

F.N.B. Corporation

**Third 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.



Information About the Merger

F.N.B. Corporation and Comm Bancorp, Inc. filed a proxy statement/prospectus and other relevant documents with the SEC in connection with the merger.

SHAREHOLDERS OF COMM BANCORP, INC. ARE ADVISED TO READ THE PROXY STATEMENT/PROSPECTUS FILED ON OCTOBER 27, 2010 AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

The proxy statement/prospectus and other relevant materials, and any other documents F.N.B. Corporation has filed with the SEC, may be obtained free of charge at the SEC's website at www.sec.gov. In addition, investors and security holders may obtain free copies of the documents F.N.B. Corporation has filed with the SEC by contacting James Orie, F.N.B. Corporation, One F.N.B. Boulevard, Hermitage, PA 16148, telephone: (724) 983-3317 and by Comm Bancorp, Inc. by contacting Scott A. Seasock, Executive Vice President, 125 North State Street, Clarks Summit, PA 18411, telephone: (570) 586-0377.

Comm Bancorp, Inc. and its directors, executive officers and other members of its management and employees may be deemed to be participants in the solicitation of proxies from its shareholders in connection with the proposed merger. Information concerning such participants' ownership of Comm Bancorp, Inc. common stock will be set forth in the proxy statement/prospectus relating to the merger when it becomes available. This communication does not constitute an offer of any securities for sale.



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 October 25, 2010 and in its periodic filings with the Securities and Exchange Commission.



F.N.B. Corporation

Third Quarter 2010



F.N.B. Corporation

Headquarters: Hermitage, PA

Bank Charter: 1864

Assets: \$9.0B (5th largest bank in PA)

Market Capitalization: \$966.4M at November 3, 2010

Locations

Banking Offices: 212 (PA), 11 (OH)

Consumer Finance Offices: 22 (PA), 18 (TN), 16 (OH)

Loan Offices: 3 (FL)

Business Lines

Banking

Wealth Management

Insurance

Consumer Finance

Merchant Banking





Experienced Management Team

<u>Name</u>	<u>Position</u>	<u>Years of Banking Experience</u>
Steve Gurgovits	President and Chief Executive Officer	49
Brian Lilly	EVP; Chief Operating Officer	30
Vince Calabrese	Chief Financial Officer	22
Vince Delie	EVP; Chief Revenue Officer; President, First National Bank of PA	23
Gary Guerrieri	Chief Credit Officer	24

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

- 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

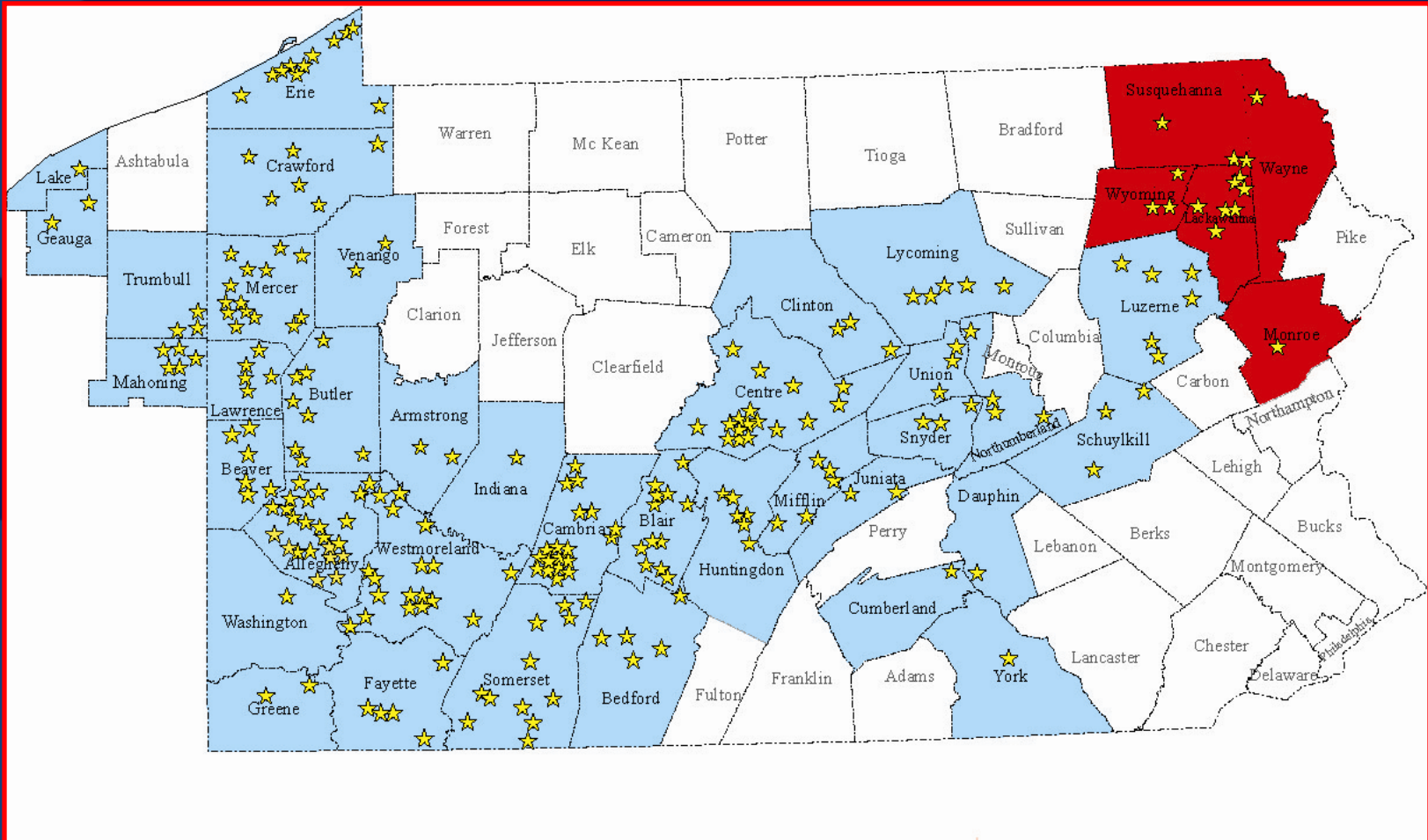
<u>FNB Region</u>	<u>Market Size Deposits</u>	<u>FNB Deposit Ranking</u>	<u>FNB Branches</u>
Pittsburgh	\$73.9B	7th	71
Northwest	\$25.5B	3rd	58
Capital	\$37.9B	9th	47
Central Mountain	\$11.8B	1st	73

- 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 October 18, 2010.

⁽¹⁾MSA

Banking Locations



- Current First National Bank Locations
- Pending Acquisition - Community Bank and Trust Locations

As of November 1, 2010

Organic Growth Opportunity

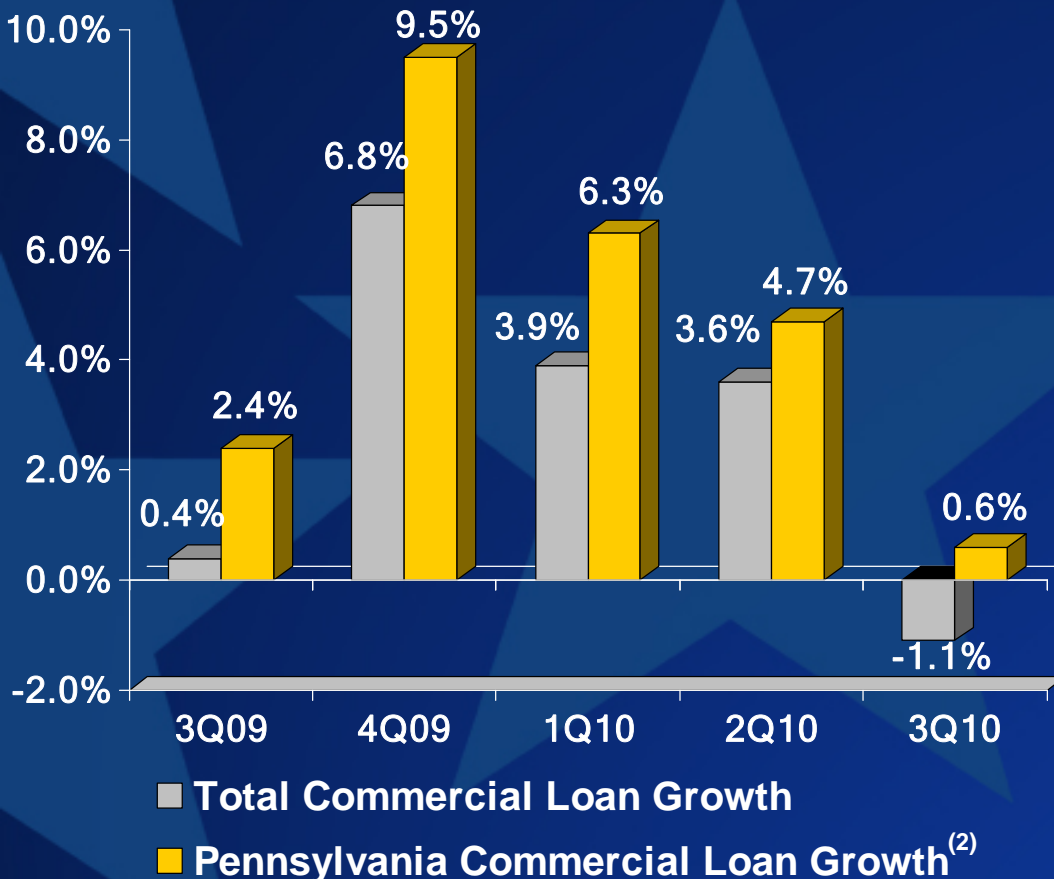
- Attractive market rank of #3 for counties of operation

