F.N.B. Corporation

Investor Presentation

Keefe, Bruyette & Woods – Boston Bank Conference

February 26, 2014

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) integration challenges related to the recently completed mergers with BCSB Bancorp, Inc. and PVF Capital Corp. and the difficulties encountered in expanding into a new market; (14) the effects of current, pending and future legislation, regulation and regulatory actions, or (15) the impact on federal regulated agencies that have oversight or review of F.N.B. Corporation's business and securities activities. 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 January 21, 2014 and in its periodic filings with the Securities and Exchange Commission.

F.N.B. Corporation

About F.N.B. Corporation

Experienced Leadership Team

Favorably Positioned for Long-Term Success

Strong Operating Trends

About F.N.B. Corporation

Fourth Largest Pennsylvania-Based Bank	• Assets: $14.2 billion(1) • Loans: $9.8 billion(1) • Deposits: $11.6 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(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 30%(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 acquisition of BCSB Bancorp, which closed on February 15, 2014, with assets of approximately $0.6 billion, loans of $0.3 billion, deposits of $0.5 billion and 16 banking locations; (2) SNL Financial, excludes custodian bank; (3) As of February 11, 2014

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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.	27	2005	National City
President, First National Bank			
John C. Williams, Jr.	43	2008	Huntington National City Mellon Bank
Chief Financial Officer			
Vincent J. Calabrese, Jr.	26	2007	People's United
Chief Credit Officer			
Gary L. Guerrieri	28	2002	FNB Promistar

Favorably Positioned for Long-Term Success

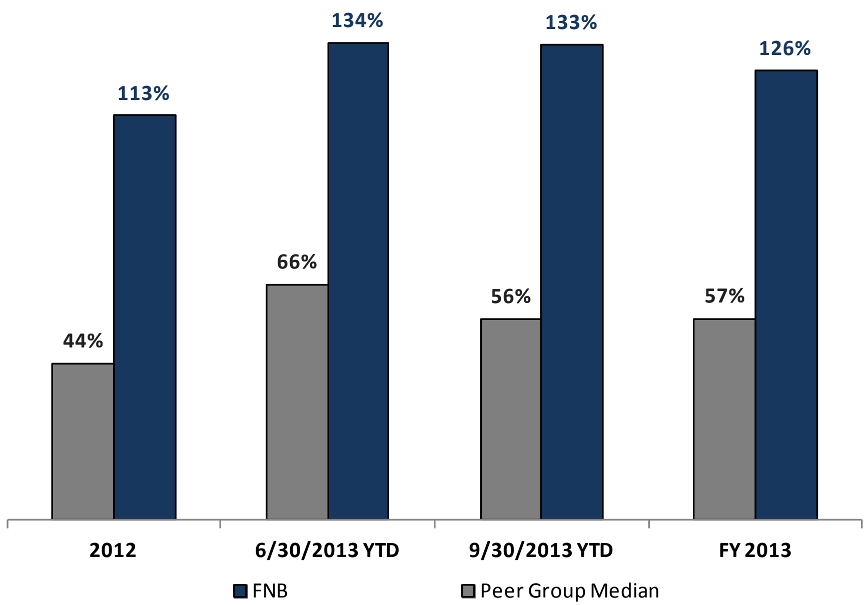
- **High-Quality Earnings – 2013 Highlights**
  - ✓ Operating ROATCE of 17.35% - continued top decile performance relative to peers
  - ✓ Record net income
  - ✓ Record loan production of $3.3 billion, increasing 11% over the prior year
  - ✓ Organic growth in total loans for 18 consecutive quarters at an average annualized rate of 5%
  - ✓ Continued enhancements to funding mix with transaction deposits and customer repos representing 76% of total deposits and customer repos at December 31, 2013
  - ✓ Solid and consistent asset quality results - provision for loan losses continued to exceed net charge-offs to support loan growth
  - ✓ Consistent loan and low-cost deposit growth supports stability in the net interest margin
  - ✓ Full-year efficiency ratio of 58.9%
- **Expanded Footprint and Growth Potential**
  - ✓ Recent acquisitions in dynamic markets enhance organic growth opportunities
- **Repositioned and Enhanced Delivery Channel**
  - ✓ Full suite of online and mobile banking products, 46k customers currently enrolled, with continued growth expected
  - ✓ Branch optimization strategy has resulted in 52 consolidations and 9 de-novo expansions since 2010
- **Significant Talent Acquisition**
  - ✓ Leadership and team build-outs over past several years in existing markets
  - ✓ Leadership and team build in expansion markets essentially complete
- **Sales Management Process and Culture**
  - ✓ Developed and implemented proprietary systems, processes and strong culture over the past several years
  - ✓ Deployed across FNB business units
- **Consistent Investments in Enterprise-Wide Risk Management Infrastructure**
  - ✓ Well-positioned to continue successfully navigating regulatory environment
- **Recent Capital Actions Strengthen Capital Structure, Support Growth Objectives and Address Basel III Provisions**

