



First National Bank

FOR IMMEDIATE RELEASE

New Severna Park Office Will Boost Convenience for First National Bank Clients
Prime Ritchie Highway Location to Provide Easy Access

Severna Park, MD – June 4, 2013 – In another step toward expanding opportunities for its Maryland clients, First National Bank today announced plans for a new banking office, conveniently located at 576 Ritchie Highway in Severna Park.

According to [J. MacGregor \(Mac\) Tisdale](#), President of First National Bank's Maryland Region, FNB's comprehensive product set is well-suited to the Severna Park community. "In addition to retail and commercial banking, we offer uniquely integrated wealth management, insurance and private banking services." Tisdale also notes that moving the Bank's existing Severna Park Office to 576 Ritchie Highway will enhance convenience. "This is a high traffic area, and our new office location will be very visible and easy to access."

FNB's new state-of-the-art Severna Park Office on Ritchie Highway will have two drive thru lanes and a drive up ATM to promote easy access and quick service for clients. An Intelligent ATM will accept deposits and provide other expanded banking functions. The Severna Park Office is one of eight First National Bank locations in Anne Arundel and Queen Anne's Counties that provide full-service retail and commercial financial solutions.

First National Bank plans to begin construction of the new 2,800 square foot branch in the Fall of 2013, with completion expected during the first quarter of 2014. Until that time, local customers can continue to conduct their banking at First National Bank's existing Severna Park Office, located at 50 West McKinsey Road, just blocks from the new Ritchie Highway site. FNB's existing clients can expect to conduct business with the same friendly faces, including manager Dana Eckert, once the new Severna Park Office is ready for business.

First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), entered Maryland with the April 2013 acquisition of the former BankAnnapolis. Since then, First National Bank has added several well-recognized financial professionals to a talented group of bankers already on the ground in Maryland. The [new team members](#), experienced in commercial lending, asset based lending, small business banking, private banking and wealth management, will help deliver FNB's significantly expanded array of financial solutions to retail and commercial clients.

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

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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 trust, 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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