Counties of Operation

Rank	Institution	Branch Count	Total Deposits in Market (\$000)	Total Market Share (%)
1	PNC Financial Services Group (PA)	342	45,093,569	31.66
2	Royal Bank of Scotland Group	215	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	Northwest Bancshares Inc. (PA)	106	3,460,704	2.43
9	First Niagara Financial Group (NY)	63	3,454,325	2.43
10	Dollar Bank Federal Savings Bank (PA)	40	3,241,899	2.28
	Total (1-145)	2,638	142,435,792	100.00

Winning Market Share

Commercial Loan Growth⁽¹⁾



Third Quarter 2010

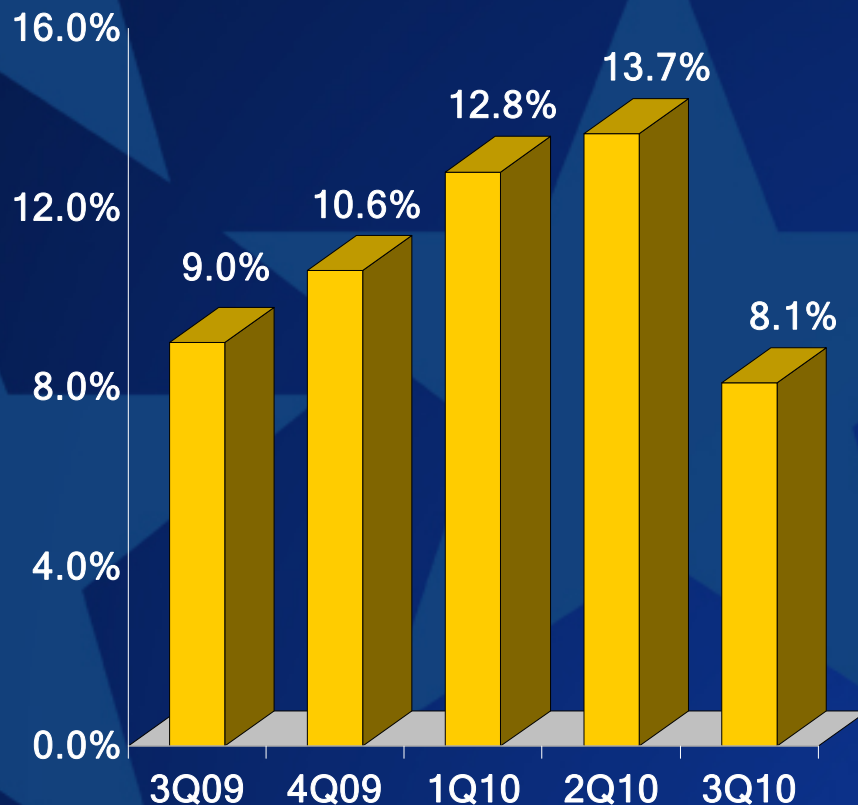
- Sixth consecutive linked-quarter growth for Pennsylvania commercial loans⁽²⁾
- Pennsylvania commercial loans grew 0.6%^{(1) (2)}
- Commercial line utilization rates remain historically low

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

(2) Pennsylvania commercial loan growth excluding Florida.

Winning Market Share

Transaction Deposit and Treasury Management Growth⁽¹⁾



Third Quarter 2010

- Transaction deposits grew 5.4%⁽¹⁾
- Treasury management balances grew 27.1%⁽¹⁾
- Increased total net number of checking accounts nearly 3,200, 1.3% annualized, September 30, 2010 year-to-date