High-Quality Earnings

FNB Continues to Deliver High-Quality Earnings

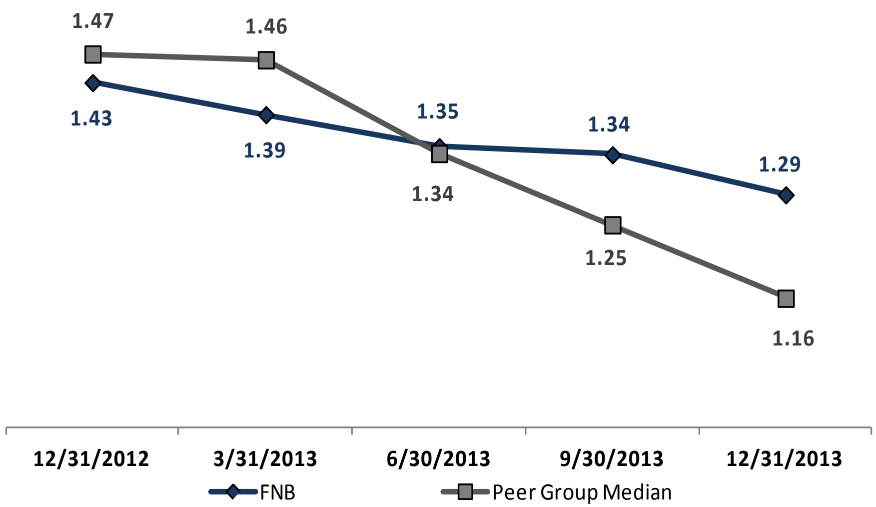
Provision for Loan Losses as % of Net Charge-Offs ($)

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.

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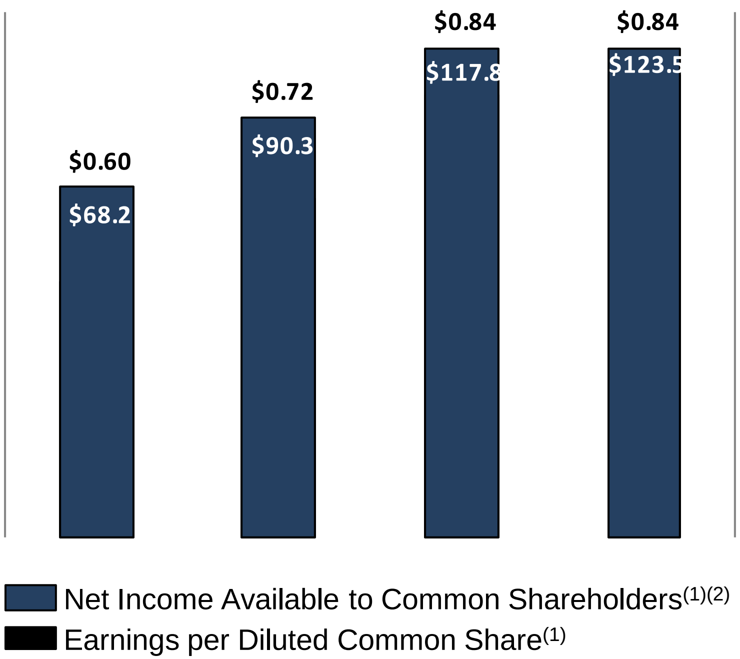
Full Year Financial Highlights – Annual Trends

