F.N.B. Corporation

"We exist to help our customers achieve economic success and financial security, and we do this in part by building relationships based on trust and integrity. We are dedicated to enhancing the lives of the people and the communities that we serve."

- Vincent J. Delie, Jr.
President and CEO, F.N.B. Corporation
CEO, First National Bank

FNB LISTED NYSE

FAST FACTS

September 2014

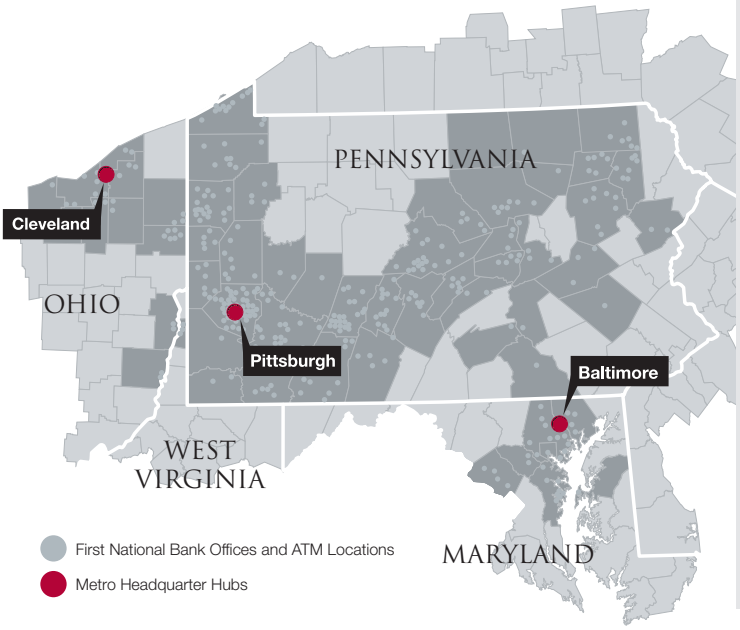
BILLION $15 ASSETS	BILLION $11.1 DEPOSITS	OVER 3000 EMPLOYEES
OVER 280 BRANCHES	OVER 330 ATMs	MILLION 1.2 CUSTOMERS

F.N.B. Corporation
(holding company for First National Bank)

Commercial Banking
- Corporate Banking
- Small Business Banking
- Investment Real Estate
- Business Credit (ABL)
- Capital Market
- Lease Financing

Consumer Banking
- Deposit Products
- Mortgage Lending
- Consumer Lending
- Mobile and Online Banking

Wealth Management
- Asset Management
- Private Banking
- Insurance



Corporate Profile

F.N.B. Corporation is the holding company for First National Bank. Established in 1864, F.N.B. has a passion for what's right and a commitment to our customers in the communities we serve, for the past 150 years. F.N.B. offers a broad array of financial services to provide customers with comprehensive money management solutions.

- F.N.B. Corporation, a publicly traded company on the NYSE (FNB), has a market capitalization of $2 Billion.
- F.N.B.'s inclusion in Standard & Poor's SmallCap 600 Index reinforces that F.N.B. is characterized by stability and poised for continued growth.
- An experienced team of senior and executive management leaders is supported by a dedicated and experienced team of financial professionals that contribute to the rising success of a top 50 bank holding company.

First National Bank is recognized for its stability and exceptional customer service:

- First National Bank is consistently recognized as a Top Workplace.
- First National Bank was a winner of two 2013 Greenwich Excellence in Banking Awards, including Overall Client Satisfaction in Small Business Banking and Middle Market Banking.
- First National Bank's growing business presence extends across four states and serves three of the country's major metropolitan statistical areas.
- First National Bank is well-positioned in the Marcellus and Utica Shale regions with a footprint that aligns with the shale concentrations.

SANDLER O'NEILL + PARTNERS, L.P. Sm - All Stars

BEST PLACES TO WORK IN WESTERN PENNSYLVANIA 2013 PITTSBURGH BUSINESS TIMES

TOP WORK PLACES 2013 Pittsburgh Post-Gazette

GREENWICH ASSOCIATES Greenwich Excellence 2013

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First National Bank is EQUAL HOUSING LENDER, MEMBER FDIC