



F.N.B. Corporation

FOR IMMEDIATE RELEASE

First National Bank Appoints Brad Jones to Lead Charlotte Region

CHARLOTTE, NC – December 9, 2019 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that it has hired **Brad Jones**, as Regional Market Executive and President of the Bank’s Charlotte market. He reports to Robert Moorehead, Chief Wholesale Banking Officer for FNB.

In his role, Jones is responsible for developing new business opportunities, organizing and providing leadership to regional management in the Charlotte Region. He also oversees the deployment of FNB’s cross-functional business model, which is based on collaboration between business units to develop solutions for clients and ultimately deliver a seamless customer experience.

“Brad’s extensive leadership, experience, community engagement and understanding of the Charlotte market align with our objective to successfully serve our various constituents,” said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. “FNB has established a framework for continued growth and long-term success in Charlotte including strategic investments in the community, highly visible facilities and attracting top-tier local bankers and regional leadership.”

Jones brings more than 30 years of financial services experience to FNB, having recently served as Executive Vice President of the Carolinas Region for BBVA and in leadership roles at Wells Fargo and Bank of America prior to that. He received his Master of Business Administration from the University of North Florida and Bachelor of Science in Business Administration from the University of North Carolina at Chapel Hill. Heavily involved in the local community, Jones serves as a board member for the North Carolina Chamber of Commerce, Charlotte Sports Foundation, Charlotte Regional Business Alliance and Charlotte International Advisory Council.

FNB operates more than 90 locations in North Carolina and South Carolina, maintaining a significant retail deposit share in Charlotte, Raleigh, Durham and the Piedmont Triad. FNB will serve as the anchor tenant in a new, visually prominent 29-story mixed-use project currently under construction named [FNB Tower-Charlotte](#), which will serve as the regional headquarters for the Company’s Charlotte operations.

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 \$34 billion and approximately 370 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



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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.

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