



DEDICATED TO
OUR SUPERIOR
CUSTOMER
EXPERIENCE.

UNITED BY OUR
COMMITMENT
TO DO WHAT'S
RIGHT.



F.N.B. Corporation

WELCOME TO F.N.B. CORPORATION

For more than 150 years, F.N.B. Corporation (FNB) has built long-lasting customer relationships based on integrity and trust. From our roots as a largely rural institution, we have emerged as a premier regional bank holding company spanning eight states and the District of Columbia. We maintain top retail deposit market share in multiple metropolitan statistical areas throughout our footprint.

FNB's successful growth has made it possible for us to serve new customers in new markets, offer significant opportunities for employees to grow their careers, and give back to the communities we call home. Throughout our journey, we've remained steadfast in our commitment to provide superior service and do what's right for our customers. Our strategy has always been focused on building long-lasting relationships and providing financial solutions that are tailored to the needs of our customers.

As a member of the FNB team, you will experience:

- Empowerment and creativity.
- Collaboration and teamwork.
- Diversity and inclusion.
- Recognition and shared accomplishments.
- Progress through innovation.

To truly appreciate what makes FNB so special, it's helpful to understand the building blocks that make up our corporate culture:

- Our Vision — where we are going,
- Our Mission — why we are here,
- Our Core Values — how we interact with others, and
- Our Operating Principles — what guides our decisions.

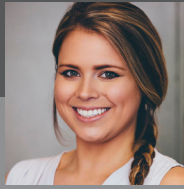
WHO IS F.N.B. CORPORATION

With varying backgrounds, roles and experience, we have joined together to create something special at FNB — a singular, exceptional culture that unites us in our dedication, teamwork and passion for doing what’s right for our customers. Our corporate culture — who we are as a company and what drives our working relationships with those around us — has played an instrumental role in how we have transformed into a leading, high-performing financial services organization.

By embracing a culture of innovation and teamwork where employees can grow and flourish, FNB has received repeated recognition as a top workplace from our own employees. This truly gratifying honor symbolizes the pride and respect we have for each other, the work that we do and the outstanding culture we represent. Our employees understand the importance of working for a company that they strongly believe in and whose values mirror their own.

Beyond our own walls, we focus on the communities where we live and work. A valued leader and integral partner, FNB makes a practice of giving back through volunteerism, employee donations and robust philanthropic giving. We strive to set an example by engaging in behavior that creates a positive impact on all members of our communities. Shared success is our goal — when our communities thrive, we thrive as well.

**“WE FOCUS ON
THE COMMUNITIES
WHERE WE
LIVE AND WORK.
WHEN OUR
COMMUNITIES THRIVE,
WE THRIVE
AS WELL.”**



FNB SIGNIFICANT MILESTONES

First National Bank was founded in Greenville, Pennsylvania as The First National Bank of West Greenville.

1864

F.N.B. Corporation is established as a financial services holding company for First National Bank and its affiliates.

1974

The Company begins trading common shares on the New York Stock Exchange as “FNB.”

2003

1955
The Bank grows beyond Greenville as First National Bank of Mercer County.

1992
After a premier acquisition, the Bank changes its name to First National Bank of Pennsylvania, continuing its ambition to grow throughout the state.

FNB expands into other metropolitan markets, such as Cleveland and Baltimore, and replicates its Pittsburgh strategic growth. Through additional acquisitions and organic growth, FNB achieves a top 10 retail deposit market share in Baltimore.

2013

FNB announces the largest acquisition in its history, a transformational event that expands the Company into the southeastern United States, adding high-growth markets in North Carolina and South Carolina.

2016

2005

The first in a series of acquisitions begins which establishes FNB's strong presence in Pittsburgh. FNB achieves top 3 retail deposit market share in Pittsburgh through strategic mergers and continued growth.

2014

The corporate headquarters moves to Pittsburgh from Hermitage, Pennsylvania, signifying FNB's emergence as a world-class financial institution and establishing it in the ranks of one of the largest Pittsburgh-based public companies.

