

WELCOME

Annual Shareholder Meeting

May 19, 2010

WILLIAM B. CAMPBELL



Chairman F.N.B. Corporation



36th ANNUAL SHAREHOLDERS MEETING

FORWARD-LOOKING STATEMENTS



FORWARD-LOOKING STATEMENTS: This presentation contains certain “forward-looking statements” relating to present or future trends or factors affecting the financial services industry and specifically the operations, markets and products of F.N.B. Corporation. These statements identified by words such as “believes”, “expects”, “projects”, “anticipates”, and similar expressions, are forward-looking statements within the meaning of the “safe harbor” provisions of the Private Securities Litigation Reform Act. Actual results could differ from those projected. F.N.B. undertakes no obligation to release revisions to these statements or to reflect events or circumstances after the date of this presentation.

STEVE GURGOVITS



President & C.E.O.
F.N.B. Corporation



DAVID MOGLE



Corporate Secretary
F.N.B. Corporation



AGENDA



- Official Business Matters
- C.E.O. Comments
- Questions & Answers
- Refreshments

SECRETARY'S REPORT



- Notice Mailed April 1, 2010
- Quorum
- 2009 Annual Meeting Minutes

ELECTION OF DIRECTORS

NOMINEES



William Campbell

Philip Gingerich

Robert Goldstein

Stephen Gurgovits

David Malone

NOMINEES



Harry Radcliffe

Arthur Rooney, II

John Rose

Stanton Sheetz

William Strimbu

F.N.B. DIRECTORS



Henry Ekker

Dawne Hickton

Stephen Martz

Peter Mortensen

Earl Wahl

ACCOUNTING FIRM



Ratification of Ernst & Young, L.L.P. Appointment

JUDGES OF ELECTION



Jennifer DeFazio

Craig Stover

Debbie Yuran

ELECTION OF DIRECTORS



VOTING



C.E.O. COMMENTS

2009 REVIEW

HEADWINDS



- Economy
- Elevated Credit Costs
- FDIC
- OTTI
- CPP Costs

2009 FINANCIAL RESULTS



- \$32.8 Million
- \$0.32/Diluted Share

2009 PEER COMPARISONS - PROFITABILITY



	<u>Peer Median</u>	<u>FNB</u>	<u>FNB Percentile Rank</u>
Return on Tangible Assets	0.36%	0.57%	56%
Return on Tangible Common Equity	4.81%	8.74%	67%

2009 PEER COMPARISONS - OPERATING RATIOS



	<u>Peer Median</u>	<u>FNB</u>	<u>FNB Percentile Rank</u>
Loan Growth YOY Change	4.5%	7.7%	68%
Deposit Growth YOY Change	8.3%	12.2%	64%
Net Interest Margin	3.42%	3.65%	75%

BUSINESS ACCOMPLISHMENTS

ORGANIC GROWTH OPPORTUNITY



Counties of Operation

Rank	Institution	Branch Count	Total Deposits in Market (\$000)	Total Market Share (%)
1	PNC Financial Services Group (PA)	323	39,653,260	33.06
2	Royal Bank of Scotland Group	203	9,512,513	7.93
3	F.N.B. Corp. (PA)	224	6,499,732	5.42
4	Huntington Bancshares Inc. (OH)	103	4,950,824	4.13
5	M&T Bank Corp. (NY)	99	3,956,051	3.30
6	First Commonwealth Financial (PA)	104	3,927,665	3.27
7	First Niagara Finl Group (NY)	56	3,678,459	3.07
8	Dollar Bank FSB (PA)	34	3,144,130	2.62
9	Northwest Bancshares, Inc. (PA)	84	2,691,082	2.24
10	S&T Bancorp Inc. (PA)	44	2,559,898	2.13
	Total (1-143)	2,290	119,949,529	100.00

