

F.N.B. Corporation Named to 2011 Bank & Thrift All-Star List Nation-Wide Evaluation Results in Selection of 25 Financial Institutions

Hermitage, PA – September 28, 2011 - When the names of the 25 banks and thrifts that comprise the 2011 Sandler O'Neill & Partners Sm-All Stars were announced recently, F.N.B. Corporation (NYSE : FNB) joined what some refer to as an "exclusive fraternity."

The evaluation used to create the All-Star list was applied to all 486 publicly traded banks and thrifts across the nation with a market cap of less than \$2 billion, with the express purpose of identifying small-cap depository institutions that stand out from the pack. The analysis focused on growth, profitability, credit quality and capital strength. The narrowed list included the top 25 institutions identified as delivering bottom line results that are markedly better than the industry as a whole.

Stephen J. Gurgovits, CEO of F.N.B. Corporation notes, "Our addition to the All-Star list is an achievement that generates pride throughout our organization. It is also a reflection of our commitment to maintain financial practices that protect our customers and our shareholders."

Earlier this year, F.N.B. Corporation was selected to be included in the Standard & Poor's SmallCap 600, Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Criteria for that selection focused on market capitalization, adequate trading liquidity, reasonable price and financial viability as indicated by at least four consecutive quarters of positive as-reported earnings.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$9.9 billion. 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 Kentucky and Tennessee.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's SmallCap 600 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Investor information is available on F.N.B. Corporation's Web site at <u>www.fnbcorporation.com</u>.

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