



First National Bank

FOR IMMEDIATE RELEASE

First National Bank to Open New Branch at Premier Harrisburg Location

September 17 Marks First Day of Business at New Second & State Street Location

Harrisburg, PA – September 13, 2012 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), announces the opening of a new branch at a five-story Harrisburg office building located at the intersection of Second and State streets.

More than 40 financial professionals will office at the new location, which will also serve as First National Bank's regional hub. In addition to the state of the art, full-service branch located on the first floor of the building, experts in wealth management, private banking, treasury management and commercial lending be housed on the first and second floors. The law firm of Buchanan Ingersoll & Rooney PC occupies the top three floors of the building.

"We are excited to open our new Regional Office in Downtown Harrisburg," notes Vincent J. Delie, Jr., CEO, First National Bank of Pennsylvania. "FNB's commitment to the City of Harrisburg is timely, and we are very pleased to play a role in creating development opportunities and to support job growth in our State Capital."

Harrisburg resident Craig Rebeck will manage branch operations and sales efforts including the development of new business and customer service efforts. Prior to joining First National Bank, Rebeck served as Commercial Branch Manager for M & T Bank.

First National Bank's presence in Dauphin County is led by Regional Banking Executive Lloyd Lamm, who has nearly 40 years of industry experience. Lamm was appointed by Governor Ed Rendell to the Pennsylvania Early Learning Investment Commission. In 2011, Lamm shared the critical impact of early education with more than 800 industry advocates at the Capitol Rotunda in Harrisburg, as well as to members of Congress in Washington, DC in conjunction with the Five Year Fund. He currently serves as Chairman of Big Brothers Big Sisters of America (BBBS) of the Capital Region and a member of the State Board of Directors for Economics Pennsylvania.

First National Bank, with nearly \$12 billion in assets, is the fourth-largest Pennsylvania-headquartered bank. Founded in Pennsylvania nearly 150 years ago, the Bank established a presence in Harrisburg in 2006. The new First National Bank regional hub is located just blocks from the State's capitol building and provides area businesses and busy professionals with one-stop comprehensive financial services. The Bank's array of sophisticated financial solutions has recently been enhanced by leading-edge advances in online banking, bill pay and mobile banking services.

Grand opening activities are planned at the new First National Bank office, located at the corner of State and Second Streets in Harrisburg, during the week of October 15-19, 2012. The public is invited to stop by the branch to enjoy refreshments and a variety of grand opening activities.

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

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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 \$11.8 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" 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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