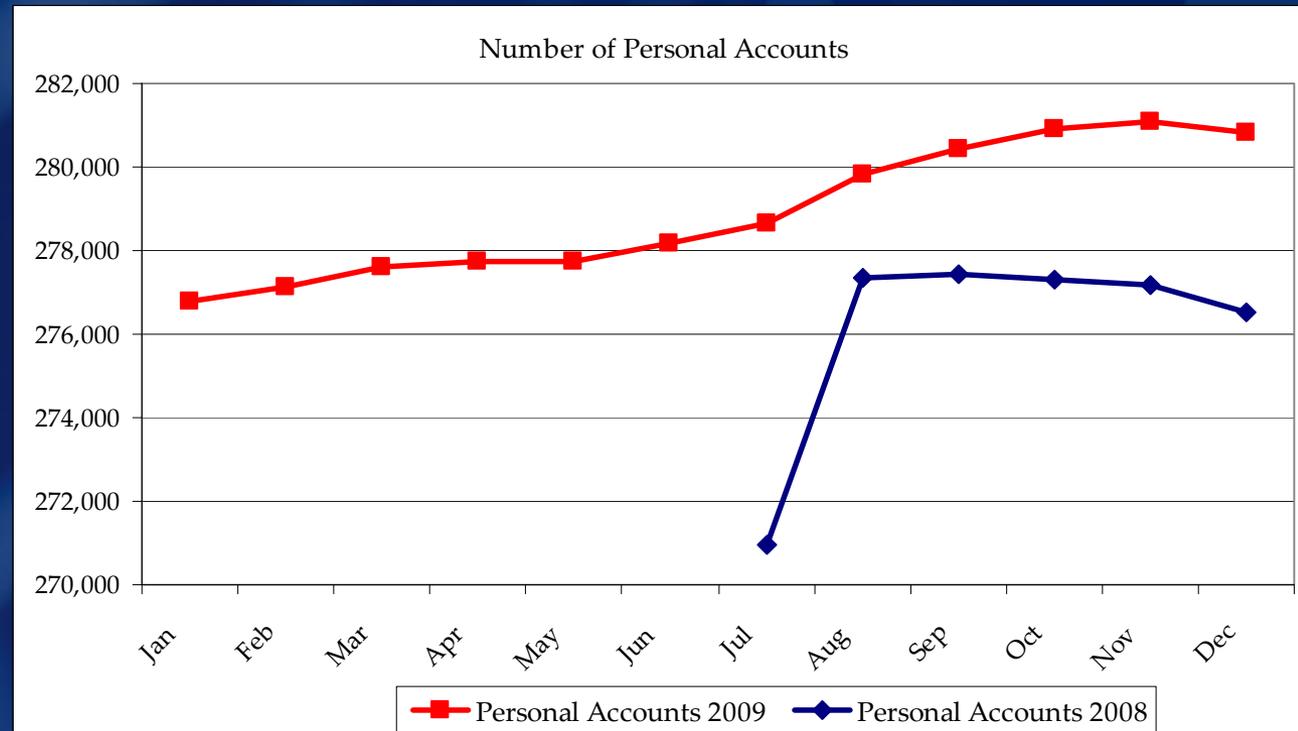
PERSONAL DEPOSIT ACCOUNTS



Year over Year:

- The number of accounts has increased by 4,285 or 2%
- Balances increased by \$124 million or 12%
- Balances per account have increased by 10%

Personal Accounts (includes DDA & Interest Checking)

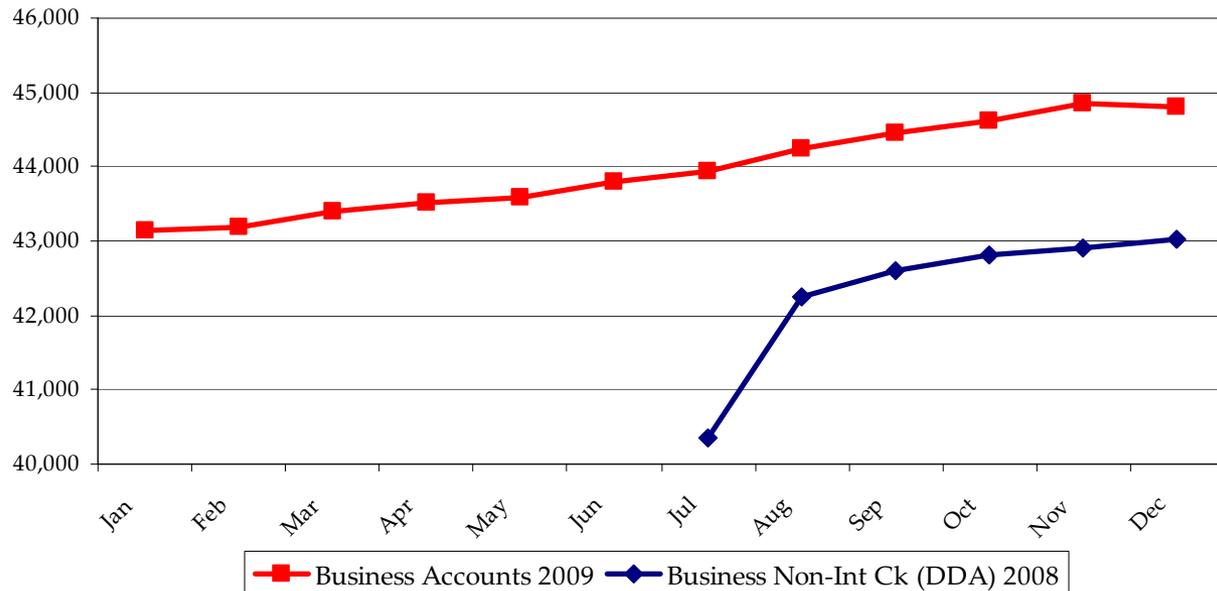


BUSINESS DEPOSIT ACCOUNTS



Business Accounts (includes DDA, Interest Checking, & Gov't)

