



FOR IMMEDIATE RELEASE

F.N.B. Corporation Receives 2018 President's "E" Award for Export Service
FNB to be Honored by Congressional and Senate Officials in Headquarters City

PITTSBURGH, PA – June 4, 2018 – F.N.B. Corporation (NYSE: FNB) and its largest subsidiary, First National Bank, have been honored with the 2018 President's "E" Award for Export Service. The Company will receive Congressional and Senate citations for its achievement and positive impact on economic expansion and job growth at an event in Pittsburgh, PA, on June 11, 2018.

U.S. Secretary of Commerce Wilbur Ross presented FNB with the "E" Award at a ceremony in Washington, D.C., on May 21, 2018. FNB was one of only two banks and 43 total companies and organizations across the country to be honored with the highest recognition any U.S. entity can receive for making a significant contribution to the expansion of U.S. exports. The U.S. Commercial Service-Pittsburgh nominated FNB for the "E" Award.

"First National Bank has demonstrated a sustained commitment to export expansion. The "E" Awards Committee was very impressed with First National Bank's strategic implementation and rapid deployment of a comprehensive strategy to increase its international finance portfolio. The bank's case studies linking its clients' employment growth to their corresponding growth in exports were also particularly notable. First National Bank's achievements have undoubtedly contributed to national export expansion efforts that support the U.S. economy and create American jobs," Secretary Ross said in his congratulatory letter to the Company announcing its selection as an award recipient.

The event in Pittsburgh will consist of remarks by Lyn Doverspike, Director of U.S. Commercial Service-Pittsburgh, Congressman Mike Doyle and officials from Senators Bob Casey, Jr., and Pat Toomey's staff, followed by a presentation of Congressional and Senate citations. Additionally, FNB's Head of International Banking Services, Yenner Karto, will provide a global market trade update and an educational overview of FNB's robust international capabilities.

"We are extremely proud to receive the "E" Award and to see our dedicated International Banking Services group recognized for the global opportunities and job growth they have made possible for our clients and communities," said Vincent J. Delie, Jr., Chairman, President and Chief Executive Officer of F.N.B. Corporation and First National Bank. "This honor reflects the successful efforts of Yenner Karto and his team to build out the differentiated capabilities necessary to ensure that our clients are successful in exporting their goods and services."

In conjunction with this recognition, educational sessions about FNB's international banking expertise and the global market outlook will be held throughout the Bank's multi-state footprint. Information regarding these sessions will be distributed regionally.

FNB provides a comprehensive suite of international banking products and services, including global trade solutions, trade finance, global treasury, risk management and foreign exchange. Examples of the solutions available to clients include FNB-FXOnline, a proprietary, state-of-the-art foreign exchange platform, FNB's SWIFT capability and an extensive network of correspondent banks maintained in international markets. Additionally, FNB provides more



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efficient access to international financing through its status as a Delegated Lender under the Export-Import Bank of the United States working capital program.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in eight states. FNB holds a significant retail deposit market share in attractive markets including: Pittsburgh, Pennsylvania; Baltimore, Maryland; Cleveland, Ohio; and Charlotte, Raleigh, Durham and the Piedmont Triad (Winston-Salem, Greensboro and High Point) in North Carolina. The Company has total assets of \$32 billion, and more than 400 banking offices throughout Pennsylvania, Ohio, Maryland, West Virginia, North Carolina and South Carolina. The Company also operates Regency Finance Company, which has more than 75 consumer finance offices in Pennsylvania, Ohio, Kentucky and Tennessee.

FNB 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, 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. FNB's wealth management services include asset management, private banking and insurance.

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 website at www.fnbcorporation.com.

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Analyst/Institutional Investor Contact:

Matthew Lazzaro, 724-983-4254, 412-216-2510 (cell)
lazzaro@fnb-corp.com

Media Contact:

Jennifer Reel, 724-983-4856, 724-699-6389 (cell)
reel@fnb-corp.com