



FOR IMMEDIATE RELEASE

First National Bank Fast Tracks Build Out of Maryland Team

Commercial Lending, Private Banking and Investment Experts Enhance Local FNB Capabilities

ANNAPOLIS, MD, May 21, 2013 -- By leveraging its regional business model and a network of local banking offices, First National Bank plans to duplicate in the Annapolis/Baltimore market the success it has achieved in comparable metropolitan areas. First National Bank entered Maryland with the April 2013 acquisition of the former BankAnnapolis. As the largest subsidiary of F.N.B. Corporation (NYSE: FNB), First National Bank is equipped to deliver a significantly expanded array of financial solutions to retail and commercial clients.

J. MacGregor (Mac) Tisdale, President of First National Bank's Maryland Region, has recently added several well-recognized experts to FNB's talented group of bankers already on the ground in Maryland.

Prior to joining First National Bank, Tisdale spent 12 years in Baltimore as City President and Commercial Banking Manager for SunTrust Bank. He notes, "Local relationships and local decision making are central to First National Bank's regional business structure, so we are expanding our presence with experts who know this market. Our deep product set and growth potential in Maryland is helping us attract the best."

To support the opportunity for growth in Maryland, FNB has added several experienced professionals in commercial lending, asset based lending, small business banking, private banking and wealth management.

Brian E. Bucci and **Justin B. Szurek** have both joined the FNB team in the capacity of Vice President, Commercial Banking. Previously, Bucci served as Vice President and Commercial Relationship Manager for Sandy Spring Bank in Annapolis. Szurek was most recently with CFG/Capital Funding Group, serving businesses in Annapolis and Baltimore.

Seasoned Asset Based Lending expert **John J. Shields, Jr.**, has joined the FNB team as Senior Vice President. Asset Based Lending, a new offering for former BankAnnapolis clients, provides secured working capital lines of credit and term loans to companies that are experiencing growth, acquisitions, turnarounds and recapitalization opportunities. FNB's Asset Based Lending Group, established in 2009, has achieved consistent success by focusing on deals ranging from \$4 million to \$35 million, a typically underserved niche market. Shields, who served most recently as Senior Vice President of PNC Bank's Business Credit Unit in Baltimore, has more than 30 years of related industry experience.

Local small businesses, or those with aggregate borrowing needs up to \$500,000, will benefit from an expanded offering of business and deposit products as well as more flexible financing solutions through First National Bank. **John F. Camden** and **Scott M. Schechter**, two veteran Business Development Officers with excellent reputations in the market and a passion to deliver superior customer service, will lead FNB's regional focus on small businesses. Both were previously with Sandy Springs Bank in Maryland.

First National Bank's entrance into the market also includes the introduction of Private Banking services for professionals, business owners and executives. FNB's Private Bankers deliver a superior client experience by serving as a single point of contact to address all personal banking needs and by bringing together a dedicated team of experts to provide financing, investment, planning and risk management solutions. **Donna L. Logan**, who has more than a decade of private banking and business development experience, has joined the FNB team as Vice President,

Private Banking; most recently she served in a similar role with Sandy Spring Bank in Annapolis, Maryland.

FNB also offers comprehensive trust, investment and wealth management services that provide an entirely new range of solutions to the Bank's existing Maryland clientele. **Michael A. DeRosa** has joined the FNB team as Vice President, Financial Advisor, for F.N.B. Wealth Management. He has nearly 20 years of wealth management experience, most recently serving as Wealth Manager for Wilmington Trust, formerly M&T Bank, in Bethesda, MD. **Jacob R. Biltz**, an experienced Financial Consultant with FNB affiliate First National Investment Services, Inc., has also joined FNB's wealth management team in Maryland. For the past several years, Biltz has been delivering an array of investment options to FNB's client base in Central PA.

According to Tisdale, "Our clients are excited about FNB's more robust offerings. Commercial clients are taking advantage of our treasury management, retirement planning and insurance capabilities, and they appreciate the additional capital we're equipped to provide. Our consumer clients have shown a great deal of interest in what FNB can offer in terms of wealth management, investment and electronic banking solutions." According to Tisdale, First National Bank looks forward to expanding its Maryland team of experts.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 250 full-service locations in Pennsylvania, Ohio, Maryland and West Virginia. First National Bank has been recognized as a winner of six 2012 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 (NYSE: FNB), headquartered in Hermitage, Pennsylvania, is a regional diversified financial services company operating in six states and three major metropolitan areas including Pittsburgh, PA, where it holds the number three retail deposit market share, Baltimore, MD and Cleveland, OH. The Company has total assets of \$12.4 billion (including the recently completed acquisition of Annapolis Bancorp, Inc.) and more than 250 banking offices throughout Pennsylvania, Ohio, West Virginia and Maryland. F.N.B. provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network which is led by its largest affiliate, First National Bank of Pennsylvania. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, asset based lending, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. F.N.B.'s wealth management services include asset management, private banking and insurance. The Company also operates Regency Finance Company, which has more than 70 consumer finance offices in Pennsylvania, Ohio, 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. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation web site at www.fnbcorporation.com.

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