F.N.B. Corporation

Fourth Quarter 2010 Investor Presentation

Forward-Looking Statements

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 or (13) 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.

Non-GAAP Financial Information

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 required presentations and reconciliations are contained herein and can be found at our website, www.fnbcorporation.com, under “Shareholder and Investor Relations” by clicking on “Non-GAAP Reconciliation.”

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 January 24, 2011 and in its periodic filings with the Securities and Exchange Commission.

F.N.B. Corporation

Headquarters: Hermitage, PA
Bank Charter: 1864
Assets: $9.6B As of January 1, 2011 (4th largest bank in PA)
Market Capitalization: $1.3B at February 7, 2011

Locations
238 Banking: 227 (PA), 11 (OH)
64 Consumer Finance: 22 (PA), 19 (TN), 16 (OH), 7 (KY)

Business Lines
Banking
Wealth Management
Insurance
Consumer Finance
Merchant Banking

Experienced Management Team

Name	Position	Years of Banking Experience
Steve Gurgovits	Chief Executive Officer	49
Vince Delie	President CEO, First National Bank of PA	23
Brian Lilly	Chief Operating Officer Vice Chairman	30
Vince Calabrese	Chief Financial Officer	22
Gary Guerrieri	Chief Credit Officer	24

F.N.B. Corporation

Board Leadership

- Fourteen Independent Directors
- Seven Former Financial Services Executives
- Three Involved as Financial Services Investors

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Operating Strategy

- Manage our business for profitability and growth
- Operate in markets we know and understand
- Maintain a low-risk profile
- Drive growth through relationship banking
- Fund loan growth through deposits
- Target neutral asset / liability position to manage interest rate risk
- Build fee income sources
- Maintain rigid expense controls

Market Characteristics

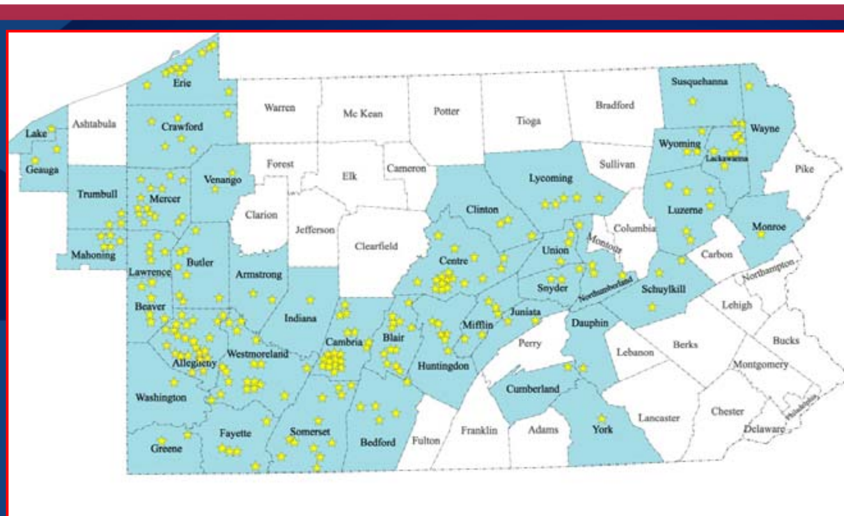
FNB Region	Market Size Deposits	FNB Deposit Ranking	FNB Branches
Pittsburgh	$73.9B	7th	71
Northwest	$25.5B	3rd	58
Capital	$38.0B	9th	47
Central Mountain	$11.8B	1st	73

- Stable Markets
- Modest Growth
- #2 Ranking State College[(1)]
- #7 Ranking Pittsburgh
- Regional Management
- Local Advisory Boards
- Marcellus Shale Exposure

Source: SNL as of June 30, 2010, pro-forma for pending acquisitions as of February 1, 2011.

[(1)]MSA

Banking Locations



Current First National Bank Locations

As of February 1, 2011

Organic Growth Opportunity

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Attractive market rank of #3 for counties of operation

Counties of Operation

Rank	Institution	Branch Count	Total Deposits in Market ($000)	Total Market Share (%)
1	PNC Financial Services Group (PA)	341	45,093,569	31.65
2	Royal Bank of Scotland Group	216	9,970,789	7.00
3	**F.N.B. Corporation (PA)**	**249**	**7,149,088**	**5.02**
4	M&T Bank Corp (NY)	124	5,667,789	3.98
5	Huntington Bancshares Inc. (OH)	104	5,222,586	3.67
6	First Commonwealth Financial (PA)	104	4,164,090	2.92
7	Wells Fargo & Co.	46	3,714,419	2.61
8	First Niagara Financial Group (NY)	65	3,454,325	2.42
9	Dollar Bank Federal Savings Bank (PA)	40	3,241,899	2.28
10	Northwest Bancshares	90	2,970,112	2.08
	Total (1-152)	**2,643**	**142,471,190**	**100.00**

Source: SNL Financial
Deposit data as of June 30, 2010; pro forma for pending acquisitions; updated through February 1, 2011.

