



FIRST NATIONAL BANK LAUNCHES ASSET BASED LENDING GROUP

FNB Business Credit Team led by Ronald Donatelli and Robert Beer

HERMITAGE, PA –July 30, 2009— First National Bank, the largest subsidiary of F.N.B. Corporation, today announced the creation of their Asset Based Lending Group. This Group will provide enhanced focus and support to the Bank’s overall business mission, enabling FNB to broaden its business product and service offerings. The newly established Group will make up the Company’s Business Credit Department and will service First National Bank’s current footprint throughout Pennsylvania and Northeastern Ohio. FNB Business Credit will be led by Ronald Donatelli and Robert Beer, both based at the Bank’s One North Shore Center, Pittsburgh location.

“The economic environment has made it difficult for some businesses within our communities to fund their borrowing needs through traditional financing vehicles,” stated Vincent J. Delie, Jr., President of First National Bank. “FNB remains committed to supporting these companies by continuously providing capital to businesses as they move through the economic cycle.”

FNB Business Credit will be led by Ronald Donatelli, Senior Vice President, Director of Asset Based Lending. Donatelli will report to John Williams, Pittsburgh Market Executive and Regional President. Working alongside Donatelli will be Robert Beer, Senior Vice President.

“Both Ron and Bob bring extensive experience in all facets of asset based lending to First National Bank,” noted Williams. “Thanks to their specialized career tracks, both have outstanding middle market knowledge dealing with various risk profiles to successfully lead this new group.”

With a cumulative 55 years of commercial banking experience, Donatelli and Beer join First National Bank in mid-August from RBS/ Citizens Business Capital. In addition to Donatelli’s time with RBS/Citizens Business Capital in Pittsburgh, he also gained industry knowledge from his time in Western Pennsylvania with Equibank, Bank of Tokyo (BTM Capital), and National Bank of Canada (Bank of New England). Beer’s solid career in asset based lending can also be attributed to his time working for Equibank, Westinghouse Credit Corporation, and National City Corporation.

For further information regarding FNB’s asset based lending services, please contact Ron Donatelli at 412-596-7518.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has 224 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 \$8.4 billion as of December 31, 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 Corporation. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania, Tennessee, and Florida.

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First National Bank

FOR IMMEDIATE RELEASE

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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