



F.N.B. Corporation Named to Annual Bank & Thrift All Stars List
FNB Recognized as a Top-Performing Financial Institution

Hermitage, PA – September 30, 2013 - F.N.B. Corporation has been named to the prestigious Sandler O'Neill Sm-All Stars Class of 2013, a distinction afforded by Sandler O'Neill & Partners to the top performing small-cap banks and thrifts in the nation.

Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation comments, "FNB's recognition as an All Star is a great achievement. It reflects the consistency of our strong operating results and validates our status as one of the premier financial institutions in the country."

Sandler O'Neill & Partners evaluated 450 publicly traded banks and thrifts with the express objective of identifying the top performing small-cap financial institutions in the nation. Criteria evaluated for selection included growth, profitability, credit quality and capital strength. Based on the results, only 31 financial institutions across the nation were identified as delivering bottom line results that are markedly better than the industry as a whole.

Sandler O'Neill & Partners notes that the hurdles that must be cleared to gain Sm-All Stars status continue to move higher.

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 \$12.6 billion 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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