F.N.B. CORPORATION REPORTS INCREASE IN SECOND QUARTER 2007 EARNINGS

Hermitage, PA – July 19, 2007 – F.N.B. Corporation (NYSE: FNB), a diversified financial services company, today reported financial results for the second quarter and first half of 2007. Second quarter 2007 net income increased 5.9% to $17.6 million from $16.6 million in the second quarter of 2006. Net income for the first quarter of 2007 equaled $17.4 million. On a per share basis, second quarter 2007 earnings were $0.29 per diluted share, compared to $0.28 per diluted share in the second quarter of 2006 and $0.29 per diluted share in the first quarter of 2007. The Corporation's return on tangible equity for the second quarter of 2007 was a strong 26.8%, its return on equity was 13.1%, its return on tangible assets was 1.28% and its return on assets was 1.17%.

Stephen J. Gurgovits, President and Chief Executive Officer of F.N.B. Corporation, commented, "Our second quarter 2007 results reflect good loan growth, expansion of our net interest margin, continued strong credit quality and solid control of our operating costs."

Average commercial loans were up 4.0% annualized compared to the first quarter of 2007, reflecting solid organic growth in key Pennsylvania and Florida markets. This commercial loan growth was offset by decreased average balances of indirect auto loans. The net result was a 0.4% annualized increase in average total loans compared to the first quarter of 2007. Based on quarter-end balances, total loans were up 3.1% annualized since March 31, 2007, with commercial loans and direct consumer loans up 5.0% and 12.4% annualized, respectively.

"We are encouraged by the growth in our commercial and consumer lending businesses, as opportunities for high quality fundings strengthened toward the end of the quarter," added Mr. Gurgovits.

The growth in earning assets drove a 3.9% annualized increase in fully taxable equivalent (FTE) net interest income compared to the first quarter of 2007. The Corporation's net interest margin for both the first and second quarter of 2007 was 3.73%. However, the net interest margin for the first quarter of 2007 included a 6 basis point benefit from $0.8 million in interest income recovery on previously non-accruing loans.

Average deposits and customer repurchase agreements increased 5.7% annualized from the first quarter of 2007, providing the Corporation with solid funding for its loan growth. Contributing to the smallest increase in the cost of funds in nine quarters was a positive shift in the mix of deposits as demand deposits, savings and money market deposits grew, while higher cost time deposits declined.

Strong organic growth in commissions from retail securities sales and a combination of organic and seasonal growth in bank service charges partially offset a seasonal decline in insurance revenue and lower gains generated from sales out of the Corporation's bank stock portfolio. As a result, non-interest income declined 10.4% annualized compared to the prior quarter.

When compared to the second quarter of 2006, total non-interest income increased 0.7% annualized, with growth in securities commissions and trust revenue mostly offset by lower other non-interest income. During the second quarter of 2006, the Corporation recorded a $0.9 million gain on the settlement of an impaired loan acquired in a previous merger. Total non-interest income represented 29% of net revenue for the second quarter of 2007.

Non-interest expense was $41.8 million for the second quarter of 2007, down slightly from $41.9 million for the first quarter of 2007. Positive operating leverage was achieved compared to both the first quarter of 2007 and second quarter of 2006 as evidenced by the improvement in the efficiency ratio to 58.3% for the second quarter of 2007.

Asset quality continued at strong levels in the second quarter of 2007. Annualized net loan charge-offs for the second quarter of 2007 were 24 basis points of average loans, a 1 basis point increase from the first quarter of 2007 and a 3 basis point improvement from the second quarter of last year. The ratio of non-performing loans to total loans was 56 basis points at June 30, 2007, an improvement from 63 and 74 basis points at March 31, 2007 and June 30, 2006, respectively.

The Corporation's credit quality performance resulted in a provision for loan losses of $1.8 million in the second quarter of 2007, the same as for the first quarter of 2007. At June 30, 2007, the allowance for loan losses was 1.19% of total loans and 2.1 times non-performing loans.

