



Press Release

F.N.B. Corporation Receives BBB+ Credit Rating

PITTSBURGH, PA – September 25, 2015 – F.N.B. Corporation (NYSE: FNB) today announced that it has received a BBB+ rating from Kroll Bond Rating Agency. On September 25, 2015, Kroll Bond Rating Agency assigned first-time ratings to F.N.B. Corporation, with a senior unsecured debt rating of BBB+, and to its banking subsidiary, First National Bank of Pennsylvania, with a deposit and senior unsecured debt rating of A-. Kroll described FNB's rating outlook as stable.

Vincent J. Delie, Jr., President and Chief Executive Officer of F.N.B. Corporation, commented, "We are very pleased to announce the initiation of ratings from Kroll Bond Rating Agency as we continue to diversify F.N.B.'s access to the capital markets over time as well as support organic and acquisition-related growth. Obtaining an investment grade rating not only provides a competitive advantage for our team of bankers and distinguishes F.N.B. among regional financial institutions, but it also provides additional third-party validation to the strength of our company, which should give our customers and shareholders confidence in our organization and strategies as we continue to grow."

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, including three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. F.N.B. has total pro-forma assets (with the proposed merger of Metro Bancorp, Inc.) of \$19.6 billion and more than 300 banking offices throughout Pennsylvania, Maryland, Ohio and West Virginia. 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. F.N.B. 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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