

F.N.B. CORPORATION

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 3005332	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$8,211	\$8,503	3.6%	
Loans	\$5,710	\$5,693	-0.3%	
<i>Construction & development</i>	\$433	\$351	-18.9%	
<i>Closed-end 1-4 family residential</i>	\$1,533	\$1,405	-8.3%	
<i>Home equity</i>	\$294	\$353	19.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$571	\$574	0.6%	
<i>Commercial & Industrial</i>	\$1,014	\$959	-5.5%	
<i>Commercial real estate</i>	\$1,578	\$1,726	9.4%	
Unused commitments	\$1,493	\$1,712	14.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$855	\$1,012	18.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$467	\$475	1.7%	
Cash & balances due	\$172	\$310	80.4%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$27	\$34	27.2%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$23	\$40	74.0%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$7,145	\$7,308	2.3%	
Deposits	\$6,089	\$6,420	5.4%	
Total other borrowings	\$974	\$835	-14.3%	
FHLB advances	\$431	\$257	-40.4%	
Equity				
Equity capital at quarter end	\$1,066	\$1,115	4.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$33	\$46	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	8.5%	--	
Tier 1 risk based capital ratio	9.5%	11.1%	--	
Total risk based capital ratio	10.7%	12.4%	--	
Return on equity ¹	-5.5%	1.4%	--	
Return on assets ¹	-0.7%	0.2%	--	
Net interest margin ¹	3.7%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.9%	69.0%	--	
Loss provision to net charge-offs (qtr)	254.2%	93.9%	--	
Net charge-offs to average loans and leases ¹	1.4%	1.8%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	18.7%	20.0%	2.9%	5.4%
<i>Closed-end 1-4 family residential</i>	0.6%	0.8%	0.0%	0.1%
<i>Home equity</i>	0.1%	0.3%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.2%	0.3%	0.2%	0.3%
<i>Commercial & Industrial</i>	1.3%	1.3%	0.3%	0.1%
<i>Commercial real estate</i>	2.2%	2.1%	0.3%	0.1%
<i>Total loans</i>	2.6%	2.5%	0.4%	0.5%