Year-To-Date Results

For the six months ended June 30, 2007, the Corporation posted net income of $35.0 million, a 7.9% increase, compared to $32.4 million for the same period of 2006. On a per share basis, year-to-date earnings were $0.58 per diluted share, compared to $0.56 per diluted share for the first half of 2006. The Corporation's return on tangible equity for the six months ended June 30, 2007, was a strong 26.8%, its return on equity was 13.1%, its return on tangible assets was 1.28% and its return on assets was 1.17%.

Net interest income, on an FTE basis, for the first half of 2007 was 4.4% higher than the same period of last year, reflecting growth in average loans of 9.6% and average deposits and customer repurchase agreements of 7.7%. The Corporation's net interest margin in the first half of 2007 narrowed to 3.73% from 3.77% for the same period of last year, reflecting the Corporation's Legacy Bank acquisition in May 2006.

Non-interest income for the first half of 2007 increased 3.3% to $41.3 million from $40.0 million for the same period of 2006. Non-interest income was 30% of net revenue for the first six months of 2007.

Non-interest expense for the first half of 2007 was $83.7 million compared to $80.5 million for the first half of 2006. This 4.0% increase is primarily attributable to the Legacy Bank acquisition and additional loan production offices in Florida. The efficiency ratio improved to 58.3% for the first six months of 2007.

Shareholders' equity at June 30, 2007, was $539 million, or $8.92 per common share. Tangible book value was $4.55 per common share at the end of the second quarter of 2007. The Corporation's leverage and tangible capital ratios were 7.4% and 4.7%, respectively, at June 30, 2007. The Corporation's capital ratios continue to exceed federal bank regulatory agency "well capitalized" thresholds.

"We are pleased that our culture of strong credit quality continues to serve us well. Our credit costs continue to be manageable as demonstrated by low levels of non-performing assets and net charge-offs," Mr. Gurgovits concluded.

Other News

In other news, the Corporation recently announced that Stephen J. Gurgovits was elected Chairman of the Board of F.N.B. Corporation effective December 31, 2007. He will continue as President and Chief Executive Officer of the Corporation. Mr. Gurgovits will replace Peter Mortensen, who has announced his decision to retire as Chairman of the Board at the end of the year.

Conference Call

Management will host a quarterly conference call to discuss results for the second quarter of 2007, tomorrow, Friday, July 20, 2007, at 11:00 AM Eastern Daylight Time. Hosting the call will be Stephen J. Gurgovits, President and Chief Executive Officer, and

Brian F. Lilly, Chief Financial Officer. The call can be accessed via telephone by dialing (800) 811-8845 or (913) 981-4905 for international callers, and entering confirmation number 8264203.

A replay of the call will be available from 2:00 PM Eastern Daylight Time until midnight Eastern Daylight Time on July 27, 2007. The replay can be accessed by dialing (888) 203-1112, or (719) 457-0820 for international callers, and entering confirmation number 8264203. A transcript of the call will be posted to the Shareholder and Investor Relations section of F.N.B. Corporation's Web site at www.fnbcorporation.com.

About F.N.B. Corporation

F.N.B. Corporation, headquartered in Hermitage, PA, is a diversified financial services company with total assets of $6.1 billion at June 30, 2007. F.N.B. is a leading provider of commercial and retail banking, wealth management, insurance and consumer finance services in Pennsylvania and Ohio, where it owns and operates First National Bank of Pennsylvania, First National Trust Company, First National Investment Services Company, LLC, F.N.B. Investment Advisors, Inc., First National Insurance Agency, LLC, F.N.B. Capital Corporation, LLC, and Regency Finance Company. It also operates consumer finance offices in Tennessee and loan production offices in Tennessee and Florida.

Mergent Inc., a leading provider of business and financial information about publicly traded companies, has recognized F.N.B. Corporation as a Dividend Achiever. This annual recognition is based on the Corporation's outstanding record of increased dividend performance. The Corporation has consistently increased dividend payments for 34 consecutive years.

The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB". Investor information is available on F.N.B. Corporation's Web site at www.fnbcorporation.com.

Forward-looking Statements

This press release of F.N.B. Corporation 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) less favorable than expected general economic conditions; (5) legislative or regulatory changes 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; or (8) risk factors mentioned in the reports and registration statements F.N.B. Corporation files with the Securities and Exchange Commission. F.N.B. Corporation undertakes no obligation to release revisions to these forward-looking statements or to reflect events or circumstances after the date of this press release.

