

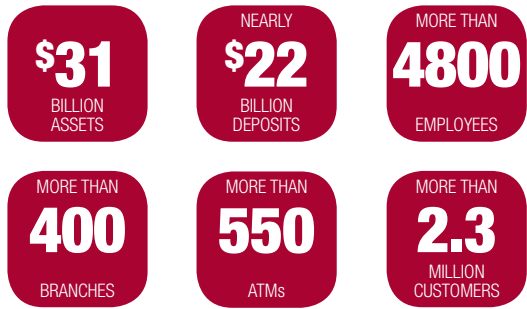


F.N.B. Corporation

"We exist to help our customers achieve economic success and financial security, and we do this in part by building relationships based on trust and integrity. We are dedicated to enhancing the lives of the people and the communities that we serve."

-Vincent J. Delie, Jr.
President and CEO
F.N.B. Corporation
First National Bank

FNB LISTED NYSE FAST FACTS October 2017



F.N.B. Corporation
(holding company for First National Bank)

Commercial Banking

- Corporate and Business Banking
- Investment Real Estate
- Asset-Based Lending
- Treasury Management
- Lease Financing
- Capital Markets
- International Banking
- Small Business Administration Lending

Wealth Management

- Trust and Fiduciary
- Retirement Services
- Investment Advisory
- Brokerage
- Private Banking

Consumer Banking

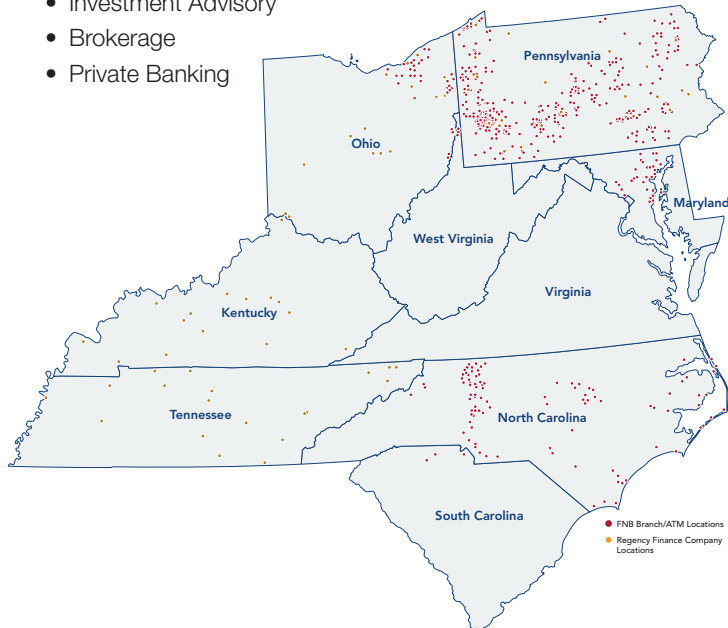
- Deposit Products
- Mortgage Banking
- Consumer Lending
- Mobile and Online Banking
- Indirect Lending

Insurance

- Property and Casualty
- Employee Benefits
- Personal
- Title

Consumer Finance

- Regency Finance Company



Corporate Profile

F.N.B. Corporation (FNB) is the holding company for First National Bank of Pennsylvania. Established in 1864, FNB remains known for a passion for what's right and a commitment to our customers and the communities we serve. FNB offers a broad array of financial services to provide customers with comprehensive money management solutions.

- FNB, a publicly traded company on the NYSE (FNB), has a market capitalization of approximately \$4.5 billion.
- FNB's inclusion in Standard & Poor's MidCap 400 Index and the Russell 1000 Index reinforces that FNB is characterized by stability and poised for continued growth.
- Experienced executive leaders are supported by a growing team of highly qualified financial professionals that contribute to the rising success of one of the 50 largest banks and thrifts chartered and headquartered in the U.S., ranked by total assets.

FNB is recognized for its stability and exceptional customer service:

- Winner of 10 Greenwich Associates Excellence in Banking Awards in 2016, receiving national and regional honors for client satisfaction in both Small Business and Middle Market Banking

NATIONAL AWARDS:

Middle Market (\$10-\$500 million in sales)	Overall Client Satisfaction Cash Management Ease of Product Implementation
Small Business (\$1-\$10 million in sales)	Overall Client Satisfaction Cash Management



NORTHEAST REGIONAL AWARDS:

Middle Market (\$10-\$500 million in sales)	Overall Client Satisfaction Cash Management Solutions
Small Business (\$1-\$10 million in sales)	Overall Satisfaction Cash Management Likelihood to Recommend

- Growing consumer presence spanning eight states, with a significant retail deposit share in attractive metropolitan markets including: Pittsburgh, PA, Cleveland, OH, Baltimore, MD and Charlotte, Raleigh, Durham and the Piedmont Triad in NC
- Consistently recognized as a Top Workplace



Connect with us

1-800-555-5455

FNBMedia@fnb-corp.com

fnb-online.com

First National Bank is EQUAL HOUSING LENDER, MEMBER FDIC