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

Recognition Awarded



**Greenwich
Excellence
Award**
Middle Market
Banking



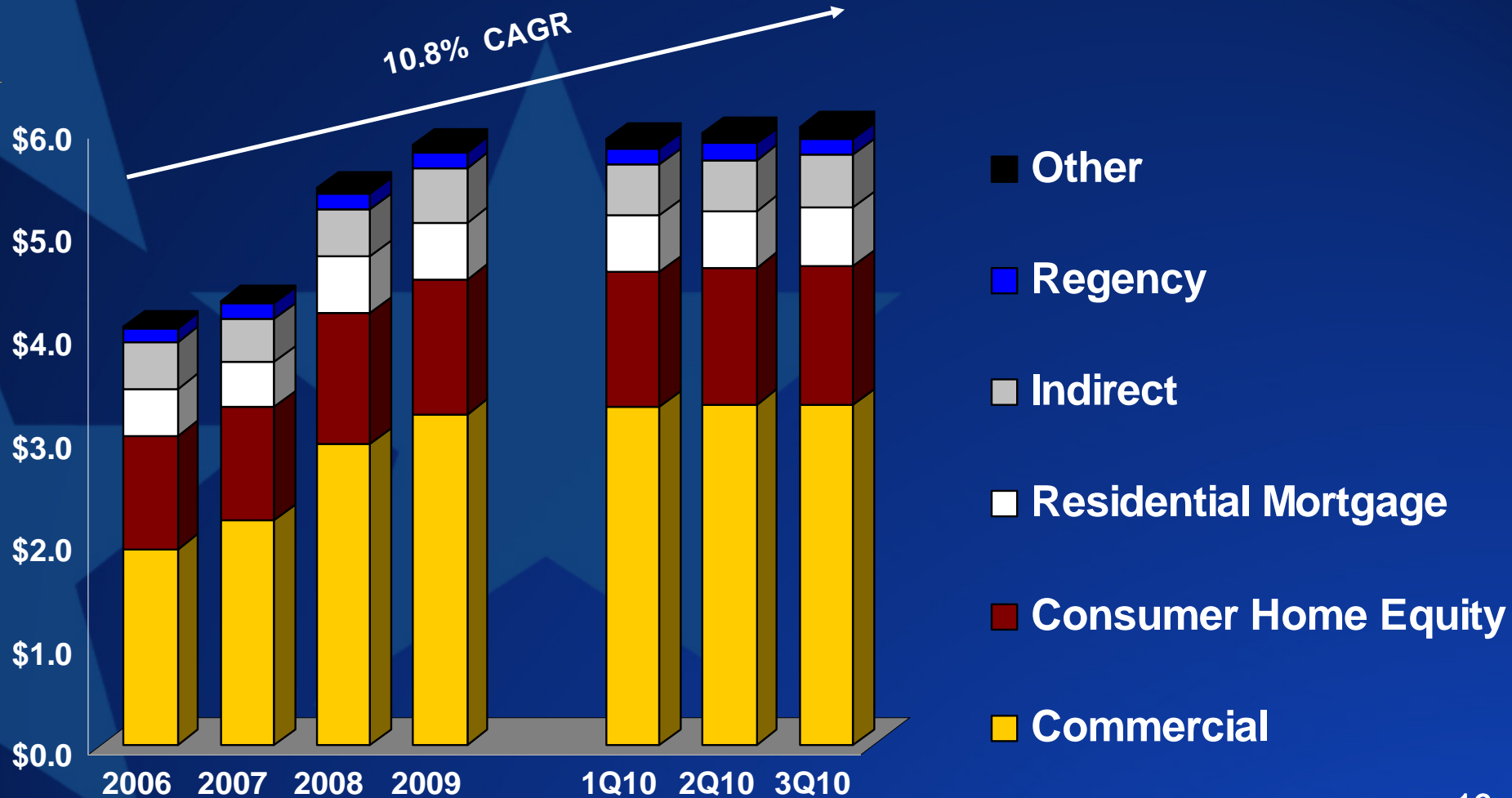
Forbes.com
Best
U.S. Banks



**Greenwich
Excellence
Award**
Small Business
Banking

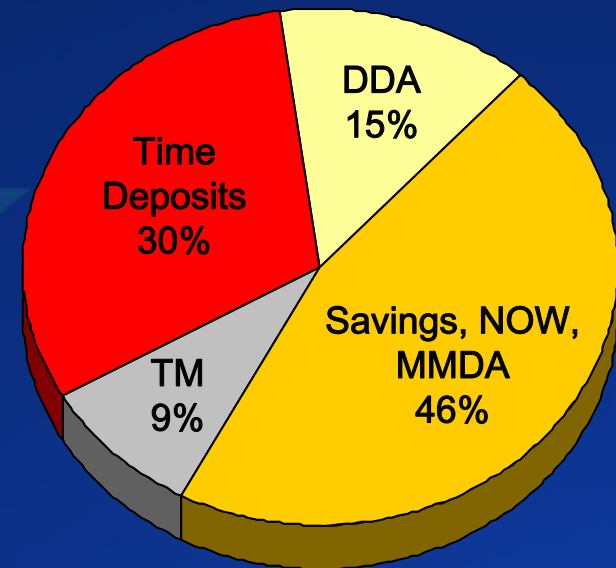
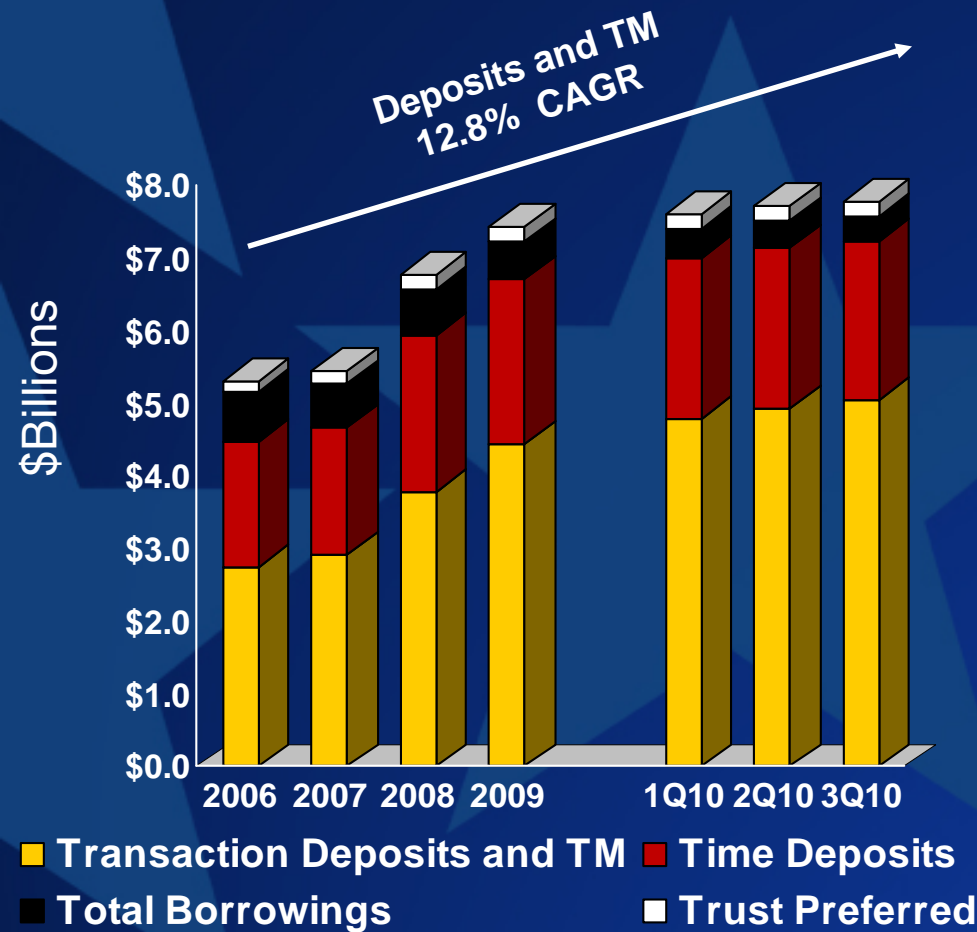
Greenwich Associates is the leading international research-based consulting firm in institutional financial services. Each year, Greenwich surveys more than 30,000 businesses with sales of \$1 – 500 Million. Only banks that receive a significantly higher percentage of “Excellent” ratings than the average of all banks nationally and regionally are selected for the honor.

Loan Composition



Based on average balances for each period presented.

Deposits and TM - \$7.2 Billion as of September 30, 2010



Loan to deposits and TM
ratio of 83%



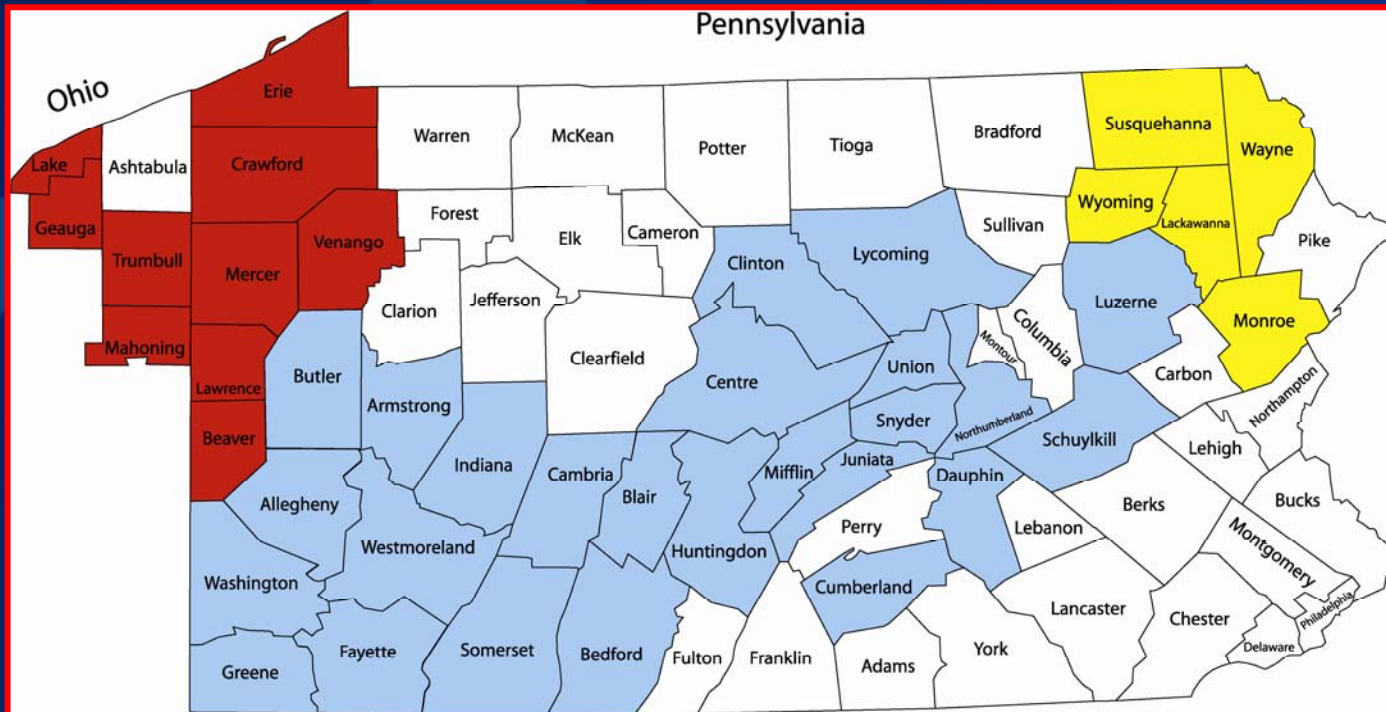
F.N.B. Corporation

Proven Merger Integrator

Proven Merger Integrator

- Proven significant acquisition and integration experience - since 2002, completed seven bank acquisitions (\$5.5 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
 ■ Pending - Comm Bancorp, Inc.