		2013	2012	2011	2010
Quality Operating Earnings(1)	Net income available to common shareholders ($ millions)	$123.5	$117.8	$90.3	$68.2
	Earnings per diluted common share	$0.84	$0.84	$0.72	$0.60
Profitability Performance	ROTCE(1)	17.35%	18.75%	16.32%	14.71%
	ROTA(1)	1.09%	1.12%	1.02%	0.87%
	Net interest margin	3.65%	3.73%	3.79%	3.77%
	Efficiency ratio	58.9%	58.3%	59.7%	60.7%
Strong Balance Sheet Organic Growth Trends(2)	Total loan growth	6.3%	4.3%	5.2%	2.5%
	Commercial loan growth	7.1%	5.4%	5.8%	3.5%
	Consumer loan growth excluding Residential	12.8%	7.4%	4.4%	2.2%
	Transaction deposits and customer repo growth(3)	7.9%	9.6%	8.0%	11.2%

(1) Non-GAAP measure, refer to Appendix for GAAP to Non-GAAP Reconciliation details; (2) Full-year average organic growth results. Organic growth results exclude balances acquired in the following acquisitions; PVFC 4Q13, ANNB 2Q13, PVSA 1Q12, CB&T 1Q11 (3) Total deposits excluding time deposits

Annual Earnings Trends

Full Year Net Income and EPS Trends(1)
Solid earnings growth trajectory muted in 2013 by headwinds



Earnings Benefit of Full Year of 2013 Accomplishments:

- Full-year average organic loan growth of 6.3%
  - ✓ 18 consecutive quarters of linked-quarter growth
  - ✓ Record loan production of $3.3 billion
- Full-year average organic transaction deposit and customer repurchase agreement growth of 7.9%
  - ✓ Organic growth in average non-interest bearing deposits of 16.9%
- Wealth Group(3) revenue totaled $45 million, increasing 11%, compared to 2012
- Relatively stable net interest margin and solid asset quality
- Branch optimization continued
  - ✓ Consolidated additional 7 locations, 3 de-novo expansions; bringing total consolidations to 52 since 2010 and de-novo expansions to 9 locations
- Mobile and online banking strategy solidified
- Three acquisitions, expanded into two additional dynamic metropolitan markets, Baltimore, Maryland and Cleveland, Ohio
- Strengthened capital structure under Basel III rules

Muted by 2013 Regulatory-Related Headwinds:

- Initial year of Durbin-related and other revenue loss, and increased regulatory-related costs negatively impact 2013 earnings by an estimated $0.05 per diluted common share