Winning Market Share

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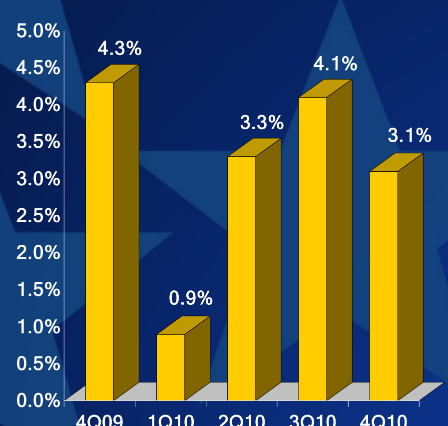
Total Loan Growth(1)



Fourth Quarter 2010

- Sixth consecutive linked-quarter growth
- Total consumer loans grew 6.0%(1)

(1) Based on average balances; percentage growth annualized and as compared to the prior quarter.

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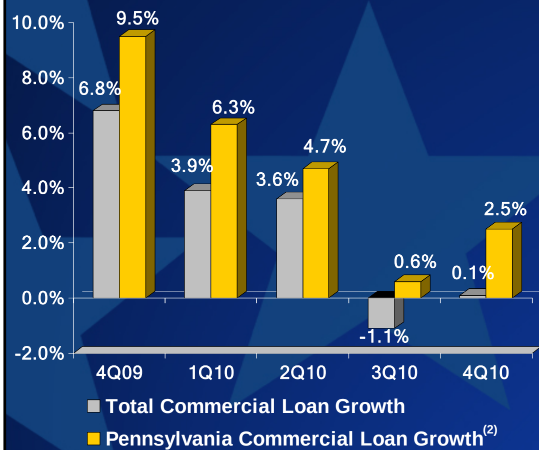
Winning Market Share

Commercial Loan Growth(1)



Fourth Quarter 2010

- Seventh consecutive linked-quarter growth for Pennsylvania commercial loans (2)
- Pennsylvania commercial loans grew 2.5%(1) (2)
- Commercial line utilization rates remain historically low

(1) Based on average balances; percentage growth annualized and as compared to the prior quarter.
(2) Pennsylvania commercial loan growth excluding Florida.

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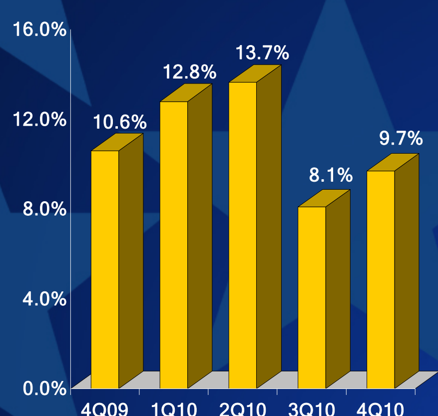
Winning Market Share

Transaction Deposit and Treasury Management Growth(1)



Fourth Quarter 2010

- Transaction deposits grew 9.1%(1)
- Treasury management balances grew 13.8%(1)

(1) Based on average balances; percentage growth annualized and as compared to the prior quarter; transaction deposits includes DDA, Savings, NOW and MMDA.

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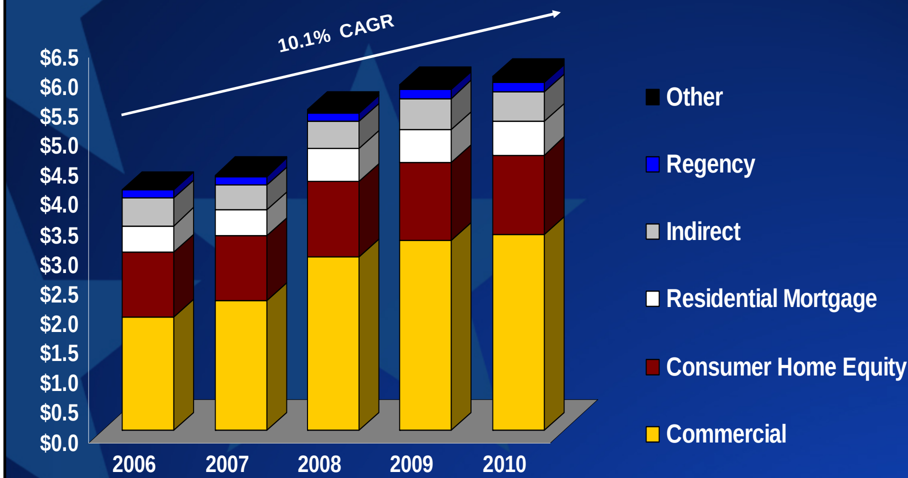
Loan Composition



Based on average balances for each period presented.

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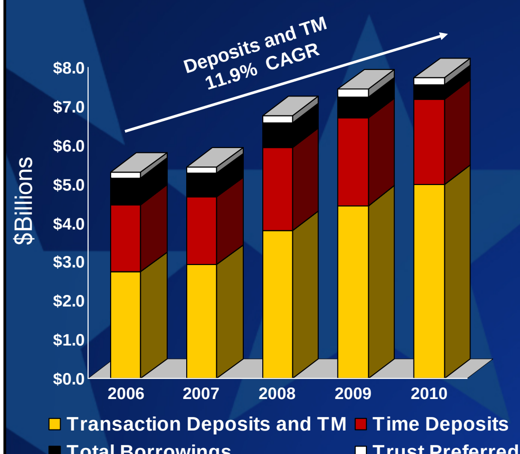
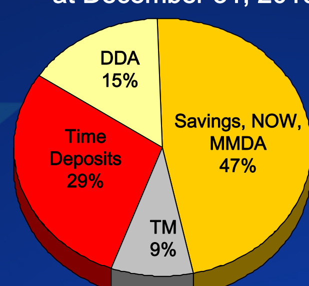
Funding



Deposits and TM - $7.3 Billion at December 31, 2010



Loan to deposits and TM ratio of 84%

Based on average balances for each period presented.

