



Press Release

F.N.B. Corporation Declares Dividends

Pittsburgh, PA – October 15, 2014 – F.N.B. Corporation (NYSE: FNB) today announced that its Board of Directors declared a quarterly cash dividend of 12 cents per share on F.N.B. Corporation's common stock. The dividend is payable on December 15, 2014 to shareholders of record as of the close of business on December 1, 2014.

The Board also declared a quarterly cash dividend on F.N.B. Corporation's Non-Cumulative Perpetual Preferred Stock, Series E (NYSE: FNB PR E) of \$18.13 per share (equivalent to \$0.45325 per depository share or 1/40th interest per share). The dividend is payable on November 17, 2014 to shareholders of record as of the close of business on October 31, 2014.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in six states and three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, Baltimore, MD, and Cleveland, OH. The Company has total assets of \$15.4 billion (including the completed acquisition of OBA Financial Services, Inc.) and more than 280 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, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, international banking, business credit, 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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