



# Press Release

## F.N.B. CORPORATION ANNOUNCES FIRST QUARTER DIVIDEND

**Hermitage, PA – February 20, 2008** – F.N.B. Corporation (NYSE: FNB), a diversified financial services company, today announced that its Board of Directors declared a quarterly cash dividend on its common stock of 24 cents per share for the first quarter of 2008. The dividend is payable on March 15, 2008, to shareholders of record as of the close of business on March 3, 2008.

Mr. Stephen J. Gurgovits, Chairman and Chief Executive Officer stated, "The Board's commitment to providing shareholders a strong cash dividend recognizes the Corporation's solid balance sheet position with respect to our modest capital needs and healthy credit quality."

### **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 December 31, 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 Corporation's outstanding record of increased dividend performance. The Corporation has consistently increased dividend payments for 35 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. Corporation's Web site at [www.fnbcorporation.com](http://www.fnbcorporation.com).

### **Forward-looking Statements**

This press release of F.N.B. Corporation ("F.N.B.") and the reports it files with the Securities and Exchange Commission often contain "forward-looking statements," which are based on current expectations, estimates, forecasts and projections about F.N.B., as well as F.N.B. management's assumptions and beliefs relating to present or future trends or factors affecting the future performance of F.N.B. and the banking and financial services industry. Since forward-looking statements relate to future developments, results and events, they involve certain risks and uncertainties, and actual future results may differ materially from historical performance or those expressed in or implied by this presentation as a result of future decisions by F.N.B. or by other factors and developments beyond F.N.B.'s control, including but not limited to: (1) a significant increase in competitive pressures among financial institutions; (2) changes in the interest rate environment that may reduce interest margins; (3) changes in prepayment speeds, loan sale volumes, charge-offs and loan loss provisions; (4) less favorable than expected general economic conditions; (5) legislative or regulatory changes that may adversely affect the businesses in which F.N.B. is engaged; (6) technological issues which may adversely affect F.N.B.'s financial operations or customers; (7) changes in the securities markets; or (8) risk factors mentioned in F.N.B.'s filings with the Securities and Exchange Commission. F.N.B. undertakes no obligation to update these forward-looking statements or to reflect events or circumstances after the date of this release.

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### **Analyst/Institutional Investor Contact:**

Bartley Parker, CFA 203-682-8250  
[bartley.parker@icrinc.com](mailto:bartley.parker@icrinc.com)

### **Media Contact:**

Jennifer Reel 724-983-4856  
724-699-6389 (cell)