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DATA SHEETS FOLLOW

F.N.B. CORPORATION
(Unaudited)
(Dollars in thousands, except per share data)

	2007		2006	2nd Qtr 2007 - 1st Qtr 2007	2nd Qtr 2007 - 2nd Qtr 2006
Statement of earnings	Second Quarter	First Quarter	Second Quarter	Percent Variance	Percent Variance
Interest income	$91,620	$90,487	$83,465	1.3	9.8
Interest expense	43,271	42,567	36,772	1.7	17.7
Net interest income	48,349	47,920	46,693	0.9	3.5
Taxable equivalent adjustment	1,170	1,117	955	4.7	22.4
Net interest income (FTE)	49,519	49,037	47,648	1.0	3.9
Provision for loan losses	1,838	1,847	2,497	-0.5	-26.4
Net interest income after provision (FTE)	47,681	47,190	45,151	1.0	5.6
Service charges	10,212	9,618	10,189	6.2	0.2
Insurance commissions and fees	3,230	4,419	3,239	-26.9	-0.3
Securities commissions and fees	1,650	1,276	1,308	29.3	26.1
Trust income	2,118	2,162	1,859	-2.0	13.9
Gain on sale of securities	304	740	340	-58.9	-10.6
Gain on sale of loans	359	367	400	-2.1	-10.2
Other	2,502	2,334	3,004	7.2	-16.7
Total non-interest income	20,375	20,916	20,339	-2.6	0.2
Salaries and employee benefits	21,475	22,266	21,141	-3.6	1.6
Occupancy and equipment	6,964	7,165	6,755	-2.8	3.1
Amortization of intangibles	1,103	1,103	1,029	0.0	7.2
Other	12,280	11,362	11,799	8.1	4.1
Total non-interest expense	41,822	41,896	40,724	-0.2	2.7
Income before income taxes	26,234	26,210	24,766	0.1	5.9
Taxable equivalent adjustment	1,170	1,117	955	4.7	22.4
Income taxes	7,442	7,723	7,176	-3.6	3.7
Net income	$17,622	$17,370	$16,635	1.4	5.9
Earnings per share					
Basic	$0.29	$0.29	$0.29	0.0	0.0
Diluted	$0.29	$0.29	$0.28	0.0	3.6
Performance ratios					
Return on average equity	13.11%	13.06%	13.43%		
Return on tangible equity (1)	26.81%	26.79%	26.62%		
Return on average assets	1.17%	1.17%	1.15%		
Return on tangible assets (2)	1.28%	1.28%	1.25%		
Net interest margin (FTE)	3.73%	3.73%	3.73%		
Yield on earning assets (FTE)	6.98%	6.98%	6.60%		
Cost of funds	3.63%	3.61%	3.21%		
Efficiency ratio (FTE) (3)	58.26%	58.31%	58.39%		
Common stock data					
Average basic shares outstanding	60,127,296	60,105,023	58,237,880	0.0	3.2
Average diluted shares outstanding	60,621,233	60,633,903	58,709,375	0.0	3.3
Ending shares outstanding	60,396,209	60,391,407	60,190,718	0.0	0.3
Book value per common share	$8.92	$8.91	$8.88	0.1	0.4
Tangible book value per common share	$4.55	$4.52	$4.44	0.7	2.6
Dividend payout ratio	80.53%	81.71%	81.27%		

(1) Return on tangible equity is calculated by dividing net income less amortization of intangibles by average equity less average intangibles.
(2) Return on tangible assets is calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) The efficiency ratio is calculated by dividing non-interest expense less amortization of intangibles by the sum of net interest income on a fully taxable equivalent basis plus non-interest income.
(4) The leverage ratio for the quarter ended June 30, 2006 is calculated using period-end assets instead of quarterly average assets to adjust for the Legacy acquisition.
(5) Certain prior period amounts have been reclassified to conform to the current period presentation.