OUR VISION

WHERE WE ARE GOING

Our vision is the starting point for defining the type of organization we want to be. It helps us to know where we are headed as a company.

We all work together to fulfill FNB's vision one interaction at a time.

Our vision is to be an industry leader in creating value for our customers, employees, shareholders and the communities we serve. We will accomplish this through our team's passion for providing an exceptional customer experience with a diverse workforce that is inclusive, encouraged, recognized and rewarded for delivering on this vision.

**“IT’S A CULTURE
OF TEAMWORK AS WE
ALL WORK TOGETHER
TO PROVIDE
WORLD-CLASS SERVICE
TO OUR CUSTOMERS.”**



OUR MISSION

WHY WE ARE HERE

Our employees give life to FNB's vision and mission every day in how they conduct their relationships with our customers, communities and each other.

Our Company mission outlines why we are here:

- To help our customers achieve economic success and financial security by building enduring, mutually beneficial relationships based on trust and integrity.
- To build a diverse workforce where employees can learn, grow and prosper as contributing members of a winning team.
- To create sustainable, long-term value for our shareholders.
- To improve the quality of life in the communities we serve.



**“THERE’S
SATISFACTION AND
GRATIFICATION
IN MAKING A
DIFFERENCE.”**

OUR CORE VALUES

HOW WE INTERACT WITH OTHERS

Our core values are distinctive qualities which make FNB unique and provide our work with real purpose. From our front-line employees to our support staff, these values guide our interactions with each other as well as the relationships we build with our customers, shareholders and communities.

Integrity and Honor.

We maintain the highest ethical standards in all our actions.

By always doing the right thing, assuming accountability for our actions and treating everyone fairly, we have earned a reputation of trust, respect and honor.



Excellence and Passion.

We provide the highest level of personal service and support to all clients — both internal and external.

We have a genuine interest in our customers, make their needs a priority and are passionate about helping them to succeed. Our collective commitment is to consistently deliver a superior experience.

Teamwork and Collaboration.

We are one team unified by a common purpose.

Our spirit of collaboration ensures we all pull in the same direction for the good of the entire organization and that each team member has a clear understanding of how his or her role impacts our Company.

**“WE’RE A
FUTURE-FOCUSED
COMPANY
COMMITTED TO
OUR VALUES
AND CUSTOMERS.”**

**“OUR COLLECTIVE
COMMITMENT
IS TO CONSISTENTLY
DELIVER A
SUPERIOR EXPERIENCE.”**

**Innovation and
Creativity.**

We embrace ideas that move us forward.

Welcoming creativity and diverse points of view at all levels of the organization, we thrive on developing forward-thinking concepts for new and innovative ways of doing business.

**Leadership and
Recognition.**

We lead by example — in our field and in our communities — creating opportunities to make meaningful contributions.

Our Company embraces local decision-making and individual responsibility, empowering employees who truly understand their customers’ unique needs to develop the most appropriate solutions. We have a deep appreciation for what each employee brings to the table and recognize significant accomplishments with professional development, promotion from within and awards programs.

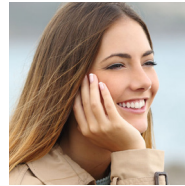


OUR OPERATING PRINCIPLES

WHAT GUIDES OUR DECISIONS

Our words, decisions and actions are directed by principles that distinguish us in our markets and with our customers.

By demonstrating these principles in our daily behaviors, we deliver on our brand promise.



We are customer driven by building relationships which help customers reach their financial goals. We take the time to learn about our customers' needs and respond with a consultative approach that makes it easy to do business with us. Our commitment to local decision-making creates more seamless customer interactions.

We are quality oriented by doing what's right with the right resources, whether it's investing in the most innovative technology and infrastructure or developing the people who shape a superior customer experience.

We are efficient by responding quickly, streamlining processes and controlling overhead expense. We focus on process improvement to heighten accuracy and allocate our resources judiciously to benefit our customers as well as the overall performance of our Company.

We grow the Company and the individual by respecting one another and continually seeking to improve. By balancing the best interests of all constituents, we make good, fair decisions so that everyone can prosper.

