

First National Bank Opens New Headquarters in Downtown Cleveland October 28 Marks First Day of Business at New Public Square Location

Cleveland, OH – October 28, 2013 – First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has announced the opening of a new branch at the prominent 55 Public Square building, a 22-story Cleveland office building located at the corner of Frankfort Avenue and West 2nd Street in downtown Cleveland.

<u>Boyd Pethel</u>, President of First National Bank's Cleveland Region, notes, "Our new branch location positions us to effectively serve our downtown clients in particular. We look forward to delivering a full range of financial solutions to meet the needs of local consumers and businesses."

More than 40 financial professionals will office at the new location, which will also serve as First National Bank's <u>regional headquarters</u>. In addition to the 2,500 square foot, state of the art, full-service branch located on the building's first floor, experts in wealth management, insurance, retail and commercial banking will be housed on the building's 14th floor.

Richard Nickerson will manage retail branch operations, as well as sales and customer service. Prior to joining First National Bank, Nickerson served as Area Retail Manager and Branch Manager for Key Bank in the greater Cleveland area.

Gregory R. Robb Vice President, Financial Advisor, for F.N.B. Wealth Management and **Michael D. Agnoni**, Vice President, Risk Management for First National Insurance Agency have joined the experienced FNB team already serving the greater Cleveland area. Robb has more than 20 years of industry experience in investment management, most recently serving as Independent Solutions Specialist for Key Private Bank in Cleveland. Agnoni has more than 20 years of experience in the insurance industry, most recently serving as Senior Risk Consultant for Oswald Companies, headquartered in Northwest Ohio.

In addition to the new regional headquarters located in the heart of downtown Cleveland, First National Bank also recently expanded its Cleveland presence with the acquisition of Park View Federal Savings 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 265 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 \$13.4 billion and more than 265 banking offices throughout Pennsylvania, Ohio, West Virginia and Maryland. F.N.B. provides a **MEDIA CONTACT:** Kathy Hammons 724.983.3303 Cell: 724.699.0449 Hammons@fnb-corp.com



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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