

New Harrisburg Office Increases Convenience for First National Bank Clients Linglestown Road Location Provides Easy Access

Harrisburg, PA – July 10, 2013 – In another step toward expanding opportunities for its Harrisburg clients, First National Bank of Pennsylvania today announced the opening of a new banking office, conveniently located at 4045 Linglestown Road in Harrisburg.

According to Lloyd Lamm, Regional Banking Executive for First National Bank, FNB's comprehensive product set is well-suited to the Harrisburg community. "In addition to retail and commercial banking, we offer uniquely integrated wealth management, insurance and private banking services." Lamm also notes that the Bank's new Linglestown Road Office will offer convenience. "This is a high traffic area, and our new location is very visible and easy to access."

First National Bank, the fourth largest PA-headquartered bank, was founded in Pennsylvania nearly 150 years ago. In 2006, the Bank established a presence in Harrisburg, and that presence was expanded in September 2012 when FNB established a <u>regional headquarters in Harrisburg</u> at Second and State Streets, just blocks from the State's capitol building.

FNB's newest office, located in Lower Paxton Township, is approximately eight miles from the Bank's regional headquarters. The 2,400 square foot state-of-the-art office on Linglestown Road has 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.

Harrisburg resident Mark Rhayem will manage branch operations and sales efforts including the development of new business and customer service efforts. Prior to joining First National Bank, Rhayem was employed by Orrstown Bank.

The public is invited to stop by the new First National Bank office, located at the 4045 Linglestown Road in Harrisburg, to meet the local staff and learn more about FNB's comprehensive financial solutions.

About First National Bank of Pennsylvania

<u>First National Bank of Pennsylvania</u>, 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 <u>2012 Greenwich Excellence in Banking</u> <u>Awards</u> 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

<u>F.N.B. Corporation</u> (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 <u>www.fnbcorporation.com</u>.

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