

FNB CORP/FL/
Form 424B2
February 01, 2012

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Registration No. 333-170070

PROSPECTUS SUPPLEMENT
(To Prospectus Dated October 21, 2010)

FNB FINANCIAL SERVICES, LP

\$350,000,000

SUBORDINATED TERM NOTES AND DAILY NOTES

Pursuant to the prospectus, FNB Financial Services, LP is offering up to Three Hundred Fifty Million Dollars (\$350,000,000) aggregate principal amount of its nonnegotiable subordinated term, daily and special daily notes (the "New Notes"), which are fully and unconditionally guaranteed by F.N.B. Corporation, (the "Company"). Renewals of Notes issued by the Company prior to 2005 and still outstanding carry the same interest rates as their corollary New Notes.

The following annual interest rates are applicable to both New Notes

and Outstanding Notes effective FEBRUARY 1, 2012.

| | ANNUAL INTEREST RATE | ANNUAL PERCENTAGE YIELD |
|---|-------------------------------------|--|
| Subordinated Daily Notes | 0.75% | 0.75% |
| Subordinated Special Daily Notes | 1.10% | 1.10% |
| MINIMUM BALANCE \$25,000.00 | | |
| Subordinated JUMBO Daily Notes | 1.35% | 1.36% |
| MINIMUM BALANCE \$100,000.00 | | |
| Subordinated Term Notes | | |
| 3 Month | 1.10% | 1.10% |
| 6 Month | 1.25% | 1.26% |
| 9 Month | 1.30% | 1.31% |
| 12 Month | 1.50% | 1.51% |
| 15 Month | 1.55% | 1.56% |
| 18 Month | 1.75% | 1.76% |
| 21 Month | N/A | N/A |
| 24 Month | 2.00% | 2.02% |
| 27 Month | 2.05% | 2.07% |
| 30 Month | 2.25% | 2.27% |
| 36 Month | 2.65% | 2.68% |
| 48 Month | 3.00% | 3.03% |
| 60 Month | 3.35% | 3.39% |
| 84 Month | 3.75% | 3.80% |
| 120 Month | 3.75% | 3.80% |

This Prospectus Supplement is dated FEBRUARY 1, 2012.