



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Attracts Local Experts and Accelerates Growth in Baltimore *Experienced Team and New Downtown Headquarters Set Stage for Increased Market Share*

BALTIMORE, MD, February 4, 2014 -- First National Bank continues to increase its influence in Baltimore, a market well-suited to the Bank's commercial focus. Since entering the Maryland market in April 2013, First National Bank has established an experienced leadership team and continued to create significant depth in its multi-disciplined team of financial experts.

According to [J. MacGregor \(Mac\) Tisdale](#), President of First National Bank's Maryland Region, "FNB has attracted the best financial professionals in the market. Our experienced team, a deep product set and local decision-making ability are attracting a growing number of local businesses who are looking for fully integrated financial solutions."

On February 15, 2014, the newly named First National Bank Building in downtown Baltimore will become home to [FNB's regional headquarters](#). More than 50 of FNB's financial professionals will office at the 300 E. Lombard Street location; additionally, a full-service branch on the building's first floor will open in mid-March to serve the needs of commercial clients and busy professionals in the downtown Baltimore area.

First National Bank's Metropolitan Expansion

Baltimore is one of three metropolitan markets where First National Bank has established a strong foothold. FNB's deposit market share has climbed to the number three spot in the Pittsburgh Metropolitan Statistical Area (MSA) and moved from 0 to top 15 in the Cleveland MSA.

Following the conclusion of its pending merger with [Baltimore County Savings Bank \(BCSB\)](#) on February 15, 2014, First National Bank will hold a top ten market share in the Baltimore MSA. FNB's growing client base will also benefit from the addition of 16 branches in the greater Baltimore area, bringing the Bank's total Maryland branch count to 25. Eight of those branches will continue to serve clients in Maryland's Anne Arundel and Kent Counties.

Comprehensive Client Services

First National Bank's commercial banking solutions include corporate banking, small business banking, treasury management services, investment real estate financing, business credit, capital markets and lease financing. Recently, FNB has added a number of experienced professionals to augment a strong team of experts already serving the greater Baltimore area.

W. Brandt Butcher will be serving the **Investment Real Estate** needs of commercial clients in the Maryland market. Butcher most recently served as Vice President, Relationship Manager for SunTrust Bank in Baltimore, where he managed a portfolio of commercial real estate and home builder finance loans.

Brian D. Knauer and Joseph M. Zajdel have both joined the FNB team in the capacity of Vice President, **Business Banking**. Previously, Knauer served as Vice President, Business Relationship Manager for SunTrust Bank in Baltimore. Zajdel served as Vice President, Commercial Banking Relationship Manager with The Columbia Bank in Columbia, Maryland, and previously in a Business Banking capacity with Wells Fargo in Baltimore.

FNB's **Small Business Banking** services offer clients a full range of business and deposit products as well as flexible financing solutions. Christian R. Dean and Michael C. McClung have joined FNB as Business Development Officers, supporting FNB's regional focus on small

businesses. Most recently, Dean served as a Market Leader with BB&T Bank in Baltimore. McClung served as Vice President, Business Development Manager for TD Bank in Washington, DC, before his role as Vice President, Project Manager for CFG Bank in Baltimore.

Local credit experts, Daniel B. Hopkins and Thomas A. Peer, have joined FNB's **Credit Analyst team**. The addition of knowledgeable credit experts in Baltimore reflects FNB's regional business model and commitment to **local decision making**. Prior to joining FNB, Hopkins served as Credit Analyst for Treliant Risk Advisors in Washington, DC, and CFG Community Bank in Baltimore. Peer brings more than a decade of credit analyst experience to First National Bank, previously serving in comparable roles at both United Bank and Comerica Bank.

John A. Molster, Jr., has joined FNB as Senior Wealth Planning Strategist for the Bank's subsidiary, **F.N.B. Wealth Management**. In this role, Molster will serve as a client resource, helping clients develop integrated wealth planning strategies that incorporate commercial and private banking services, as well as wealth management, investment and insurance solutions. Molster has significant investment management experience, most recently serving as Director of Business Development for Cypress Capital Management in Wilmington, Delaware. Previously, he was Chief Investment Officer for WSPS Bank and President of SEI Insurance.

Amy L. England has joined First National Bank's Baltimore-based **Private Banking** Group in the capacity of Vice President and Private Banker. Most recently, England served in a similar capacity with PNC Bank, also in Baltimore. FNB's Private Banking Group provides convenience for professionals, business owners and executives by bringing together a dedicated team of experts to provide financing, investment planning and risk management solutions.

Edward M. Dover has joined FNB's **Retail Banking** management team as Senior Vice President and Market Manager. Dover will manage sales production and client services efforts for FNB's 25-branch presence. He previously served in a similar capacity for SunTrust Bank in Baltimore.

Bank products and services are Equal Housing Lender, Member FDIC.

Photo of First National Bank Building attached.

Photos of individual employees available by contacting:

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About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 260 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 \$13.6 billion and more than 265 banking

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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 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 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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