

# **Press Release**

#### F.N.B. CORPORATION COMPLETES MERGER WITH IRON AND GLASS BANCORP, INC.

**Hermitage, PA, - August 18, 2008 -** F.N.B. Corporation (NYSE: FNB) today announced that it has completed its merger with Iron and Glass Bancorp, Inc. Shares of Iron and Glass Bancorp, Inc. will no longer be traded.

Iron and Glass branches will continue to operate, as normal, but under the First National Bank of Pennsylvania name. First National Bank of Pennsylvania has 218 offices serving commercial and consumer customers in 35 counties in Pennsylvania and Northeast Ohio.

Bob New, President and CEO of F.N.B. Corporation commented, "We are pleased to welcome the Iron and Glass customers, associates and shareholders to our organization. We expect that the Iron and Glass locations and people will be an important part of our growth strategy in the Pittsburgh market, going forward. We look forward to serving the Iron and Glass customers with our strong suite of financial products and having FNB's existing and new customers take advantage of our expanded presence."

# **About F.N.B. Corporation**

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$8.4 billion. F.N.B. Corporation is a leading provider of commercial and retail banking, leasing, wealth management, insurance, merchant banking 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, Regency Finance Company and Bank Capital Services. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania, Ohio, 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 F.N.B. Corporations outstanding record of increased dividend performance. F.N.B. 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.

#### **Forward-looking Statements**

This press release of F.N.B. Corporation and the reports F.N.B. Corporation files with the Securities and Exchange Commission often contain forward-looking statements relating to present or future trends or factors affecting the banking industry and, specifically, the financial operations, markets and products of F.N.B. Corporation. These forward-looking statements involve certain risks and uncertainties. There are a number of important factors that could cause F.N.B. Corporations future results to differ materially from historical performance or projected performance. These factors include, but are 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. Corporation is engaged; (6) technological issues which may adversely affect F.N.B. Corporations financial operations or customers; (7) changes in the securities markets or (8) risk factors mentioned in the reports and registration statements F.N.B. Corporation files with the Securities and Exchange Commission. F.N.B. Corporation undertakes no obligation to release revisions to these forward-looking statements or to reflect events or circumstances after the date of this press release.

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