

Press Release

F.N.B. Corporation Declares Cash Dividend on Non-Cumulative Perpetual Preferred Stock, Series E

Hermitage, PA – January 13, 2014 – F.N.B. Corporation (NYSE: FNB) today announced that its Board of Directors declared a dividend on F.N.B. Corporation's Non-Cumulative Perpetual Preferred Stock, Series E (NYSE: FNB PR E) for the period commencing November 1, 2013 through February 14, 2014.

A dividend of \$20.94 per share (equivalent to \$0.5235 per depository share or 1/40th interest per share) will be payable on February 18, 2014 to shareholders of record as of the close of business on January 31, 2014.

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 260 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".

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