"TM" refers to Treasury Management.

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Proven Merger Integrator

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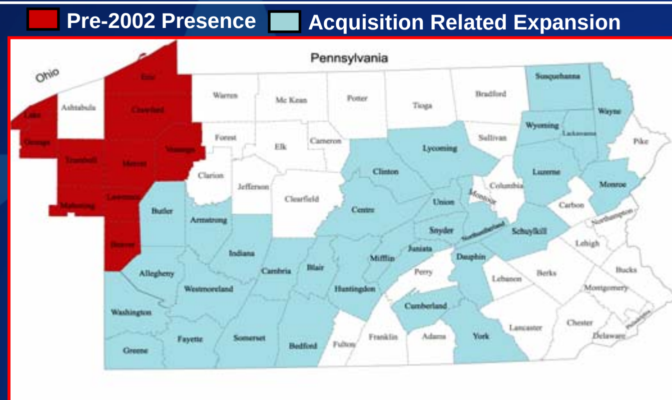
Proven Merger Integrator

- Proven significant acquisition and integration experience - since 2002, completed eight bank acquisitions ($6.1 billion in assets), four insurance acquisitions and one consumer finance acquisition.
- Significant acquisition opportunities exist in Pennsylvania - currently over 50 Pennsylvania headquartered institutions with assets between $300 million and $3 billion[(1)].

Pre-2002 Presence　Acquisition Related Expansion



(1) Source: SNL: Includes all banks and thrifts headquartered in PA, excludes mutuals and MHCs.

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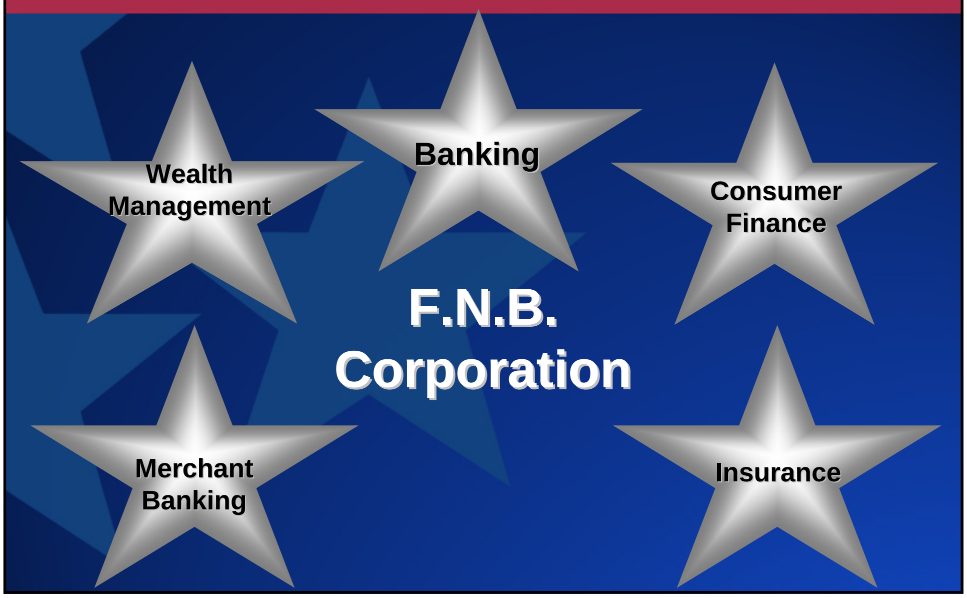
Well Diversified Business



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Consumer Finance

Regency Finance Company

- 80 Years of Consumer Lending Experience
- 64 Offices - 7 opened since October, 2010
- High-Performing Affiliate
  - 2010 ROTCE 41.22% (1)
  - 2010 ROA 3.58%
  - 2010 ROE 36.66%

(1) Return on average tangible common equity (ROTCE) is calculated by dividing net income less amortization of intangibles by average common equity less average intangibles.

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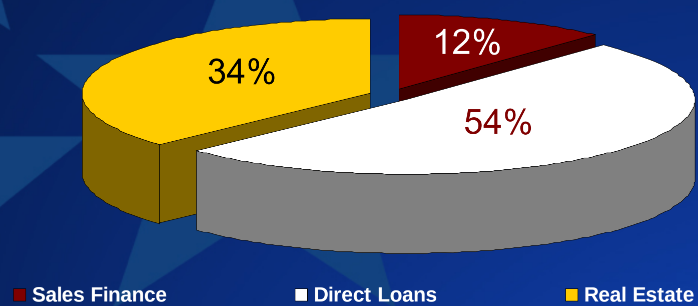
Consumer Finance

Regency Finance Company Loan Portfolio – $163 Million

87% of Real Estate Loans are First Mortgages



As of December 31, 2010

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Wealth Management and Insurance

