



Press Release

First National Bank Sells Tower in Downtown Youngstown

Youngstown, OH - August 4, 2007 - First National Bank of Pennsylvania, the lead subsidiary of F.N.B. Corporation (NYSE: FNB), announced today the sale of its First National Tower in downtown Youngstown to a Cleveland-based investment group headed by Lou Frangos. The price is undisclosed. First National Bank has signed a long-term lease with the buildings new owners and will continue its current operations at the site. The building name will remain the First National Bank Tower.

First National Bank remains committed to doing business in Youngstown's city center. The First National Bank Tower will continue to be a visible landmark on the Youngstown skyline and represent our presence in the market. As a result of selling the real estate, the only difference is that our commitment to serving the local businesses and residents will be further enhanced with the ability to invest in more loans to support the economic growth of the area, said Gary Roberts, President and Chief Executive Officer of First National Bank.

The Art Deco building was constructed in the early 1920's and was added to the National Register of Historic Places in 1980. First National Bank employs fourteen staff members there, and occupies approximately twelve percent of the space. The tower houses a branch office and ATM, commercial lending and treasury management areas, as well as the administrative offices for the Central Region.

First National Bank clients will not experience any changes, added Pete Asimakopoulos, Regional President and CEO of First National Bank Central Region. We consider this a valuable location that is convenient to a large number of our business clients. We will continue to serve them from this location.

The tower houses twenty-four other tenants, including the Youngstown Warren Chamber of Commerce, Youngstown Cityscape, Newman, Olson and Kerr, Northeast Ohio Legal Services, Reminger and Reminger, Community Bus, Quest, and Citynet.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 150 full-service locations in Pennsylvania and Ohio, and loan production offices in Florida and Tennessee.

About F.N.B. Corporation:

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$6.1 billion at June 30, 2007. F.N.B. is a leading provider of commercial and retail banking, wealth management, insurance and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, and Regency Finance Company. It also operates consumer finance offices in Tennessee and loan production offices in Tennessee and Florida.

Mergent Inc., a leading provider of business and financial information about publicly traded companies, has recognized F.N.B. Corporation as a Dividend Achiever. This annual recognition

is based on the Corporations outstanding record of increased dividend performance. The Corporation has consistently increased dividend payments for 34 consecutive years.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol FNB. Investor information is available on F.N.B.s website at <http://www.fnbcorporation.com>.

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