F.N.B. Corporation

Third Quarter 2013

Investor Presentation

Guggenheim Partners – New York, NY

November 6, 2013

F.N.B. Corporation

Cautionary Statement Regarding Forward-Looking Information and Non-GAAP Financial Information

This presentation and the reports F.N.B. Corporation files with the Securities and Exchange Commission often contain "forward-looking statements" relating to present or future trends or factors affecting the banking industry and, specifically, the financial operations, markets and products of F.N.B. Corporation. These forward-looking statements involve certain risks and uncertainties. There are a number of important factors that could cause F.N.B. Corporation's future results to differ materially from historical performance or projected performance. These factors include, but are not limited to: (1) a significant increase in competitive pressures among financial institutions; (2) changes in the interest rate environment that may reduce interest margins; (3) changes in prepayment speeds, loan sale volumes, charge-offs and loan loss provisions; (4) general economic conditions; (5) various monetary and fiscal policies and regulations of the U.S. government that may adversely affect the businesses in which F.N.B. Corporation is engaged; (6) technological issues which may adversely affect F.N.B. Corporation's financial operations or customers; (7) changes in the securities markets; (8) risk factors mentioned in the reports and registration statements F.N.B. Corporation files with the Securities and Exchange Commission; (9) housing prices; (10) job market; (11) consumer confidence and spending habits; (12) estimates of fair value of certain F.N.B. Corporation assets and liabilities; (13) transaction risks associated with the pending merger of BCSB Bancorp, Inc., and integration challenges related to the recently completed mergers with PVF Capital Corp. and Annapolis Bancorp, Inc. and the difficulties encountered in expanding into a new market and (14) the effects of current, pending and future legislation, regulation and regulatory actions. F.N.B. Corporation undertakes no obligation to revise these forward-looking statements or to reflect events or circumstances after the date of this presentation.

To supplement its consolidated financial statements presented in accordance with Generally Accepted Accounting Principles (GAAP), the Corporation provides additional measures of operating results, net income and earnings per share (EPS) adjusted to exclude certain costs, expenses, and gains and losses. The Corporation believes that these non-GAAP financial measures are appropriate to enhance the understanding of its past performance as well as prospects for its future performance. In the event of such a disclosure or release, the Securities and Exchange Commission's Regulation G requires: (i) the presentation of the most directly comparable financial measure calculated and presented in accordance with GAAP and (ii) a reconciliation of the differences between the non-GAAP financial measure presented and the most directly comparable financial measure calculated and presented in accordance with GAAP.

The Appendix to this presentation contains non-GAAP financial measures used by the Corporation to provide information useful to investors in understanding the Corporation's operating performance and trends, and facilitate comparisons with the performance of the Corporation's peers. While the Corporation believes that these non-GAAP financial measures are useful in evaluating the Corporation, the information should be considered supplemental in nature and not as a substitute for or superior to the relevant financial information prepared in accordance with GAAP. The non-GAAP financial measures used by the Corporation may differ from the non-GAAP financial measures other financial institutions use to measure their results of operations. This information should be reviewed in conjunction with the Corporation's financial results disclosed on October 17, 2013 and in its periodic filings with the Securities and Exchange Commission.

Important Information About the Pending Mergers

Merger of F.N.B. and BCSB Bancorp. In connection with the proposed merger between F.N.B. and BCSB Bancorp, a definitive proxy statement of BCSB Bancorp and prospectus of F.N.B. will be filed with the SEC. SHAREHOLDERS OF BCSB BANCORP, INC. ARE URGED TO READ THE DEFINITIVE PROXY STATEMENT/PROSPECTUS AND ANY OTHER RELEVANT DOCUMENTS THAT ARE FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.
F.N.B. and BCSB Bancorp and certain of their directors and executive officers may be deemed to be participants in the solicitation of proxies from BCSB Bancorp shareholders in connection with the proposed merger. Information concerning such participants' ownership of BCSB Bancorp common stock will be set forth in the definitive proxy statement/prospectus.

Where to Find Additional Information. A free copy of the definitive proxy statement/prospectus for each pending merger (when it is available), as well as other documents containing information about F.N.B. Corporation and BCSB Bancorp, Inc., may be obtained at the SEC's Internet site (http://www.sec.gov). In addition, investors and security holders may obtain free copies of the documents that F.N.B. and BCSB Bancorp have filed with the SEC by contacting the following persons at each corporation:

F.N.B.: James G. Orie, Chief Legal Officer, F.N.B. Corporation, One F.N.B. Boulevard, Hermitage, PA 16148, telephone: (724) 983-3317

BCSB Bancorp: Joseph J. Bouffard, President and Chief Executive Officer, BCSB Bancorp, Inc., 4111 East Joppa Road, Baltimore, MD 21236, telephone: (410) 256-5000

F.N.B. Corporation

Key Investment Considerations
About F.N.B. Corporation
Experienced Leadership Team
Reposition and Reinvest Strategy Drives Growth
Strong Operating Trends

Key Investment Considerations

KEY INVESTMENT CONSIDERATIONS – Differentiating Factors
Consistent Strategy Focused on Long-Term Perspective
Achieved organic growth throughout the recent economic cycle, largely driven by growth in loans and low-cost deposits
Consistent and high-quality operating results
Continuous investments in People, Process, Products and Productivity
Maintain lower-risk profile with significant investments in enterprise-wide risk management
Strong culture focused on people, talent management, cross-sell and sophisticated product offerings
Proven success achieving top market position in major markets and across footprint
Proven ability to compete effectively against much larger peers
Disciplined acquisition and expansion strategy focused on organic growth potential
Long-term investment thesis centered on efficient capital management and generating shareholder value
Attractive relative valuation with consistent and supported P/TBV, modest P/E and strong dividend yield

About F.N.B. Corporation

Fourth Largest Pennsylvania-Based Bank	• Assets:$14.1 billion(1) • Loans:$9.6 billion(1) • Deposits:$11.8 billion(1) • Banking locations:282(1) • Consumer finance locations:72

Positioned for Sustained Growth	• Attractive and expanding footprint: PA/OH/MD/WV: Banking locations span 56 counties and four states(1)
	• Leading market position (Pro-Forma)(2)
	  • #3 market share in the Pittsburgh MSA
	  • #10 market share in the Baltimore MSA
	  • #6 overall market position for all counties of operation

Consistent, Strong Operating Results	• Top quartile profitability performance • Deliver consistent, solid results • Industry-leading, consistent loan growth through recent economic cycle • Strong performance:3-year total shareholder return of 73%(3)

Operating Strategy	• Reposition and reinvest for sustained growth; maintain low risk profile
	  • Reposition and reinvest for sustained growth
	  • Maintain disciplined expense control
	  • Expanding market share potential and growth opportunities
	  • Maintain low-risk profile

(1) Pro-forma for the recently completed PVFC acquisition, which closed October 12, 2013 with assets of approximately $0.7 billion, loans of $0.5 billion, deposits of $0.6 billion and 16 banking locations and the pending acquisition of BCSB Bancorp, expected to close 1Q14 with assets of approximately $0.6 billion, loans of $0.3 billion, deposits of $0.6 billion and 16 banking locations (2) SNL Financial, Pro-forma for PVFC & BCSB, excludes custodian bank; (3) As of November 1, 2013

Experienced Leadership Team

Experienced and respected executive management team has guided FNB through the cycle

	Years of Banking Experience	Joined FNB	Prior Experience
President and CEO			
Vincent J. Delie, Jr.	26	2005	National City
President, First National Bank			
John C. Williams, Jr.	42	2008	Huntington National City Mellon Bank
Chief Financial Officer			
Vincent J. Calabrese, Jr.	25	2007	People's United
Chief Credit Officer			
Gary L. Guerrieri	27	2002	FNB Promistar

Reposition and Reinvest Strategy

Strategic Focus Drives Long-Term Growth and Performance

Actions	Results
❑ Talent Management	✓ Proven ability to attract talent
❑ Geographic Segmentation	✓ Consistent, strong operating results
❑ Sales Management/Cross-Sell	✓ Revenue growth
❑ Product Development	✓ Consistent organic loan growth
❑ Branch Optimization	✓ Continued organic transaction deposit growth
❑ Electronic Delivery Investment	✓ Attractive market position
❑ Utilize Acquisitions to Enhance Growth Opportunities	✓ Expanded market share potential via entry and expansion in attractive markets
	✓ Strong 3-year total shareholder return

Reposition and Reinvest – Actions Drive Long-Term Performance

<table>
<tr><th></th><th></th><th>2009</th><th>2010</th><th>2011</th><th>2012</th><th>2013 YTD</th></tr>
<tr><td rowspan="2">PEOPLE</td><td>Talent Management
Strengthened team through key hires; Continuous team development</td><td colspan="5">Attract, retain, develop best talent</td></tr>
<tr><td>Geographic Segmentation
Regional model</td><td>Regional Realignment</td><td></td><td></td><td></td><td>Created 5^{th} & 6^{th} Regions</td></tr>
<tr><td rowspan="2">PROCESS</td><td rowspan="2">Sales Management/Cross Sell
Proprietary sales management system developed and implemented: Balanced scorecards, cross-functional alignment</td><td>Consumer Banking Scorecards</td><td colspan="3">Consumer Banking Refinement/Daily Monitoring</td><td>Continued Utilization</td></tr>
<tr><td>Commercial Banking Sales Management</td><td></td><td colspan="2">Expansion to additional lines of business</td><td>Private Banking, Insurance, Wealth Management</td></tr>
<tr><td rowspan="3">PRODUCT</td><td rowspan="3">Product Development
Deepened product set and niche areas allow FNB to successfully compete with larger banks and gain share</td><td>Private Banking</td><td>Capital Markets</td><td colspan="2" rowspan="3">Online and mobile banking investment /implementation –
Online banking enhancements, mobile banking and app</td><td rowspan="3">Online/mobile banking infrastructure complete with mobile remote deposit capture and online budgeting tools</td></tr>
<tr><td>Asset Based Lending</td><td>Small Business Realignment</td></tr>
<tr><td>Treasury Management</td><td></td></tr>
<tr><td rowspan="3">PRODUCTIVITY</td><td rowspan="2">Branch Optimization
Continuous evolution of branch network to optimize profitability and growth prospects</td><td colspan="5">De-Novo Expansion 11 Locations</td></tr>
<tr><td></td><td>Consolidate 2 Locations</td><td>Consolidate 6 Locations</td><td>Consolidate 37 Locations</td><td>Consolidate 6 Locations</td></tr>
<tr><td>Acquisitions
Opportunistically expand presence in attractive markets</td><td></td><td></td><td>CB&T</td><td>Parkvale</td><td>ANNB Closed 4/13
PVFC Closed 10/13
BCSB 1Q14</td></tr>
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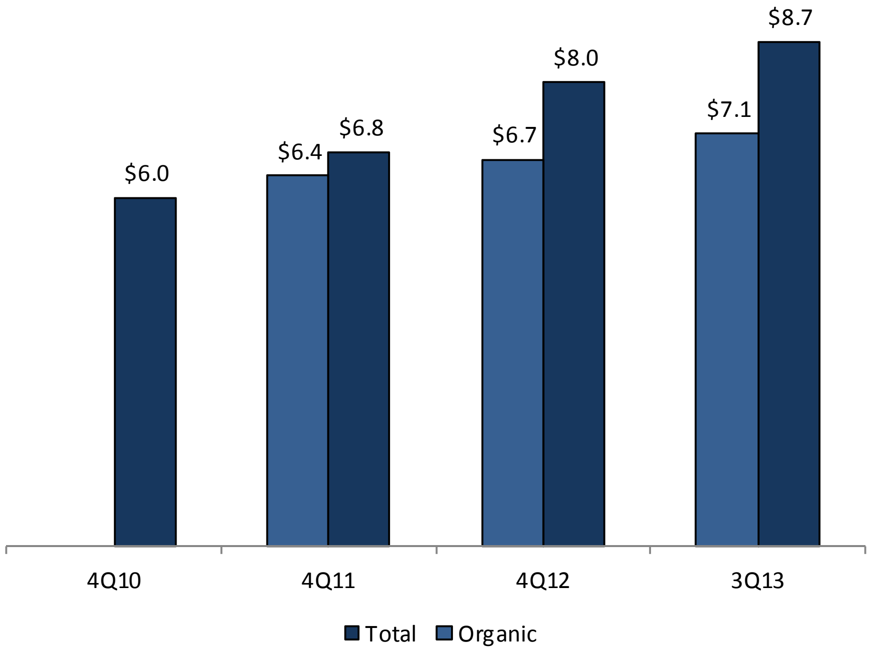
Consistent Loan and Transaction Deposit Growth

Consistent Growth in Loans and Transaction Deposits

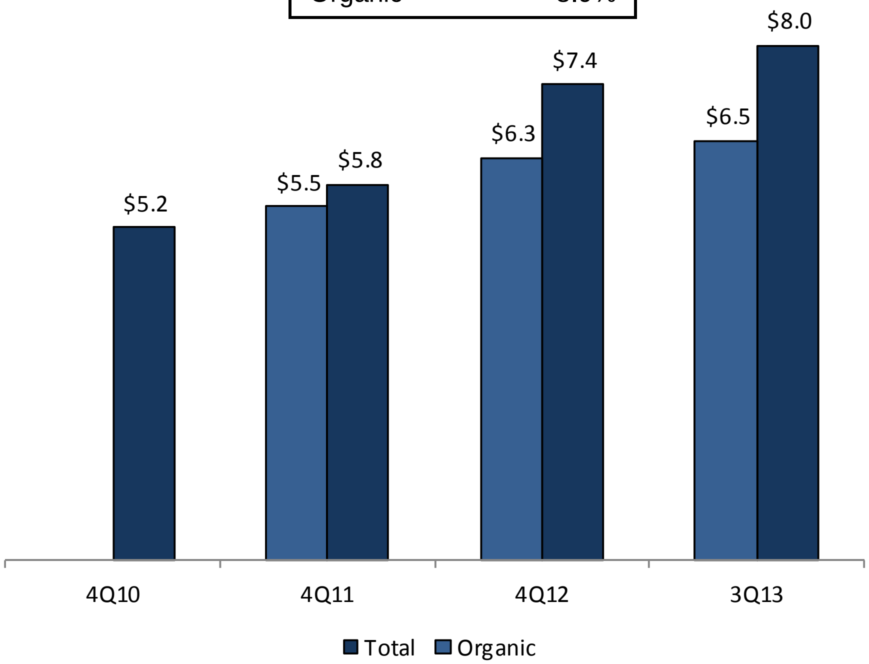
Loans
(Quarterly, In Billions)

