



First National Bank

FOR IMMEDIATE RELEASE

Business Financial Solutions Package Meets Needs of Local Businesses

First National Bank Introduces Creative Approach to Help Growing Businesses

Hermitage, PA – June 29, 2011 – The economy is beginning to show positive signs of recovery, and small businesses are in line to benefit from the rebound. According to 2010 Small Business National Research conducted by the Raddon Financial Group, loan demand among small businesses will be on the rise within the next 12 months, and 51% of small businesses anticipate opening a line of credit within the year. Pete Asimakopoulos, Executive Vice President, Small Business Banking with First National Bank of Pennsylvania, notes that these statistics and the feedback of existing clients convinced First National Bank that it was time to introduce its new Business Financial Solutions package.

Asimakopoulos points to an additional Raddon finding that 71% of small businesses report at least some interest in a business package account, but only 13% currently own or utilize one. “Our Business Financial Solutions package provides the complete financial solutions that growing businesses are seeking,” states Asimakopoulos, “and our ability to tailor the client’s package supports the personal, one-to-one attention that we offer our business clients.”

Research shows that one-quarter of firms that recently switched financial providers did so in order to find a business checking package to fit their needs. Additionally, a line of credit was the most sought-after credit product, while credit products in general topped the list of desired services, just after online banking and bill pay. First National Bank’s Business Financial Solutions package addresses each of these client needs.

The one standard component of the Business Financial Solutions package is a business checking account. From there, business clients can tailor products and services to meet their particular needs. Options include a business credit card, a line of credit or business loan, a tax-deferred savings vehicle, discounted merchant card services, WorkPlace Banking employee benefits and leasing services. Asimakopoulos notes that many business clients do not have the staffing or time to investigate the financial resources available to them. “We bring all the pieces together in our Business Financial Solutions package. Sometimes clients just need to know what’s available and understand how each component can make their business more successful,” he comments.

Business Financial Solutions clients also receive a free consultation with an F.N.B. Wealth Management Advisor to discuss personal investment and trust services, a 401(k) plan and more, as well as a free expert insurance consultation for personal and business needs. Asimakopoulos adds, “Business Financial Solutions clients can benefit from our Same Day Banking, All Day! service which extends our banking cut off time. Every transaction made during branch hours is posted to the client’s account that day. We do not impose a midday cut off time like most banks, and this is a great perk for our business clients because it improves cash flow and provides faster access to deposits.”

As economic conditions across the country improve, and with the potential pent-up demand for credit among small businesses, the introduction of the Business Financial Solutions package with a unique lending component is the perfect opportunity for First National Bank to effectively meet the financial needs of small businesses.

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About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 230 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 \$9.8 billion. 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 Kentucky and Tennessee.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's SmallCap 600 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Investor information is available on F.N.B. Corporation's Web site at www.fnbcorporation.com.

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