



FOR IMMEDIATE RELEASE

First National Bank Honored by Pittsburgh Community Reinvestment Group
Bank's Commitment to Affordable Housing in Allegheny County Recognized

Pittsburgh, PA – July 5, 2012 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), was recently honored as the Most Improved Bank in Low and Moderate Income Lending by the Pittsburgh Community Reinvestment Group (PCRPG). Rhoan Hernandez, Senior Vice President and Real Estate Services Manager, accepted the award on behalf of First National Bank. The award is based on PCRPG's analysis of the most recent data for bank lending in Pittsburgh, and Allegheny County in particular.

Ernie Hogan, Executive Director, PCRPG, comments, "This award is significant because it shows responsiveness and a concerted effort by First National Bank to help working families build wealth through first-time home ownership. No other lender in the Pittsburgh market shows this significant, double-digit increase in the low to moderate income category."

Rhoan Hernandez responded to the award, "We are very pleased to accept this award from the Pittsburgh Community Reinvestment Group. It reflects our commitment to make affordable housing opportunities available to the communities we serve, including the Pittsburgh market." First National Bank delivers mortgage products to 45 counties in Pennsylvania, Eastern Ohio and West Virginia.

The PCRPG is a coalition of community-based organizations representing low to moderate-income neighborhoods in Allegheny County. Originally incorporated in 1988 to provide a coordinated response as a community-based watchdog for the Community Reinvestment Act (CRA), the PCRPG works to ensure that the community voice is represented in local, state and federal policy discussions.

According to PCRPG's recent study, First National Bank demonstrated a steady increase in its Home Mortgage Disclosure Act (HMDA) reportable loan applications since 2006, with a marked increase from 58 percent in 2009 to 69 percent in 2010, which represents the most current data available. More than 45 percent of loans were originated in the low to moderate-income (LMI) census tracts.

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 and West Virginia. First National Bank has been recognized as a winner of six 2011 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, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$11.7 billion. F.N.B. Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking and consumer

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First National Bank

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" and is included in Standard & Poor's SmallCap 600 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Investor information is available on F.N.B. Corporation's Web site at www.fnbcorporation.com.

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