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



Well Diversified Business

**Wealth
Management**

Banking

**Consumer
Finance**

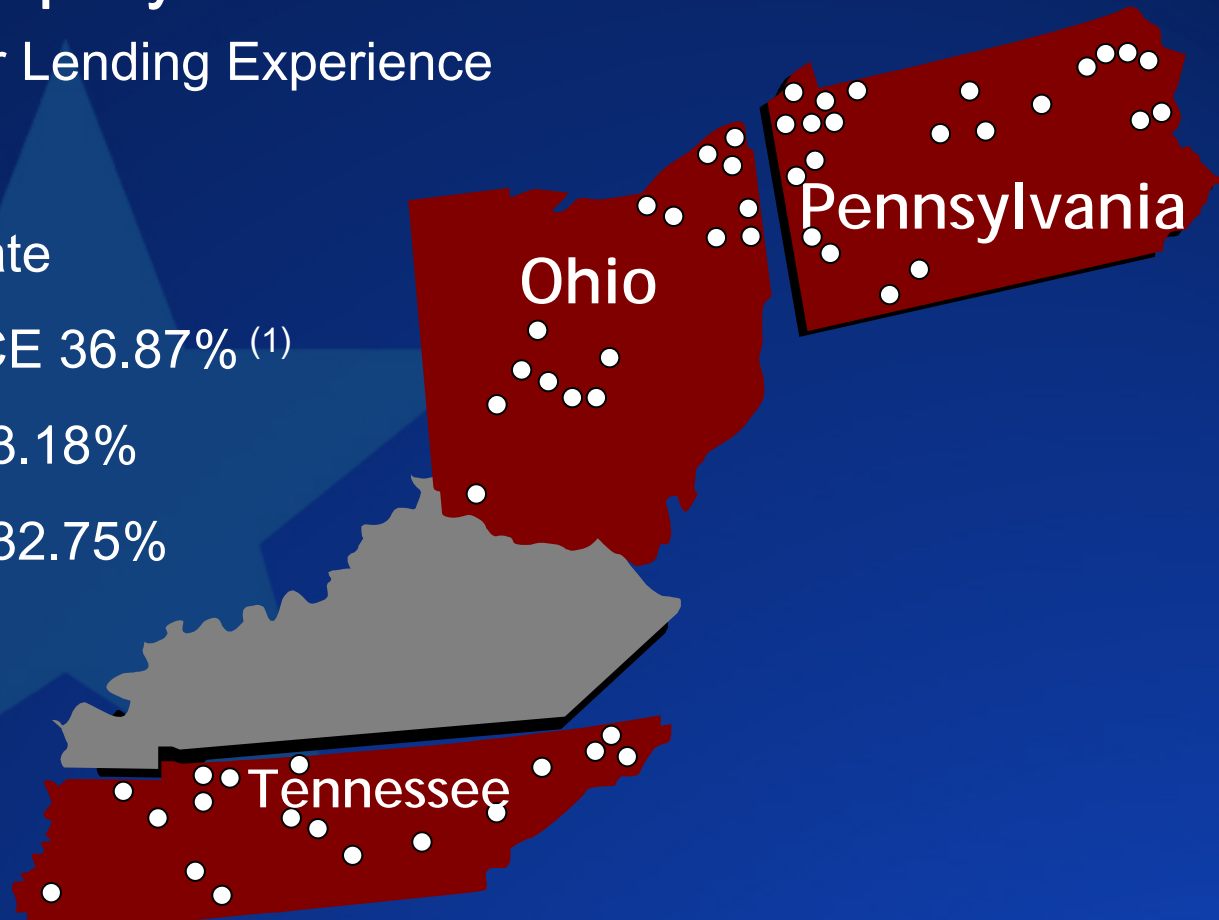
**F.N.B.
Corporation**

**Merchant
Banking**

Insurance

Regency Finance Company

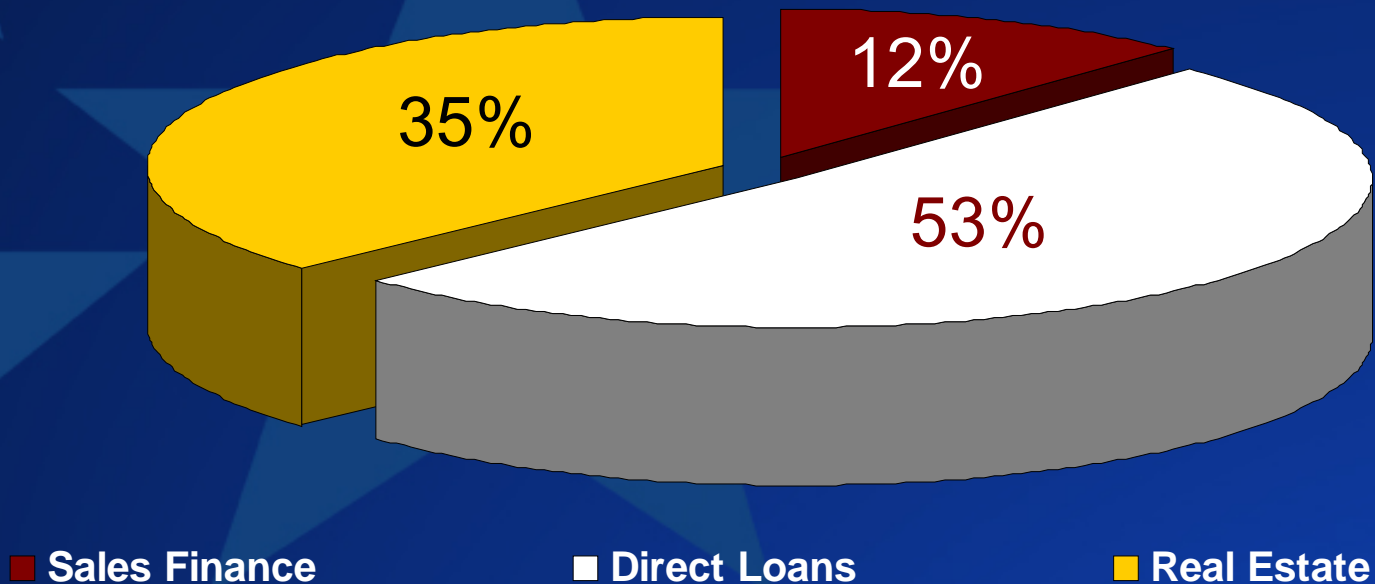
- 80 Years of Consumer Lending Experience
- 56 Offices
- High-Performing Affiliate
 - 3Q2010 YTD ROTCE 36.87% ⁽¹⁾
 - 3Q2010 YTD ROA 3.18%
 - 3Q2010 YTD ROE 32.75%



⁽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.

Regency Finance Company Loan Portfolio – \$162 Million

86% of Real Estate Loans are First Mortgages



Wealth Management and Insurance

Wealth Management

- Trust, Fiduciary and Institutional Investment Services
 - Over 70 Years Managing Wealth
 - \$2.3 Billion Under Management at September 30, 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 \$98.0 Million₂₃

- 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 \$17.4 million as of September 30, 2010
- Founded in 2005

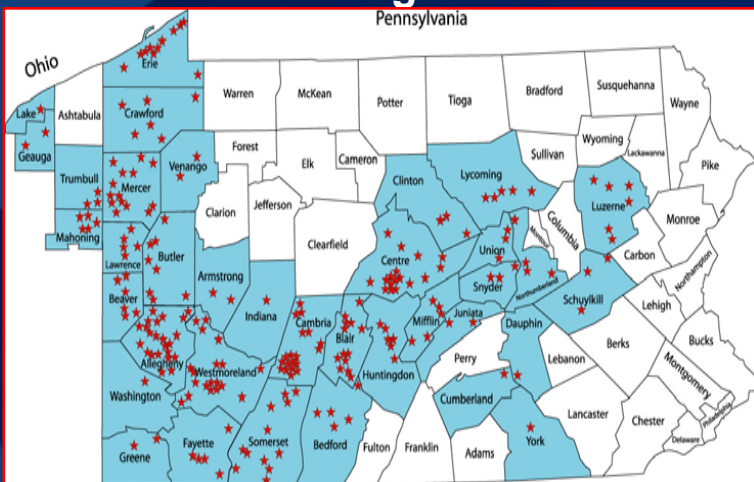


F.N.B. Corporation

Pennsylvania Marcellus Shale

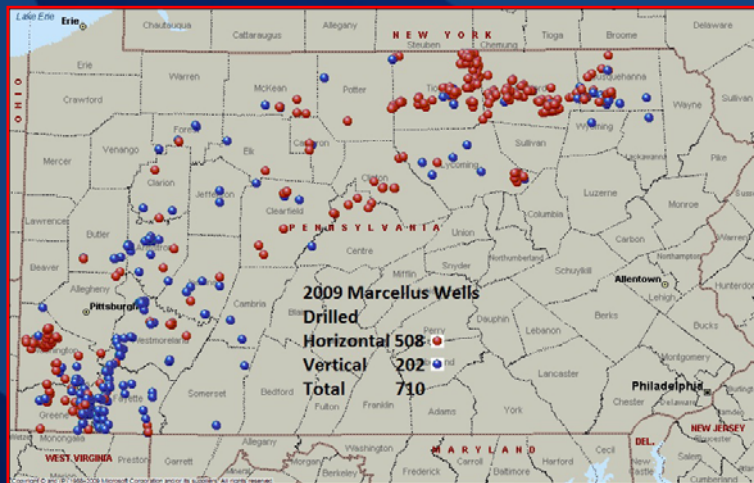
Pennsylvania Marcellus Shale

F.N.B. Banking Locations

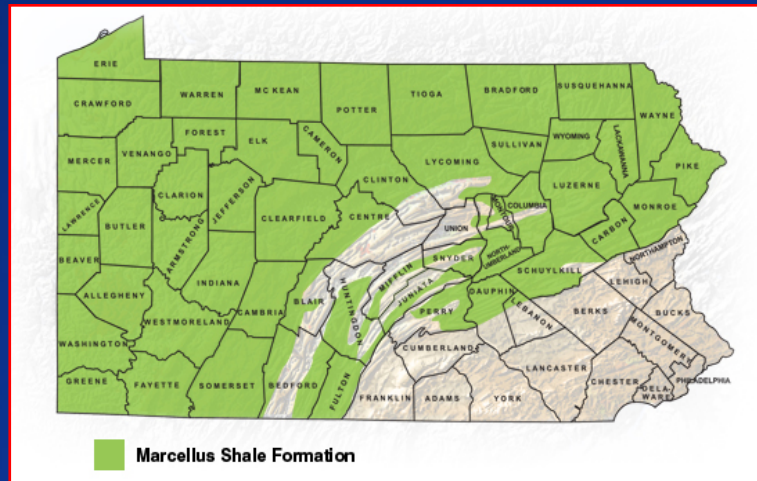


- Fully developed - Marcellus Shale has potential to be the second largest natural gas field in the world⁽¹⁾
- Estimated/projected Pennsylvania jobs⁽¹⁾:
 - 44,000, 111,000 and 212,000 - 2009, 2011 and 2020, cumulative, respectively
- FNB screened as second best positioned in Pennsylvania based on overlap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

