

Richard J. Steiner to Lead Marketing Efforts for First National Bank

Pittsburgh, PA – January 15, 2014 – First National Bank of Pennsylvania, a wholly owned subsidiary of F.N.B. Corporation, today announced the hiring of Richard J. Steiner as Senior Vice President and Chief Marketing Officer for the Company. As Chief Marketing Officer, he will be responsible for development and direction of the Bank's strategic marketing initiatives across the four-state footprint, as well as for marketing initiatives of the other subsidiaries of F.N.B. Corporation (NYSE: FNB).

Steiner, a Pittsburgh native, comes to First National Bank with over a decade of extensive marketing experience at PNC in a variety of corporate and line of business marketing roles. He most recently served as Director of Business Development at Reed Smith LLP, leading the marketing and business development activities of the firm's global financial services practice.

"FNB's ability to attract talented professionals from larger organizations is a competitive advantage for our company," notes Vincent J. Delie, Jr., President and CEO of F.N.B. Corporation and CEO of First National Bank. "Rick's strategic marketing expertise and leadership skills will support our overall growth strategy."

Steiner cites F.N.B.'s stellar reputation as one reason for his decision to join the company. "First National Bank has a strong leadership team in place and their reputation in the marketplace is second to none. This role offers a great opportunity for me to focus on revenuegenerating marketing and sales strategies."

A graduate of Carnegie Mellon University, Steiner holds a Bachelor of Science in Business Administration. He is a member of the Community Leadership Board for the American Diabetes Association of Western Pennsylvania.

He and his wife, Jahna, are the parents of twins and reside in Mt. Lebanon, PA.

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

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.

MEDIA CONTACT: Jennifer Reel 724.983.4856 Cell: 724.699.6389 Reel@fnb-corp.com



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 <u>www.fnbcorporation.com</u>.

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