

Press Release

F.N.B. CORPORATION TO PRESENT AT THE SANDLER O'NEILL 2008 EAST COAST FINANCIAL SERVICES CONFERENCE ON NOVEMBER 13

Hermitage, PA – November 6, 2008 – F.N.B. Corporation (NYSE: FNB), a diversified financial services company, today announced that it will be among the 50 companies expected to present at the Sandler O'Neill 2008 East Coast Financial Services Conference on November 13, 2008 in Palm Beach, Florida. F.N.B. Corporation is scheduled to present at 2:55 p.m. Eastern time and the event will be accessible via webcast at www.sandleroneill.com or the "Shareholder and Investor Relations" area of the Corporation's Web site at: www.fnbcorporation.com. An Adobe PDF version of the slide presentation will also be accessible via F.N.B. Corporation's Web site.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$8.5 billion as of September 30, 2008. 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. Corporation's 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.

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