Wealth Management

- Trust, Fiduciary and Institutional Investment Services
  - Over 70 Years Managing Wealth
  - $2.3 Billion Under Management at December 31, 2010
- Individual Investment Services
  - Brokerage, Mutual Funds and Annuities
  - Life and Long-Term Care Insurance Planning

Insurance

- Property, Casualty, Life and Employee Benefits
- Risk Management, Risk Transfer and Cost Containment Services
- Eight offices, located in Central and Western PA
- 80% Commercial; 20% Personal
  - 78% Property and Casualty
  - 22% Life and Benefits
- Annual premiums of $98 Million

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Merchant Banking

- Junior capital provider offering flexible financing solutions
  - Mezzanine debt, subordinated notes, equity capital
  - Growth or expansion capital, buyouts and ownership transition financing
  - No early stage or real estate financing
  - Typical investment between $1 million and $7 million
- Total outstandings of $22 million as of December 31, 2010
- Successfully harvested two relationships in 2010 contributing $2.3 million to fee revenue
- Founded in 2005

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Pennsylvania Marcellus Shale

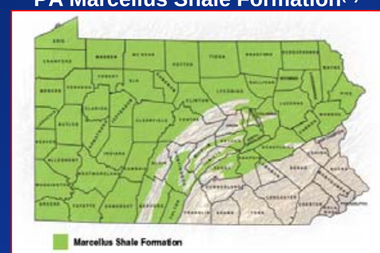
Pennsylvania Marcellus Shale

F.N.B. Banking Locations

- Fully developed - Marcellus Shale has potential to be the second largest natural gas field in the world[1]
- Estimated/projected Pennsylvania jobs[1]:
  - 44,000, 111,000 and 212,000 - 2009, 2011 and 2020, cumulative, respectively
- FNB screened as second best positioned in Pennsylvania based on overlap of market share, drilling permits issued and wells being dug[2]

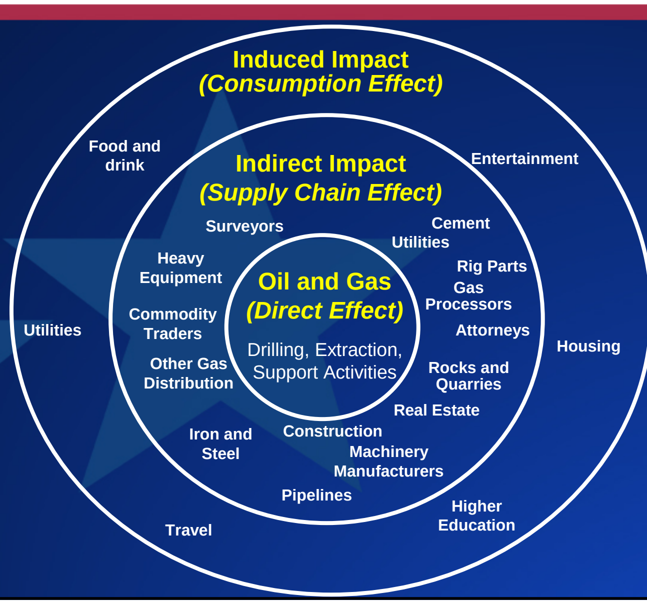
PA Marcellus Drilling Permits

PA Marcellus Shale Formation[3]



Sources: (1) "The Economic Impacts of the Pennsylvania Marcellus Shale Natural Gas Play: An Update", May 24, 2010, Penn State; (2) "Banking on the Marcellus", June 7, 2010, Sterne Agee Industry Report; (3) MarcellusCoalition.org

Marcellus Shale Effect



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Pennsylvania Marcellus Shale

The Future: Economic Opportunity
2010 Economic Impact Study - Update

	2011	2015	2020
Economic Value:	$10.1 Billion	$14.4 Billion	$18.8 Billion
State/Local Taxes:	$987 Million	$1.4 Billion	$1.87 Billion
Total Jobs:	111,413	160,205	211,909

Source: "The Economic Impacts of the Pennsylvania Marcellus Shale Natural Gas Play: An Update", May 24, 2010, Penn State

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LOAN COMPOSITION & CREDIT QUALITY

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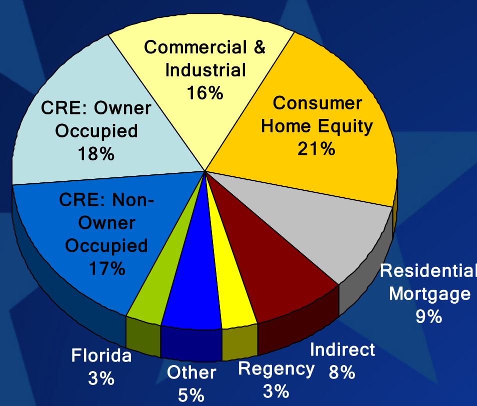
Diversified Loan Portfolio

$6.1 Billion Outstanding as of December 31, 2010



- Shared National Credits
  - 4.0% of total loan portfolio
  - In market customers and prospects
- Avoided subprime and Alt-A mortgages
- Construction and land development total only 3.3% and 0.7%, respectively, of FNB's total loan portfolio

