



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Announces New West End Office in Johnstown

New Branch Will Offer Improved Convenience and Comprehensive Banking Solutions

Johnstown, PA – December 5, 2012 - First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE : FNB), has announced plans for a new state-of-the art branch in Johnstown. The new 3,000 square foot West End Office, located at 1053 Broad Street, is slated to open February 4, 2013.

Vincent J. Delie, Jr., CEO, First National Bank, and President and CEO, F.N.B. Corporation, states, "Our new West End Office represents a significant investment in the Johnstown community. The new location will feature a number of improvements and amenities that will appeal to our commercial and retail customers."

The new West End Office is expected to serve clients who currently conduct their banking at First National Bank's Morrellville and Cambria City Offices which will be combined into the new West End Office in February of 2013. The existing Morrellville and Cambria City Offices are located one mile and one-half mile, respectively, from the new West End Office. While customers can conduct their banking at any First National Bank, the proximity of the new West End Office and other amenities including improved parking, state-of-the-art teller stations and a 2-lane drive thru are expected to make the new 1053 Broad Street Office a location of choice for most. The addition of a drive-up ATM is also expected in mid-January.

Johnstown native Cynthia Cameron will serve as Manager at the new West End Office. Cameron, who has nearly 30 years of banking experience, serves as a board member for Laurel Highlands Alzheimer's Foundation and as a volunteer with the Salvation Army in Johnstown.

First National Bank is the fourth-largest Pennsylvania-headquartered bank. Established in 1864, the Bank has for nearly 150 years maintained a commitment to the residents, businesses and communities of Pennsylvania. Offering a complete range of retail and business banking offerings, as well as wealth management, investment, private banking and insurance services, First National Bank provides customized solutions to help clients achieve their financial goals.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 240 full-service locations in Pennsylvania, Ohio and West Virginia. First National Bank has been recognized as a winner of six 2011 Greenwich Excellence in Banking Awards in the categories of Small Business Banking and Middle Market Banking, awards presented solely on the basis of client satisfaction.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$12.0 billion. F.N.B. Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC,

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F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, Regency Finance Company and F.N.B. Commercial Leasing. It also operates consumer finance offices in 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. Investor information is available on F.N.B. Corporation's Web site at www.fnbcorporation.com.

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