CAGR 4Q10 – 3Q13	
Total	14.4%
Organic(1)	6.3%



Transaction Deposits and Customer Repos
(Quarterly, In Billions)

CAGR 4Q10 – 3Q13	
Total	17.3%
Organic(1)	8.9%



(1) Organic balances exclude initial respective balances acquired upon transaction close for ANNB (4/2013), PVSA (1/2012) and CBT (1/2011)

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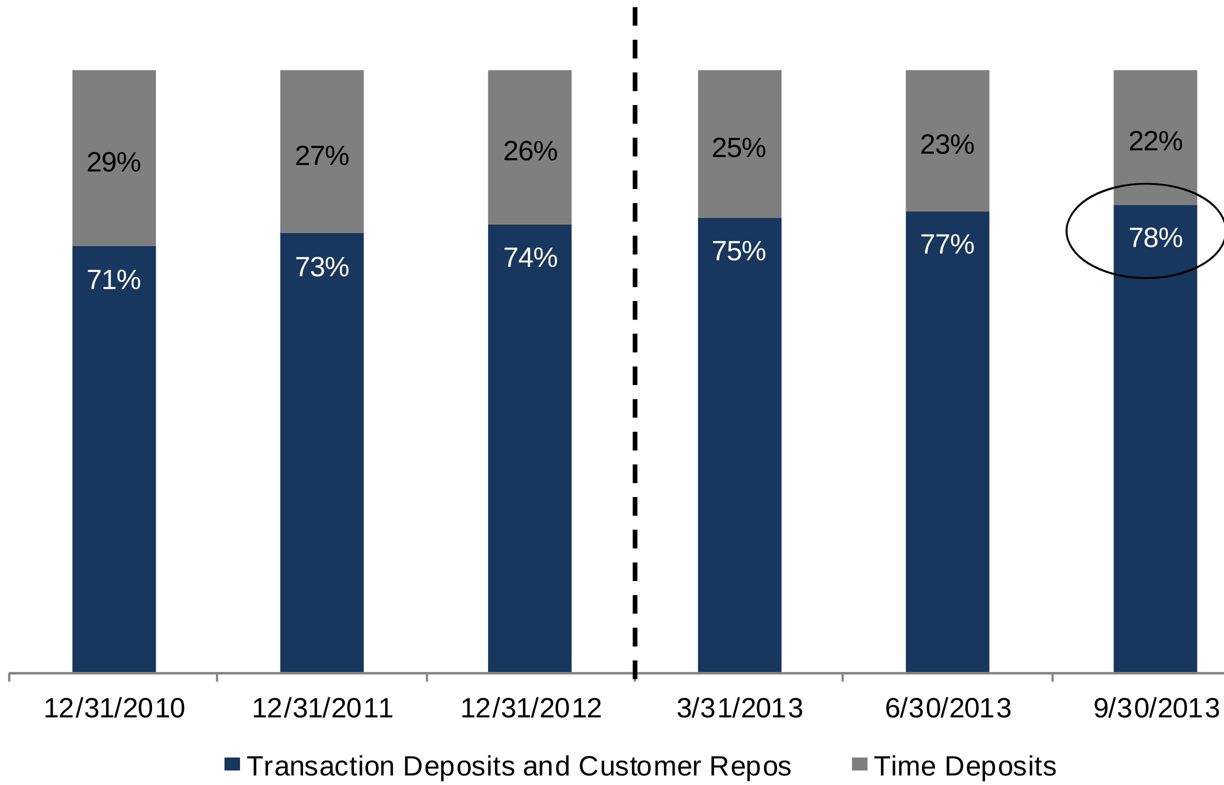
Transaction Deposit Growth - Strengthened Funding Mix

Consistent Transaction Deposit Growth Results in Strengthened Deposit Mix

Total Transaction Deposits and Customer Repos Mix



3Q13

- Transaction deposits and customer repos = 78% of total deposits and customer repos
- Strong growth in average non-interest bearing deposits of $131.8 million, or 27.5% annualized, resulted in further strengthened mix

(1) Based on period-end balances

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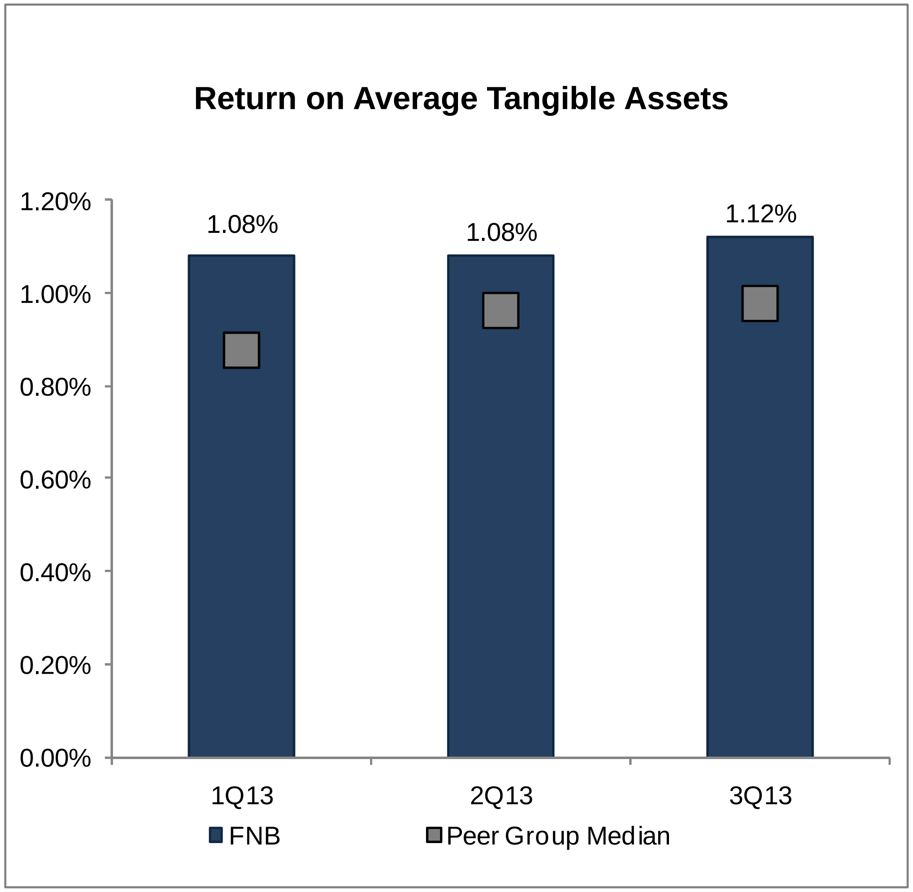
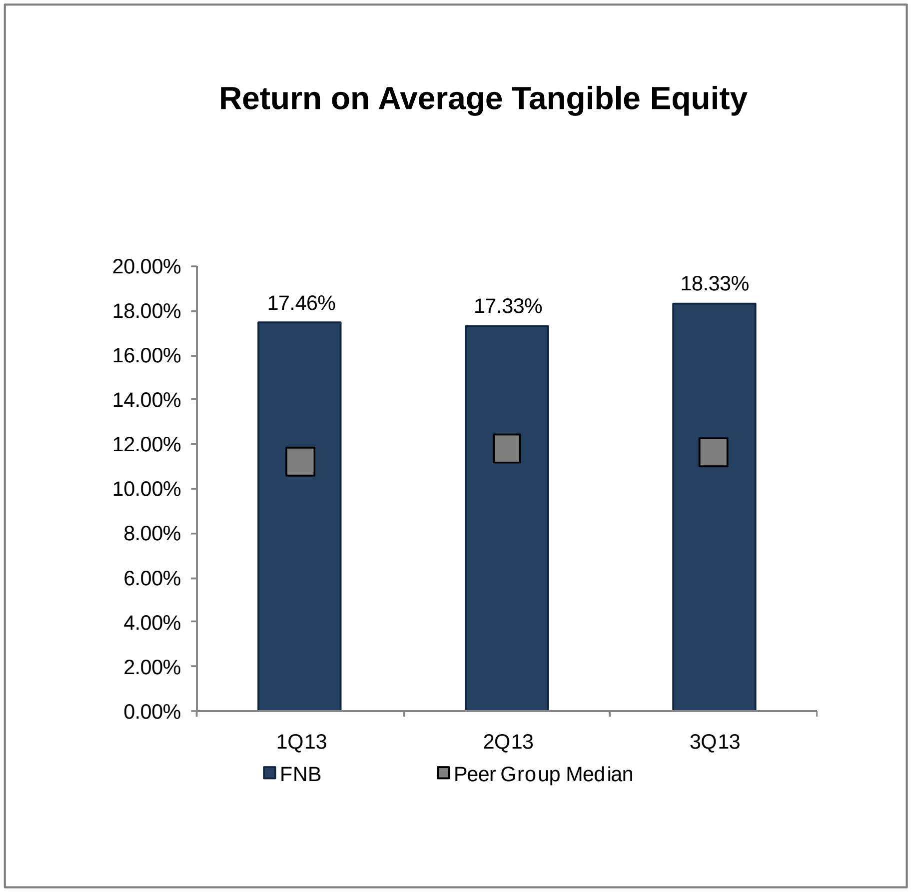
Peer Leading ROTA and ROTE

ROTA and ROTE Exceed Peer Results





Return on tangible assets and return on tangible equity are non-GAAP measures and FNB ROTE and ROTA exclude merger costs, refer to Appendix for GAAP to Non-GAAP Reconciliation details. Peer data per SNL Financial.

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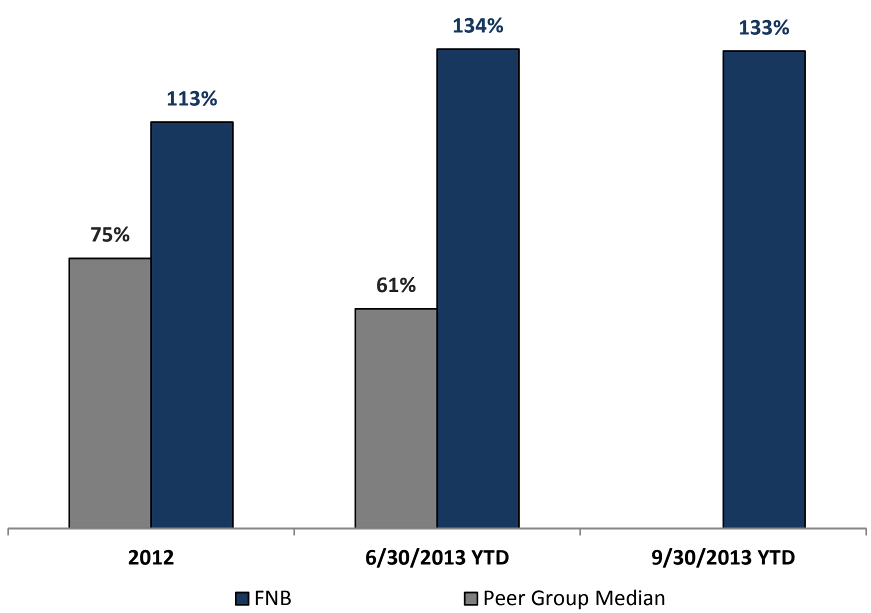
High-Quality Earnings

FNB Continues to Deliver High-Quality Earnings

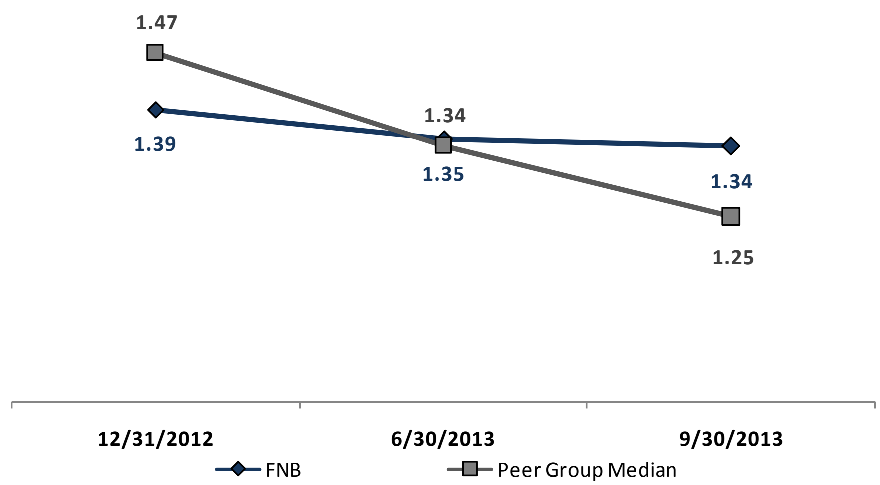
Provision for Loan Losses as % of Net Charge-Offs ($)

FNB provision for loan losses exceeds net charge-offs to support consistent, solid loan growth results



Allowance for Loan Losses/Total Loans (%)(1)

FNB allowance for loan losses to total loans (originated portfolio) has remained relatively stable



(1) At respective period-end. FNB levels represents allowance for loan losses to total originated loans. Peer data per SNL Financial and based on availability.