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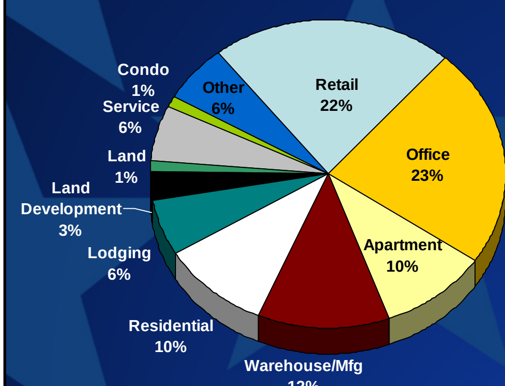
Commercial Real Estate Portfolio

$1.1 Billion in CRE Non-Owner Occupied as of December 31, 2010 (excluding Florida)



- Diverse Portfolio
- Solid Credit Quality Results
  - 2.15% Total delinquency
  - 2.14% Non-performing loans + OREO/Total loans + OREO

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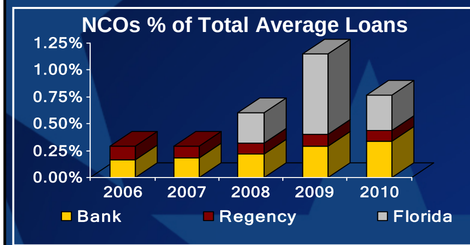
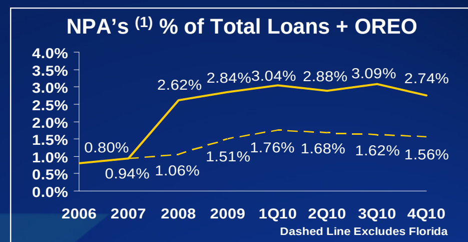
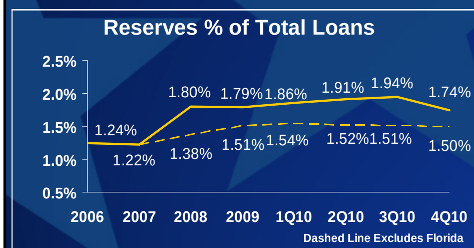
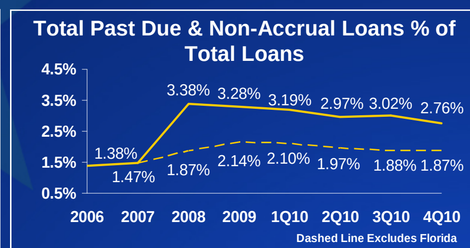
Credit Quality





(1) Excludes non-performing investments





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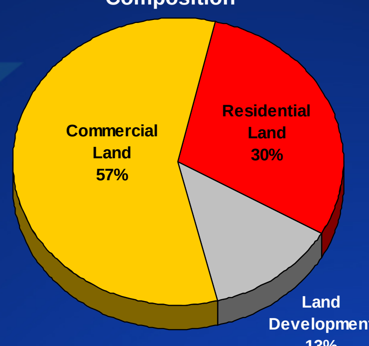
Florida Focus - Land-Related Loans

$78 Million in Florida Land-Related Exposure as of December 31, 2010 (1)

- Florida Land-Related Exposure
  - Loans of $63 million represent only 1.0% of total loan portfolio
  - OREO of $15 million
  - Total 2010 year-over-year exposure reduction of $25 million, or 24%
- Total Florida Portfolio
  - Loans of $195 million represent only 3.2% of total loan portfolio
  - Total 2010 year-over-year exposure reduction of $38 million, or 15%

Florida Land-Related Exposure Composition



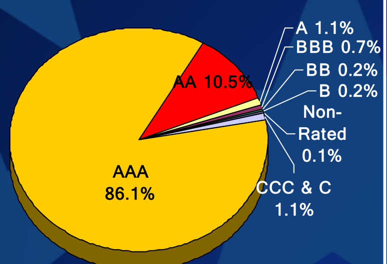
(1) Exposure refers to period-end loans plus OREO

FINANCIALS

Earning Assets - Investments

Investment Portfolio Ratings as of December 31, 2010

% of Total $1.7 Billion Portfolio



Investment	Ratings By Investment - %	Amount[1] (in $ millions)
Agency - MBS	AAA	$900
Agency - Senior Notes	AAA	$305
CMO - Agency	AAA	$219
Municipals	AAA - 1% AA - 88% A - 8% BBB - 3%	$196
Short-Term	AAA	$16
CMO - Private Label	AAA - 43% AA - 22% CCC - 35%	$34
Trust Preferred[2]	A - 14% BBB - 27% BB - 15% B - 17% C - 27%	$22
Bank Stocks	Non-Rated	$2
Total		$1,694

(1) Amounts shown reflect GAAP

(2) Original cost of $55 million; adjusted cost of $37 million; fair value of $21 million

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Fourth Quarter Results

	4Q10	3Q10	4Q09
Profitability			
Earnings per Common Share	$ 0.21	$ 0.15	$ 0.04
Return on Tangible Common Equity(1)	19.28%	14.56%	4.66%
Return on Tangible Assets(2)	1.15%	0.87%	0.28%
Operating			
Loan Growth(3)	3.1%	4.1%	4.3%
Deposit and TM Growth(3) (4)	4.5%	4.6%	6.1%
Transaction Deposits and TM Growth(3) (4)	9.7%	8.1%	10.6%
Net Interest Margin	3.77%	3.78%	3.77%
Efficiency Ratio	54.46%	61.54%	66.28%

