

F.N.B. Corporation Awarded National and Regional Honors for Excellence & Best Brand in Commercial and Small Business Banking by Greenwich Associates

PITTSBURGH, PA – February 13, 2020 – F.N.B. Corporation (NYSE: FNB) is proud to announce that it has once again been recognized by Greenwich Associates as a Greenwich Excellence and Best Brand Awards winner in commercial and small business banking. FNB received 10 awards in the middle market and small business banking categories in 2019 and has received more than 50 national and regional awards over the past decade.

In middle market banking, FNB was awarded for:

- Greenwich Excellence
 - Overall Satisfaction (National)
- Greenwich Best Brand
 - Ease of Doing Business (National)

For small business banking, FNB was honored for:

- Greenwich Excellence
 - Overall Satisfaction (National)
 - Cash Management Overall Satisfaction (National)
 - Likelihood to Recommend (National)
 - Overall Satisfaction with Relationship Manager (National)
 - Relationship Manager Proactively Provides Advice (National)
 - Overall Satisfaction (Northeast)
 - Cash Management Overall Satisfaction (Northeast)
- Greenwich Best Brand
 - Trust (National)

"These awards serve as validation of our success in commercial banking because they rely on direct feedback from our clients, taking into account the strong products, services and relationship management we offer," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "The feedback and insights we receive from Greenwich Associates will be used to further enhance our offerings, and to address the evolving needs of our clients as we work with them to achieve their financial goals."

Greenwich Associates is a leading global provider of data, analytics and insights to the financial services industry. The Greenwich Excellence and Best Brand Awards are determined based on over 27,000 interviews across the country and evaluation of hundreds of banks. For more information about the Greenwich Excellence and Best Brand Awards and the Greenwich Associates selection process, visit www.greenwich.com.

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

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the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of nearly \$35 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 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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Media Contact:

Jennifer Reel, 724-983-4856, 724-699-6389 (cell) reel@fnb-corp.com

Analyst/Institutional Investor Contact: Matthew Lazzaro, 724-983-4254, 412-216-2510 (cell) lazzaro@fnb-corp.com