

First National Bank of Pennsylvania Creates Dedicated Business Development Division

Business Development Specialists Assigned to Each Region

Hermitage, PA – September 18, 2007 – The retail banking division of First National Bank of Pennsylvania recently created a new business development initiative in its regions. Six specially trained Business Development Officers have been identified and given responsibility for expanding the Bank's retail business relationships in the communities they serve.

"At First National Bank, we recognize that in order to increase business from existing customers, as well as to cultivate new clients, we must actively identify and capitalize on opportunities," said Jonathan Roberts, Executive Vice President for Retail Banking at First National Bank. "Through this business development initiative, we have created a team of Business Development Officers who have the time, training and experience to focus exclusively on expanding First National Bank's customer base."

The Business Development Officers will focus on development of new small business relationships, service for existing business relationships, maintenance of an on-going call program for prospective customers, enhancement of the Bank's visibility in the community, and working with business partners to solicit new business.

About the First National Bank Business Development Officers

Jerry Supko, Business Development Officer, Westmoreland County

Supko is the former Manager of the Greensburg branch of Commercial Bank and Trust of Pennsylvania. He will work out of First National Bank's Unity Township office. He has over ten years experience in financial services, and holds a Bachelors Degree in Business Administration from Indiana University of Pennsylvania. A resident of North Huntingdon, Supko is a member of the Rotary Club of Greensburg, the Latrobe Chamber of Commerce, and the Westmoreland Professional Builders Association.

Randall Raynolds, Assistant Vice President, Business Development Officer, Pittsburgh

Raynolds comes to First National Bank from Huntington National Bank where he was a Vice President/Commercial Loan Officer. A resident of Pittsburgh, Raynolds is a graduate of West Virginia University, Morgantown, where he earned a degree in Finance. He is the past President and current Treasurer of the Professional Referral Exchange in Pittsburgh.

Marty Radovanic, Assistant Vice President, Business Development Officer, Johnstown

A graduate of the University of Pittsburgh, Johnstown, Radovanic has held a variety of management and sales positions, most recently as Professional Sales Representative for Altana Pharma. He also served as a Division Director for the American Heart Association in Bedford, Cambria, Indiana and Somerset Counties. A member of the Cambria County Chamber of Commerce, he resides in Johnstown with his wife, Melissa, and their son.

Timothy J. Bracken, Vice President, Business Development Officer, Erie

Bracken previously held the position of Vice President, Branch Manager for First National Bank in Meadville. He has a Bachelor's Degree in Economics from Washington and Jefferson University in Washington, PA. He is a member of the Meadville Rotary Club, and the Meadville Chamber of Commerce. He and his wife, Mary, live in Conneaut Lake with their daughter.

Jim Circle, Assistant Vice President, Business Development Officer, Beaver

Circle comes to First National Bank from National City, where he was Branch Manager of the Beaver Falls office. He holds a Bachelors Degree in Psychology from Norfolk (VA) State University, a Masters in Human Resources Management from Troy (AL) University, and a Masters in Business Administration from Cleveland (OH) State University. He is a member of the adjunct faculty for Park (MO) University and for Mountain State (WV) University. He and his wife, Biba, live in Center Township with their three children.

J. Craig Ray, Vice President, Business Development, Pottsville

Ray moved to Pottsville, PA in 1992 after twenty-two years in the United States Air Force, having achieved the rank of Colonel. Prior to joining First National Bank, he was an Executive Sales Manager for Sovereign Bank. He holds a Bachelor of Arts from Marietta (OH) College and a Masters of Business Administration from University of Wyoming. He is a graduate of the Air War College in Montgomery, Alabama, and the Central Atlantic School of Banking. He and his wife, Ellen, live in Pottsville where he serves on the boards of the Good Samaritan Regional Medical Center Foundation, the Schuylkill County Chamber of Commerce and the Schuylkill County Symphony Orchestra.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), operates over 150 full-service banking offices in Pennsylvania and Ohio, and loan production offices in Florida and Tennessee.

About F.N.B. Corporation:

F.N.B. Corporation, headquartered in Hermitage, PA had total assets of \$6.1 billion at June 30, 2007. F.N.B. is a leading provider of banking, 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, and Regency Finance Company. It also operates consumer finance offices in Tennessee and loan production offices in Tennessee and Florida.

Mergent Inc., a leading provider of business and financial information about publicly traded companies, has recognized F.N.B. Corporation as a Dividend Achiever. This annual recognition is based on the Corporations outstanding record of increased dividend performance. The Corporation has consistently increased dividend payments for 34 consecutive years.

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. Corporations Web site at <http://www.fnbcorporation.com>.

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