(1) Calculated by dividing net income less amortization of intangibles by average common equity less average intangibles.
(2) Calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) Annualized linked-quarter data, based on average balances.
(4) TM = Treasury Management

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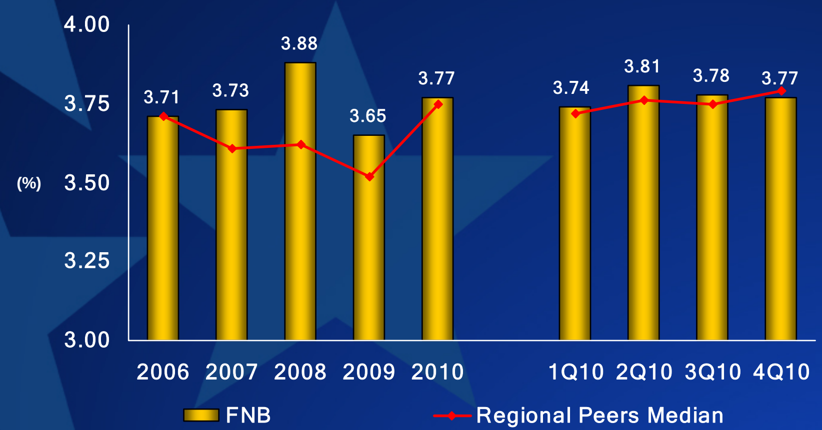
Full Year Results

	2010	2009
Profitability		
Earnings per Common Share	$ 0.65	$ 0.32
Return on Tangible Common Equity(1)	16.02%	8.74%
Return on Tangible Assets(2)	0.95%	0.57%
Operating		
Loan Growth(3)	4.1%	0.5%
Pennsylvania Commercial Loan Growth	5.1%	3.9%
Deposit and TM Growth(3) (4)	4.9%	6.9%
Transaction Deposits and TM Growth(3) (4)	8.8%	13.5%
Net Interest Margin	3.77%	3.65%
Efficiency Ratio	59.96%	65.52%

(1) Calculated by dividing net income less amortization of intangibles by average common equity less average intangibles.
(2) Calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) Year-over-year growth, based on period-end balances.
(4) TM = Treasury Management

Stable Margin

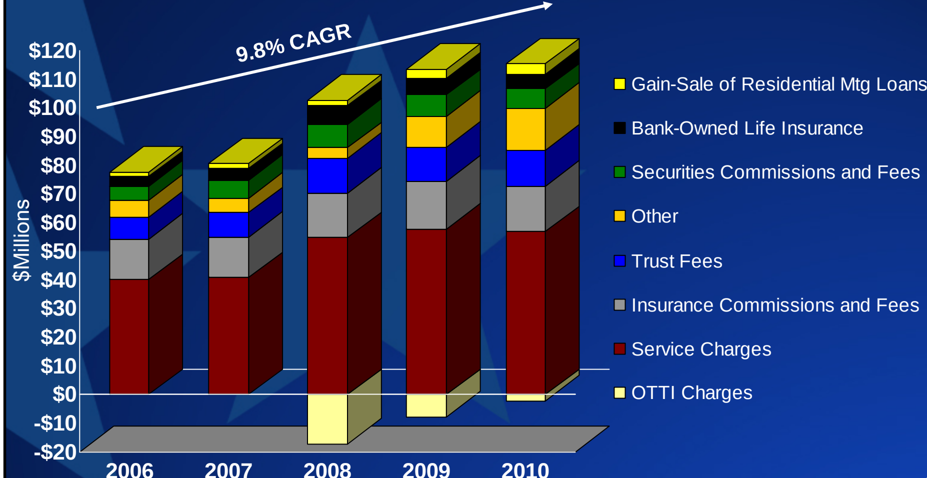
Stable Net Interest Margin



Source: SNL Financial
Regional peers include: CSE, CBC, CBSH, CHFC, CBU, CRBC, FCF, FFBC, FMBI, FMER, FULT, HTLF, MBFI, NBTB, NPBC, ONB, PRK, PVTB, SBNY, SRCE, STBA, SUSQ, TAYC, TCB, UBSI, UMBF, VLY, WL, WSBC, WL and WTFC

Fee Income

2010 Fee Income as Percentage of Operating Revenue 28%(1)



(1) Excludes securities gains and other-than-temporary impairment charges

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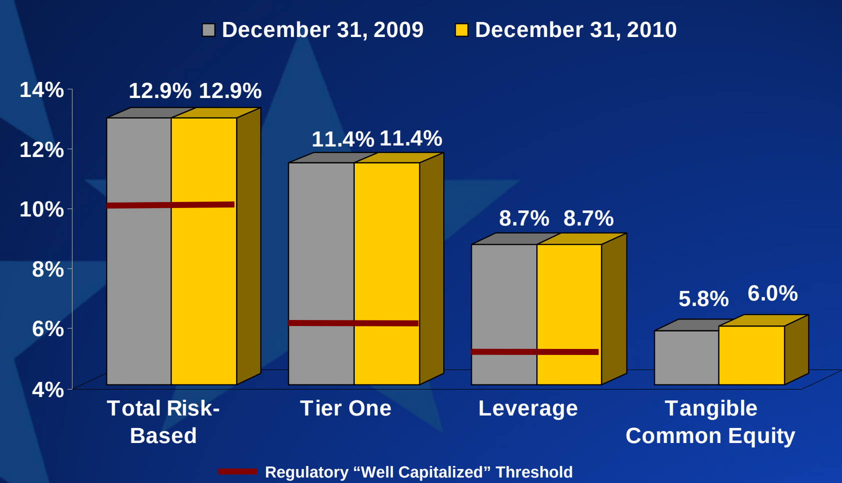
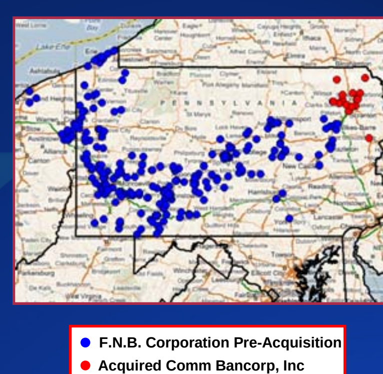
Well Capitalized



