



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Promotes Experienced Manager to Regional Position

Welker Fills Market Manager Role for Branches in Ohio and Pennsylvania

Hermitage, PA – May 6, 2013 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the recent promotion of Tamara L. Welker, Vice President, to the role of Market Manager. In this role, Welker will provide oversight of sales, service and operations for 15 branches located in Trumbull County, Ohio, and Mercer, Lawrence, and Butler Counties in Pennsylvania. She will report to Tom Wedzik, Regional Banking Executive of First National Bank's Northwest Region.

Welker has been with First National Bank for 12 years, and she has more than 25 years of industry experience. Most recently, she served as Manager of the Bank's Meadville Office, and previously for Offices in both Cochranton and Sheakleyville. Prior to joining First National Bank, she worked for PNC Bank in Meadville. Welker earned an Advanced Certificate from the Pennsylvania Bankers Association School of Banking.

She is an active member of the Shenango Valley Chamber of Commerce. Previously, she served as a member of Meadville's Rotary Club and the Crawford County Chamber of Commerce, as well as a member of the Board of Directors for the United Way of Western Crawford County. She is a current resident of Mercer, 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

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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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