



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Opens Regional Office in Reading, PA
Experienced PA Bankers Sacco and Muller Hired to Develop New Business

READING, PA – May 2, 2011 - First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE : FNB), has announced the opening of a regional office in Reading, PA, as well as the addition of two new Senior Vice Presidents to its leadership team. Tony J. Sacco and Ronald H. Muller have been hired to lead First National Bank's entry into Berks County and to serve the lending needs of clients throughout the area. Sacco and Muller have extensive commercial banking and leadership experience in Berks County and in the surrounding counties of eastern Pennsylvania.

The expansion into Reading aligns with First National Bank's strategy to build a presence in markets where demographics are favorable for business growth. Vincent J. Delie, Jr., CEO of First National Bank comments, "We are very successful using our business model to fuel organic growth once we have established an infrastructure in a new market. We are confident in our ability to accomplish this in the Reading market."

Sacco and Muller will manage the Reading Office and will report to Frank Krieder, Executive Vice President of Commercial Banking. Krieder voices confidence in the new leadership team. "Tony and Ron are prime examples of the quality of banking executives that First National Bank has attracted in recent years. They have an intricate knowledge of Berks County and the surrounding counties, as well as a thorough understanding of the needs of local businesses."

According to Sacco, First National Bank's customer-focused approach will be well received within the Reading business community. "First National Bank has differentiated itself by taking time to understand the client's business cycle and to deliver effective business solutions. Reading has a high percentage of closely held, family owned businesses that will benefit from a business partner like First National Bank."

Tony Sacco has 31 years of experience serving in corporate and commercial banking leadership roles throughout eastern Pennsylvania. Most recently he served as Senior Vice President of Corporate Lending for PNC Bank. Previously, he managed the corporate banking function for PennSterling Bank, and served in commercial banking management roles with Sovereign Bank and CoreStates Bank. He is a graduate of Dartmouth College's Graduate School of Credit and Financial Management and Albright College in Reading, PA.

Ronald Muller most recently served as President and CEO of PennSterling Bank, where he managed the emerging market initiative for Sterling Financial Corporation within Berks County, PA. The remainder of his 38 years of senior management experience has been acquired through his commercial banking roles with Sovereign Bank, Mainstreet Bancorp and First Union Bank and its predecessors. Muller is a graduate of the National Commercial Lending School in Norman, Oklahoma, as well as Albright College in Reading, PA.

The new regional office in Reading is expected to open on June 20, 2011, and will be located at 2640 Westview Drive in the borough of Wyomissing, PA.

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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 230 full-service locations in Pennsylvania and Ohio, and loan production offices in Florida.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$9.8 billion. F.N.B. Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, Regency Finance Company and F.N.B. Commercial Leasing. It also operates consumer finance offices in Kentucky and Tennessee.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB". Investor information is available on F.N.B. Corporation's Web site at www.fnbcorporation.com.

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