

FOR IMMEDIATE RELEASE

Avista Solutions Completes LOS Implementation for First National Bank of Pennsylvania

First National Bank's search for a web-based retail lending platform with transparency and advanced reporting capabilities was fulfilled by Avista Solutions' loan origination system

Charleston, SC, January 17, 2012 – Avista Solutions, a leading provider of a web-based, end-to-end, mortgage loan origination system, welcomes Hermitage, PA-based First National Bank of Pennsylvania as a new customer. First National Bank, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), recently launched the Avista Agile™ LOS retail platform.

"I am pleased to announce that First National Bank of Pennsylvania chose Avista as its new LOS provider," Avista Solutions CEO Mark Phlieger said. "Our system is a powerful tool for any mortgage lender looking to streamline their operations and succeed in the marketplace, and I look forward to a rewarding partnership."

First National Bank previously managed its mortgage lending operations from two separate front-end and back-end systems, which led to a less than optimum workflow process. The bank launched a search for a new system that could offer full transparency of information and in turn increase efficiency and data accuracy. After whittling its candidates down to four, the bank chose Avista Solutions as its best fit.

It wasn't just transparency that tipped the scales in Avista's favor – the system's web-based, software as a service (SaaS) model was also a deciding factor for First National Bank. Avista's web-based format allows loan originators to easily take work into the field and keeps the bank from having to tap into its own internal servers for hosting purposes.

DataMart™, Avista's onsite data storage and reporting tool, was another feature that won over First National Bank. The bank wanted the ability to produce a variety of reports that could be moved onto its servers quickly, and Avista's DataMart stood out among competing reporting tools. Additionally, Avista's data mining capability was important because of its potential to enhance cross-sell opportunities. Avista also offered a flexible implementation process that impressed First National Bank decision makers.

"We chose Avista because the system has an infrastructure that can accommodate our growth," First National Bank of Pennsylvania Senior Vice President and Real Estate Services Manager Rhoan Hernandez said. "Also, we can streamline and create an efficient, virtually paperless credit process. Not only is this environmentally friendly, but it will also ultimately improve the level of service we offer our customers."

About Avista Solutions

Avista Solutions, the Mortgage Technology magazine "2007-2008 Mortgage Technology Help Desk Award Winner" and a perennial "Top 50 Mortgage Technology Provider," is a leader in sophisticated web-based loan origination systems. Avista Solutions' suite of mortgage lending software provides complete, end-to-end solutions incorporating loan origination, product eligibility, pricing and imaging that

can be rapidly implemented across all origination channels. For more information, please call (843) 619-4800, or visit www.AvistaSolutions.com.

About First National Bank of Pennsylvania

First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), has over 260 full-service locations in Pennsylvania and Ohio and West Virginia.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of \$9.95 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 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.

PRESS CONTACT:

Lauren Johns
843-619-4847
ljohns@avistasolutions.com