

Press Release

F.N.B. Corporation to Participate in East Coast Financial Services Conference Hosted by Sandler O'Neill

Hermitage, PA – November 5, 2009 – F.N.B. Corporation (NYSE: FNB), today announced that it will participate in the Sandler O'Neill 2009 East Coast Financial Services Conference at the Ritz-Carlton Hotel in Palm Beach, FL on November 11-13, 2009. F.N.B. will present at 2:55 p.m. Eastern Time on November 12, and a copy of the presentation and a link to the live webcast will be accessible through the Shareholder and Investor Relations section of the Web site at: www.fnbcorporation.com. A replay will remain accessible for a limited period of time following this event. Alternatively, you may access the presentation directly from the Sandler O'Neill site via this link: http://www.thomson-webcast.net/us/dispatching/SOP_200911.

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.

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