



FOR IMMEDIATE RELEASE

F.N.B. Capital Corporation Provides \$5.0MM of Acquisition Capital to Celtic Healthcare, Inc.

Pittsburgh, PA – January 14, 2011 – F.N.B. Capital Corporation, LLC, a Pittsburgh-based merchant banking subsidiary of F.N.B. Corporation (NYSE : FNB), today announced the closing of \$5.0MM in funding for Celtic Healthcare, Inc., based in Mars, Pennsylvania. Celtic Healthcare is a leading regional full-continuum home healthcare and hospice services provider. The cash infusion provided by F.N.B. Capital Corporation will be used to complete Celtic's acquisition of Hospice Community Care in Scranton, PA. This acquisition expands Celtic's geographic presence in Eastern Pennsylvania and enhances the hospice services throughout Celtic's operating footprint.

"We are thrilled to partner with the Celtic team and help support their tremendous growth initiatives," explains Stephen Gurgovits, Jr., President and CEO of F.N.B. Capital Corporation. "Celtic Healthcare is one of the fastest growing companies in Western Pennsylvania, and their ability to navigate and execute effectively in a complex business environment makes this an excellent opportunity for us. The acquisition of Hospice Community Care enhances Celtic's profile in the home healthcare industry, and we are pleased to partner with them in their efforts to provide quality home healthcare to patients throughout our market."

Arnie Burchianti, President and CEO of Celtic Healthcare, Inc., agrees. "F.N.B. Capital Corporation has been a great resource in helping us complete this acquisition. The home healthcare industry is experiencing remarkable growth because of aging baby boomers, increased demand for home healthcare, chronic disease management and pressure to develop more cost-effective care transitions. Our business model enables us to deliver quality care with an efficient cost structure, and our partnership with the F.N.B Capital team means we can now provide these essential hospice offerings in new and expanded markets."

This is the fourth mezzanine financing deal for F.N.B. Capital Corporation over the past twelve months and the second Pittsburgh-based transaction in the last six months. Since the inception of F.N.B. Capital Corporation in November 2005, the Company has completed fifteen transactions.

This is the fourth acquisition for Celtic Healthcare over the past four years. Celtic continues to grow through acquisitions, contract management agreements, start-ups and organic growth in homecare, hospice, private pay services and geriatric care management.

For more information on F.N.B. Capital Corporation, visit www.fnbcapital.com.

For more information on Celtic Healthcare, Inc., visit www.celtichealthcare.com.

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About F.N.B. Capital Corporation, LLC

F.N.B. Capital Corporation, LLC is headquartered in Pittsburgh, PA. A subsidiary of F.N.B. Corporation, it specializes in providing subordinated debt, private equity, and other types of financial capital to small and medium sized commercial enterprises, focusing on recapitalizations, buyouts, generational transitions, mergers and acquisitions, and other growth capital needs.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$9.0 billion as of September 30, 2010. 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 F.N.B. Commercial Leasing. It also operates consumer finance offices in Tennessee and loan production offices in Pennsylvania and Florida.

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.

About Celtic Healthcare, Inc.

Celtic Healthcare is a multi-state comprehensive, Medicare-certified, skilled home healthcare and hospice service organization. Founded in 1996 in Mars, Pennsylvania by Arnie Burchianti, a practicing physical therapist, Celtic's service area now spans throughout Western, Central and Northeast Pennsylvania, Northeast Ohio and Montgomery and Baltimore counties in Maryland. Celtic Healthcare has earned national recognition for its technology and specialized chronic disease management programs utilizing Telehealth technology. Celtic has also been honored with numerous awards including Best Places to Work, Fastest Growing Company, Homecare Marketing and Homecare Elite Status.

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