



F.N.B. Capital Corporation

FOR IMMEDIATE RELEASE

F.N.B. CAPITAL CORPORATION PROVIDES \$10M IN MEZZANINE FINANCING TO B.J. ALAN COMPANY, INC.

Leading Consumer Firework Retailer and Distributor Plans for Expanded Business Opportunities and Growth for Phantom Fireworks

Pittsburgh, PA – November 5, 2009 – F.N.B. Capital Corporation, a Pittsburgh-based merchant banking subsidiary of F.N.B. Corporation (NYSE – FNB), is pleased to announce the closing of a \$10 million mezzanine financing investment in The B.J. Alan Company, a Youngstown, Ohio based distributor of consumer fireworks. The mezzanine financing provided by F.N.B. Capital Corporation will be invested to expand the Phantom Fireworks brand, allow for further business growth and to assist with the seasonal nature of the business.

“We are thrilled to have formed a new partnership with B.J. Alan Company,” noted Stephen Gurgovits, Jr., President and CEO of F.N.B. Capital Corporation. “Under the leadership of Bruce Zoldan, Phantom Fireworks has become a highly respected leader in the consumer fireworks industry. I am confident that Bruce’s industry knowledge and know-how combined with our support and expertise will foster a path of continued success and growth for the Company.”

For over 30 years, B.J. Alan Company has built and developed the Phantom Fireworks brand by serving customers through high-end permanent retail showrooms across the country. Additionally, the Company successfully manages over 1,000 temporary Phantom Fireworks locations during the Independence Day selling season.

Bruce Zoldan, President and CEO of B.J. Alan Company stated, “We are pleased to enter into this transaction with the F.N.B. Capital Corporation team. Since the 1970s we have strived to provide our customers with best-of-class service and selection and this investment will allow us to continue our growth strategies and capitalize on the favorable trends in our industry.”

B.J. Alan has been at the forefront of product safety and innovation as demonstrated by its breadth of products including favorites such as fountains, cakes, rockets, mortars, and aerial repeaters. Additionally, management has been highly involved in various industry associations including leadership roles in the American Pyrotechnics Association and the American Fireworks Standards Laboratory which have a successful track record of improving the safety of products, encouraging responsible legislation and better educating consumers.

For more information on B.J. Alan Company, including a product catalog and location guide, visit www.Fireworks.com.

MEDIA CONTACT

Jennifer Reel | email: reel@fnb-corp.com | office: 724.983.4856 | cell: 724.699.6389



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About F.N.B. Capital Corporation, LLC

F.N.B. Capital Corporation, LLC is headquartered in Pittsburgh, PA. A subsidiary of F.N.B. Corporation, it specializes in providing subordinated debt, private equity and other types of financial capital to small and medium sized commercial enterprises, focusing on recapitalizations, buyouts, generational transitions, mergers and acquisitions and other growth capital needs.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$8.6 billion as of September 30, 2009. 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, Tennessee and Florida.

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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