

“FNB has been successful at creating long-term value for our shareholders, customers, employees and local communities through innovative business practices and an operating framework built on optimizing efficiency and returns,” said Calabrese. “Chris’s prior experience in a portfolio manager role provides him with a robust view on unique ways to differentiate FNB from the competition and deliver greater benefits for our clients, shareholders and the Company overall.”

“Our strategic investments in data science, advanced software and machine learning technology are critical in producing accurate, value-added metrics and information,” noted Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “Chris’s ability to leverage this information through effective analysis and the development of transformational strategies will elevate FNB’s decision making and enhance the customer experience.”

Chan recently served as a Portfolio Manager with Balyasny Asset Management L.P. in Houston, Texas, and previously as an analyst for Citadel Investment Group and Morgan Stanley. He earned his Bachelor of Arts in Economics degree from Dartmouth College.

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



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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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