



F.N.B. CORPORATION AFFILIATE EXPANDS INTO KENTUCKY
Regency Finance Company Opens Eight New Offices

Hermitage, PA – November 30, 2010 – F.N.B. Corporation (NYSE: FNB), a diversified financial services company, has announced the expansion of its consumer finance affiliate, Regency Finance Company, with the addition of eight new offices, seven of which represent F.N.B. Corporation's first business enterprise in Kentucky. These offices expand the corporation's physical presence to five states.

"Regency Finance Company has delivered significantly to the bottom line of our organization in 2010," notes Stephen J. Gurgovits, President and CEO of F.N.B. Corporation. "They have done a good job of delivering their products to an expanded customer base, and we believe the demographics in Kentucky will prove suitable for continued business growth."

Robert Carter, President and CEO of Regency Finance Company, attributes the Company's growth to its ability to provide flexible financing options to consumers, with the added benefit of convenient repayment terms. "We fulfill a customer need for immediate cash solutions that impact daily living. We can respond quickly to a broad range of customer situations, and we provide personal service that is meaningful to our customers."

Five new offices have already opened in the Kentucky cities of Bowling Green, Elizabethtown, Hopkinsville, Madisonville and Owensboro, with another new office opened in East Knoxville, Tennessee. By January 2011, two additional offices will open in Henderson and Paducah, Kentucky, bringing Regency Finance Company's total office count to 64.

Founded in Youngstown, Ohio, in 1927, Regency Finance Company was acquired by F.N.B. Corporation in 1974. Of its 64 locations, 16 operate in Ohio under the name of Citizens Financial Services, Inc. An additional 22 offices operate in Pennsylvania, conducting business as Regency Finance Company and F.N.B. Consumer Discount Company. The Tennessee offices, which now total 19, operate as Regency Finance Company and Finance and Mortgage Acceptance Corporation. The seven Kentucky offices will operate as Regency Finance Company.

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.

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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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