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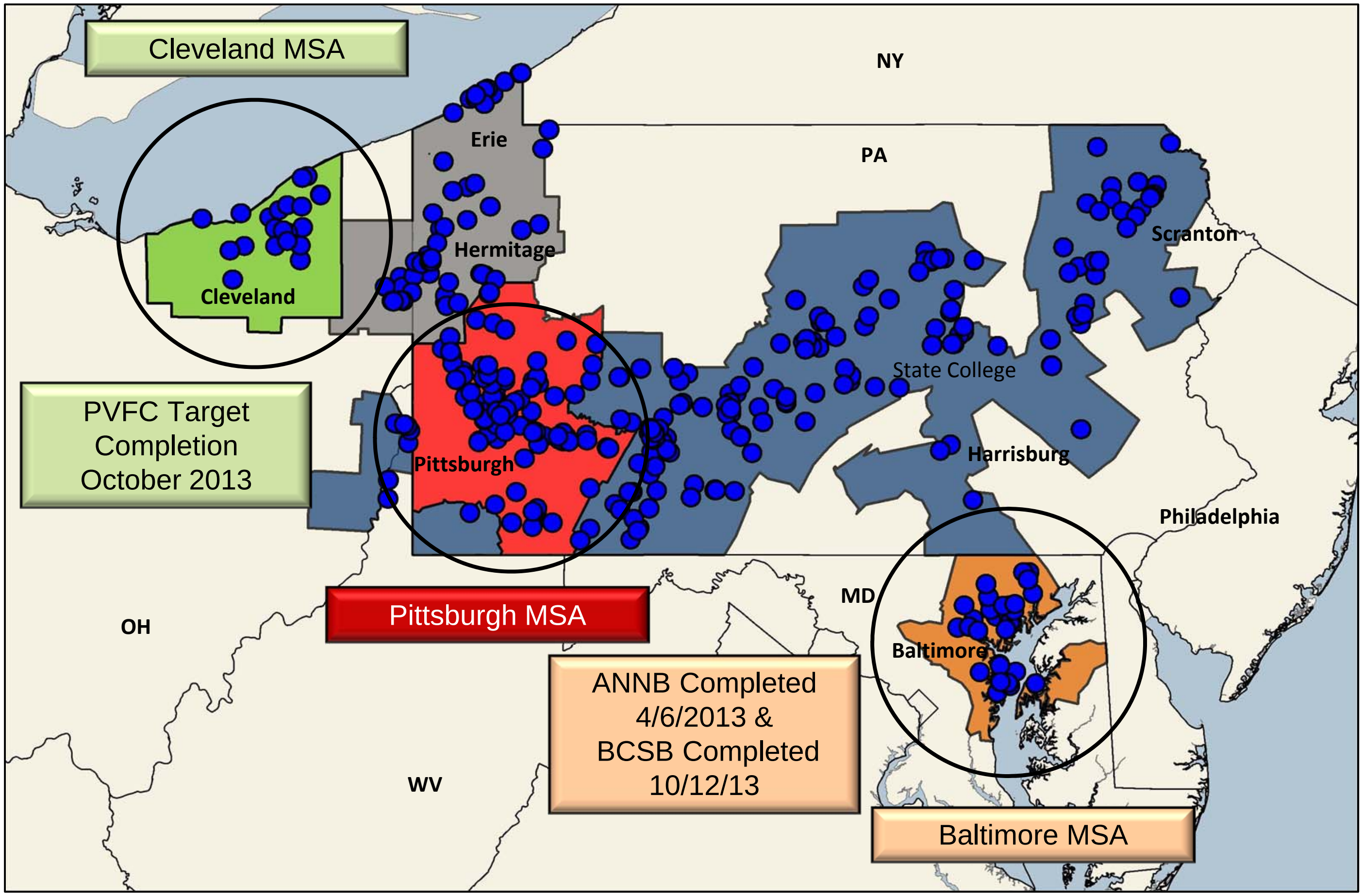
Market Position

Top Overall and MSA Market Position
Regional Alignment
Presence in Major Markets
Significant Commercial Prospects

FNB Banking Footprint - Regional Alignment



Top 30 MSA Presence

MSA	Population
Baltimore, MD	**2.7 million #20 MSA**
Pittsburgh, PA	**2.4 million #22 MSA**
Cleveland, OH	**2.1 million #29 MSA**

FNB's model utilizes six regions, including three in top 30 MSA markets, with each having a regional headquarters housing cross-functional teams.

Source: SNL Financial, Pro-Forma for PVFC and BCSB

Top Overall Market Position

FNB holds the #3 overall retail market position for Pennsylvania counties of operation and #6 position for all counties

FNB Pennsylvania Counties of Operation

Rank	Institution	Branch Count	Total Market Deposits ($ 000)	Total Market Share (%)
1	PNC Financial Services	399	58,855,363	35.3
2	Royal Bank of Scotland	202	10,073,477	6.4
3	**F.N.B. Corporation**	**224**	**8,884,922**	**5.6**
4	M&T Bank Corp.	141	7,393,569	4.7
5	Wells Fargo & Co.	65	4,905,156	3.1
6	First Commonwealth	99	4,225,821	2.7
7	Banco Santander	72	4,056,694	2.6
8	Dollar Bank	37	3,556,646	2.2
9	Susquehanna Bancshares	80	3,105,908	2.0
10	First Niagara Financial	73	3,060,621	1.9
	Total (1-138)	2,449	158,109,555	100.0

FNB All Counties of Operation

Rank	Institution	Branch Count	Total Market Deposits ($ 000)	Total Market Share (%)
1	PNC Financial Services	515	70,806,498	24.2
2	M&T Bank Corp.	247	21,368,411	7..3
3	Bank of America	91	15,886,192	5.4
4	Royal Bank of Scotland	289	14,902,081	5.1
5	KeyCorp	98	12,538,370	4.3
6	**F.N.B. Corporation**	**281**	**10,995,883**	**3.8**
7	Wells Fargo & Co	124	10,776,383	3.7
8	Huntington	224	10,569,758	3.6
9	FirstMerit Corp.	104	6,941,093	2.4
10	TFS Financial	22	5,950,561	2.0
	Total (1-233)	4,346	292,676,461	100.0

Source: SNL Financial, deposit data as of June 30, 2013, pro-forma as of October 21, 2013, excludes custodial bank.

MSA Market Share - Proven Success, Opportunity For Growth

Established MSA Markets – Proven Success, Leading Share Position Achieved

Pittsburgh, PA MSA

Rank	Institution	Total Deposits ($000)	Market Share (%)
1	PNC Financial Services Group Inc.	47,062,720	56.5
2	Royal Bank of Scotland Group Plc	7,129,530	8.6
3	**F.N.B. Corporation**	**3,867,847**	**4.6**
4	Dollar Bank Federal Savings Bank	3,556,646	4.3
5	First Niagara Financial Group Inc.	2,762,262	3.3
6	Huntington Bancshares Inc.	2,512,422	3.0
7	First Commonwealth Financial Corp.	2,465,101	3.0
8	TriState Capital Holdings Inc.	1,940,243	2.3
9	S&T Bancorp Inc.	1,685,131	2.0
10	Northwest Bancshares Inc.	1,045,914	1.3

All Other FNB MSA's (excludes Pittsburgh, Baltimore, Cleveland)

Rank	Institution	Total Deposits ($000)	Market Share (%)
1	PNC Financial Services Group Inc.	11,180,309	11.7
2	M&T Bank Corp.	7,288,461	7.6
3	**F.N.B. Corporation**	**5,175,196**	**5.4**
4	Wells Fargo & Co.	4,861,113	5.1
5	Banco Santander SA	4,056,694	4.2
6	Huntington Bancshares Inc.	3,875,653	4.0
7	Royal Bank of Scotland Group Plc	3,667,677	3.8
8	FirstMerit Corp.	3,419,084	3.6
9	Susquehanna Bancshares Inc.	2,947,480	3.1
10	JPMorgan Chase & Co.	2,631,476	2.7

Recent Expansion MSA Markets – Opportunity for Growth

Baltimore-Towson, MD MSA

Rank	Institution	Total Deposits ($000)	Market Share (%)
1	Bank of America Corp.	16,078,490	25.1
2	M&T Bank Corp.	14,292,887	22.3
3	PNC Financial Services Group Inc.	6,789,660	10.6
4	Wells Fargo & Co.	6,049,235	9.5
5	BB&T Corp.	3,909,353	6.1
6	SunTrust Banks Inc.	2,094,589	3.3
7	Susquehanna Bancshares Inc.	1,258,598	2.0
8	First Mariner Bancorp	1,109,454	1.7
9	Capital One Financial Corp.	976,432	1.5
10	**F.N.B. Corporation**	**914,733**	**1.4**

Cleveland-Elyria-Mentor, OH MSA

Rank	Institution	Total Deposits ($000)	Market Share (%)
1	KeyCorp	11,363,682	21.8
2	PNC Financial Services Group Inc.	6,382,510	12.2
3	TFS Financial Corp. (MHC)	5,425,587	10.4
4	Huntington Bancshares Inc.	4,261,126	8.2
5	Royal Bank of Scotland Group Plc	4,104,874	7.9
6	FirstMerit Corp.	3,522,009	6.8
7	Fifth Third Bancorp	3,384,743	6.5
8	JPMorgan Chase & Co.	2,939,452	5.6
9	U.S. Bancorp	2,032,321	3.9
10	Dollar Bank Federal Savings Bank	1,701,264	3.3
14	**F.N.B. Corporation**	**623,947**	**1.2**

Source: SNL Financial, deposit data as of June 30, 2013, pro-forma as of October 22, 2013, excludes custodial bank (Pittsburgh MSA).
All Other MSA's represent MSA's with FNB presence excluding Pittsburgh, Cleveland and Baltimore MSA's.

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Unique #3 Position in a Major Market

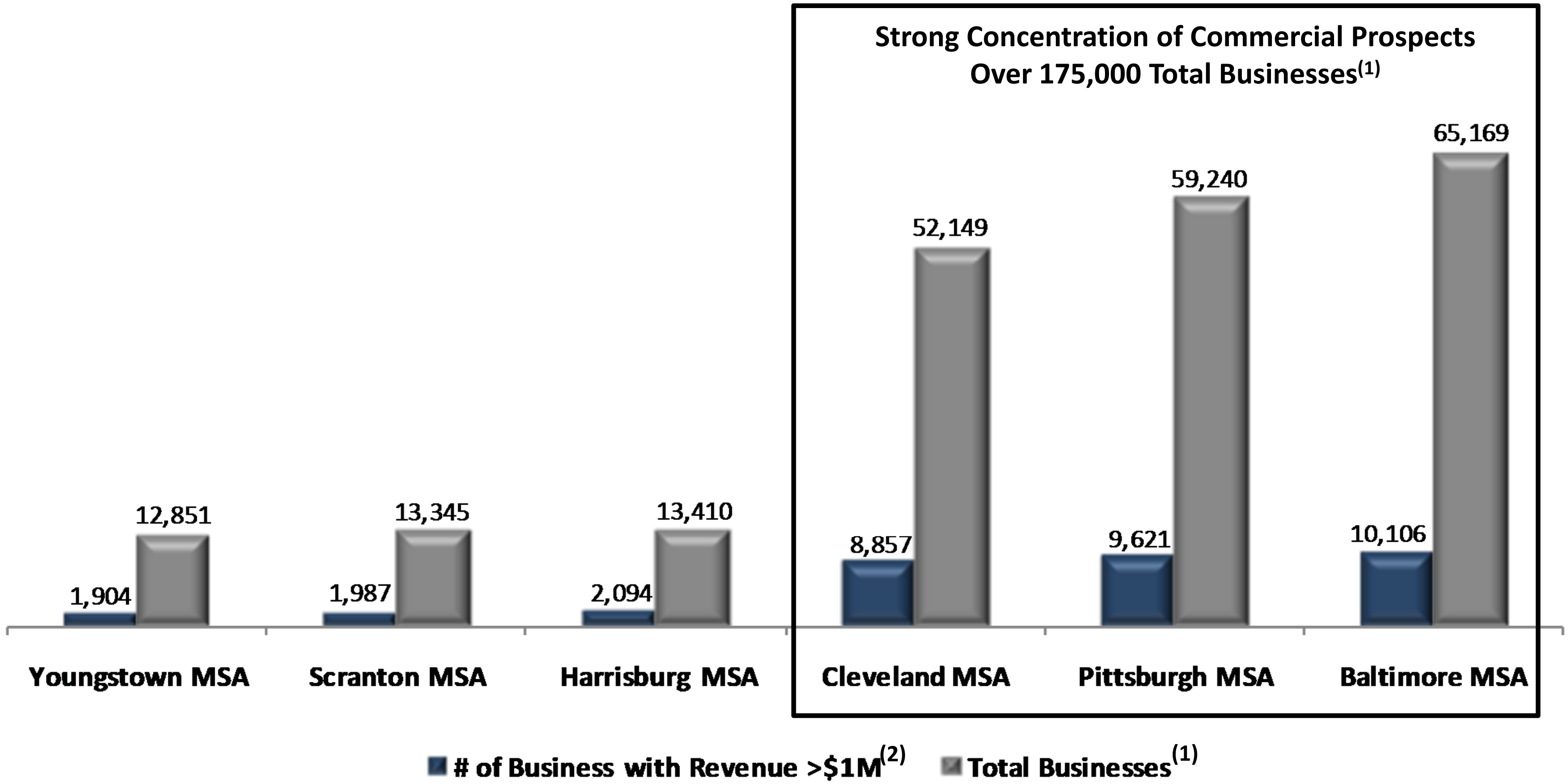
Rank	MSA	Population (000's)	Top 3 Banks in MSA by Deposit Market Share #1	#2	#3
1	New York[(1)]	19,567	JPM	BofA	Citi
2	Los Angeles	12,829	BofA	Wells Fargo	Mitsubishi UFJ
3	Chicago	9,461	JPM	BMO	BofA
4	Dallas	6,426	BofA	JPM	Wells Fargo
5	Philadelphia	5,965	BofA	Capital One	TD
6	Houston	5,920	JPM	Wells Fargo	BofA
7	Washington[(1)]	5,636	Wells Fargo	Capital One	BofA
8	Miami	5,565	Wells Fargo	BofA	Citi
9	Atlanta	5,287	SunTrust	Wells Fargo	BofA
10	Boston[(1)]	4,552	BofA	RBS	Banco Santander
11	San Francisco	4,335	BofA	Wells Fargo	Citi
12	Detroit	4,296	JPM	Comerica	BofA
13	Riverside	4,225	BofA	Wells Fargo	JPM
14	Phoenix	4,193	JPM	Wells Fargo	BofA
15	Seattle	3,440	BofA	Wells Fargo	U.S. Bancorp
16	Minneapolis	3,349	Wells Fargo	U.S. Bancorp	TCF
17	San Diego	3,095	Wells Fargo	Mitsubishi UFJ	BofA
18	St. Louis[(1)]	2,788	U.S. Bancorp	BofA	Commerce
19	Tampa[(1)]	2,783	BofA	Wells Fargo	SunTrust
20	Baltimore	2,710	BofA	M&T	PNC
21	Denver	2,543	Wells Fargo	JPM	FirstBank
22	**Pittsburgh[(1)]**	**2,356**	**PNC**	**RBS**	**F.N.B. Corporation**
23	Portland	2,226	BofA	U.S. Bancorp	Wells Fargo
24	Charlotte	2,217	BofA	Wells Fargo	BB&T
25	Sacramento	2,149	Wells Fargo	BofA	U.S. Bancorp

