



First National Bank Taps Karto to Establish International Banking Unit
Yenner Karto Brings Global Banking Experience to FNB

Pittsburgh, PA – May 12, 2014 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), recently announced the hiring of Yenner Karto as Senior Vice President and Head of First National Bank's International Banking Services. In this role, Karto will establish the structure of FNB's full-service International Banking Unit and oversee foreign exchange, trade finance, global treasury, correspondent banking and continued expansion of the Bank's international business.

According to Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation, "Yenner Karto's experience in international banking is impressive, and we are very excited about the leadership and expertise he brings to our organization. The expansion of our international banking capabilities will allow us to better serve the needs of our business clients as they compete in global markets."

Karto is enthusiastic about the opportunity to spearhead FNB's newest business unit, which joins the business credit and capital markets lines of business recently established in the last several years. "FNB is a thriving organization that remains focused on the needs of its clients. The build out of international banking capabilities is well aligned with the needs of the Bank's commercial clients, especially in light of FNB's continued growth in a number of high growth metropolitan markets."

Karto's financial experience spans more than 25 years and three continents. Most recently, he served as Managing Director and Head of International Banking for First Niagara Bank. Previously, he was Vice President of International Banking for PNC Financial Services and its predecessor, National City Bank. He earned a Master of Arts Degree in Economics and an MBA with a concentration in Finance from the University of Iowa.

As appointed by the Secretary of the Department of Commerce, Karto serves as a District Export Council (DEC) member for the United States of America. He is a board member for the World Affairs Council of Pittsburgh, and he holds a number of director positions for other local organizations. Karto resides in Sewickley, PA, with his wife and three children.

About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 280 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. First National Bank has been recognized as a winner of two [2013 Greenwich Excellence in Banking Awards](#), including Overall Client Satisfaction in Small Business Banking Treasury Management and Middle Market Banking, awards presented solely on the basis of client satisfaction.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Hermitage, Pennsylvania, is a regional diversified financial services company operating in six states and three major metropolitan areas including Pittsburgh, PA, where it holds the number three retail deposit market share, Baltimore, MD, where it holds the number ten deposit market share, and Cleveland, OH. The Company

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has total assets of \$14.5 billion and more than 280 banking offices throughout Pennsylvania, Ohio, Maryland and West Virginia. F.N.B. 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. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, 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. F.N.B.'s wealth management services include asset management, private banking and insurance. The Company also operates Regency Finance Company, which has more than 70 consumer finance offices in Pennsylvania, Ohio, Kentucky and Tennessee.

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 SmallCap 600 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 web site at www.fnbcorporation.com.

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