F.N.B. Corporation

Acquisition of Comm Bancorp, Inc.

- Completed January 1, 2011
- Natural market extension into northeastern Pennsylvania
- Opportunity to leverage core strengths in commercial and consumer banking
- Financial Highlights
  - Assets of $620 million
  - Loans of $445 million(1)
  - Deposits of $560 million(1)
  - Projected 2011 EPS accretion of approximately 2%(2)



(1) Prior to purchase accounting adjustments.
(2) Excluding projected one-time merger costs of $5.0 million.

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INVESTMENT THESIS

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Long-Term Investment Thesis

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

2010 Total Shareholder Return = 53.4%

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Relative Valuation Multiples

	F.N.B. Corporation	Peer Median Regional Banks	Peer Median National Banks
Price[1]/Earnings Ratio			
FY11 Consensus EPS (F.N.B.=$0.70)	**14.93x**	16.52x	16.55x
FY12 Consensus EPS (F.N.B.=$0.83)	**12.59x**	12.90x	13.82x
Price[1]-to-Tangible Common Book Value[2]	**2.38x**	1.49x	1.52x
Dividend Yield[1]	**4.59%**	1.83%	1.63%

(1) Based on February 7, 2011 closing prices (F.N.B.=$10.45)

(2) Represents total common equity less intangibles

F.N.B. Corporation

Summary

- Leading market share among community banks in Central and Western PA
- Executing organic growth strategy and capitalizing on opportunities presented in markets of operation
- Experienced management team with proven ability to integrate acquisitions
- Diversified revenue stream

F.N.B. Corporation

APPENDIX

- Loan Risk Profile
- Established Board of Directors
- GAAP to Non-GAAP Reconciliations
- Fourth Quarter 2010 Earnings Release (January 24, 2011)

F.N.B. Corporation

Loan Risk Profile

Loan Risk Profile as of December 31, 2010

	Balance[1]	% of Loans	YTD Net Charge-Offs/Loans[2]	Total Past Due / Loans	NPL/Loans
CRE Owner Occupied	1,115,723	18%	0.20%	3.12%	2.15%
CRE Non-Owner Occupied	1,055,973	17%	0.38%	2.15%	1.83%
Commercial & Industrial	971,015	16%	0.40%	1.19%	1.01%
Home Equity & Other Consumer	1,405,638	23%	0.43%	0.95%	0.73%
Residential Mortgage	567,523	9%	0.12%	2.02%	1.21%
Indirect Consumer	497,251	8%	0.45%	1.30%	0.15%
Florida	195,281	3%	8.83%	29.56%	28.28%
Regency Finance	162,805	3%	3.83%	4.22%	4.98%
Other	116,946	2%	1.08%	2.16%	0.83%
Total	**6,088,155**	**100.0%**	**0.77%**	**2.76%**	**2.22%**

(1) Period end balances, in $ millions
(2) Annualized

F.N.B. Corporation

Established Board of Directors

Name	Age	Director Since	Biography
Stephen J. Gurgovits	67	1981	President and Chief Executive Officer
William B. Campbell	72	1975	Chairman of the Board
Henry M. Ekker	71	1994	Partner with Ekker, Kuster, McConnell & Epstein, LLP
Philip E. Gingerich	73	2008	Director of Omega from 1994 to 2008; Retired Real Estate Appraiser and Consultant
Robert B. Goldstein	70	2003	Principal of CapGen Financial Advisors LLC since 2007; Former Chairman of Bay View Capital
Dawne S. Hickton	53	2006	Vice Chairman and CEO of RTI International Metals, Inc. since 2007
David J. Malone	56	2005	President and CEO of Gateway Financial since 2004
D. Stephen Martz	68	2008	Former Director, President & COO of Omega
Peter Mortensen	75	1974	Chairman of F.N.B. from 1988 to 2007
Harry F. Radcliffe	60	2002	Investment Manager
Arthur J. Rooney II	58	2006	President, Pittsburgh Steelers Sports, Inc.; of Counsel with Buchanan, Ingersoll & Rooney LLP
John W. Rose	61	2003	Principal of CapGen Financial Advisors LLC since 2007; President of McAllen Capital Partners, Inc. since 1991
Stanton R. Sheetz	55	2008	CEO and Director of Sheetz, Inc.; Director of Omega from 1994 to 2008; Director of Quaker Steak and Lube Restaurant, Inc
William J. Strimbu	49	1995	President of Nick Strimbu, Inc. since 1994
Earl K. Wahl, Jr.	70	2002	Owner, J.E.D. Corporation

