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First National Bank Expands Consumer Banking Services in Washington, D.C., Metro

Includes New Branch Locations in the Capital and Northern Virginia

WASHINGTON, D.C. – August 28, 2019 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced plans to open a Washington, D.C., retail location at 900 19th Street. FNB also plans to develop additional de novo locations in the D.C. Metro area and in northern Virginia. The expansion of its consumer banking services in these strategic geographic locations further enhances the Company's retail strategy and corporate banking efforts in these attractive markets.

The addition of the Bank's new 19th Street location builds on FNB's previous <u>commercial</u> <u>expansion</u> in the region, which included the addition of significant government contracting expertise as well as extended focus within its Business Banking group. Through its existing presence in the market, the Bank has successfully grown loans, deposits and non-interest income, in addition to providing services such as Wealth Management, Treasury Management, International Banking and Capital Markets in the D.C. Metro area.

"We've been extremely encouraged by our commercial success in the Washington, D.C., market and look forward to continuing this growth trend for our retail products and services," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "We offer the technology, products and services of a larger institution while maintaining a personal touch and customized financial solutions, positioning customers to better achieve financial success."

The Company has had a presence across Maryland for approximately five years, including in Baltimore, the Washington, D.C., region and a large commercial office in Bethesda. The new and planned branches will be part of FNB's Mid-Atlantic Region, which encompasses Washington, D.C., northern Virginia and Maryland, and currently consists of nearly 30 branches.

FNB's innovative state-of-the-art technology and leading-edge products and services bring together the digital and traditional bank platform to provide customers with an experience that integrates mobile, online and in-branch channels.

At the heart of FNB's retail delivery strategy is its <u>Clicks-to-Bricks</u> initiative, which creates a simplified, convenient and consultative banking experience. The strategy places each customer at the center of the banking process to provide personalized consultation, educational resources and financial solutions.

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.

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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, 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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