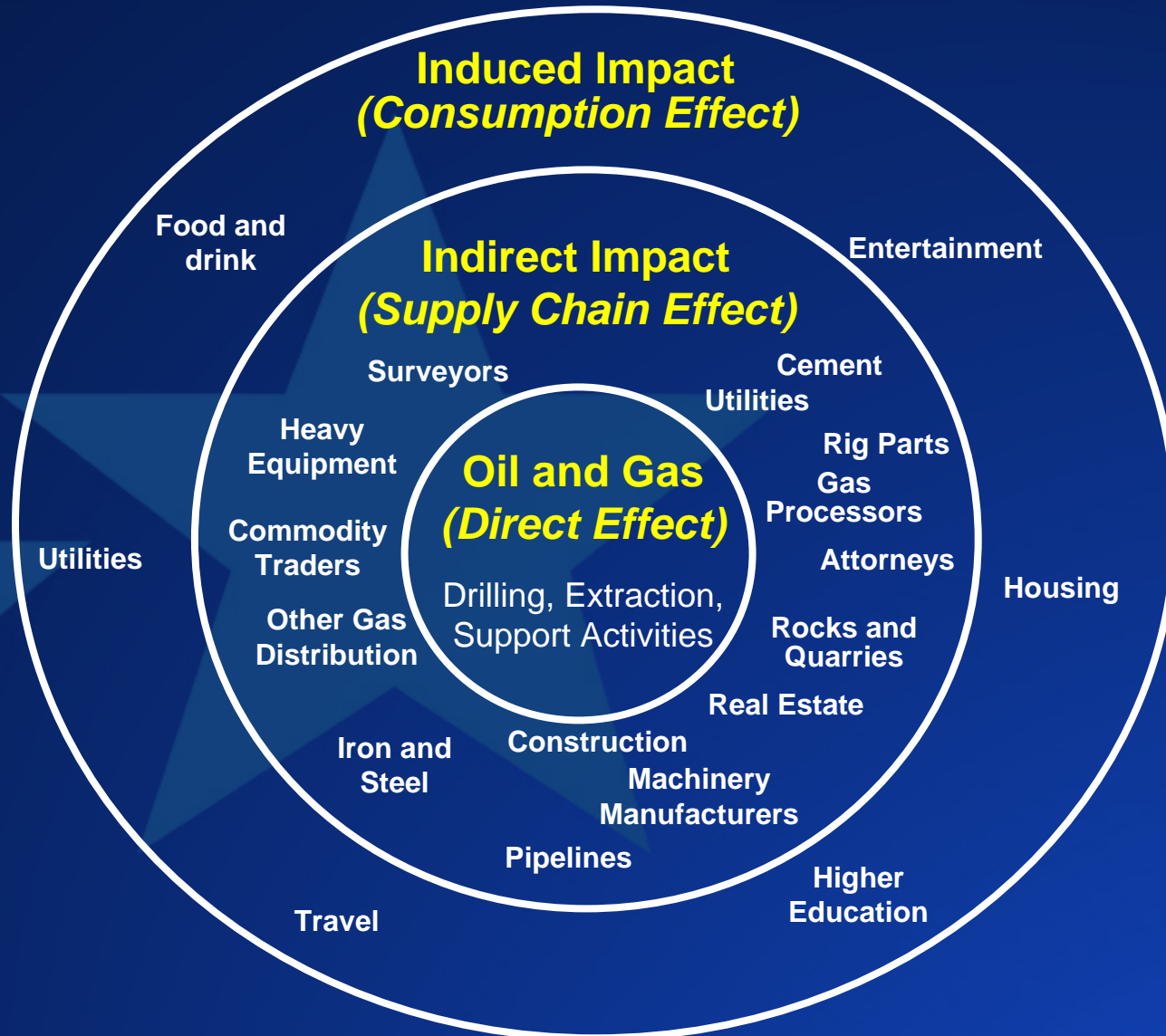
2009 PA Marcellus Wells⁽¹⁾



PA Marcellus Shale Formation⁽³⁾



Marcellus Shale Effect



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

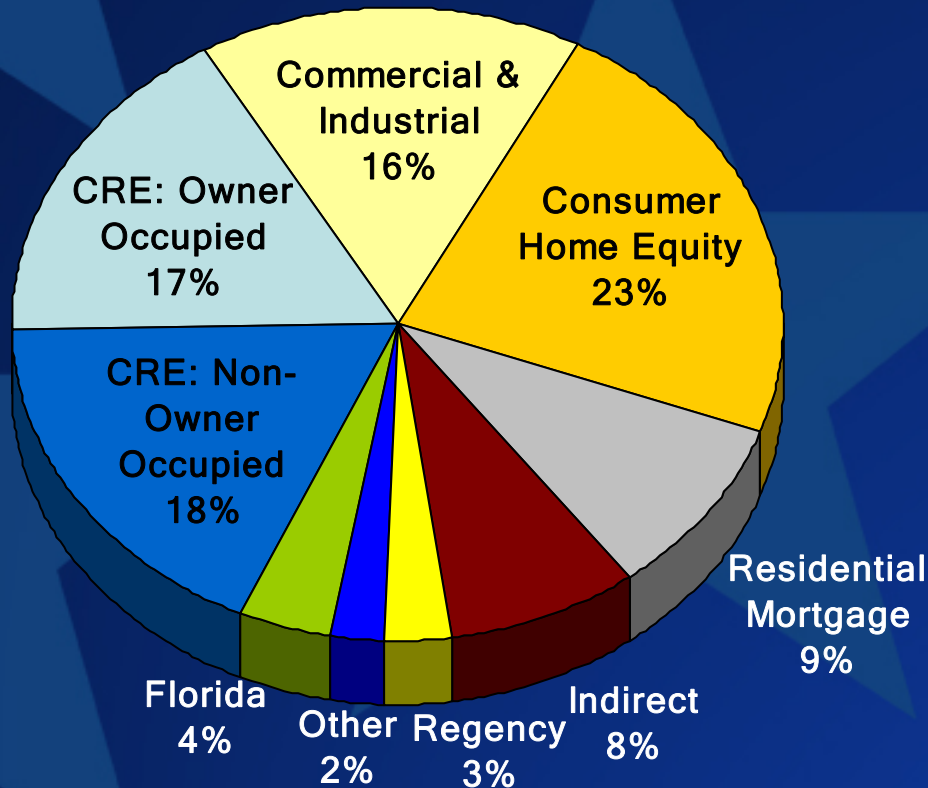


F.N.B. Corporation

LOAN COMPOSITION & CREDIT QUALITY

Diversified Loan Portfolio

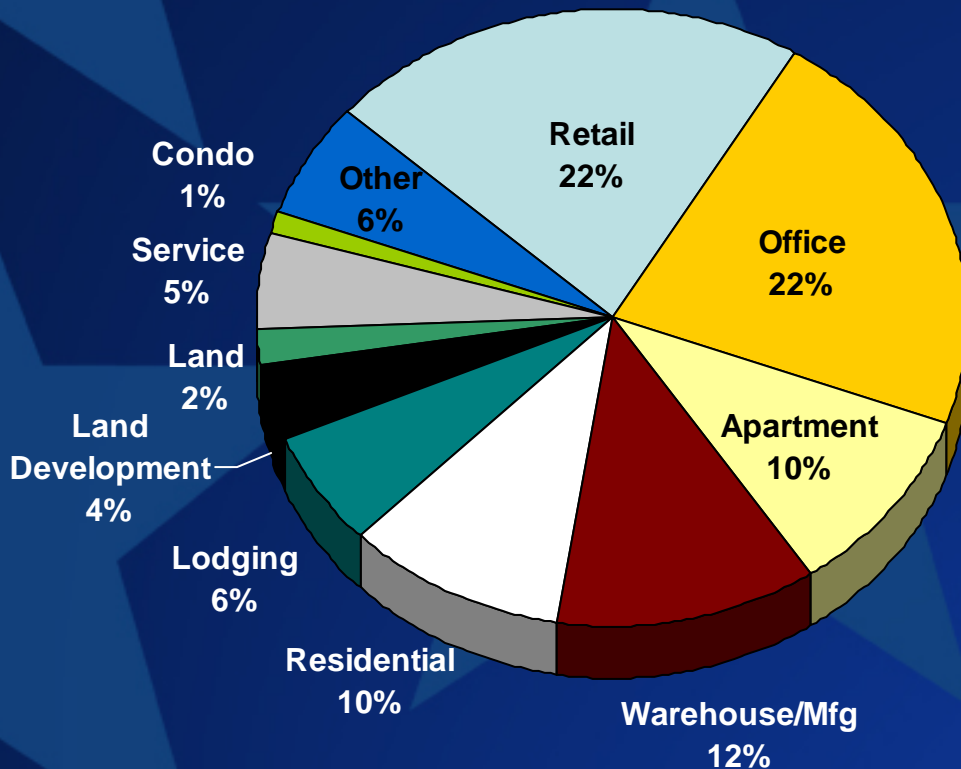
\$6.0 Billion Outstanding as of September 30, 2010



