



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Introduces New International Banking Services

Technology Drives Enhancements to Payments and Foreign Exchange Capabilities

PITTSBURGH, PA – January 15, 2015 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced strategic enhancements to its comprehensive suite of international banking services.

The Bank now offers improved foreign exchange, payments and global trade finance service through:

- FNB FX-Online, a proprietary online foreign exchange platform providing state-of-the-art technology and security in payment processing.
- International payment capabilities through full membership on the Society for Worldwide Interbank Financial Telecommunication (SWIFT) network. (SWIFT/BIC: FNBPUS33)
- Delegated Lender Authority under the Export-Import Bank of the United States Working Capital Program, providing customers with more efficient access to international financing.

“Each of these new services gives First National Bank a competitive advantage, but together they round out a sophisticated international banking program that provides additional capabilities to our extensive product offering,” said Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation.

Yenner Karto, Senior Vice President and Head of First National Bank’s International Banking Services, added, “First National Bank is known for customer focus. We continue to invest in solutions that align directly with what commercial clients have told us they need to compete in global markets, putting us in an excellent position to grow and succeed together.”

The Bank launches these leading-edge services as part of the continued expansion of its international banking unit, delivering foreign exchange, global trade, risk management and treasury management solutions. Karto, who was hired in 2013 to build out the new division, leads a team of international banking experts dedicated to providing the guidance and resources companies need to navigate the challenges of international business.

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 Pittsburgh, Pennsylvania, is a diversified financial services company operating in six states and three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, Baltimore, MD, and Cleveland, OH. The Company has total assets of \$15.4 billion (including the completed acquisition of OBA Financial Services, Inc.) and more than 280 banking offices throughout Pennsylvania, Ohio, West Virginia and Maryland. F.N.B. provides a full range of commercial banking, consumer banking and wealth

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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, international 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. 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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