

First National Bank Introduces Mobile Banking App for Commercial Banking Clients

Pittsburgh, PA – July 18, 2016 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has launched a mobile banking app designed for its commercial banking clients. The new app, FNB Business, adds another convenient, flexible channel for clients to manage their organization's accounts and perform essential banking functions.

With the FNB Business app, many of the primary capabilities available via Execubanc, FNB's online banking platform for organizations, are now extended to mobile channels. Clients are able to check account balances, transfer funds between accounts and view recent transactions, including check images. Adding even further awareness and control, push notifications offer upto-date insight into account activity. The FNB Business mobile app also features the ability to approve time-sensitive fund transfers, such as ACH and wire transfers initiated through Execubanc.

In line with FNB's focus on financial security, FNB Business helps protect high-volume accounts with mobile access to Positive Pay, FNB's account reconcilement service. Clients can now receive and act on their daily exception report on their mobile phone or tablet, quickly taking action against fraudulent activity even when they are on-the-go.

"We are excited to extend our commitment to innovation to our commercial banking clients through the leading-edge mobile capabilities available in our new FNB Business app," said Vincent J. Delie, Jr., President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "By making it possible to manage and monitor accounts via mobile device, we give busy decision-makers greater flexibility to focus on their business goals without being tied to branch hours or even to their computer."

The FNB Business app is available to clients using Execubanc. The app is the most recent addition to FNB's comprehensive line-up of online and mobile banking tools and part of an ongoing clicks-to-bricks strategy designed to create a seamless, multi-channel customer experience.

About First National Bank of Pennsylvania

<u>First National Bank of Pennsylvania</u>, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has more than 300 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. In addition to a comprehensive suite of traditional banking products and services, the Bank also provides a full range of online and mobile banking solutions for consumer and business clients. First National Bank has been recognized repeatedly as a best place to work in Pittsburgh, Pennsylvania, its headquarters city.

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

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top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. The Company has total assets of more than \$20 billion, including the recently completed acquisition of Pittsburgh-area Fifth Third Bank branches, and more than 300 banking offices throughout Pennsylvania, Maryland, Ohio 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, 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 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 web site at www.fnbcorporation.com.

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