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First National Bank Adds Industry Veteran to Oversee Mortgage Division

PITTSBURGH, PA – July 09, 2020 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced today that it has hired Joseph Cartellone as Executive Vice President, Director of Mortgage Services. Based in Pittsburgh, he reports to Barry Robinson, Chief Consumer Banking Officer for FNB.

In this role, Cartellone oversees the division that provides comprehensive mortgage banking services to customers throughout FNB's multi-state footprint, with nearly \$3 billion in annual loan production volume. He will focus on the continued expansion of the unit and on enhancing and streamlining the customer experience through new processes and technology. Cartellone assumes the role previously held by David B. Green, who was instrumental in building the mortgage unit.

"Our mortgage division is well positioned for continued success and expansion," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "With his wealth of experience and critical insights, we are confident Joe will be effective in continuing to move our Mortgage Services group forward, building on the significant growth achieved under Dave's leadership."

Cartellone added, "I've long been impressed by FNB's innovation and expansion and am excited for the opportunity to lead the Company's well-respected mortgage banking division. I look forward to pursuing opportunities to grow the unit and continue to raise the bar on service for our customers."

Cartellone brings more than 32 years of mortgage banking experience to FNB, having held executive roles with Chase, PNC and most recently BBVA Compass, where he served as Head of Mortgage Banking and Consumer Lending. He studied Economics at the University of Cincinnati and is a graduate of the Kenan-Flagler Business School's Executive Leadership Development program at the University of North Carolina at Chapel Hill.

Mortgage Executive Magazine recognized Cartellone as one of its 100 Most Influential Mortgage Executives in America. He is also heavily involved in several national and regional banking organizations including the Mortgage Bankers Association of America, Mortgage Bankers Association of Southwestern Pennsylvania, Ohio Mortgage Bankers Association and Consumer Bankers Association.

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 \$35 billion and approximately 350 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina and Virginia.

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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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