

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

Mail Stop 4720

October 9, 2009

Brian F. Lilly Chief Financial Officer F.N.B Corporation One F.N.B. Boulevard Hermitage, PA 16148

RE: F.N.B. Corporation

Form 10-K for Fiscal Year Ended December 31, 2008

Filed March 2, 2009 File No. 1-31940

Dear Mr. Lilly,

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline Staff Accountant