F.N.B. CORPORATION
(Unaudited)
(Dollars in thousands, except per share data)

	For the Six Months Ended June 30,		
Statement of earnings	2007	2006	Percent Variance
Interest income	$182,107	$161,086	13.0
Interest expense	85,838	68,574	25.2
Net interest income	96,269	92,512	4.1
Taxable equivalent adjustment	2,287	1,917	19.3
Net interest income (FTE)	98,556	94,429	4.4
Provision for loan losses	3,685	5,455	-32.4
Net interest income after provision (FTE)	94,871	88,974	6.6
Service charges	19,830	19,879	-0.2
Insurance commissions and fees	7,649	7,339	4.2
Securities commissions and fees	2,926	2,255	29.7
Trust income	4,280	3,703	15.6
Gain on sale of securities	1,044	887	17.6
Gain on sale of loans	726	698	4.0
Other	4,836	5,207	-7.1
Total non-interest income	41,291	39,968	3.3
Salaries and employee benefits	43,741	42,459	3.0
Occupancy and equipment	14,129	13,433	5.2
Amortization of intangibles	2,206	1,960	12.6
Other	23,642	22,643	4.4
Total non-interest expense	83,718	80,495	4.0
Income before income taxes	52,444	48,447	8.2
Taxable equivalent adjustment	2,287	1,917	19.3
Income taxes	15,165	14,093	7.6
Net income	$34,992	$32,437	7.9
Earnings per share			
Basic	$0.58	$0.56	3.6
Diluted	$0.58	$0.56	3.6
Performance ratios			
Return on average equity	13.09%	13.38%	
Return on tangible equity (1)	26.80%	26.04%	
Return on average assets	1.17%	1.15%	
Return on tangible assets (2)	1.28%	1.24%	
Net interest margin (FTE)	3.73%	3.77%	
Yield on earning assets (FTE)	6.98%	6.51%	
Cost of funds	3.62%	3.07%	
Efficiency ratio (FTE) (3)	58.29%	58.44%	
Common stock data			
Average basic shares outstanding	60,116,221	57,710,830	4.2
Average diluted shares outstanding	60,627,117	58,152,090	4.3
Ending shares outstanding	60,396,209	60,190,718	0.3
Book value per common share	$8.92	$8.88	0.4
Tangible book value per common share	$4.55	$4.44	2.6
Dividend payout ratio	81.11%	83.31%	

(1) Return on tangible equity is calculated by dividing net income less amortization of intangibles by average equity less average intangibles.
(2) Return on tangible assets is calculated by dividing net income less amortization of intangibles by average assets less average intangibles.
(3) The efficiency ratio is calculated by dividing non-interest expense less amortization of intangibles by the sum of net interest income on a fully taxable equivalent basis plus non-interest income.
(4) The leverage ratio for the quarter ended June 30, 2006 is calculated using period-end assets instead of quarterly average assets to adjust for the Legacy acquisition.
(5) Certain prior period amounts have been reclassified to conform to the current period presentation.

F.N.B. CORPORATION
(Unaudited)
(Dollars in thousands)