FNB is uniquely positioned as one of only very few community banks to hold a Top 3 deposit market rank in one of the nation's 25 largest metropolitan statistical areas.

Source: MSA population per U.S. Census Bureau 2010 data; Deposit market share per SNL Financial as of June 30, 2013, pro-forma as of October 22, 2013
(1) Excludes custodial bank

Significant Commercial Prospects

Significant Commercial Prospects Concentrated in Pittsburgh, Baltimore & Cleveland
Opportunity to Leverage Core Competency and Drive Sustained Organic Growth



Note: Above metrics at the MSA level
(1) Data per U.S. Census Bureau
(2) Data per Hoover's as of October 21, 2013

Acquisition Strategy

Disciplined and Consistent Strategy
Significant Expansion
Enhanced Organic Growth Prospects

Acquisition Strategy

Disciplined and Consistent Acquisition Strategy

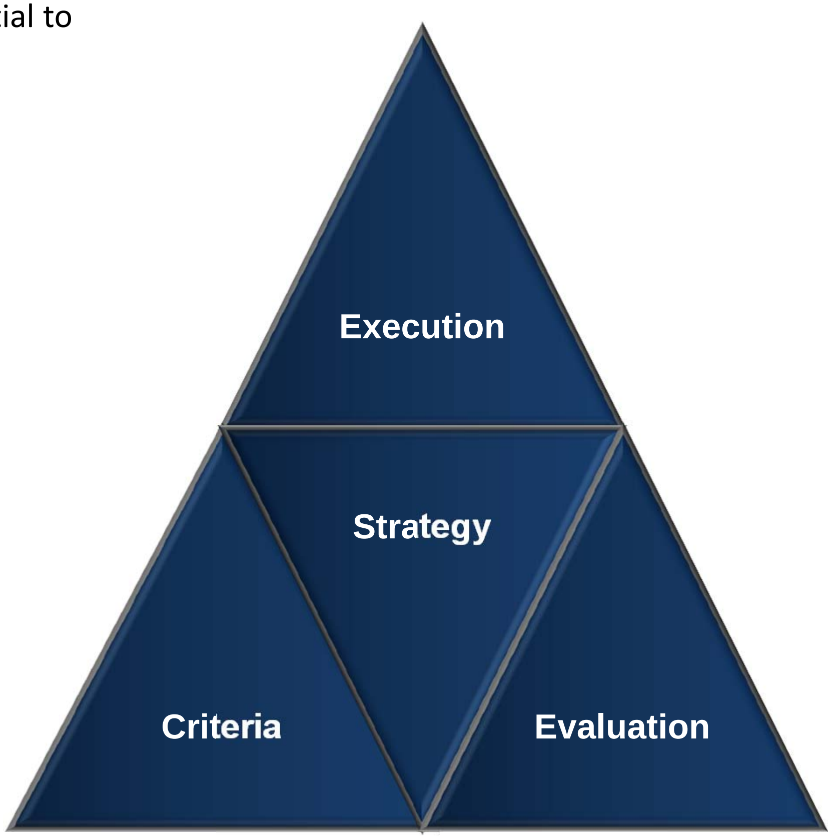
- **Strategy**
  - Disciplined identification and focus on markets that offer potential to leverage core competencies and growth opportunities

- **Criteria**
  - Create shareholder value
  - Meet strategic vision
  - Fit culturally

- **Evaluation**
  - Targeted financial and capital recoupment hurdles
  - Proficient and experienced due diligence team
  - Extensive and detailed due diligence process

- **Execution**
  - Superior post-acquisition execution
  - Execute FNB’s proven, scalable, business model
  - Proven success assimilating FNB’s strong sales culture

- **Experienced Acquirer**
  - 12th bank acquisition since 2002 announced June 2013 (BCSB)
    - Fourth consecutive acquisition in a major MSA
    - Five acquisitions since 2010
    - Ten acquisitions since 2005



Recent Acquisitions – Positioning for Sustained Organic Growth

Baltimore, MD MSA

Annapolis Bancorp, Inc - Closed April 6, 2013

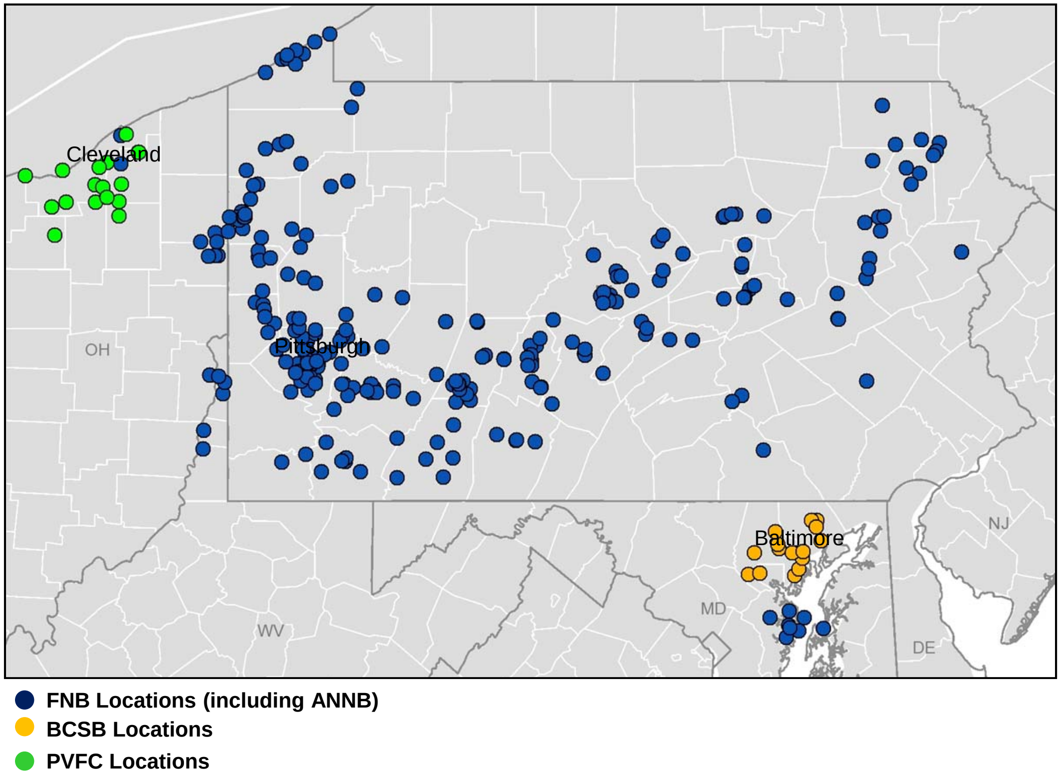
BCSB Bancorp, Inc. - Target close February, 2014

- Talent established
  - ✓ Team and leadership in place
- Presence anchored
  - ✓ Downtown Baltimore headquarters announced
- Performance tracking well
  - ✓ Loan production on target, pipelines healthy
  - ✓ Sales management processes fully deployed

Cleveland, Ohio MSA

PVF Capital Corp. – Closed October 12, 2013

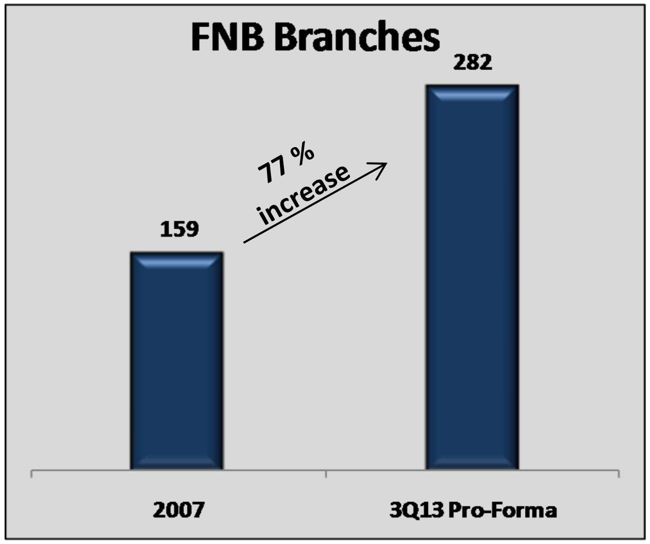
- Talent established
  - ✓ Team and leadership in place
- Presence anchored
  - ✓ Downtown Cleveland headquarters announced
- Performance goals established
  - ✓ Sales management process deployed

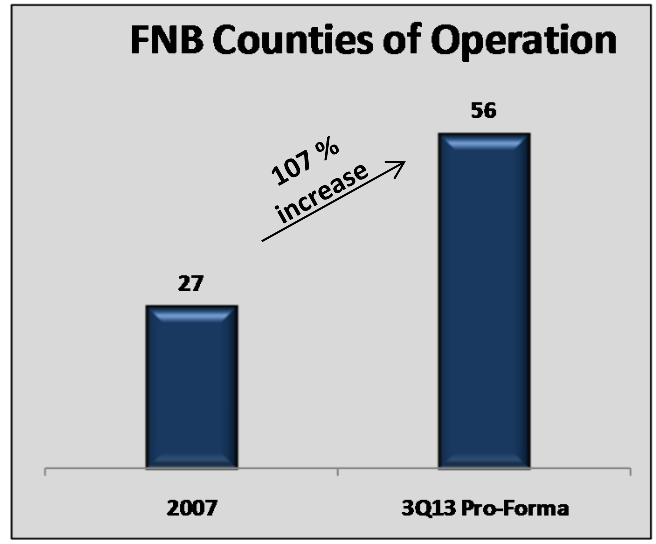


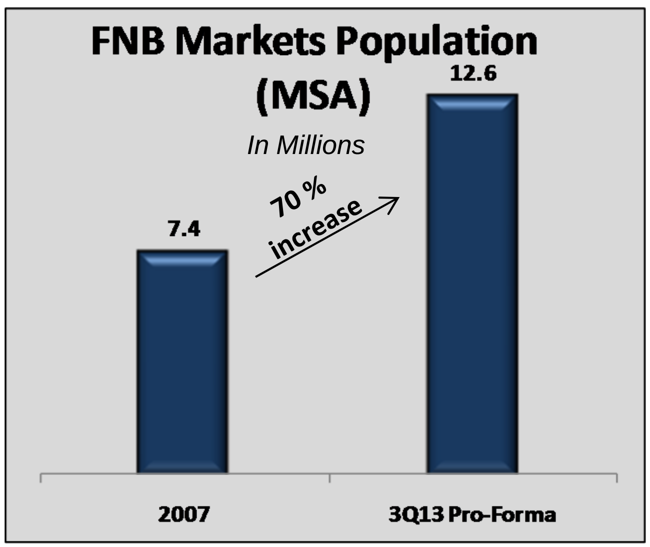
Continued Positive Progress Integrating Acquisitions
Team and Leadership Established
Regional Headquarters in Both Markets Announced
Results Tracking Well

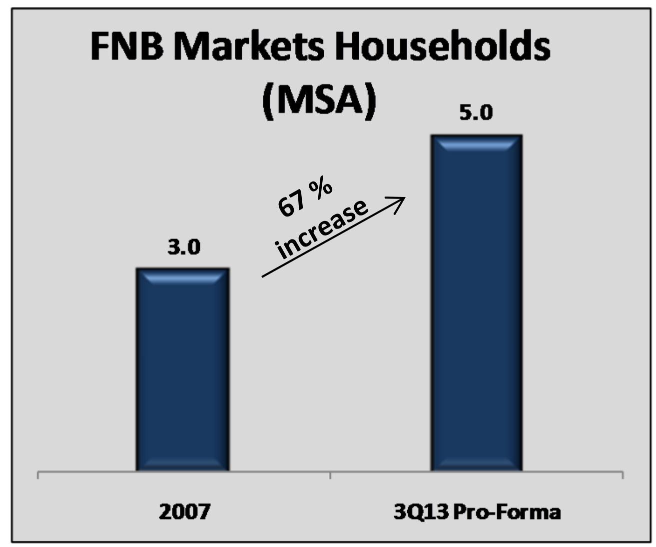
Expanded Franchise = Enhanced Organic Growth Prospects