Number of Business Accounts



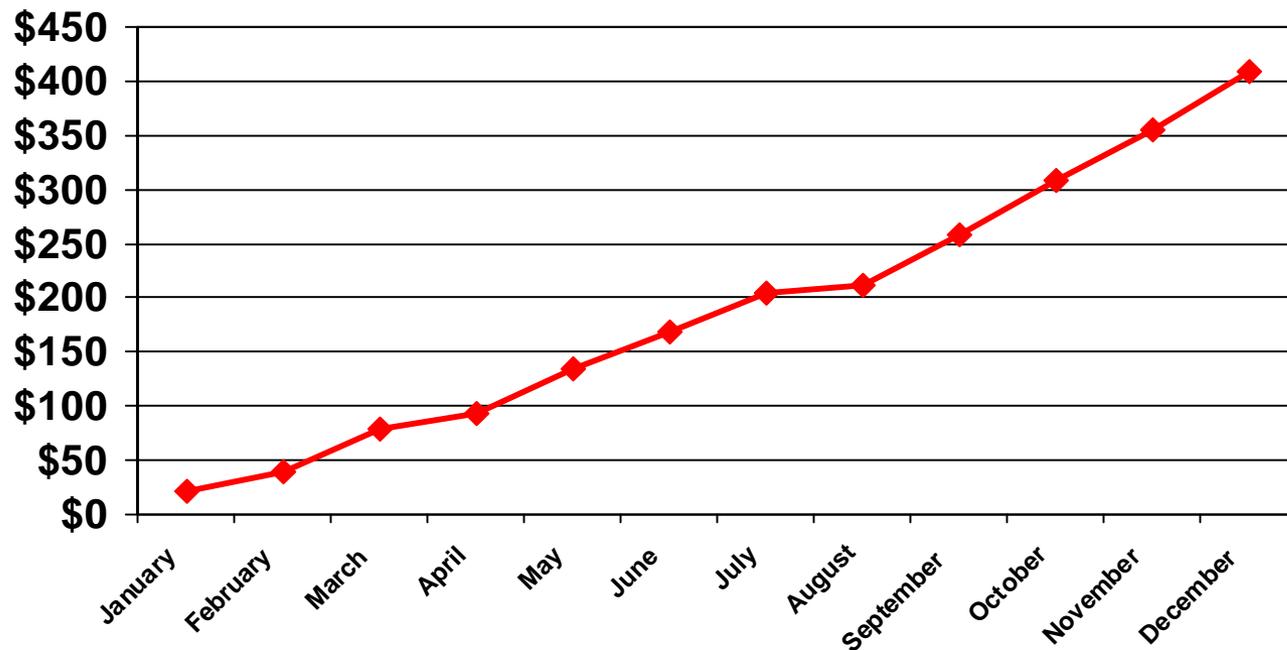
Year over Year:

- The number of accounts has increased by 1,788 or 4%
- Balances increased by \$113 million or 11%
- Balances per account have increased by 6%

COMMERCIAL RELATIONSHIPS



Significant New Commercial Relationships



- \$408.3 million in commercial commitments
- \$12.3 million in loan and TM income

SIGNIFICANT ACCOMPLISHMENTS



- Capital Raise
- CPP Payback

FIRST QUARTER 2010 FINANCIAL REVIEW

OPERATING RESULTS



	<u>1Q10</u>	<u>4Q09</u>
Pennsylvania Commercial Loan Growth	6.3%	9.5%
Deposit and Treasury Management Growth	9.4%	6.1%
Transaction Deposits and Treasury Management Growth	12.8%	10.6%
Net Interest Margin	3.74%	3.77%

OPERATING RESULTS



	<u>1Q10</u>	<u>4Q09</u>
Earnings per Common Share	\$ 0.14	\$ 0.04
Return on Tangible Common Equity	14.43%	4.66%
Return on Tangible Assets	0.85%	0.28%

SHAREHOLDER RETURN

DIVIDEND YIELD



As of
May 17, 2010

F.N.B. Corporation

5.13%

Regional Peers (31) Median

1.17%

F.N.B. Percentile Rank

97th

National Peers (68) Median

0.92%

F.N.B. Percentile Rank

99th

TOTAL SHAREHOLDER RETURN



Year-To-Date
May 17, 2010

F.N.B. Corporation	39.9%
Regional Peers (31) Median	26.0%
F.N.B. Percentile Rank	74th
National Peers (68) Median	23.0%
F.N.B. Percentile Rank	76th
Pennsylvania Peers (19) Median	20.4%
F.N.B. Percentile Rank	75th
Ohio Peers (16) Median	18.6%
F.N.B. Percentile Rank	67th

VOTING RESULTS

CONGRATULATIONS



William Campbell

Philip Gingerich

Robert Goldstein

Stephen Gurgovits

David Malone

CONGRATULATIONS



Harry Radcliffe

Arthur Rooney, II

John Rose

Stanton Sheetz

William Strimbu

ACCOUNTING FIRM



Ernst & Young, L.L.P.
Appointment
Ratified

BUSINESS CONCLUDED

CASH DIVIDEND



\$0.12
Per Share



QUESTIONS AND ANSWERS

THANK YOU
FOR ATTENDING