

F.N.B. CORPORATION

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3005332	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$1,234	\$13,380	984.3%	
Loans	\$881	\$9,358	961.8%	
<i>Construction & development</i>	\$70	\$338	380.4%	
<i>Closed-end 1-4 family residential</i>	\$199	\$2,458	1134.6%	
<i>Home equity</i>	\$97	\$879	803.4%	
<i>Credit card</i>	\$0	\$2		
<i>Other consumer</i>	\$8	\$71	746.5%	
<i>Commercial & Industrial</i>	\$110	\$1,839	1569.2%	
<i>Commercial real estate</i>	\$331	\$2,547	669.2%	
Unused commitments	\$165	\$3,235	1866.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$52	\$1,767	3312.2%	
Asset-backed securities	\$2	\$0	-100.0%	
Other securities	\$92	\$572	519.8%	
Cash & balances due	\$140	\$213	51.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$115	\$30	-73.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$105	\$31	-69.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$1,119	\$11,621	938.5%	
Deposits	\$1,029	\$10,352	906.3%	
Total other borrowings	\$85	\$1,162	1273.6%	
FHLB advances	\$70	\$50	-28.5%	
Equity				
Equity capital at quarter end	\$115	\$1,680	1361.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.2%	8.3%	--	
Tier 1 risk based capital ratio	12.0%	10.4%	--	
Total risk based capital ratio	13.3%	11.5%	--	
Return on equity ¹	10.8%	7.0%	--	
Return on assets ¹	1.0%	0.9%	--	
Net interest margin ¹	3.4%	3.6%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	71.4%	95.0%	--	
Loss provision to net charge-offs (qtr)	51.0%	108.9%	--	
Net charge-offs to average loans and leases ¹	1.2%	0.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	8.1%	5.8%	0.6%	0.5%
<i>Closed-end 1-4 family residential</i>	4.3%	1.5%	0.3%	0.1%
<i>Home equity</i>	2.9%	0.5%	0.9%	0.1%
<i>Credit card</i>	0.0%	0.6%	0.0%	0.4%
<i>Other consumer</i>	1.3%	0.4%	2.6%	0.4%
<i>Commercial & Industrial</i>	4.2%	0.5%	0.0%	0.1%
<i>Commercial real estate</i>	2.3%	1.2%	0.0%	0.0%
<i>Total loans</i>	3.4%	1.2%	0.3%	0.1%