Acquisition-Related Expansion in Higher Growth Markets Enhances Organic Growth Opportunities









Note: Market population and market businesses represent current metrics based on respective FNB MSA presence
Data per FNB, SNL Financial and/or U.S. Census Bureau (Businesses)

Strong Operating Results

3Q13 Highlights and Trends

3Q13 Financial Highlights – Quarterly Trends

		Current Quarter 3Q13	Prior Quarter 2Q13	Prior Year Quarter 3Q12
Operating Earnings[(1)]	Net income ($ millions)	$32.2	$30.1	$29.9
	Earnings per diluted share	$0.22	$0.21	$0.21
Profitability Performance	ROTE[(1)]	18.33%	17.33%	18.57%
	ROTA[(1)]	1.12%	1.08%	1.12%
	Net interest margin	3.64%	3.63%	3.70%
	Efficiency ratio	59.7%	58.6%	57.4%
Strong Balance Sheet Trends[(2)]	Total loan growth	9.3%	5.6%	4.7%
	Commercial loan growth	4.2%	5.8%	5.0%
	Consumer loan growth	25.3%	11.8%	12.0%
	Transaction deposits and customer repo growth[(3)]	7.0%	7.4%	8.7%

(1) Non-GAAP measure, refer to Appendix for GAAP to Non-GAAP Reconciliation details; (2) Average, annualized linked quarter organic growth results. Organic growth results exclude balances acquired in the ANNB acquisition 2Q13; (3) Total deposits excluding time deposits

F.N.B. Corporation

Balance Sheet Highlights

Average Balances, $ in Millions	3Q13 Balance	Linked-Quarter Growth[1] $	Linked-Quarter Growth[1] %
Securities	$2,275	-$20.7	-3.6%
Total loans	$8,730	$200.2	9.3%
Commercial loans	$4,783	$49.6	4.2%
Consumer loans[2]	$2,860	$171.5	25.3%
Residential mortgage loans	$1,043	-$22.2	-8.3%
Earning assets	$11,048	$161.6	5.9%
Total deposits and customer repos	$10,403	$68.9	2.6%
Transaction deposits and customer repos[3]	$8,011	$138.6	7.0%
Time deposits	$2,392	-$69.7	-11.2%

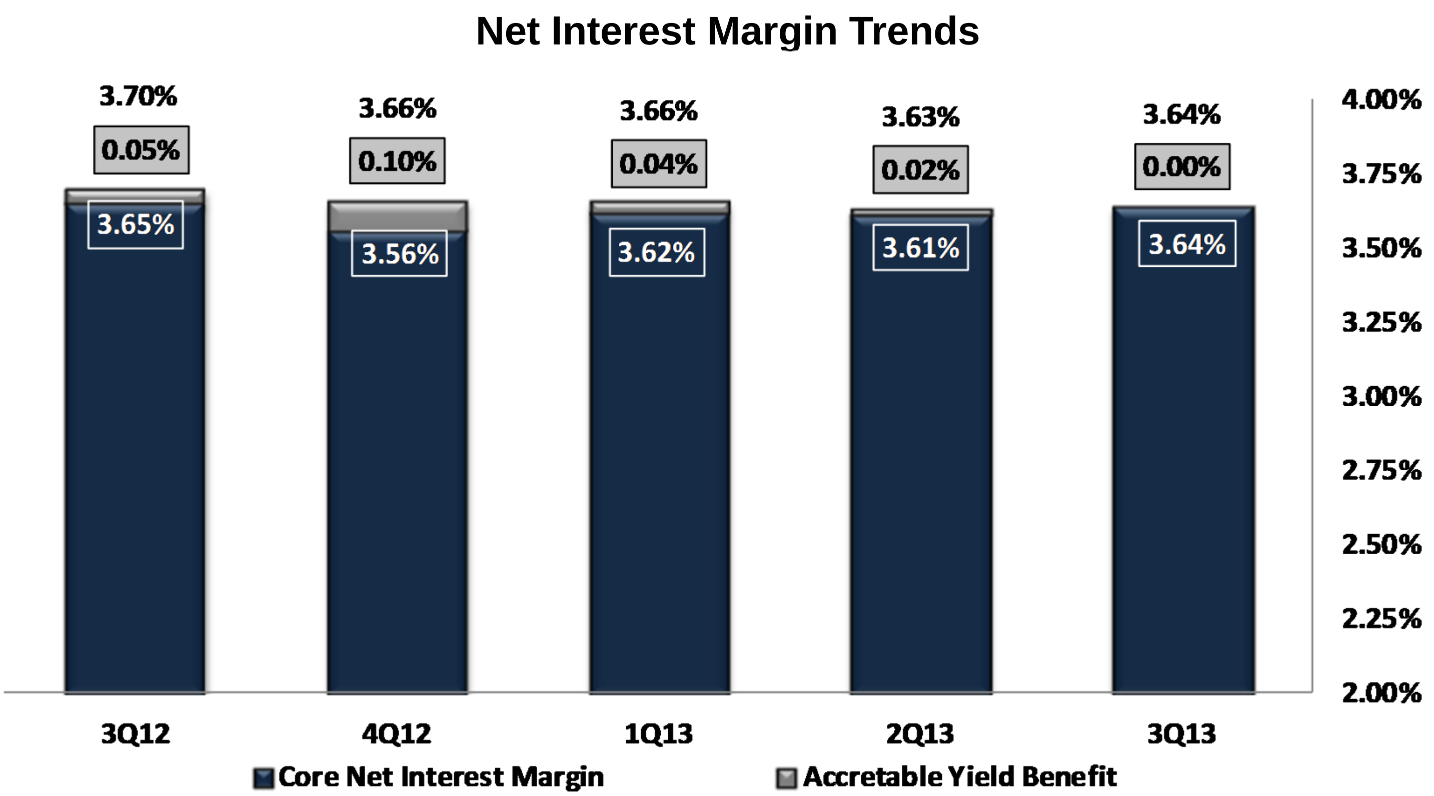
3Q13 Highlights

- Strong balance sheet growth, with continued momentum growing loans and transaction deposits
- Growth in average total loans of $200.2 million or 9.3% annualized
- Growth in average transaction deposits and customer repurchase agreements of $138.6 million or 7.0% annualized
  - ✓ Growth driven by strong growth in average non-interest bearing deposits of $131.8 million or 27.5% annualized
- Transaction deposit growth further enhanced attractive deposit mix
  - ✓ Lower cost, relationship-based transaction deposits and customer repurchase agreements represent 78% of total deposits and customer repurchase agreements compared to 74% at September 30, 2012[4]

(1) % growth annualized; (2) Includes Direct Installment, Indirect Installment and Consumer LOC portfolios; (3) Excludes time deposits; (4) Period-end as of September 30, 2013

F.N.B. Corporation

Net Interest Margin Trends



- Relatively stable core net interest margin
- The net interest margin has benefited from the consistent growth in loans and transaction deposits
- Active net interest management through Pricing Committee and Asset/Liability Committee effective through focused efforts on managing interest rate risk strategy and margin preservation
- 3Q13 net interest income (FTE) totaled $101.0 million, growing $2.5 million, or 2.6%, linked quarter, and $5.7 million, or 5.9%, compared to the prior year quarter

Asset Quality Results[1]

$ in Thousands	3Q13	2Q13	3Q12	3Q13 Highlights
NPL's+OREO/Total loans+OREO	1.49%	1.59%	1.69%	
Total delinquency	1.44%	1.44%	1.66%	
Provision for loan losses[2]	$7,280	$7,903	$8,429	
Net charge-offs (NCO's)[2]	$5,507	$7,325	$7,362	
NCO's/Total average loans[2]	0.25%	0.34%	0.37%	
NCO's/Total average originated loans	0.26%	0.33%	0.42%	
Allowance for loan losses/ Total loans	1.34%	1.35%	1.43%	
Allowance for loan losses/ Total non-performing loans	127.37%	121.68%	120.23%	

3Q13 Highlights

- Solid performance with metrics remaining at good, consistent levels
- Net charge-offs very low at 0.26% annualized for the originated portfolio
- Provision for loan losses of $7.3 million exceeds net charge-offs in support of the strong loan growth
- Reserve position consistent with prior quarter levels
- NPL's+OREO/Total loans +OREO improved from the prior quarter and the year-ago quarter
- Delinquency remained stable compared to the prior quarter and improved from the year-ago quarter

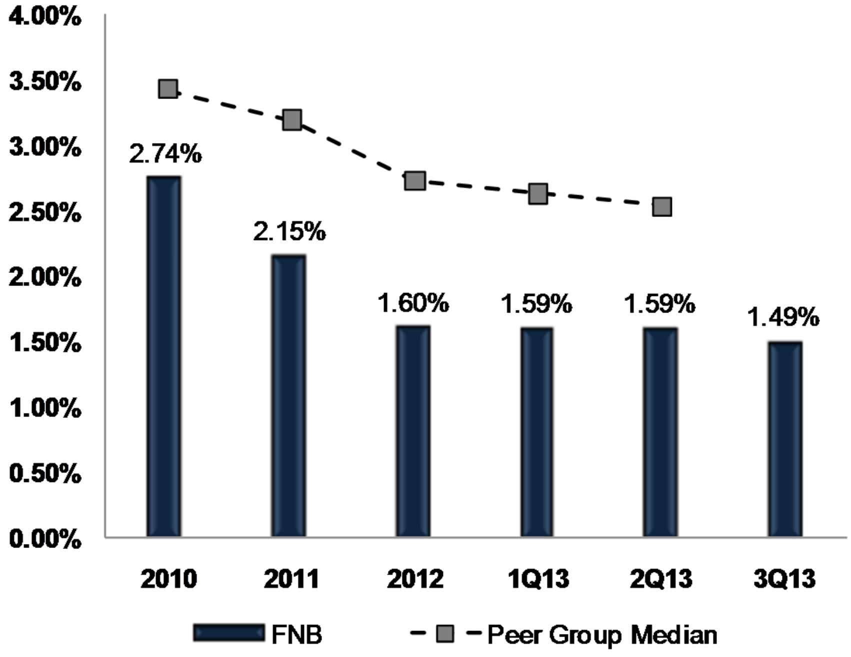
(1) Metrics shown are originated portfolio metrics unless noted as a total portfolio metric. "Originated portfolio" or "Originated loans" excludes loans acquired at fair value and accounted for in accordance with ASC 805 (effective January 1, 2009), as the risk of credit loss has been considered by virtue of the Corporation's estimate of fair value.

(2) Total portfolio metric

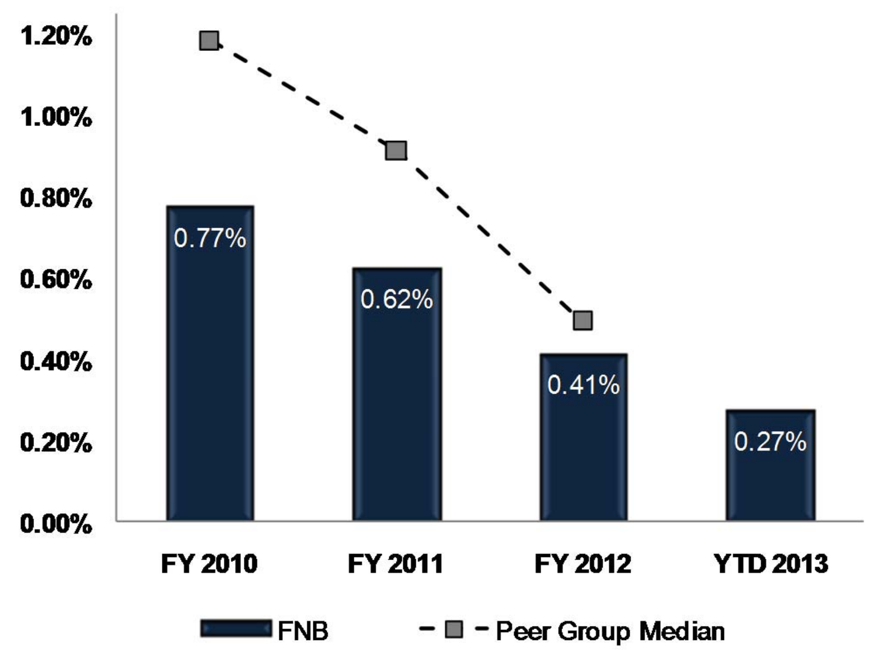
Asset Quality Trends

Asset Quality Trends Compare Favorably to Peer Results

NPL's+OREO/ Total Originated Loans+OREO(1)(2)



NCO's Originated Loans/ Total Originated Loans(1)(3)

