



First National Bank Announces Expansion of Regional Headquarters in Pittsburgh
Insurance and Wealth Management Bolster Presence

Hermitage, PA – November 12, 2010 – F.N.B. Corporation (NYSE: FNB) has announced the expansion of the Pittsburgh Regional Headquarters of First National Bank, the largest subsidiary of F.N.B. Corporation. This expansion will have a significant impact on the Company's presence in the North Shore of Pittsburgh in terms of employees and leased office space.

First National Bank's existing regional headquarters in Pittsburgh, located at One North Shore Center, will be expanded in July 2011. A new lease has been signed for 35,000 square feet of office space, giving F.N.B. control of approximately 55,000 square feet on the North Shore. The expansion will accommodate the relocation of the Company's First National Insurance Agency headquarters, and it will allow for growth as First National Bank pursues its commitment to provide premier financial products and services to the Pittsburgh area. First National Insurance Agency joins the Company's mezzanine financing affiliate, F.N.B. Capital Corporation, in calling Pittsburgh home.

Kim Craig, President and CEO of another Company affiliate, F.N.B. Wealth Management, will be relocating to the North Shore, joining the wealth management presence already established there.

These announcements reflect the Company's stated commitment to Pittsburgh, where it maintains a strong presence as evidenced by increased market share. "Bringing together the core of our affiliates means we can better leverage the Bank's delivery channel in providing Total Money Management solutions," notes Vincent J. Delie, Jr., President of First National Bank and Executive Vice President and Chief Revenue Officer of F.N.B. Corporation. "We will have experts from every line of business in one place, developing strategies to deliver a broad range of offerings, including Insurance and Wealth Management products and services, to fulfill the needs of our growing client base."

Currently, F.N.B. Corporation employs over 220 people in Allegheny County, an increase of 115 employees since 2005. The expansion will provide space for additional staffing increases over the next few years. According to Delie, F.N.B. will continue to tap the highly skilled workforce present in the Pittsburgh area. He points to recent enhancements that have already been accomplished in Pittsburgh, including the addition of numerous Commercial Bankers and Wealth Management Advisors, as well as the creation of Private Banking and Asset Based Lending, divisions of First National Bank currently located in Pittsburgh. First National Bank presently operates 70 branches in the Pittsburgh Region, 23 of them in Allegheny County.

"This is a very positive event," according to Bruce Longenecker, Vice President of The Elmhurst Group, owner of One North Shore Center. "We're always pleased when we can accommodate an expanding tenant. It's great for us and great for the region. We're happy to be part of F.N.B.'s growth in Pittsburgh."

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As the second largest city in Pennsylvania, Pittsburgh provides F.N.B. with a favorable business climate and an increased prospective client base due to its population and demographics.

F.N.B. Corporation has been taking measurable steps to expand its already notable presence across the state of Pennsylvania. Referencing the Pittsburgh expansion, Delie comments, "The customers and businesses of this region already know us because we have been a consistent provider of quality financial products and services. We also have received numerous public recognitions for our commitment to service excellence, so our reputation has become an asset in our existing markets and as we venture into new markets."

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 220 full-service locations in Pennsylvania and Ohio, and loan production offices in Florida.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$9.0 billion as of September 30, 2010. 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 F.N.B. Commercial Leasing. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania 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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