

FNB CORP/FL/

Form 424B2

February 06, 2013

PROSPECTUS SUPPLEMENT

(To Prospectus Dated October 19, 2012)

Filed Pursuant to Rule 424(b)(2)

Registration No. 333-184509

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 6, 2013.

| | ANNUAL INTEREST RATE | ANNUAL PERCENTAGE YIELD |
|---|-------------------------------------|--|
| Subordinated Daily Notes | 0.50% | 0.50% |
| Subordinated Special Daily Notes | 0.85% | 0.85% |
| MINIMUM BALANCE \$25,000.00 | | |
| Subordinated JUMBO Daily Notes | 1.10% | 1.10% |
| MINIMUM BALANCE \$100,000.00 | | |
| Subordinated Term Notes | | |
| 3 Month | 1.00% | 1.00% |
| 6 Month | 1.15% | 1.15% |
| 9 Month | 1.20% | 1.21% |
| 12 Month | 1.30% | 1.31% |
| 15 Month | 1.35% | 1.36% |
| 18 Month | SPECIAL 1.75% | 1.76% |
| 21 Month | N/A | N/A |
| 24 Month | 1.60% | 1.61% |
| 27 Month | 1.70% | 1.71% |
| 30 Month | 2.00% | 2.02% |
| 36 Month | 2.50% | 2.52% |
| 48 Month | SPECIAL 3.00% | 3.03% |
| 60 Month | 3.25% | 3.29% |
| 84 Month | 3.50% | 3.55% |
| 120 Month | 3.50% | 3.55% |

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This Prospectus Supplement is dated FEBRUARY 6, 2013.