- Shared National Credits
 - 3.4% of total loan portfolio
 - In market customers and prospects
- Avoided subprime and Alt-A mortgages
- Construction and land development total only 3.5% and 0.7%, respectively, of FNB's total (non-Florida) loan portfolio

Commercial Real Estate Portfolio

**\$1.0 Billion in CRE Non-Owner Occupied
as of September 30, 2010 (excluding Florida)**

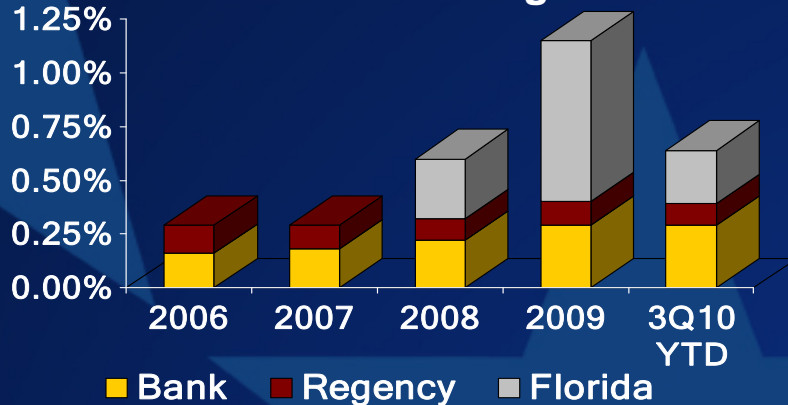


➤ Diverse Portfolio

➤ Solid Credit Quality Results

- 2.15% Total delinquency
- 2.08% Non-performing loans + OREO/Total loans + OREO

NCOs % of Total Average Loans



NPAs ⁽¹⁾ % of Total Loans + OREO



⁽¹⁾ Excludes non-performing investments

Reserves % of Total Loans



Total Past Due & Non-Accrual Loans % of Total Loans



Florida Focus - Land-Related Loans

\$94 Million in Florida Land-Related Exposure as of September 30, 2010

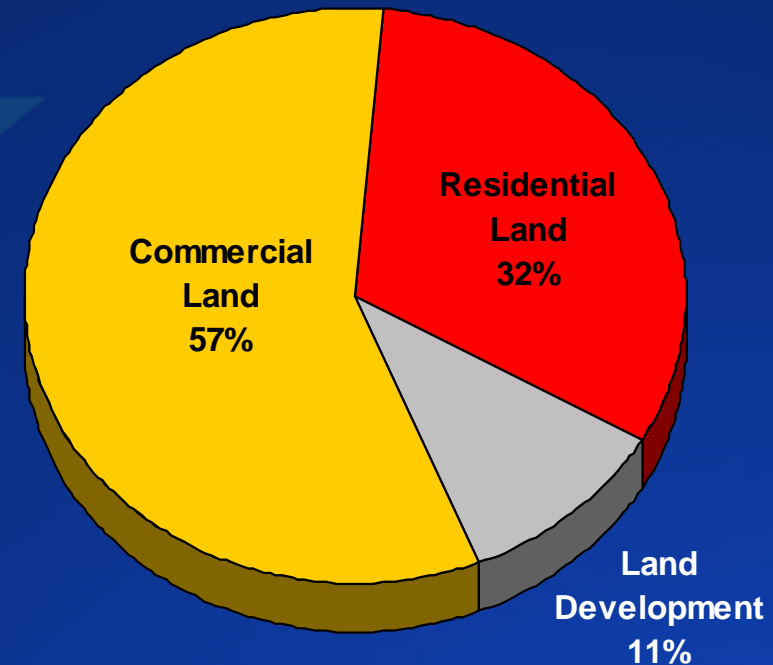
➤ Florida Land-Related Exposure

- Loans of \$79 million represent only 1.3% of total loan portfolio
- OREO of \$15 million
- Annual appraisal policy - approximately 70% of appraisals expected fourth quarter of 2010
- Strengthened reserve position to 23.8% of total land-related Florida loans

➤ Total Florida Portfolio

- Loans of \$213 million represent only 3.6% of total loan portfolio
- 95% of the \$134 million non-land related portfolio continues to perform

Florida
Land-Related Exposure
Composition



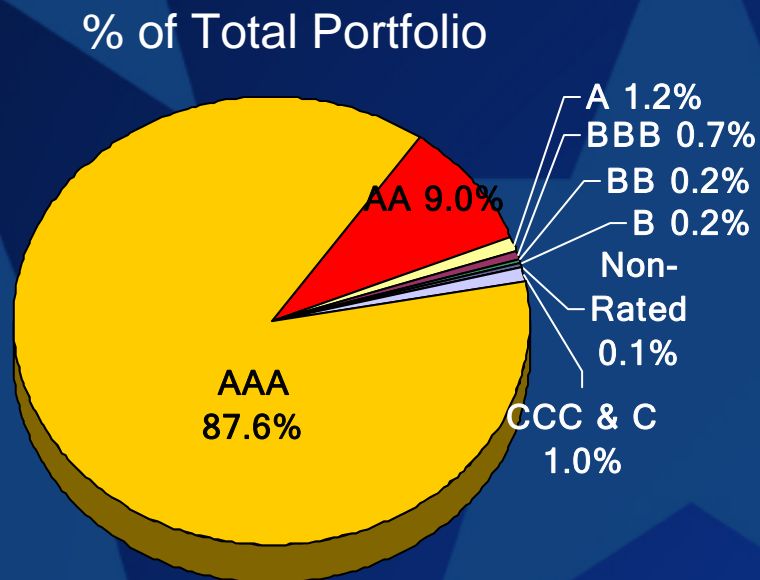


F.N.B. Corporation

FINANCIALS

Earning Assets - Investments

Investment Portfolio Ratings as of September 30, 2010



Investment	Ratings By Investment - %	Amount ⁽¹⁾ (in \$ millions)
Agency - MBS	AAA	\$878
Agency - Senior Notes	AAA	\$289
CMO - Agency	AAA	\$199
Municipals	AAA - 2% AA - 85% A - 9% BBB - 4%	\$182
Short-Term	AAA	\$164
CMO - Private Label	AAA - 47% AA - 20% CCC - 33%	\$38
Trust Preferred ⁽²⁾	A - 16% BBB - 28% BB - 16% B - 16% C - 24%	\$21
Bank Stocks	Non-Rated	\$2
Total		\$1,773

(1) Amounts shown reflect GAAP

(2) Original cost of \$55 million; adjusted cost of \$37 million; fair value of \$20 million