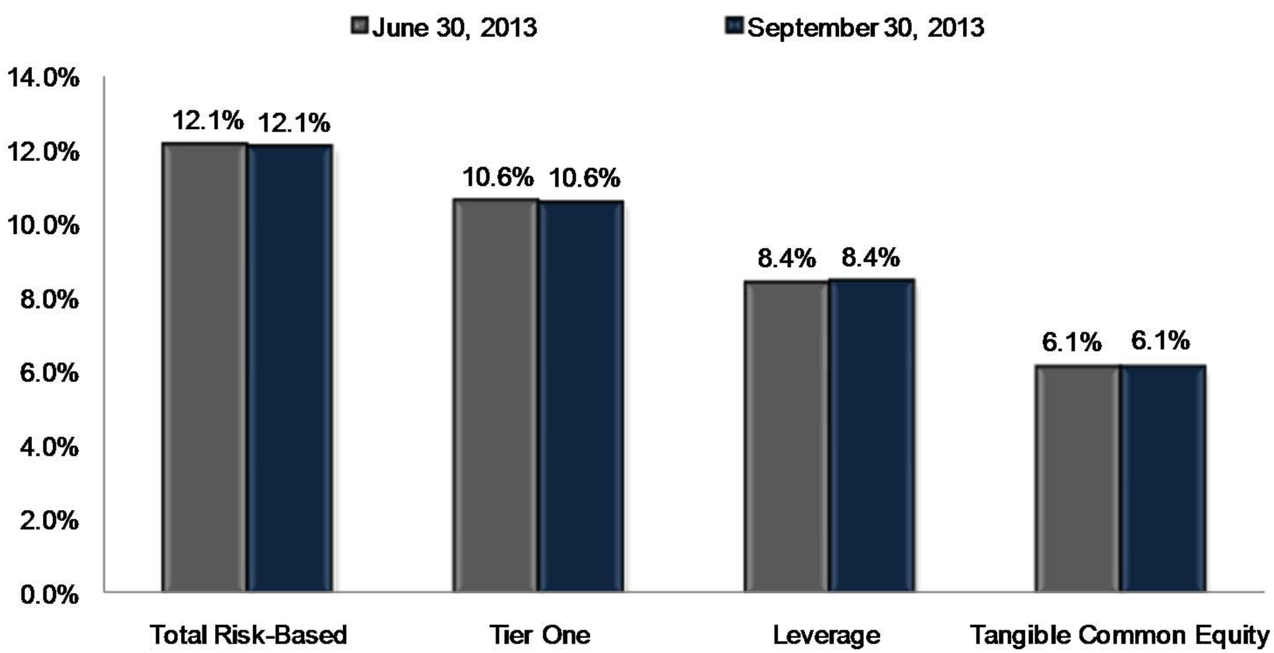


Peer data per SNL Financial, refer to Appendix for peer listing; (1) Metrics shown are originated portfolio. "Originated portfolio" or "Originated loans" excludes loans acquired at fair value and accounted for in accordance with ASC 805 (effective January 1, 2009), as the risk of credit loss has been considered by virtue of the Corporation's estimate of fair value; (2) Based on balances at quarter end for each period presented; (3) Full year or quarterly results annualized.

F.N.B. Corporation

Capital Position

Capital Position as of September 30, 2013[1]



(1) Regulatory risked-based ratios estimated as of September 30, 2013.

Investment Thesis

Long-Term Investment Thesis

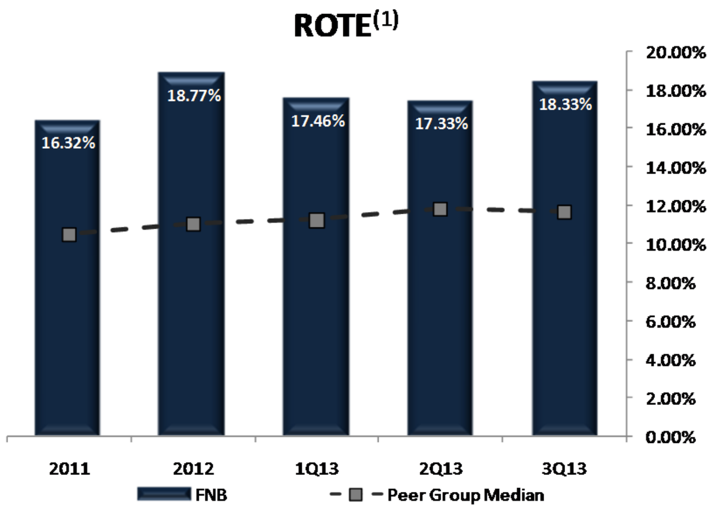
Long-Term Investment Thesis - Return Focused

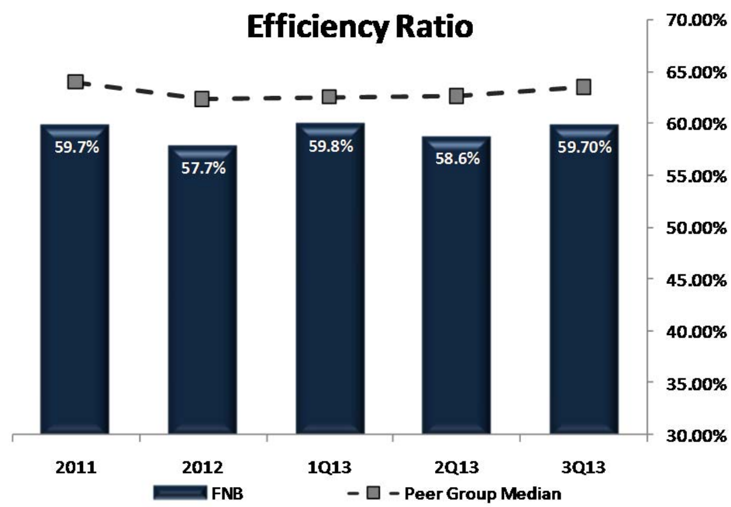
FNB's long-term investment thesis reflects a commitment to efficient capital management and creating value for our shareholders

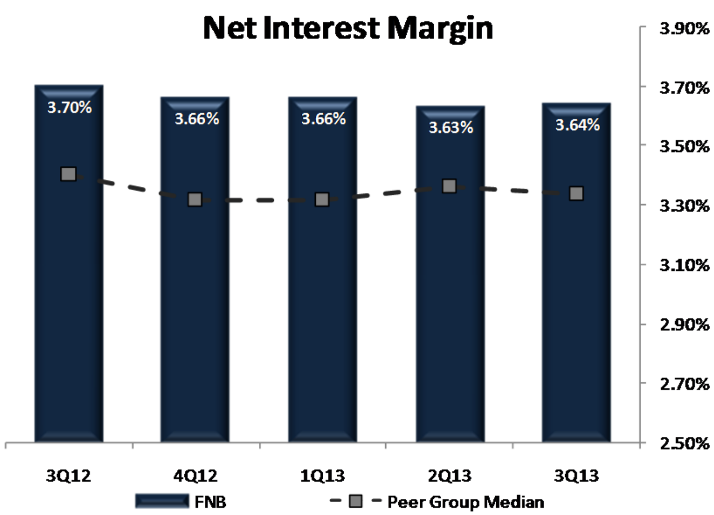
Long-Term Investment Thesis

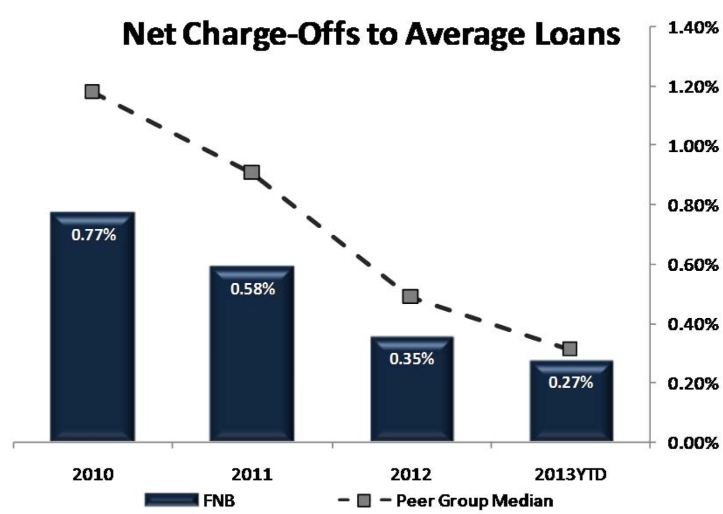
Targeted EPS Growth	**5-6%**
Targeted Dividend Yield *(Targeted Payout Ratio 60-70%)*	**4-6%**
Implied Total Shareholder Return	**9-12%**

Operating Results Outperform Peers









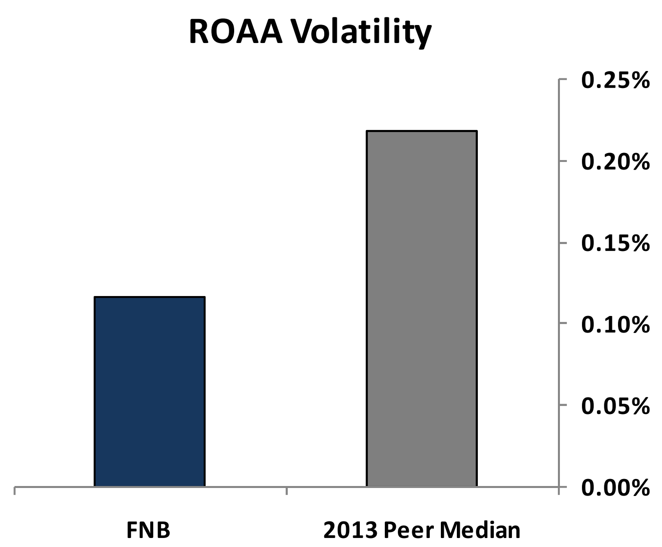
The above represents full-year 2010, 2011, 2012 and/or quarterly, year-to-date results where noted. Refer to Supplemental Information for peer group listing.
(1) Operating results, refer to Supplemental Information for details

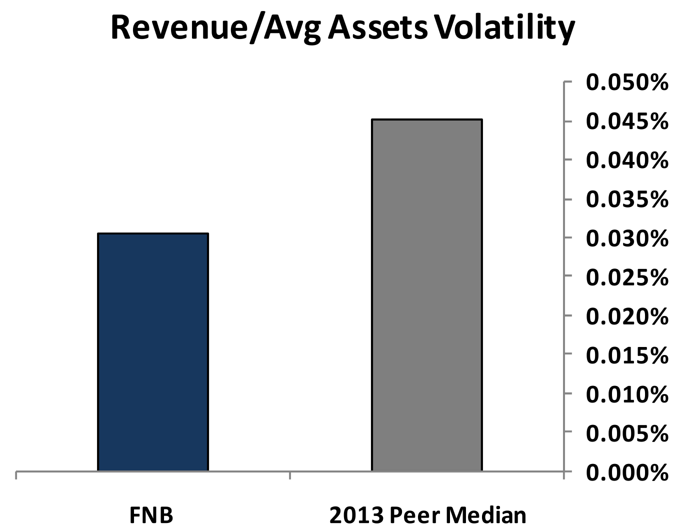
F.N.B. Corporation

Consistent Operating Results

FNB's ability to deliver consistent operating results exceeds peer results

FNB and Peer Volatility (Standard Deviation 1Q10 – 3Q13)





FNB = 85% Percentile

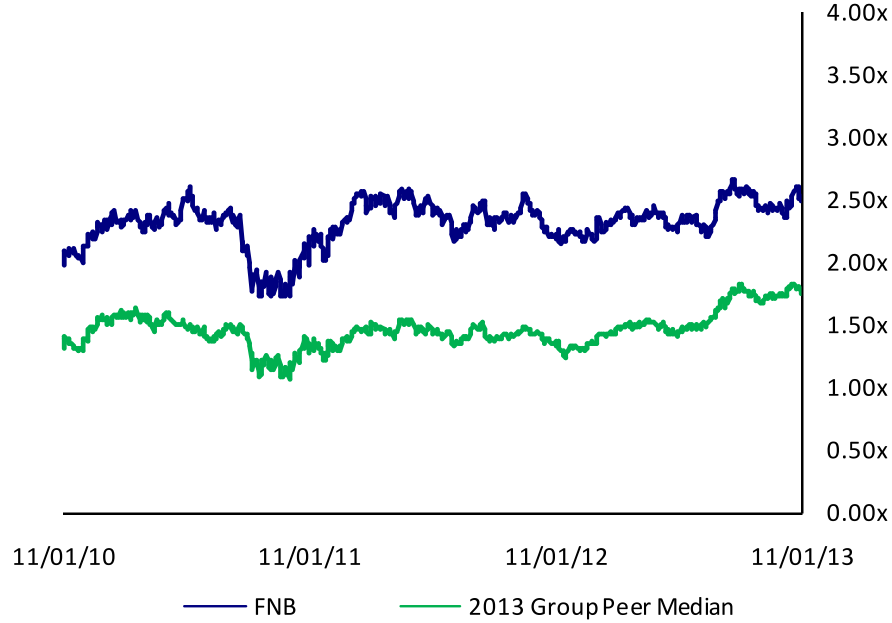
FNB = 94% Percentile

Data per FNB and/or SNL Financial
Refer to Supplemental Information for peer listing

Attractive P/E Valuation Highlights Potential Upside

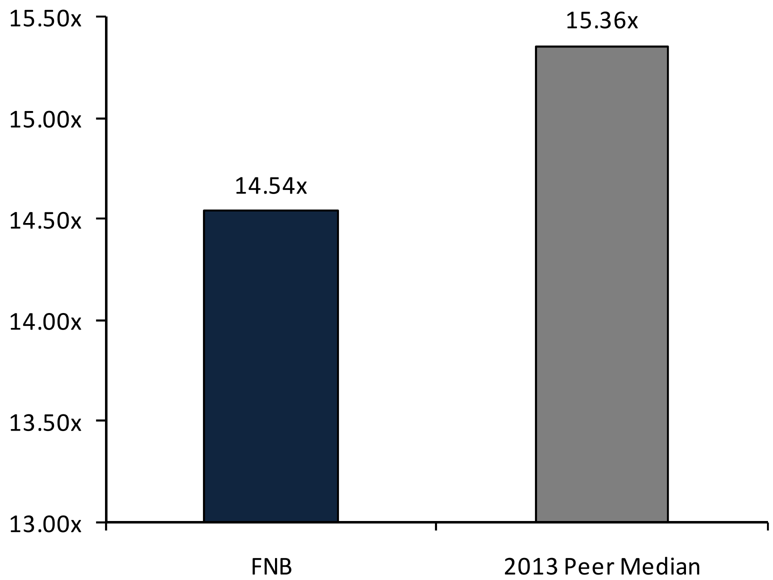
Historical Price / TBV Per Share (x)

Consistent premium to peers based on price to tangible book value per share



Price / 2014 EPS Estimate (x)

FNB currently reflects an attractive valuation based on future earnings



Market data per SNL Financial as of November 1, 2013. Refer to Supplemental Information for regional peer listing.