	2007		2006	2nd Qtr 2007 - 1st Qtr 2007	2nd Qtr 2007 - 2nd Qtr 2006
Average balances	Second Quarter	First Quarter	Second Quarter	Percent Variance	Percent Variance
Total assets	$6,024,994	$6,006,899	$5,807,974	0.3	3.7
Earning assets	5,324,617	5,304,427	5,126,673	0.4	3.9
Securities	1,030,730	1,043,321	1,124,129	-1.2	-8.3
Loans, net of unearned income	4,258,872	4,255,063	3,976,154	0.1	7.1
Allowance for loan losses	52,138	52,856	52,155	-1.4	0.0
Goodwill and intangibles	264,619	265,609	236,099	-0.4	12.1
Deposits and repurchase agreements	4,673,108	4,607,886	4,403,600	1.4	6.1
Short-term borrowings	119,320	138,898	148,512	-14.1	-19.7
Long-term debt	470,215	497,948	548,843	-5.6	-14.3
Trust preferred securities	151,031	151,031	137,878	0.0	9.5
Shareholders' equity	539,004	539,392	496,820	-0.1	8.5
Asset quality data					
Non-accrual loans	$20,590	$23,050	$26,331	-10.7	-21.8
Restructured loans	3,367	3,591	4,861	-6.2	-30.7
Non-performing loans	23,957	26,641	31,192	-10.1	-23.2
Other real estate owned	5,395	5,659	6,335	-4.7	-14.8
Non-performing assets	$29,352	$32,300	$37,527	-9.1	-21.8
Net loan charge-offs	$2,571	$2,459	$2,679	4.6	-4.0
Allowance for loan losses	51,252	51,964	53,041	-1.4	-3.4
Non-performing loans / total loans	0.56%	0.63%	0.74%		
Non-performing assets / total assets	0.48%	0.54%	0.62%		
Allowance for loan losses / total loans	1.19%	1.22%	1.26%		
Allowance for loan losses / non-performing loans	213.93%	195.05%	170.05%		
Net loan charge-offs (annualized) / average loans	0.24%	0.23%	0.27%		
Balances at period end					
Total assets	$6,061,249	$6,015,804	$6,072,739	0.8	-0.2
Earning assets	5,336,857	5,302,013	5,331,851	0.7	0.1
Securities	1,034,990	1,038,985	1,115,535	-0.4	-7.2
Loans, net of unearned income	4,292,314	4,259,121	4,210,525	0.8	1.9
Goodwill and intangibles	263,765	265,272	267,446	-0.6	-1.4
Deposits and repurchase agreements	4,711,787	4,648,826	4,567,333	1.4	3.2
Short-term borrowings	157,540	110,460	195,952	42.6	-19.6
Long-term debt	439,444	500,676	562,460	-12.2	-21.9
Trust preferred securities	151,031	151,031	151,031	0.0	0.0
Shareholders' equity	538,743	538,292	534,580	0.1	0.8
Capital ratios					
Equity/assets (period end)	8.89%	8.95%	8.80%		
Leverage ratio (4)	7.43%	7.38%	7.09%		
Tangible equity/tangible assets (period end)	4.74%	4.75%	4.60%		

F.N.B. CORPORATION
(Unaudited)
(Dollars in thousands)

	For the Six Months Ended June 30,		
Average balances	2007	2006	Percent Variance
Total assets	$6,015,997	$5,704,150	5.5
Earning assets	5,314,578	5,035,654	5.5
Securities	1,036,991	1,135,976	-8.7
Loans, net of unearned income	4,256,978	3,883,277	9.6
Allowance for loan losses	52,495	51,811	1.3
Goodwill and intangibles	265,111	227,722	16.4
Deposits and repurchase agreements	4,640,677	4,310,754	7.7
Short-term borrowings	129,055	161,795	-20.2
Long-term debt	484,005	541,493	-10.6
Trust preferred securities	151,031	133,397	13.2
Shareholders' equity	539,197	488,790	10.3
Asset quality data			
Non-accrual loans	$20,590	$26,331	-21.8
Restructured loans	3,367	4,861	-30.7
Non-performing loans	23,957	31,192	-23.2
Other real estate owned	5,395	6,335	-14.8
Non-performing assets	$29,352	$37,527	-21.8
Net loan charge-offs	$5,030	$6,166	-18.4
Allowance for loan losses	51,252	53,041	-3.4
Non-performing loans / total loans	0.56%	0.74%	
Non-performing assets / total assets	0.48%	0.62%	
Allowance for loan losses / total loans	1.19%	1.26%	
Allowance for loan losses / non-performing loans	213.93%	170.05%	
Net loan charge-offs (annualized) / average loans	0.24%	0.32%	
Balances at period end			
Total assets	$6,061,249	$6,072,739	-0.2
Earning assets	5,336,857	5,331,851	0.1
Securities	1,034,990	1,115,535	-7.2
Loans, net of unearned income	4,292,314	4,210,525	1.9
Goodwill and intangibles	263,765	267,446	-1.4
Deposits and repurchase agreements	4,711,787	4,567,333	3.2
Short-term borrowings	157,540	195,952	-19.6
Long-term debt	439,444	562,460	-21.9
Trust preferred securities	151,031	151,031	0.0
Shareholders' equity	538,743	534,580	0.8
Capital ratios			
Equity/assets (period end)	8.89%	8.80%	
Leverage ratio (4)	7.43%	7.09%	
Tangible equity/tangible assets (period end)	4.74%	4.60%	

F.N.B. CORPORATION
(Unaudited)
(Dollars in thousands)