Third Quarter Results

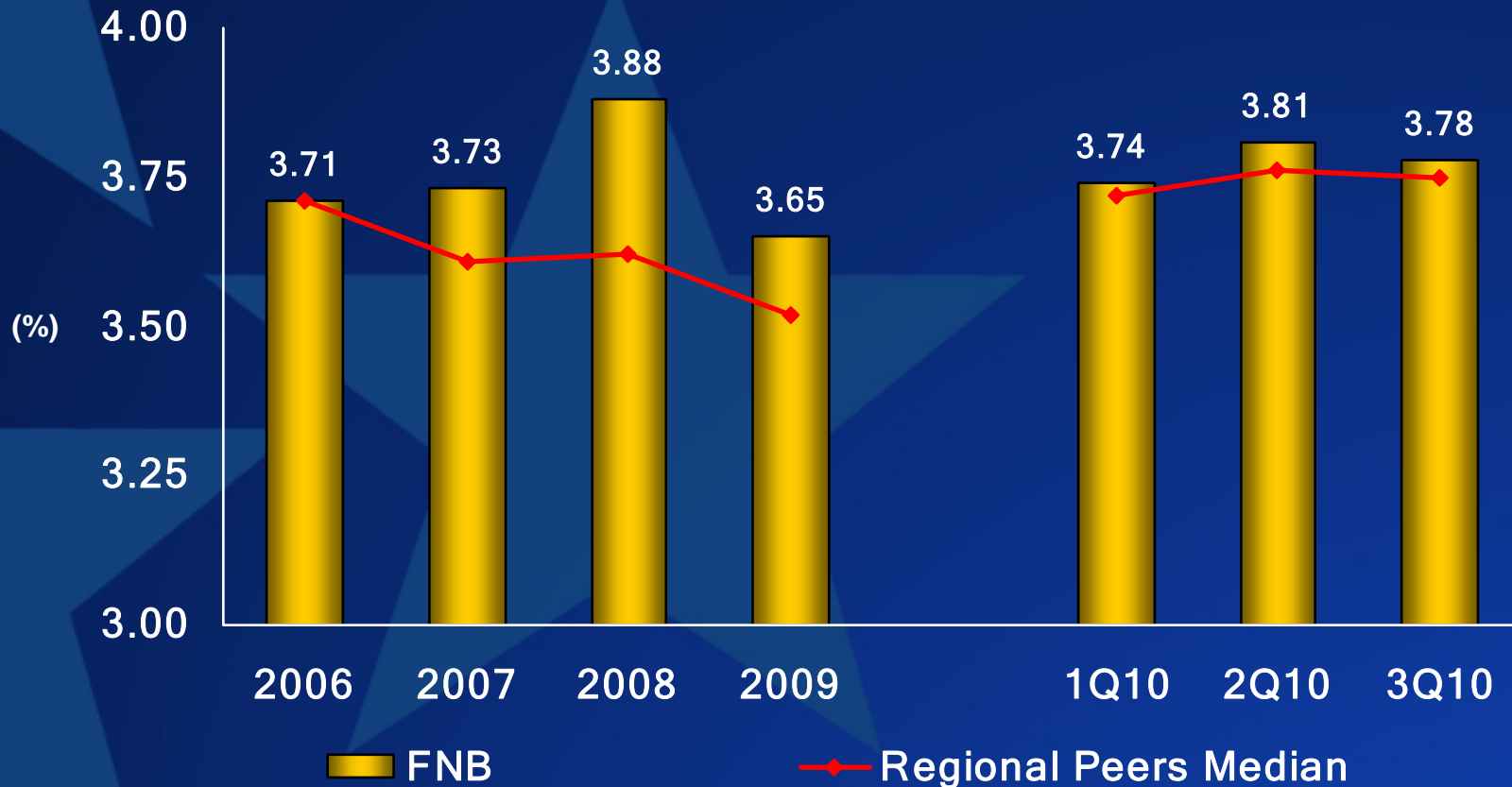
	3Q10	2Q10	3Q09
Profitability			
Earnings per Common Share	\$ 0.15	\$ 0.16	\$ 0.04
Return on Tangible Common Equity ⁽¹⁾	14.56%	15.65%	4.85%
Return on Tangible Assets ⁽²⁾	0.87%	0.92%	0.56%
Operating			
Loan Growth ⁽³⁾	4.1%	3.3%	0.4%
Deposit and TM Growth ⁽³⁾	4.6%	9.2%	1.9%
Transaction Deposits and TM Growth ⁽³⁾	8.1%	13.7%	9.0%
Net Interest Margin	3.78%	3.81%	3.66%
Efficiency Ratio	61.54%	60.45%	65.04%

(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.

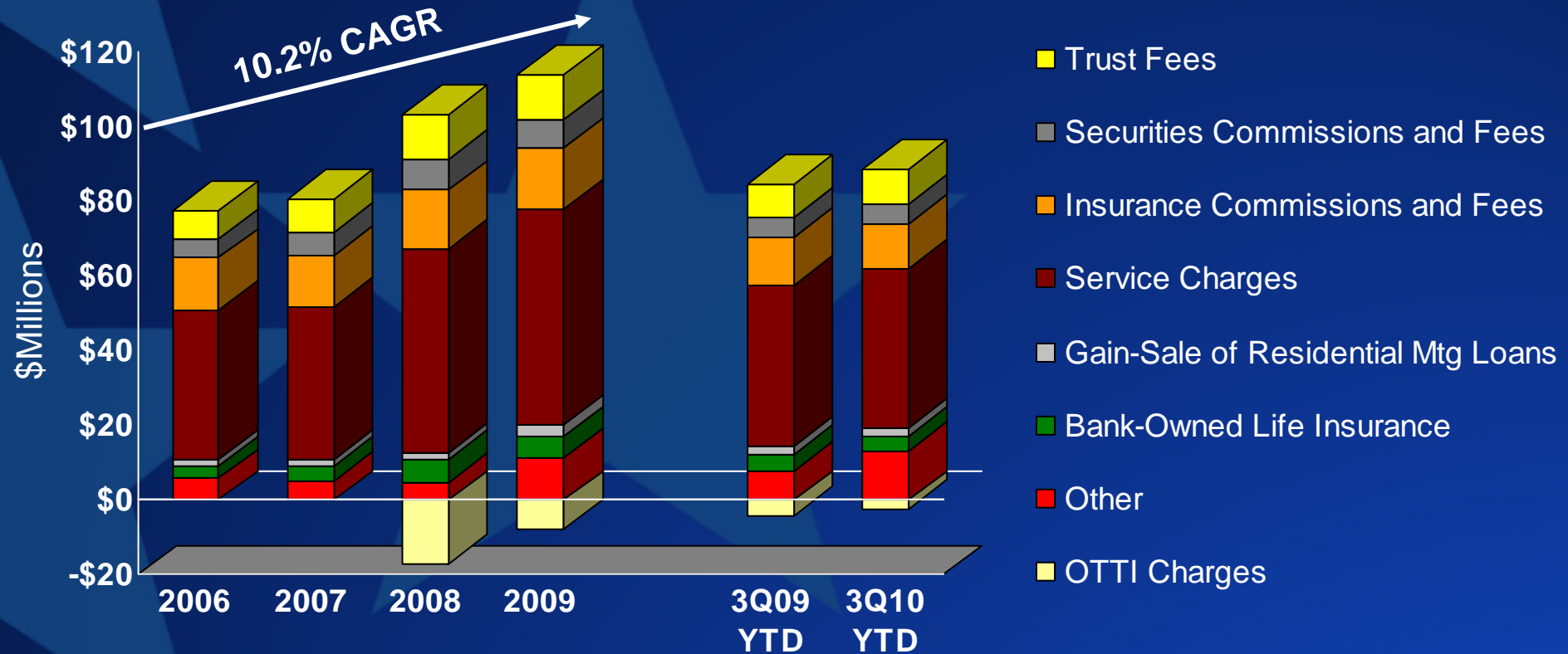
Stable Net Interest Margin



Source: SNL Financial

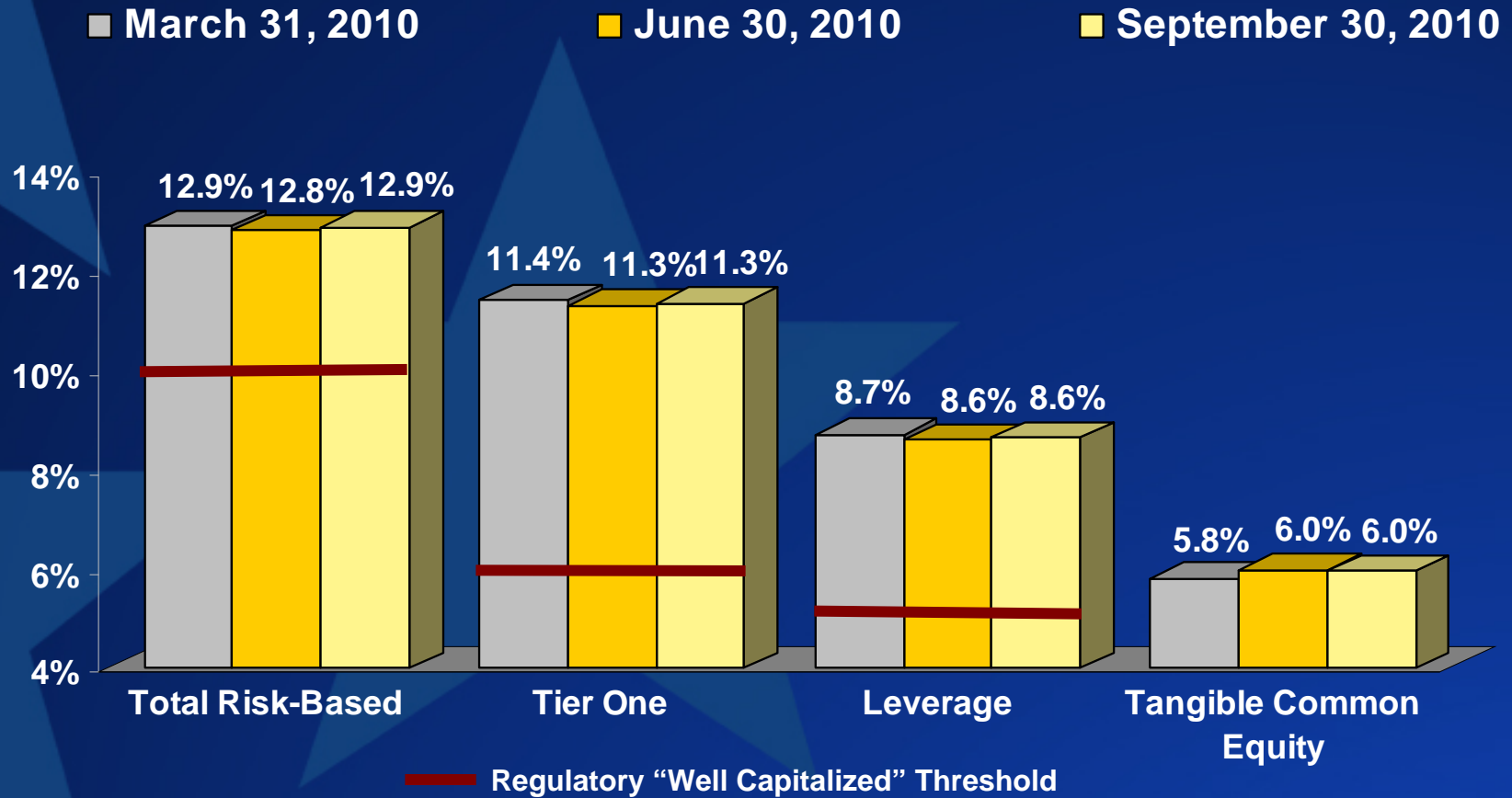
Regional peers include: CSE, CBC, CBSH, CHFC, CBU, CRBC, FCF, FFBC, FMBI, FMER, FULT, HTLF, MBFI, NBTB, NPBC, ONB, PRK, PVTB, SBNY, SRCE, STBA, SUSQ, TAYC, TCB, UBSI, UMBF, VLY, WL, WSBC, WL and WTFC

