

First National Bank Opens Fox Chapel Office

Public Invited to Grand Opening during Week of December 10th

Pittsburgh, PA – November 14, 2012 - First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE : FNB), recently opened a new branch in Pittsburgh. The Fox Chapel Office, located at 1195 Freeport Road in Pittsburgh, provides a new and modern facility, excellent parking and leading-edge banking services to meet the needs of local residents and businesses.

Leslie Harrison, Vice President, First National Bank, serves as Manager of the Fox Chapel Office. She has been with First National Bank since 2008, and previously managed the Bank's Duncan Manor Office. She currently serves as a Board Member for The Pittsburgh Executive's Association.

First National Bank, the fourth-largest Pennsylvania-headquartered bank, has more than 240 locations throughout Pennsylvania, Eastern Ohio and West Virginia, with more than 90 of those locations serving the greater Pittsburgh area. In addition to providing a full range of traditional banking services, the new Fox Chapel Office, situated in the Township of O'Hara, will also serve the needs of wealth management and private banking clientele. The 2,450 square foot location offers the convenience of drive thru service, a drive up ATM and easily accessible off-street parking.

The public is invited to visit the new Fox Chapel Office, located at 1195 Freeport Road, to meet the local staff and enjoy light refreshments during Grand Opening week, December 10-14, 2012.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 240 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 \$12.0 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 <u>www.fnbcorporation.com</u>.

MEDIA CONTACT: Kathy Hammons 724.983.3303 Cell: 724.699.0449 Hammons@fnb-corp.com