October 2013 Capital Actions – Proactive Capital Management

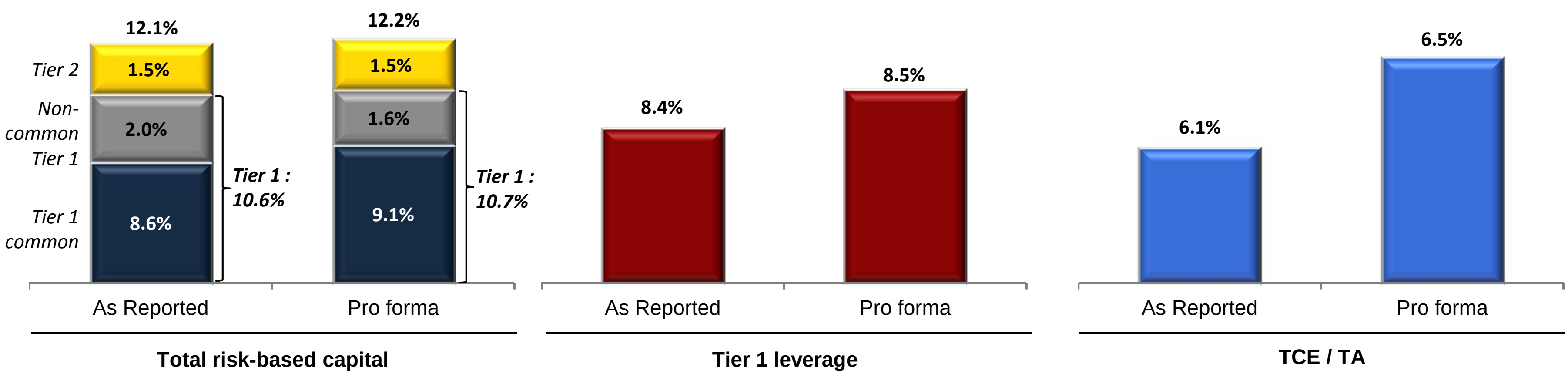
Transaction Overview

- ✓ Successfully raised $151.2 million through a combination of common equity (4.7 million shares, $54.5 million net proceeds, including over-allotment option exercised) and preferred equity (4.0 million shares, $96.7 million net proceeds).

Proactive Capital Management Action

- ✓ Supports future growth opportunities and proactively positions F.N.B. for Basel III implementation[1], including the redemption of certain trust preferred securities
  - Demonstrated track record of robust loan growth (17 consecutive quarters of organic growth)
  - Positions FNB to redeem $131.5mm of existing trust preferred securities at a weighted average cost of 4.33%[2] and potential repayment of BCSB's $16.5mm of trust preferred securities upon anticipated closing of pending acquisition
  - Adds $151mm of fully Basel III-compliant capital to support future balance sheet growth
  - Strengthens/improves quality of capital under Basel III; Tier 1 common improves ~50bps to 9.1%
- ✓ Current rate environment presented opportunity to access permanent capital at historically attractive levels
- ✓ Use of proceeds consistent with FNB's proactive and efficient capital management strategy

Reported and Pro-Forma Capital Ratios as of September 30, 2013[3]



[1]Under Basel III Final rules, if a depository institution holding company under $15 billion makes an acquisition and the resulting organization has total consolidated assets of $15 billion or more, its non-qualifying capital instruments also will be subject to the phase-out schedule (25% includable in Tier 1 in 2015 and 0% includable in Tier 1 in 2016); [2] Weighted average cost of redeemed trust preferred securities assumes 3 month LIBOR of 0.24%; [3] Pro forma capital ratios do not include impacts from PVF Capital and BCSB transactions; capital ratios shown on a Basel I basis

F.N.B. Corporation

Supplemental Information

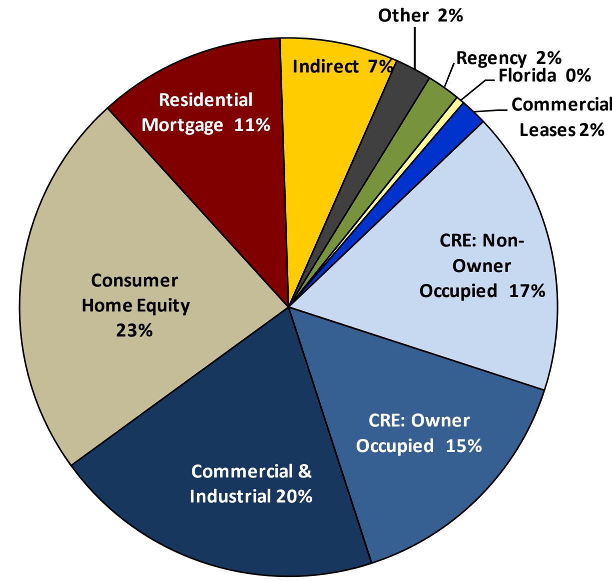
Supplemental Information Index

- Diversified Loan Portfolio
- Deposits and Customer Repurchase Agreements
- Investment Portfolio
- Loan Risk Profile
- Marcellus and Utica Shale Exposure
- Regency Finance Company Profile
- Regional Peer Group Listing
- GAAP to Non-GAAP Reconciliation

Diversified Loan Portfolio

($ in millions)	9/30/2013 Balance	CAGR 12/08-9/30/13	% of Portfolio 12/31/08	% of Portfolio 9/30/13
C&I	$1,755	13.9%	16%	20%
CRE: Non-Owner Occupied	1,555	11.4%	16%	17%
CRE: Owner Occupied	1,317	5.9%	17%	15%
Commercial Leases	142	32.7%	1%	2%
Total Commercial	**$4,769**	**10.9%**	**50%**	**54%**
Consumer Home Equity	2,042	11.6%	21%	23%
Residential Mortgage	987	12.0%	10%	11%
Indirect	624	4.4%	9%	7%
Other	192	4.5%	3%	2%
Regency	175	2.2%	2%	2%
Florida	49	-31.4%	5%	<1%
Total Loan Portfolio	**$8,837**	**9.2%**	**100%**	**100%**

$8.8 Billion Loan Portfolio
September 30, 2013



C&I + Owner Occupied CRE = 35% of Total Loan Portfolio

- Well diversified portfolio
- Strong growth results driven by commercial loan growth

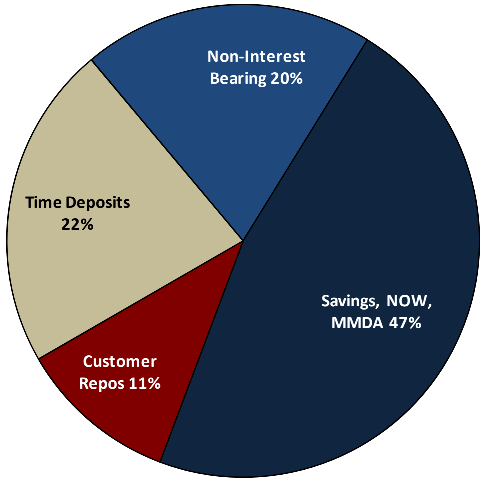
Note: Balance, CAGR and % of Portfolio based on period-end balances

Deposits and Customer Repurchase Agreements

($ in millions)	9/30/2013 Balance	CAGR 12/08-9/13	Mix % 12/31/08	Mix % 9/30/13
Savings, NOW, MMDA	$4,981	12.8%	44%	47%
Time Deposits	2,360	0.4%	36%	22%
Non-Interest Bearing	2,116	19.2%	14%	20%
Customer Repos	1,101	22.8%	6%	11%
Total Deposits and Customer Repo Agreements	**$10,558**	**10.9%**	100%	100%
Transaction Deposits[1] and Customer Repo Agreements	**$8,198**	**15.4%**	64%	78%

Loans to Deposits and Customer Repo Agreements Ratio = 84% at September 30, 2013

$10.6 Billion Deposits and Customer Repo Agreements September 30, 2013



- New client acquisition and relationship-based focus reflected in favorable deposit mix
  - 15.4% average growth for transaction deposits and customer repo agreements[2]
  - 78% of total deposits and customer repo agreements are transaction-based deposits[1]

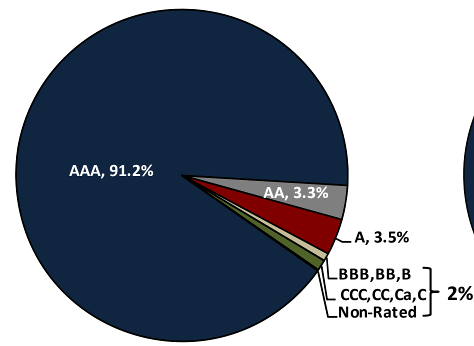
Note: Balance, CAGR and % of Portfolio based on period-end balances; (1) Transaction deposits include savings, NOW, MMDA and non-interest bearing deposits; (2) December 31, 2008 through September 30, 2013

Investment Portfolio

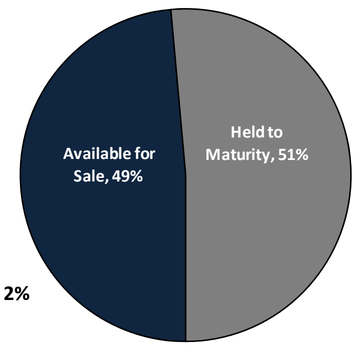
($ in millions[(1)])		% Portfolio	Ratings	Investment %
Agency MBS	$878	37%	AAA	100%
CMO Agency	831	35%	AAA	100%
Agency Senior Notes	376	16%	AAA	100%
Municipals	153	7%	AAA	2%
			AA	50%
			A	47%
			BBB	1%
Trust Preferred[(2)]	35	1%	BBB	5%
			BB	13%
			B	12%
			CCC	8%
			Ca	2%
			C	60%
Short Term	49	2%	AAA	100%
CMO Private Label	9	1%	AA	23%
			A	12%
			BBB	34%
			BB	31%
Corporate	10	1%	A	100%
Bank Stocks	2	-	Non-Rated	
Commercial MBS	2	-	AAA	100%
US Treasury	1	-	AAA	100%
Total Investment Portfolio	**$2,346**	100%		

Highly Rated $2.3 Billion Investment Portfolio
September 30, 2013

Ratings



Composition



- 95% of total portfolio rated AA or better, 98% rated A or better
- Relatively low duration of 3.4
- Portfolio comprised of 49% AFS and 51% HTM
- Municipal bond portfolio
  - Highly rated with an average rating of AA and 99% of the portfolio rated A or better
  - General obligation bonds = 99.0% of portfolio
  - 78.0% from municipalities located throughout Pennsylvania

(1) Amounts reflect GAAP; (2) Original cost of $ 104 million, adjusted cost of $43 million, fair value of $35 million

F.N.B. Corporation

Loan Risk Profile

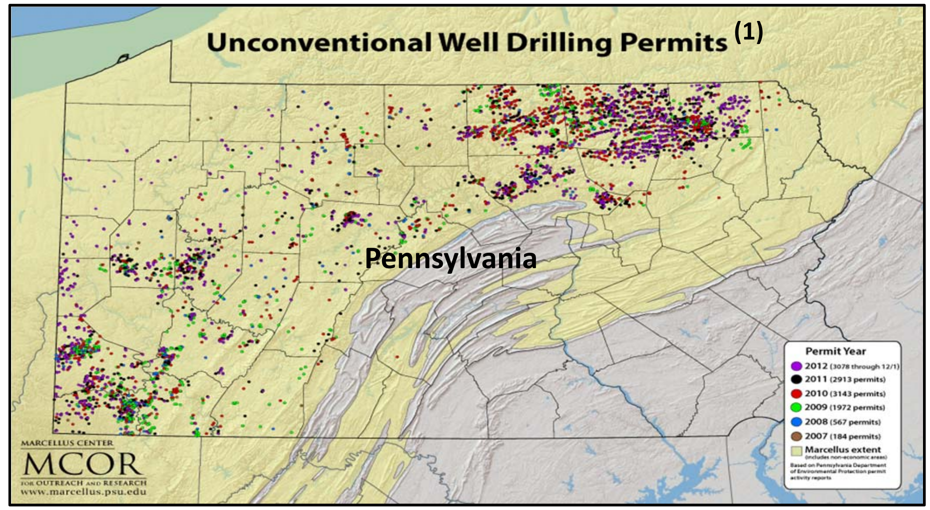
$ in millions	Balance 9/30/2013	% of Loans	NPL's/Loans[(1)]	YTD Net Charge-Offs/Loans[(1)]	Total Past Due/Loans[(1)]
Commercial and Industrial	$1,755	19.9%	0.48%	0.22%	0.75%
CRE: Non-Owner Occupied	1,555	17.6%	1.04%	0.24%	1.25%
CRE: Owner Occupied	1,317	14.9%	2.02%	0.08%	2.32%
Home Equity and Other Consumer	2,181	24.7%	0.48%	0.20%	0.88%
Residential Mortgage	987	11.2%	1.22%	0.11%	2.63%
Indirect Consumer	624	7.1%	0.16%	0.35%	1.00%
Regency Finance	175	2.0%	4.09%	3.72%	3.75%
Commercial Leases	142	1.6%	0.55%	0.16%	1.14%
Florida	49	0.6%	22.14%	-2.17%	22.14%
Other	53	0.6%	0.00%	2.31%	0.11%
Total	**$8,837**	**100.0%**	**1.05%**	**0.27%**	**1.44%**