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



(1) Through September 30, 2010, excluding other-than-temporary impairment charges.

Well Capitalized





F.N.B. Corporation

INVESTMENT THESIS

Long-Term Investment Thesis

Targeted EPS Growth 5-6%

Expected Dividend Yield 4-6%
(Payout Ratio 60-70%)

= Total Shareholder Return 9-12%

Relative Valuation Multiples

	F.N.B. Corporation	Peer Median	
		Regional Banks	National Banks
Price⁽¹⁾/Earnings Ratio FY11 Consensus EPS (F.N.B.=\$0.72)	12.04x	14.19x	14.97x
Price⁽¹⁾-to-Tangible Common Book Value⁽²⁾	1.98x	1.28x	1.29x
Dividend Yield⁽¹⁾	5.54%	1.48%	1.29%

(1) Based on November 3, 2010 closing prices (F.N.B.=\$8.67)

(2) Represents total common equity less intangibles

- 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

APPENDIX

- Loan Risk Profile
- Established Board of Directors
- GAAP to Non-GAAP Reconciliations
- Third Quarter 2010 Earnings Release (October 25, 2010)

Loan Risk Profile as of September 30, 2010

	<u>Balance⁽¹⁾</u>	<u>% of Loans</u>	<u>YTD Net Charge-Offs/Loans⁽²⁾</u>	<u>Total Past Due / Loans</u>	<u>NPL/Loans</u>
Commercial Real Estate	2,110,231	35%	0.17%	2.72%	2.17%
Commercial & Industrial	975,563	16%	0.45%	1.50%	1.18%
Home Equity & Other Consumer	1,380,421	23%	0.41%	0.86%	0.71%
Indirect Consumer	502,100	8%	0.47%	0.98%	0.12%
Residential Mortgage	556,041	9%	0.12%	2.06%	1.23%
Florida	213,436	4%	3.82%	33.83%	33.36%
Regency Finance	161,508	3%	3.84%	3.97%	4.88%
Other	105,277	2%	1.14%	1.83%	0.75%
Total	6,004,577	100.0%	0.55%	3.02%	2.57%

(1) Period end balances, in \$ millions

(2) Annualized



Established Board of Directors

<u>Name</u>	<u>Age</u>	<u>Director Since</u>	<u>Biography</u>
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	52	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	74	1974	Chairman of F.N.B. from 1988 to 2007
Harry F. Radcliffe	59	2002	Investment Manager
Arthur J. Rooney II	57	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.	69	2002	Owner, J.E.D. Corporation



GAAP to Non-GAAP Reconciliation

	2010		2009	For the Nine Months Ended September 30,	
	Third Quarter	Second Quarter	Third Quarter	2010	2009
Return on average tangible common equity (1):					
Net income available to common shareholders (annualized)	\$68,308	\$71,886	\$19,085	\$68,346	\$37,766
Amortization of intangibles, net of tax (annualized)	4,319	4,376	4,467	4,381	4,658
	<u>72,627</u>	<u>76,262</u>	<u>23,552</u>	<u>72,727</u>	<u>42,424</u>
Average total shareholders' equity	1,062,512	1,052,569	1,128,898	1,054,115	1,066,683
Less: Average preferred shareholders' equity	0	0	(72,727)	0	(85,035)
Less: Average intangibles	<u>(563,631)</u>	<u>(565,294)</u>	<u>(570,705)</u>	<u>(565,290)</u>	<u>(572,444)</u>
	<u>498,881</u>	<u>487,275</u>	<u>485,466</u>	<u>488,825</u>	<u>409,203</u>
Return on average tangible common equity (1)	<u>14.56%</u>	<u>15.65%</u>	<u>4.85%</u>	<u>14.88%</u>	<u>10.37%</u>
Return on average tangible assets (2):					
Net income (annualized)	\$68,308	\$71,886	\$40,887	\$68,346	\$48,874
Amortization of intangibles, net of tax (annualized)	4,319	4,376	4,467	4,381	4,658
	<u>72,627</u>	<u>76,262</u>	<u>45,354</u>	<u>72,727</u>	<u>53,532</u>
Average total assets	8,958,692	8,874,430	8,701,853	8,860,202	8,580,797
Less: Average intangibles	<u>(563,631)</u>	<u>(565,294)</u>	<u>(570,705)</u>	<u>(565,290)</u>	<u>(572,444)</u>
	<u>8,395,061</u>	<u>8,309,136</u>	<u>8,131,148</u>	<u>8,294,912</u>	<u>8,008,353</u>
Return on average tangible assets (2)	<u>0.87%</u>	<u>0.92%</u>	<u>0.56%</u>	<u>0.88%</u>	<u>0.67%</u>

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



GAAP to Non-GAAP Reconciliation

	2010		2009
	Third Quarter	Second Quarter	Third Quarter
<u>Tangible common book value per share:</u>			
Total shareholders' equity	\$1,064,846	\$1,058,004	\$1,052,589
Less: preferred shareholders' equity	0	0	0
Less: intangibles	(562,820)	(564,495)	(569,579)
	<u>502,026</u>	<u>493,509</u>	<u>483,010</u>
Ending shares outstanding	114,632,850	114,532,890	113,990,095
Tangible common book value per share	<u>\$4.38</u>	<u>\$4.31</u>	<u>\$4.24</u>
<u>Tangible common book value per share excluding AOCI (3):</u>			
Total shareholders' equity	\$1,064,846	\$1,058,004	\$1,052,589
Less: preferred shareholders' equity	0	0	0
Less: intangibles	(562,820)	(564,495)	(569,579)
Less: AOCI	23,481	25,358	29,529
	<u>525,507</u>	<u>518,867</u>	<u>512,539</u>
Ending shares outstanding	114,632,850	114,532,890	113,990,095
Tangible common book value per share excluding AOCI (3)	<u>\$4.58</u>	<u>\$4.53</u>	<u>\$4.50</u>

(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.



GAAP to Non-GAAP Reconciliation

	2010		2009
	Third Quarter	Second Quarter	Third Quarter
<u>Tangible equity/tangible assets (period end):</u>			
Total shareholders' equity	\$1,064,846	\$1,058,004	\$1,052,589
Less: intangibles	(562,820)	(564,495)	(569,579)
	502,026	493,509	483,010
Total assets	8,993,043	8,833,060	8,595,872
Less: intangibles	(562,820)	(564,495)	(569,579)
	8,430,223	8,268,565	8,026,293
Tangible equity/tangible assets (period end)	<u>5.96%</u>	<u>5.97%</u>	<u>6.02%</u>
<u>Tangible common equity/tangible assets (period end):</u>			
Total shareholders' equity	\$1,064,846	\$1,058,004	\$1,052,589
Less: preferred shareholders' equity	0	0	0
Less: intangibles	(562,820)	(564,495)	(569,579)
	502,026	493,509	483,010
Total assets	8,993,043	8,833,060	8,595,872
Less: intangibles	(562,820)	(564,495)	(569,579)
	8,430,223	8,268,565	8,026,293
Tangible common equity/tangible assets (period end)	<u>5.96%</u>	<u>5.97%</u>	<u>6.02%</u>