



First National Bank

Relationships Built on Trust and Integrity

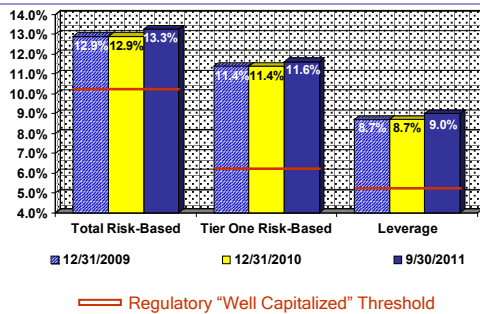
“We exist to help our customers achieve economic success and financial security, and we do this in part by building relationships based on trust and integrity. We are dedicated to enhancing the lives of the people and the communities that we serve.”

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

F.N.B. Fast Facts

November 2011

FNB is Well Capitalized per Regulatory Standards



FNB is well capitalized and prepared for economic fluctuations – capital levels exceed regulatory requirements

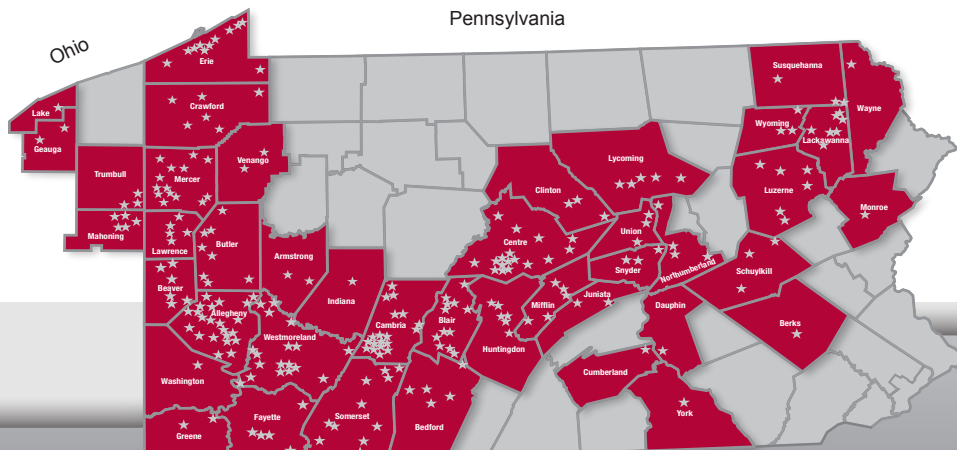
- F.N.B. Corporation, a publicly traded company on the NYSE (FNB), is consistently ranked in the top quartile of its peers.
- F.N.B.'s inclusion in Standard & Poor's SmallCap 600 Index reinforces that F.N.B. is characterized by stability and poised for continued growth.
- According to Audit Integrity, F.N.B. maintains an Accounting and Governance Risk (AGR) rating of 98 out of a possible 100 due to its conservative accounting practices. This rating is an indication of F.N.B.'s commitment to sound governance processes that protect its stakeholders.
- F.N.B. Corporation has diversified lines of business to meet all consumer and business financial needs including banking, wealth management, consumer finance, insurance, merchant banking and commercial leasing.
- F.N.B. has an experienced and knowledgeable board consisting of twelve independent Directors, six of whom are former financial services executives and three who are experienced financial services investors.
- A focused and unified management team leads more than 2,700 dedicated and experienced F.N.B. employees.

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

- In 2011, First National Bank was recognized as a Top Workplace.
- First National Bank marked a tenth consecutive quarter of growth in its core Pennsylvania commercial loan portfolio in a period when many competitors experienced declining loan volume.
- First National Bank has been identified as well-positioned to serve the needs associated with Marcellus Shale based on loan portfolio concentration and alignment of branches with rigs and permitted wells.

With more than 230 community bank offices located throughout 42 counties in Pennsylvania and Northeastern Ohio, First National Bank provides sophisticated financial products with a community banking touch.

F.N.B. Corporation, the holding company for First National Bank, has \$9.95 billion in assets and has been growing strong since 1864. Headquartered in Hermitage, Pennsylvania, F.N.B. is a community-focused, diversified financial institution operating banking, wealth management, insurance, merchant banking, leasing and financing companies in Pennsylvania, Ohio, Kentucky and Tennessee, along with loan production offices in Florida.



NYSE: FNB
800-555-5455
www.fnb-online.com

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