



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Hires Nowakowski to Manage Forest City Office

Forest City, PA – May 10, 2013 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), recently announced Neal Nowakowski Jr. as Manager of the Bank's Forest City Office in Susquehanna County. His responsibilities include the management of branch operations and sales efforts including the development of new business and customer service efforts. He reports to Sandy Walker, Market Manager with oversight of branch operations for 13 branches in Lackawanna, Luzerne, Monroe, Susquehanna, and Wyoming Counties in Pennsylvania.

Most recently, Nowakowski served as Manager of the Bank's Clifford Township Office, a role he assumed in 2011. Previously, he served as a Registered Personal Banker with Wells Fargo in Dunmore, PA and a Senior Account Executive with Household Finance in Scranton, PA. He earned a Bachelor's Degree from Wilkes University and is certified in Series 6, Series 63, and earned his license in PA Life Insurance.

Nowakowski resides in Old Forge, PA.

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 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.

MEDIA CONTACT: Kathy Hammons 724.983.3303 Cell: 724.699.0449 Hammons@fnb-corp.com