**“EVERYONE FOCUSES ON CREATING
A FINANCIAL STRATEGY
FOR OUR CUSTOMERS
TO HELP THEM ACHIEVE
THEIR GOALS AND BE SUCCESSFUL.”**

**We embrace coaching,
teamwork and
entrepreneurship**

by enabling each other to succeed, solve problems and perform at a high level. When we foster collaboration and encourage participation in decision-making, we celebrate our successes as one team with one great culture. Our responsibility as leaders is to ensure that our employees have the necessary resources to be successful.

**We maintain sound
financial practices and
governance processes**

through our commitment to ethical behavior, a solid reputation, a firm record of compliance and the stability these strengths create, both within our Company and for our customers. We are focused on creating a culture that emphasizes risk management and encourages appropriate interactions with our clients. Our code of conduct clearly reflects our philosophy and prohibits inappropriate behavior.

**We understand and
manage to our Company’s
risk tolerance**

to fulfill our Company mission and operate profitably. Our Statement of Risk Appetite expresses our Company views regarding what risks we are willing to assume to ensure sufficient returns, safety and soundness, including maintaining the safety of our deposits and protecting our stakeholders’ interests. As a general rule, we accept low to moderate levels of risk to achieve adequate returns for our stakeholders.

THE FNB BRAND

OUR PEOPLE AND OUR PROMISE

Our brand represents the relationship we have with our customers. It's the reason that customers do business with us — our genuine dedication to getting to know them and delivering the right products, solutions and advice to help them succeed.

Our people are our brand, bringing forward our culture and delivering an exceptional customer experience which differentiates FNB in the markets we serve.

With each customer interaction, we shape our brand image, which is built upon:

Sophisticated products with a personal touch.

As a leading commercial bank repeatedly recognized as a high performer, FNB will continue to ensure that our product offerings are best-in-class. And by leveraging interactive technology, employees can provide customers with valuable education and engage in conversations about their needs and goals to identify the most appropriate financial solutions.

Excellence in service and delivery.

National recognition for our customer service speaks volumes about our employees' tireless effort and dedication. Our goal is to achieve a winning outcome and build a long-term relationship with each customer, based on warm, personal treatment and expert consultation.

Flexible and nimble decision-making.

Our experienced professionals understand their customers' unique needs and the nuances of the markets they serve, and they are empowered to make informed decisions so that we can efficiently and effectively serve our customers and communities.

Relentless drive to win together.

We earn our clients' business and trust through our unwavering commitment to helping them succeed.



COMMUNITY SERVICE

OUR PASSION TO SERVE

As both business partners and fellow neighbors, we believe in making our communities even better places to live and work — and the best way to accomplish that is to get involved. From financial support to employee volunteerism, FNB is actively engaged with the projects, organizations and decisions that shape the regions where we do business. Through empowered local leadership, we are aware of the issues facing each community and focus on making an impact where it matters most.

Financial support.

FNB supports a wide range of organizations through our sponsorships and charitable contributions by providing millions of dollars toward thousands of community initiatives. Our employees also have an opportunity to give back at work by participating in fundraising programs that are collective efforts, like our annual United Way campaign and our monthly Charity Denim Days.



Community development.

Believing our own success is linked to the success of our communities, we deliver the capital, resources and expertise that are vital to economic expansion in our regions, including areas deemed most financially vulnerable. Our significant efforts, such as providing specialized products and services, partnering with community development agencies, investing in projects designed to improve neighborhoods and developing financial literacy programs, have a positive impact on all members of our communities.

Employee volunteerism.

Our dedication to the communities we serve starts at the top of the house with executives who are active on a wide range of boards. It also is demonstrated by our employees who volunteer tens of thousands of hours each year. All employees are expected to serve as good community partners, taking a leadership role to affect positive and meaningful change across our footprint.

UNITED AS ONE TEAM, WE ARE DEDICATED
TO HELPING OUR CUSTOMERS SUCCEED
BY DOING WHAT'S RIGHT.

Discover more about FNB at fnb-online.com.



 EQUAL HOUSING LENDER. MEMBER FDIC