



FOR IMMEDIATE RELEASE

First National Bank's CRA Officer Recipient of Dorothy Richardson Award

NeighborWorks Western PA Recognizes Anita Karem for Outstanding Community Involvement

Pittsburgh, PA – July 9, 2012 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the recent awarding of the Dorothy Richardson award to Anita Karem, Community Reinvestment Act (CRA) Officer for First National Bank.

The *Dorothy Richardson Legacy Award* is an honor bestowed annually in recognition of outstanding contributions by a dedicated volunteer. The award is named in honor of Pittsburgh-native Dorothy Richardson, a pioneer in the community-based development movement who was the driving force behind the establishment of the first Neighborhood Housing Services resident-led partnership in Pittsburgh, the forerunner of today's NeighborWorks nationwide network.

In addition to her role as CRA Officer for First National Bank, Karem is a 15-year Board Member and current Board Secretary of NeighborWorks Western Pennsylvania. The award recognizes her commitment and dedication in working toward financial empowerment that promotes home ownership and stable communities.

About NeighborWorks Western Pennsylvania

NeighborWorks Western Pennsylvania is a non-profit organization that offers free counseling, homebuyer education and financial literacy courses designed to help individuals and families achieve their dreams. For over 40 years, NeighborWorks Western Pennsylvania has created opportunities by collaborating with residents, businesses, and non-profit and government partners in the development and revitalization of neighborhoods.

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 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

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First National Bank

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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