



DIVISION OF
CORPORATION FINANCE

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