

Press Release

F.N.B. Corporation Declares Dividend of 12 Cents on Common Stock

Hermitage, PA – October 17, 2012 – F.N.B. Corporation (NYSE: FNB) today announced that its Board of Directors declared a quarterly cash dividend of 12 cents per share on F.N.B. Corporation's common stock. The dividend is payable on December 15, 2012 to shareholders of record as of the close of business on December 3, 2012.

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, Ohio and West Virginia, 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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