	2007		2006	2nd Qtr 2007 - 1st Qtr 2007	2nd Qtr 2007 - 2nd Qtr 2006
Average balances	Second Quarter	First Quarter	Second Quarter	Percent Variance	Percent Variance
Loans:					
Commercial	$2,149,269	$2,128,261	$1,826,489	1.0	17.7
Direct installment	919,507	916,693	918,337	0.3	0.1
Consumer LOC	249,589	252,770	258,849	-1.3	-3.6
Residential mortgages	486,431	489,298	492,807	-0.6	-1.3
Indirect installment	434,553	449,241	474,159	-3.3	-8.4
Other	19,523	18,800	5,513	3.8	254.1
Total loans	$4,258,872	$4,255,063	$3,976,154	0.1	7.1
Deposits:					
Non-interest bearing deposits	$644,980	$622,048	$647,605	3.7	-0.4
Savings and NOW	2,023,477	1,965,627	1,871,039	2.9	8.1
Certificates of deposit and other time deposits	1,751,875	1,762,630	1,694,561	-0.6	3.4
Total deposits	4,420,332	4,350,305	4,213,205	1.6	4.9
Customer repurchase agreements	252,776	257,582	190,395	-1.9	32.8
Total deposits and repurchase agreements	$4,673,108	$4,607,886	$4,403,600	1.4	6.1
Balances at period end					
Loans:					
Commercial	$2,180,535	$2,153,697	$2,019,563	1.2	8.0
Direct installment	938,683	910,531	931,453	3.1	0.8
Consumer LOC	247,470	251,472	267,683	-1.6	-7.6
Residential mortgages	473,766	485,341	507,817	-2.4	-6.7
Indirect installment	436,533	438,938	476,261	-0.5	-8.3
Other	15,327	19,142	7,748	-19.9	97.8
Total loans	$4,292,314	$4,259,121	$4,210,525	0.8	1.9
Deposits:					
Non-interest bearing deposits	$667,646	$650,926	$669,838	2.6	-0.3
Savings and NOW	2,056,484	1,982,325	1,939,823	3.7	6.0
Certificates of deposit and other time deposits	1,730,438	1,761,778	1,768,887	-1.8	-2.2
Total deposits	4,454,568	4,395,029	4,378,548	1.4	1.7
Customer repurchase agreements	257,219	253,798	188,785	1.3	36.3
Total deposits and repurchase agreements	$4,711,787	$4,648,826	$4,567,333	1.4	3.2

F.N.B. CORPORATION
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(Dollars in thousands)

Average balances	For the Six Months Ended June 30, 2007	2006	Percent Variance
Loans:			
Commercial	$2,138,823	$1,750,890	22.2
Direct installment	918,108	901,593	1.8
Consumer LOC	251,170	258,139	-2.7
Residential mortgages	487,857	488,933	-0.2
Indirect installment	441,855	479,431	-7.8
Other	19,165	4,291	346.6
Total loans	$4,256,978	$3,883,277	9.6
Deposits:			
Non-interest bearing deposits	$633,577	$642,944	-1.5
Savings and NOW	1,994,712	1,804,994	10.5
Certificates of deposit and other time deposits	1,757,223	1,670,281	5.2
Total deposits	4,385,512	4,118,219	6.5
Customer repurchase agreements	255,165	192,536	32.5
Total deposits and repurchase agreements	$4,640,677	$4,310,754	7.7

Balances at period end	2007	2006	Percent Variance
Loans:			
Commercial	$2,180,535	$2,019,563	8.0
Direct installment	938,683	931,453	0.8
Consumer LOC	247,470	267,683	-7.6
Residential mortgages	473,766	507,817	-6.7
Indirect installment	436,533	476,261	-8.3
Other	15,327	7,748	97.8
Total loans	$4,292,314	$4,210,525	1.9
Deposits:			
Non-interest bearing deposits	$667,646	$669,838	-0.3
Savings and NOW	2,056,484	1,939,823	6.0
Certificates of deposit and other time deposits	1,730,438	1,768,887	-2.2
Total deposits	4,454,568	4,378,548	1.7
Customer repurchase agreements	257,219	188,785	36.3
Total deposits and repurchase agreements	$4,711,787	$4,567,333	3.2