



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Delivers Asset Based Lending Solutions to Maryland Market

John Shields Brings 30 Years of Experience to Local Team

ANNAPOLIS, MD - May 23, 2013 -- First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the recent hiring of John J. Shields, Jr., as Senior Vice President, Asset Based Lending. Based in Towson, MD, Shields will report to Ronald Donatelli, Managing Director, Asset Based Lending and Capital Markets.

According to Donatelli, "John Shields is a seasoned Asset Based Lender who will provide great leadership in the Annapolis and Baltimore area, which is a new market for FNB." First National Bank entered Maryland with the April 2013 acquisition of BankAnnapolis; Asset Based Lending is just one of the many expanded capabilities that will now be available to local business clients.

Shields has more than 30 years of industry experience, most recently serving as Senior Vice President of PNC Bank's Business Credit Unit in Baltimore. Previously, he served as Vice President, Business Credit for NationsBank and Wells Fargo Business Credit, both in Baltimore.

Shields earned an MBA from the University of Baltimore, as well as a BA in Accounting from Loyola University of Maryland. He is one of several financial experts to recently join [First National Bank's Maryland team](#).

First National Bank's Asset Based Lending Group provides secured working capital lines of credit and term loans to manufacturers, wholesalers, distributors and service companies that are experiencing growth, acquisitions, turnarounds or recapitalization opportunities. In particular, FNB's Asset Based Lending Group focuses on deal sizes ranging from \$4 million to \$35 million, an often underserved niche market.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 250 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. First National Bank has been recognized as a winner of six 2012 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 (NYSE: FNB), headquartered in Hermitage, Pennsylvania, is a regional diversified financial services company operating in six states and three major metropolitan areas including Pittsburgh, PA, where it holds the number three retail deposit market share, Baltimore, MD and Cleveland, OH. The Company has total assets of \$12.4 billion (including the recently completed acquisition of Annapolis Bancorp, Inc.) and more than 250 banking offices throughout Pennsylvania, Ohio, West Virginia and Maryland. 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. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, asset based lending, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services including

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deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. F.N.B.'s wealth management services include trust, 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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