

FIRST NATIONAL BANK RECRUITS BANKING EXECUTIVE, DAVID B. YATES

Yates Appointed to SVP, Corporate Strategies Coordinator and Private Banking Group Manager

HERMITAGE, PA –November 20, 2008—First National Bank is pleased to announce the appointment of David B. Yates to the new position of Senior Vice President, Corporate Strategies Coordinator. In this position, Yates will oversee a number of high-level strategic initiatives identified by First National Bank's Executive Management Committee. These initiatives are focused on optimizing the Bank's overall performance with an emphasis in the areas of process improvement and efficiency, product development and enhancement, and customer service. Yates will also lead the Private Banking Business segment in all of FNB's market areas. He will report to Vincent J. Delie, Jr. President, Banking Group.

"We are very pleased with First National's growth in light of the turmoil in financial markets," noted Delie. "However, we are an organization committed to continuous improvement and feel it is important that we dedicate the appropriate resources towards that end. I am confident that Mr. Yates's extensive commercial banking and credit administration experience, leadership skills, and local market knowledge will serve him well in his new position with FNB."

Yates's new role was developed to provide for enhanced execution of various strategic initiatives that cross functional lines. The improved coordination of efforts among the various sales teams and support units is expected to bring strategic concepts to realization faster and more effectively.

"First National is a strong regional bank with a promising future," said Yates. "The Bank's management team has pursued a direction that has enabled the company to avoid many of the problems currently faced by other banks in the current financial crisis. I chose FNB because I believe the Bank is well positioned to move forward. I am truly excited to join the First National team and contribute to its success."

Yates brings nearly 27 years of commercial banking and credit administration experience to First National Bank. Previously with National City, his positions included sales and management responsibilities in Middle Market and Large Corporate Commercial Banking as well as Credit Administration. He worked for National City in Cincinnati and Columbus, Ohio before moving to Pittsburgh in 2000 to assume responsibilities as Deputy Chief Credit Officer for Western Pennsylvania. Yates earned a BBA in Finance from the University of Cincinnati and an MBA from The Ohio State University. He and his family live in Pittsburgh.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has 225 full-service locations 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, is a diversified financial services company with total assets of \$8.5 billion as of September 30, 2008. 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 Bank Capital Services. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania, Ohio, Tennessee, and Florida.

MEDIA CONTACT: Tiffany B. Bell / office: 724.983.3303 / cell: 724.301.6234 / email: BellT@fnb-corp.com



First National Bank

PRESS RELEASE

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 F.N.B. Corporation's outstanding record of increased dividend performance. F.N.B. 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.

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