Appendix

F.N.B. Corporation

GAAP to Non-GAAP Reconciliation

	2010 Fourth Quarter	2010 Third Quarter	2009 Fourth Quarter	For the Year Ended December 31, 2010	For the Year Ended December 31, 2009
Return on average tangible equity (1):					
Net income (annualized)	$93,364	$68,308	$18,077	$74,652	$32,803
Amortization of intangibles, net of tax (annualized)	4,315	4,319	4,457	4,364	4,607
	97,679	72,627	22,534	79,016	37,410
Average total shareholders' equity	1,068,468	1,062,512	1,052,483	1,057,732	1,063,104
Less: Average preferred shareholders' equity				0	(63,602)
Less: Average intangibles	(561,946)	(563,631)	(568,666)	(564,448)	(571,492)
	506,522	498,881	483,817	493,284	428,010
Return on average tangible equity (1)	19.28%	14.56%	4.66%	16.02%	8.74%
Return on average tangible assets (2):					
Net income (annualized)	$93,364	$68,308	$18,077	$74,652	$41,111
Amortization of intangibles, net of tax (annualized)	4,315	4,319	4,457	4,364	4,607
	97,679	72,627	22,534	79,016	45,718
Average total assets	9,044,812	8,958,692	8,681,532	8,906,734	8,606,188
Less: Average intangibles	(561,946)	(563,631)	(568,666)	(564,448)	(571,492)
	8,482,866	8,395,061	8,112,866	8,342,286	8,034,696
Return on average tangible assets (2)	1.15%	0.87%	0.28%	0.95%	0.57%

(1) Return on average tangible equity is calculated by dividing net income less amortization of intangibles by average equity less average intangibles.
(2) Return on average tangible assets is calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) Accumulated other comprehensive income (AOCI) is comprised of unrealized losses on securities, non-credit impairment losses on other-than-temporarily impaired securities and unrecognized pension and postretirement obligations.

Appendix

GAAP to Non-GAAP Reconciliation

F.N.B. Corporation

	2010 Fourth Quarter	2010 Third Quarter	2009 Fourth Quarter	For the Year Ended December 31, 2010	For the Year Ended December 31, 2009
Tangible book value per share:					
Total shareholders' equity	$1,066,124	$1,064,846	$1,043,302	$1,066,124	$1,043,302
Less: intangibles	(561,149)	(562,820)	(567,851)	(561,149)	(567,851)
	504,975	502,026	475,451	504,975	475,451
Ending shares outstanding	114,747,085	114,632,850	114,111,695	114,747,085	114,111,695
Tangible book value per share	$4.40	$4.38	$4.17	$4.40	$4.17
Tangible book value per share excluding AOCI (3):					
Total shareholders' equity	$1,066,124	$1,064,846	$1,043,302	$1,066,124	$1,043,302
Less: intangibles	(561,149)	(562,820)	(567,851)	(561,149)	(567,851)
Less: AOCI	33,732	23,481	30,633	33,732	30,633
	538,707	525,507	506,084	538,707	506,084
Ending shares outstanding	114,747,085	114,632,850	114,111,695	114,747,085	114,111,695
Tangible book value per share excluding AOCI (3)	$4.69	$4.58	$4.43	$4.69	$4.43

(1) Return on average tangible equity is calculated by dividing net income less amortization of intangibles by average equity less average intangibles.
(2) Return on average tangible assets is calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) Accumulated other comprehensive income (AOCI) is comprised of unrealized losses on securities, non-credit impairment losses on other-than-temporarily impaired securities and unrecognized pension and postretirement obligations.

Appendix

GAAP to Non-GAAP Reconciliation

F.N.B. Corporation

	2010 Fourth Quarter	2010 Third Quarter	2009 Fourth Quarter
Tangible equity / tangible assets (period end):			
Total shareholders' equity	$1,066,124	$1,064,846	$1,043,302
Less: intangibles	(561,149)	(562,820)	(567,851)
	504,975	502,026	475,451
Total assets	8,959,915	8,993,043	8,709,077
Less: intangibles	(561,149)	(562,820)	(567,851)
	8,398,766	8,430,223	8,141,226
Tangible equity / tangible assets (period end)	6.01%	5.96%	5.84%
Tangible equity, excluding AOCI / tangible assets (period end) (3):			
Total shareholders' equity	$1,066,124	$1,064,846	$1,043,302
Less: intangibles	(561,149)	(562,820)	(567,851)
Less: AOCI	33,732	23,481	30,633
	538,707	525,507	506,084
Total assets	8,959,915	8,993,043	8,709,077
Less: intangibles	(561,149)	(562,820)	(567,851)
	8,398,766	8,430,223	8,141,226
Tangible equity, excluding AOCI / tangible assets (period end) (3)	6.41%	6.23%	6.22%

(1) Return on average tangible equity is calculated by dividing net income less amortization of intangibles by average equity less average intangibles.
(2) Return on average tangible assets is calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) Accumulated other comprehensive income (AOCI) is comprised of unrealized losses on securities, non-credit impairment losses on other-than-temporarily impaired securities and unrecognized pension and postretirement obligations.

Appendix