



Press Release

F.N.B. Corporation Schedules Fourth Quarter and Full Year 2013 Earnings Report and Conference Call

Hermitage, PA – January 6, 2014 – F.N.B. Corporation (NYSE: FNB) today announced that it will issue financial results for the fourth quarter and full year of 2013 after the market close on Tuesday, January 21, 2014. The Company's President and Chief Executive Officer, Vincent J. Delie, Jr., Chief Financial Officer, Vincent J. Calabrese, Jr., and Chief Credit Officer, Gary L. Guerrieri, will host a conference call to discuss the Company's financial results on Wednesday, January 22, 2014 at 10:00 a.m. ET.

Dial-in Access: The conference call may be accessed by dialing (888) 500-6950 or (719) 325-2491 for international callers; the confirmation number is 3658778.

Webcast Access: The audio-only call may be accessed via Webcast through the "Shareholder and Investor Relations" section of the Corporation's Web site at www.fnbcorporation.com. Access to the live Webcast will begin approximately 15 minutes prior to the start of the call.

Presentation Materials: Presentation slides and the earnings release will be available prior to the call on the Corporation's Web site at www.fnbcorporation.com.

A replay of the call will be available from 1:00 p.m. ET on the day of the call until midnight ET on Wednesday, January 29, 2014. The replay can be accessed by dialing (877) 870-5176 or (858) 384-5517 for international callers; the confirmation number is 3658778. Following the call, a transcript of the call and the related presentation materials will be posted to the "Shareholder and Investor Relations" section of F.N.B. Corporation's Web site at www.fnbcorporation.com.

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 \$13.5 billion (as of September 30, 2013 and including the recently completed acquisition of PVF Capital Corp.) and more than 265 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.

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