

F.N.B. Corporation to Present at the Stifel Nicolaus 2007 Financial Institutions Conference

Hermitage, PA. – December 3, 2007 – F.N.B. Corporation (NYSE: FNB) today announced that Stephen J. Gurgovits, President and Chief Executive Officer will be on a panel discussing banking trends in the Northeast at the Stifel Nicolaus 2007 Institutions Conference in New York City at the Waldorf=Astoria® on Thursday, December 6, 2007, at 7:45 AM Eastern Time.

The panel discussion will be webcast live over the internet. Investors interested in listening to it can do so by visiting the "Investor and Analyst Presentation" section of F.N.B. Corporation's Web site at <http://www.fnbcorporation.com>. Investors are encouraged to visit F.N.B. Corporation's Web site at least fifteen minutes prior to the start of the presentation to download and install any necessary software, if applicable.

About F.N.B. Corporation:

F.N.B. Corporation, headquartered in Hermitage, PA., is a diversified financial services company with total assets of \$6.1 billion at September 30, 2007. F.N.B. is a leading provider of commercial and retail banking, wealth management, insurance 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 Corporation's outstanding record of increased dividend performance. The Corporation has consistently increased dividend payments for 35 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. Corporation's Web site at www.fnbcorporation.com.

Forward-looking Statements

This press release of F.N.B. Corporation ("F.N.B.") and the reports it files with the Securities and Exchange Commission often contain "forward-looking statements," which are based on current expectations, estimates, forecasts and projections about F.N.B., as well as F.N.B. management's assumptions and beliefs relating to present or future trends or factors affecting the future performance of F.N.B. and the banking and financial services industry. Since forward-looking statements relate to future developments, results and events, they involve certain risks and uncertainties, and actual future results may differ materially from historical performance or those expressed in or implied by this presentation as a result of future decisions by F.N.B. or by other factors and developments beyond F.N.B.'s control, including but not limited to: (1) a significant increase in competitive pressures among financial institutions; (2) changes in the interest rate environment that may reduce interest margins; (3) changes in prepayment speeds, loan sale volumes, charge-offs and loan loss provisions; (4) less favorable than expected general economic conditions; (5) legislative or regulatory changes that may adversely affect the businesses in which F.N.B. is engaged; (6) technological issues which may adversely affect F.N.B.'s financial operations or customers; (7) changes in the securities markets; or (8) risk factors mentioned in F.N.B.'s filings with the Securities and Exchange Commission. F.N.B. undertakes no obligation to update these forward-looking statements or to reflect events or circumstances after the date of this release.

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