



Press Release

F.N.B. Corporation Receives Final Regulatory Approval for Acquisition of Five Branches in Pennsylvania

PITTSBURGH, PA – July 31, 2015 – F.N.B. Corporation (NYSE: FNB) today announced that the Office of the Comptroller of the Currency has approved the purchase and assumption application by F.N.B.'s largest affiliate, First National Bank of Pennsylvania, to acquire five branch offices from Bank of America, N.A. which include two branches in Berks County, two branches in Lancaster County and one branch in Chester County. There are no additional regulatory approvals needed to complete the transaction.

The transaction is scheduled to close on September 18, 2015.

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, including three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. F.N.B. has total assets of \$16.6 billion and more than 280 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. F.N.B. 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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