



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Promotes Sacco to Lead Bank's Capital Region
Enhances FNB Leadership Team as Regional President

Reading, PA – April 15, 2014 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the recent promotion of Tony J. Sacco to Regional Market Executive & President of First National Bank's Capital Region. Sacco will be responsible for integrating First National Bank's successful cross-functional business model and for developing business opportunities in the Reading, Harrisburg, Williamsport, Scranton and Wilkes-Barre markets.

In addition to overseeing the region's overall business strategy, Sacco, who resides in Berks County, will lead an experienced local team including Lloyd Lamm, Retail Banking Executive, and Commercial Banking Regional Managers, Tom Amico and Chip Wasson.

John Williams, President of First National Bank comments, "We're confident that Tony's leadership and strong experience in the region will continue to position FNB as a local leader in the financial services industry."

Sacco referenced the benefits of FNB's signature cross-functional approach, which brings together commercial banking, retail banking, leasing, capital markets, business credit, insurance and wealth management services. "FNB has a tremendous track record of serving all of its clients' needs. The idea that we can leverage this approach to enhance and partner with the region's business community is something that is exciting for the entire team."

Tony Sacco has 34 years of experience serving in corporate and commercial banking leadership roles throughout eastern Pennsylvania. He is a graduate of Albright College in Reading, PA and Dartmouth College's Graduate School of Credit and Financial Management. Sacco currently serves on numerous community boards throughout the region.

About First National Bank of Pennsylvania

[First National Bank of Pennsylvania](#), the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 280 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. First National Bank has been recognized as a winner of two [2013 Greenwich Excellence in Banking Awards](#), including Overall Client Satisfaction in Small Business Banking Treasury Management 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. Following the completion of the BCSB Bancorp, Inc. acquisition, the Company has total assets of \$14.2 billion and more than 280 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, business credit, capital markets and lease financing. The consumer banking segment provides

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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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