



First National Bank

FOR IMMEDIATE RELEASE

First National Bank Introduces New Construction Loan Product
Single Close Construction Loan Saves Money for New Home Buyers

Hermitage, PA – December 28, 2010 – First National Bank of Pennsylvania has announced the recent introduction of a one-stop construction loan product that will make new home construction more affordable and convenient for borrowers. The Bank is offering, in its markets throughout Pennsylvania and eastern Ohio, a construction loan that requires only one closing. By eliminating the second closing typically required after the construction period, new home buyers will save time and money.

Vincent J. Delie, Jr., President of First National Bank, comments, “We are pleased to offer this single close construction loan to consumers. Building a new home is a major commitment, and this product will simplify the process and make new home construction a more appealing option for more home buyers.”

Because First National Bank has Mortgage Lenders available in each local market throughout Pennsylvania and eastern Ohio, it can provide the consistent service needed to manage the more involved administration associated with construction loans. Rhoan Hernandez, Vice President and Real Estate Services Manager for First National Bank, is confident that borrowers will be pleased. “This product reduces some of the challenges inherent in construction loans. Customers will have a local contact at all times, and they will save money by eliminating the second closing.”

First National Bank of Pennsylvania is an Equal Housing Lender.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 220 full-service locations in Pennsylvania and Ohio, and loan production offices in Florida.

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.

###

MEDIA CONTACT: Kathy Hammons Office: 724.983.3303 Hammons@fnb-corp.com