

F. N. B. Corporation

Hermitage Square • Hermitage, Pennsylvania 16148-3389

412/981-6000

A Bank Holding Company formed under the Bank Holding Company Act of 1956, as amended, operating under Regulations of the Board of Governors of the Federal Reserve System

September 21, 1992

2520032065230

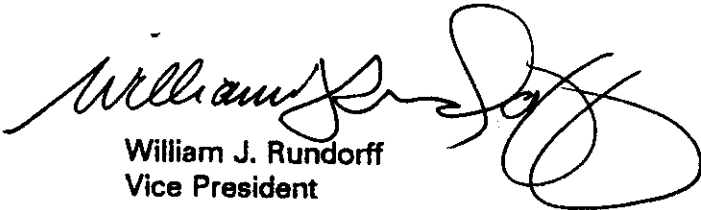
Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

To Whom It May Concern:

F.N.B. CORPORATION: TOP HAT FILING

Attached is a statement which satisfies the reporting and disclosure requirements of ERISA for a top hat plan maintained by the above-referenced employer. The statement is in the format prescribed by DOL Regulation §2520.104-23. The plan was adopted no earlier than 120 days prior to the date of this filing.

Sincerely,



William J. Rundorff
Vice President

WJR:bt

Attachment

Principal Subsidiaries

First National Bank of Mercer County	Founded 1864	The Metropolitan Savings Bank of Youngstown	Founded 1922
Citizens Budget Co. - Youngstown	Founded 1927	Mortgage Service Corporation	Founded 1944
F.N.B. Consumer Discount Company	Founded 1979	First County Bank	Founded 1988
Bucktail Bank & Trust Company	Founded 1928	Dollar Savings Association	Founded 1898
Reeves Bank	Founded 1868	Regency Consumer Discount Co., Inc.	Founded 1983

F.N.B. CORPORATION

Statement Satisfying ERISA Reporting and Disclosure Requirements for Top Hat Pension Plans

This statement, in the format prescribed by DOL Regulation 52520.104-23, is submitted to satisfy all reporting and disclosure requirements for the top hat plan maintained by this employer.

- Employer Name, Address, and Employer Identification Number:

F.N.B. Corporation
Hermitage Square
Hermitage, PA 16148-3389
EIN: 25-1255406

- Declaration:

This plan is maintained by the employer primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

- Listing of top hat pension plans maintained by the employer and the number of employees in each:

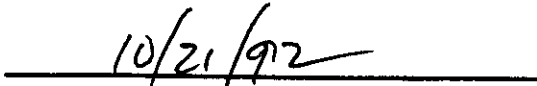
Plan	Number of Participating Employees
F.N.B. Corporation Supplemental Executive Retirement Plan	16 (Includes 1 retired participant)

NOTE: This plan replaced a prior top hat plan, the First National Bank of Mercer County Supplemental Defined Benefit Plan.

- Availability of Plan Document:

The plan document is available upon request.


William J. Rundorf
Vice President


Date