



Press Release

F.N.B. Corporation Receives Investment Grade Credit Rating

Hermitage, PA – October 3, 2013 – F.N.B. Corporation (NYSE: FNB) today announced that it has received an investment grade rating from Moody's Investors Services. On October 3, 2013, Moody's Investor Services assigned first-time ratings to F.N.B. Corporation, with an issuer rating at Baa3, and to its banking subsidiary, First National Bank of Pennsylvania, with a long-term deposits and other senior obligations rating of Baa2. Moody's described FNB's rating outlook as stable.

Vincent J. Delie, President and Chief Executive Officer, commented, "We are very pleased to announce the initiation of ratings from Moody's as we continue to position FNB for sustained growth and success. Securing an investment grade rating provides several benefits for FNB, including enhanced access to the capital markets. In addition, meeting the investment grade criteria of certain credit and larger depository clients provides our commercial bankers with increased opportunities."

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.

Forward-looking Statements

This press release of F.N.B. Corporation contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act, relating to present or future trends or factors affecting the banking industry and, specifically, the financial operations, markets and products of F.N.B. Corporation. Forward-looking statements are typically identified by words such as "believe", "plan", "expect", "anticipate", "intend", "outlook", "estimate", "forecast", "will", "should", "project", "goal", and other similar words and expressions. These forward-looking statements involve certain risks and uncertainties. In addition to factors previously disclosed in F.N.B. Corporation reports filed with the SEC and those identified elsewhere in this filing, the

following factors among others, could cause actual results to differ materially from forward-looking statements or historical performance: the anticipated impact of the current shutdown of U.S. Government operations on levels of economic activity in the markets in which F.N.B. Corporation operates, and the impact on federal regulated agencies that have oversight or review of F.N.B. Corporation's business and securities activities; changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer acceptance of F.N.B. Corporation products and services; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms. F.N.B. Corporation undertakes no obligation to revise these forward-looking statements or to reflect events or circumstances after the date of this press release.

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