FOR IMMEDIATE RELEASE



First National Bank Announces Plans to Open Office in Canfield

Continued Branch Expansion Meets Needs of Growing Market Share

Canfield, OH – October 30, 2012 - First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), continues to increase its branch network in Eastern Ohio with the opening of a new office in Canfield, Ohio. The new Canfield Office is slated to open on Monday, December 3, 2012.

"Canfield is a market of interest to First National Bank and a natural expansion of our existing presence in Northeast Ohio," notes Vincent J. Delie, Jr., CEO of First National Bank and President and CEO of F.N.B. Corporation. "We have consistently invested our resources in the Mahoning Valley, and we're pleased to take one more step by joining the Canfield community as a neighbor and as a trusted financial advisor." First National Bank has 14 other banking offices Eastern Ohio, and the new Canfield Office will be the fifth in Mahoning County.

The Canfield Office is located at the intersection of Route 224 and Tippecanoe in Creekside Place. In addition to providing a full range of traditional retail and commercial banking services, the branch will also serve the needs of wealth management and private banking clientele. The 5,754 square foot location, situated at 6515 Tippecanoe Road in Canfield, offers easy accessibility as well as convenient drive thru and drive up ATM service.

First National Bank has an established regional hub nearby at One West Federal Street in Youngstown where the First National Bank Tower stands as a visible part of the city's skyline. At 224 feet, the First National Bank Tower remains the tallest building between Cleveland and Pittsburgh. FNB occupies the entire first floor of the 18-story building, which is listed in the National Register of Historic Places. The Bank also has two branches in Boardman, as well as offices in Austintown, Liberty, Hubbard and Brookfield.

Founded in 1864, First National Bank is dedicated to providing community leadership through financial contributions, employee volunteerism and service to local non-profit boards. In Mahoning Valley, FNB consistently supports OH WOW! The Roger & Gloria Jones Children's Center for Science & Technology, the Youngstown Warren Regional Chamber, Youngstown State University, the United Way of Mahoning and Trumbull Counties, Youngstown's Streetscape, the Youngstown Symphony, Phantom Hockey, the Rich Center for Autism and other community organizations.

Lydia J. Taylor has been hired as Vice President and Manager of the new Canfield Office. Prior to joining First National Bank, Taylor served as Vice President and Sales Manager for First Place Bank in Liberty, Ohio, and previously as Relationship Banker, also for First Place Bank in Boardman, Ohio. She earned a Bachelor of Arts Degree in Business Management from Hiram College in Hiram, Ohio. Currently, she serves as Assistant Treasurer for the Girard/Liberty Rotary.

Effective December 3, 2012, the new Canfield Office of First National Bank will be open from 9-4, Monday through Thursday, 9-6 on Friday and 9-Noon on Saturday. The drive thru will be open 9-6 each weekday and 9-Noon on Saturday. A First National Bank ATM will be available for use at the new location by November 12.

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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 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 \$11.8 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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