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First National Bank Announces New Wyomissing Office

Full-Service Branch Will Enhance Client Convenience

Reading, PA – October 3, 2013 – First National Bank of Pennsylvania today announced plans to open a new banking office in Berks County. The full-service branch, which is slated to open on November 4, 2013, is conveniently located at 501 N. Wyomissing Boulevard in Wyomissing, PA.

According to Tony J. Sacco, Senior Vice President and Berks County Regional Executive for First National Bank, "FNB's Wyomissing Office is evidence of our commitment to Berks County and the broader Eastern PA region. The Wyomissing location will enhance convenience for our existing customers and allow us to provide fully integrated banking, wealth management, insurance and private banking services to a broader base of clients."

Since First National Bank entered Berks County with the opening of a <u>regional office</u> in May 2011, Sacco and his team have been successful in serving the needs of a growing commercial client base. Sacco has nearly 35 years of experience in corporate and commercial banking leadership roles throughout eastern Pennsylvania.

The Wyomissing Office will be managed by Fleetwood resident Stacey Persio, who has more than a decade of retail banking experience in Wyomissing. She will be responsible for developing new business, managing branch operations and leading customer service efforts.

FNB's new Wyomissing Office is adjacent to the West Shore Bypass, approximately three miles from the Bank's existing regional office. The 4,000 square foot full-service branch will offer drive thru, ATM, night depository and safe deposit services. Clients can also use First National Bank's robust online and mobile banking services for added banking convenience.

First National Bank, founded in Pennsylvania nearly 150 years ago, is the fourth largest PA-headquartered bank.

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 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 \$12.6 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.

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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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