(1) Originated portfolio metric

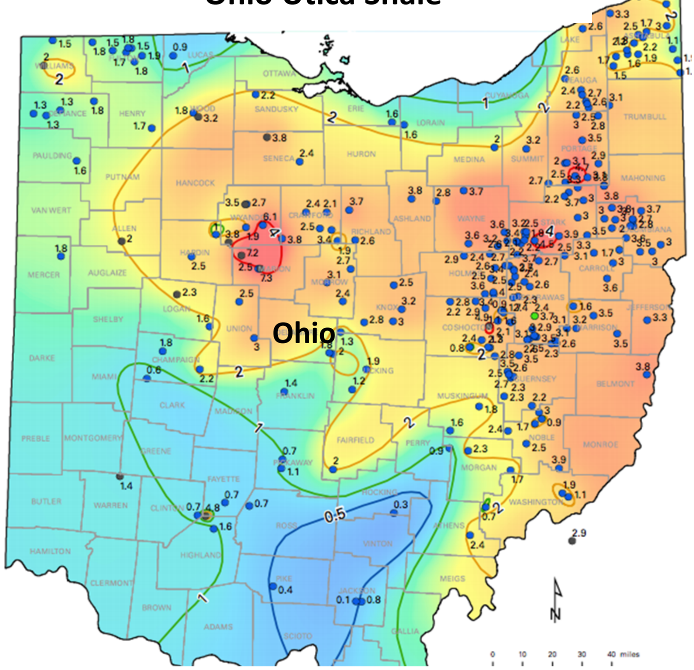
F.N.B. Corporation

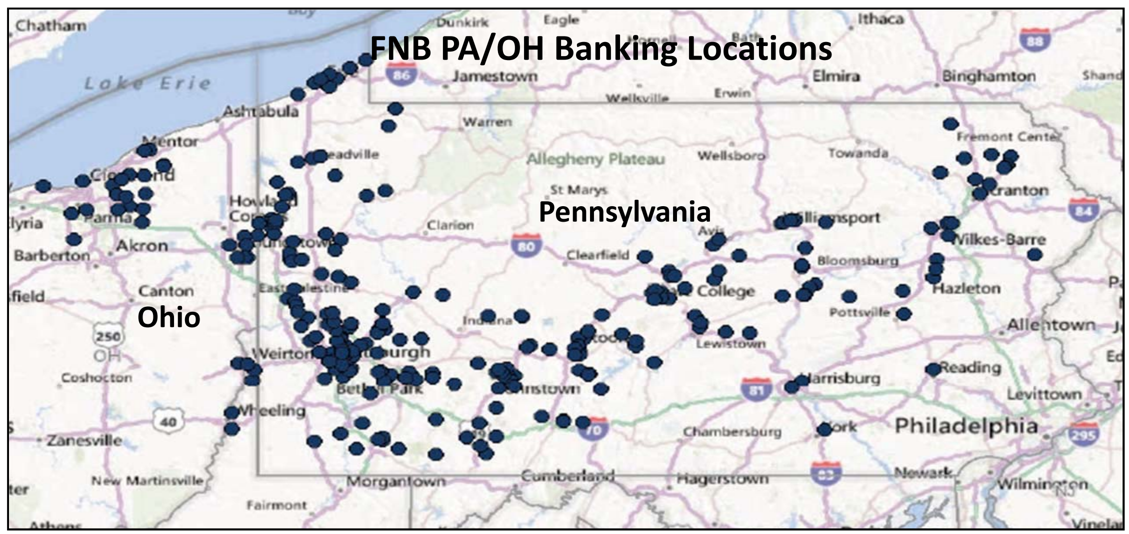
Marcellus and Utica Shale Exposure

- ✓ FNB is well-positioned in the Marcellus Shale and Utica Shale regions with a Pennsylvania footprint that closely aligns with the Marcellus Shale concentration and exposure to the Utica Shale region in Ohio.
- ✓ FNB has been noted by analysts as being one of the best geographically positioned banks to benefit from the Marcellus Shale.(3)



Ohio Utica Shale(2)





(1) Sources: www.marcellus.psu.edu, retrieved May 3, 2013; (2) www.dnr.state.oh.us, retrieved June 5, 2013; (3) Sterne Agee June 7, 2010 and FBR Capital Markets, March 2, 2011.

FNB branch map per SNL Financial

Marcellus and Utica Shale FNB Strategic Focus

Opportunity for FNB relates to potential indirect and induced economic benefits across footprint

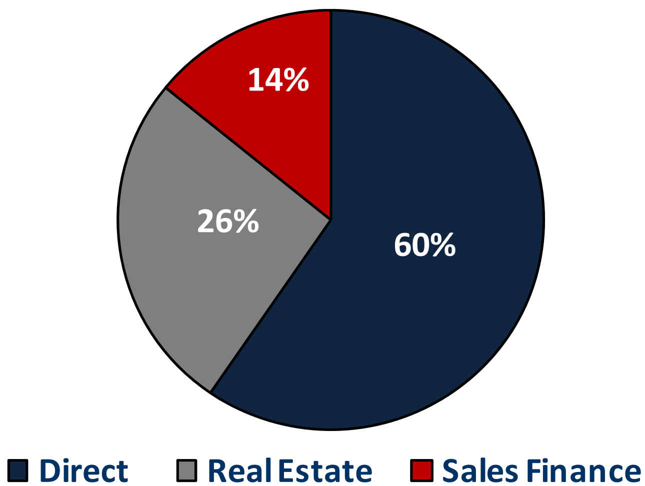
Direct Effect: ***Oil and Gas***	✓ Directly associated with the extraction, processing and delivery of the gas ▪ Drilling, extraction and support activities
Indirect Effect: ***Supply Chain***	✓ Provides goods and services to the energy industry ▪ e.g.: Iron and steel, transportation, commodity traders, heavy equipment, surveyors, utilities, rig parts, attorneys, real estate, machinery manufacturers, etc.
Induced Benefit: ***Consumption***	✓ Resulting benefit to industries and individuals from positive direct and indirect effects ▪ e.g.: Higher education, travel, housing, food and drink, entertainment, utilities, etc.

FNB Strategic Focus: Supply Chain and Consumption

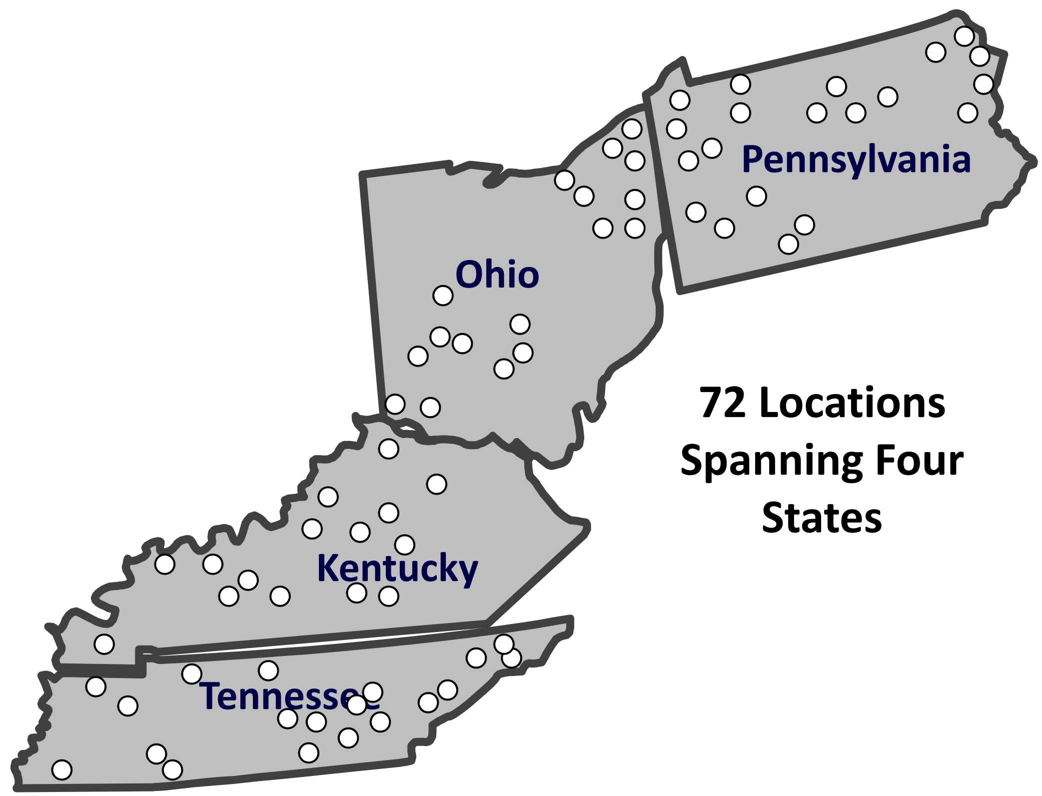
Regency Finance Company Profile

- Consumer finance business with over 80 years of consumer lending experience
- Credit quality: 3Q13 YTD net charge-offs to average loans of 3.71%
- Returns: 3Q13 YTD: ROA 3.89%, ROE 42.00%, ROTE 47.16%

Regency Finance Company
$175 Million Loan Portfolio



86% of Real Estate Loans are First Mortgages



72 Locations Spanning Four States

F.N.B. Corporation

Regional Peer Group Listing

Ticker	Institution	Ticker	Institution
ASBC	Associated Bancorp	ONB	Old National Bancorp
AF	Astoria Financial Corporation	PVTB	Private Bancorp, Inc.
CBSH	Commerce Bancshares, Inc.	SUSQ	Susquehanna Bancshares, Inc.
FMER	First Merit Corp.	UMBF	UMB Financial Corp.
FULT	Fulton Financial Corporation	VLY	Valley National Bancorp
MBFI	MB Financial, Inc	WBS	Webster Financial Corporation
NPBC	National Penn Bancshares, Inc.	WTFC	Wintrust Financial Corporation

GAAP to Non-GAAP Reconciliation

Operating: Earnings, Return on Avg Tangible Equity, Return on Avg Tangible Assets

	For the Quarter Ended				For the Year Ended		
	September 30, 2013	June 30, 2013	March 31, 2013	September 30, 2012	2012	2011	2010
Operating net income							
Net income	$31,634	$29,193	$28,538	$30,743	$110,410	$87,047	$74,652
Add: Merger and severance costs, net of tax	593	1,915	229	57	5,203	3,238	402
Add: Litigation settlement accrual, net of tax	-	-	-	-	1,950	-	-
Add: Branch consolidation costs, net of tax	-	-	-	-	1,214	-	-
Less: Gain on extinguishment of debt, net of tax	-	(1,013)	-	-	-	-	-
Less: Gain on sale of building, net of tax	-	-	-	(942)	(942)	-	-
Less: One-time pension expense credit	-	-	-	-	-	-	(6,853)
Operating net income	$32,227	$30,095	$28,767	$29,858	$117,835	$90,285	$68,201
Operating diluted earnings per share							
Diluted earnings per share	$0.22	$0.20	$0.20	$0.22	$0.79	$0.70	$0.65
Add: Merger and severance costs, net of tax	0.00	0.02	0.00	0.00	0.04	0.02	0.00
Add: Litigation settlement accrual, net of tax	-	-	-	-	0.01	-	-
Add: Branch consolidation costs, net of tax	-	-	-	-	0.01	-	-
Less: Gain on extinguishment of debt, net of tax	-	(0.01)	-	-	-	-	-
Less: Gain on sale of building	-	-	-	(0.01)	(0.01)	-	-
Less: One-time pension expense credit	-	-	-	-	-	-	(0.05)
Operating diluted earnings per share	$0.22	$0.21	$0.20	$0.21	$0.84	$0.72	$0.60
Operating return on average tangible equity							
Operating net income (annualized)	$127,858	$120,706	$116,668	$118,784	$117,835	$90,285	$68,201
Amortization of intangibles, net of tax (annualized)	5,455	5,538	5,237	5,798	5,938	4,698	4,364
	$133,313	$126,244	$121,904	$124,582	$123,773	$94,983	$72,565
Average shareholders' equity	$1,475,751	$1,473,945	$1,410,827	$1,385,282	$1,376,493	$1,181,941	$1,057,732
Less: Average intangible assets	748,592	745,458	712,466	714,501	717,031	599,851	564,448
Average tangible equity	$727,159	$728,487	$698,361	$670,781	$659,462	$582,089	$493,284
Operating return on average tangible equity	18.33%	17.33%	17.46%	18.57%	18.77%	16.32%	14.71%
Operating return on average tangible assets							
Operating net income (annualized)	$127,858	$120,706	$116,668	$118,784	$117,834	$90,285	$68,201
Amortization of intangibles, net of tax (annualized)	5,455	5,538	5,237	5,798	5,938	4,698	4,364
	$133,313	$126,244	$121,904	$124,582	$123,772	$94,983	$72,565
Average total assets	$12,615,338	$12,470,029	$12,004,759	$11,842,204	$11,782,821	$9,871,164	$8,906,734
Less: Average intangible assets	748,592	745,458	712,466	714,501	717,031	599,851	564,448
Average tangible assets	$ 11,866,746	$ 11,724,570	$ 11,292,292	$ 11,127,704	$ 11,065,789	$ 9,271,313	$ 8,342,286
Operating return on average tangible assets	1.12%	1.08%	1.08%	1.12%	1.12%	1.02%	0.87%