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First National Bank Continues North Carolina Expansion with Asheville Presence Establishes Local Leadership Team and Opens New Biltmore Park Office

ASHEVILLE, NC – December 2, 2020 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announced it has expanded into Asheville, North Carolina, building on its significant presence in the state with a series of strategic hires and a new retail office located in Biltmore Park Town Square.

FNB has established a strong local leadership team including industry veterans **Brandon Wallace**, Senior Vice President and Commercial Banking Team Leader, and **Robby Russell**, Senior Vice President and Commercial Banker.

"As we build our presence in Asheville, we are very pleased to attract talented bankers who have deep connections to this exciting market and who care about the success of the local community," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "Brandon and Robby are both proven leaders. Their extensive engagement in the community aligns with our commitment to have a positive impact where we do business and makes them an ideal team to drive FNB's growth in the area."

In line with FNB's prioritization of local decision-making, **Wallace** leads the Bank's commercial banking strategy in Asheville, working with **Russell** and a growing team to establish and maintain banking relationships with mid-sized and large corporate clients in the market. They emphasize collaboration between business units to deliver a seamless and successful client experience, employing the full range of FNB's customized solutions and competitive suite of commercial products and services.

An Asheville native, **Wallace** joined FNB in 2019 with more than 20 years of banking experience in Asheville, Henderson and the surrounding area, most recently having served as Market President and Business Banking Manager for Wells Fargo. He is a graduate of the University of North Carolina Asheville (UNCA) and is involved in the community through his service on the boards of directors for organizations including the UNCA Foundation and AdventHealth Hospital Foundation.

Russell was hired in 2020 following leadership roles with PNC Bank and Wells Fargo as part of a more than 30-year career in financial services. He is well-known in Asheville through his extensive community involvement, including current roles as the Board Chair for the Grove Arcade Public Market Foundation and as a board member for organizations including the Brevard Music Center, YMCA of Western North Carolina and UNCA. He earned his bachelor's degree from the University of North Carolina at Charlotte.

FNB's new Biltmore Park Office, located at One Town Square Boulevard, Suite 160, supplements its strategic hiring.

Andrea Bunn, Regional Banking Executive of FNB's Piedmont Region, said, "We are excited to open our new retail office in Asheville. Having a physical presence enables us to deliver even more convenience and high-touch consultation for our customers and positions us to better serve consumers and businesses in the area."

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Customers and members of the local community are invited to visit the branch to experience FNB's full range of personal and business banking, wealth management and insurance services along with a comprehensive suite of online and mobile banking resources. Biltmore Park Office hours are Monday to Thursday from 9:00 AM - 5:00 PM and Friday from 9:00 AM - 6:00 PM.

Upon entering FNB branch locations customers also will note comprehensive safety procedures to help limit the spread of COVID-19. Customers are also able to manage their banking remotely via FNB's suite of online and mobile banking solutions. For more information about how FNB has supported customers and communities throughout the pandemic, please visit the COVID-19 Support page of FNB's website.

FNB operates over 80 locations throughout North Carolina and maintains a top retail deposit share in Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point).

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 \$37 billion and approximately 350 banking offices with operations throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina, South Carolina, Virginia and the District of Columbia.

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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Robby Russell



Brandon Wallace