



F.N.B. Corporation

FOR IMMEDIATE RELEASE

F.N.B. Corporation Names New Bank Director

Epstein Joins Experienced First National Bank of Pennsylvania Board of Directors

Hermitage, PA – August 6, 2013 – F.N.B. Corporation (NYSE: FNB) today announced the election of Mr. Richard W. Epstein to the Board of First National Bank of Pennsylvania, the largest affiliate of F.N.B. Corporation. Mr. Epstein's term commenced on August 1, 2013.

Richard Epstein is managing partner of the law firm Ekker, Kuster, McCall & Epstein, LLP. He serves as a lecturer in civil litigation and trial tactics for Continuing Legal Education Programs in Pennsylvania and co-taught a course in entrepreneurship and law at Grove City College. Mr. Epstein co-founded Open Community Connections, an interactive website and mobile app designed to support start-ups and to attract and retain the next generation by providing resources to college graduates and entrepreneurs, as well as Lindenlaw, which provides legal assistance to start-ups. Additionally, he is co-founder of Scientific Legal Services and College Career Profiler.

“Richard brings additional financial experience to our Board of Directors,” comments Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation. “He has demonstrated success in business planning and in driving regional economic development, and he is a dedicated community leader. We look forward to his contributions.”

Mr. Epstein earned a Juris Doctorate from George Washington Law School in addition to a BA in History from the University of Rochester. He is very active in local and regional economic development efforts, and currently serves as Solicitor for Penn-Northwest Development Corporation, a member of the Board of Governors of the Pennsylvania Economy League, Western Division, Chairman of the Shenango Valley Industrial Development Authority, Vice Chairman of the Pittsburgh Symphony at the Scottish Rite Cathedral, and Director of the LindenPointe Development Corporation, which operates the eCenter, an incubator for start-ups and entrepreneurs. Mr. Epstein's leadership was integral to the regional development and expansion of the United Way's "Success by Six," which champions educational development of children ages birth to six as a key to economic development.

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 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.

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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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