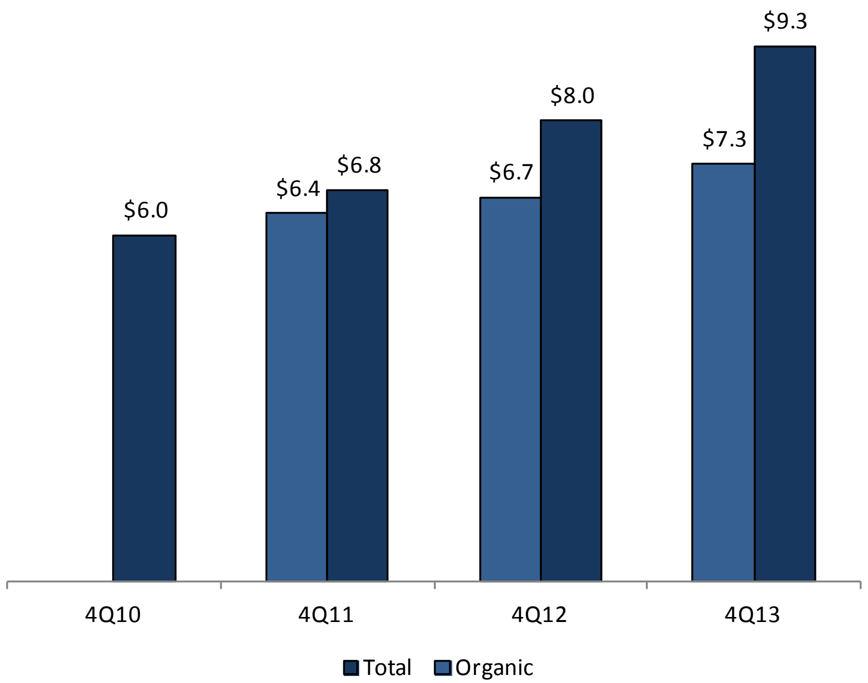
(1) On an operating basis, a Non-GAAP measure, refer to Appendix for GAAP to Non-GAAP Reconciliation for details; (2) $, in millions; (3) Consists of wealth management, trust, brokerage and insurance units.

Consistent Loan and Transaction Deposit Growth

Consistent Growth in Loans and Transaction Deposits

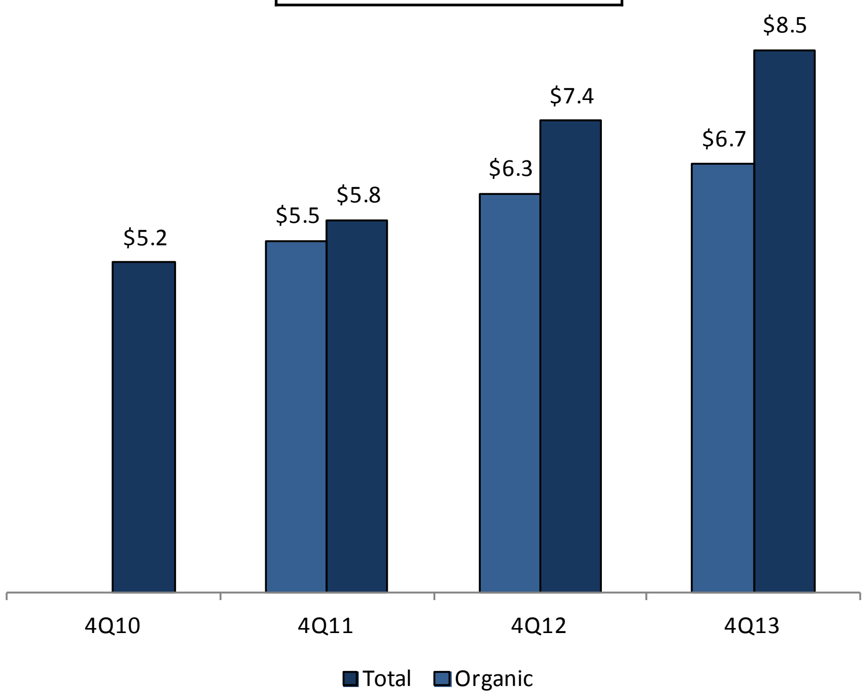
Loans
(Quarterly, In Billions)

CAGR 4Q10 – 4Q13	
Total	15.6%
Organic[(1)]	6.4%



Transaction Deposits and Customer Repos
(Quarterly, In Billions)

CAGR 4Q10 – 4Q13	
Total	18.1%
Organic[(1)]	9.1%



(1) Organic balances exclude initial respective balances acquired upon transaction close for PVFC (10/2013), ANNB (4/2013), PVSA (1/2012) and CBT (1/2011)

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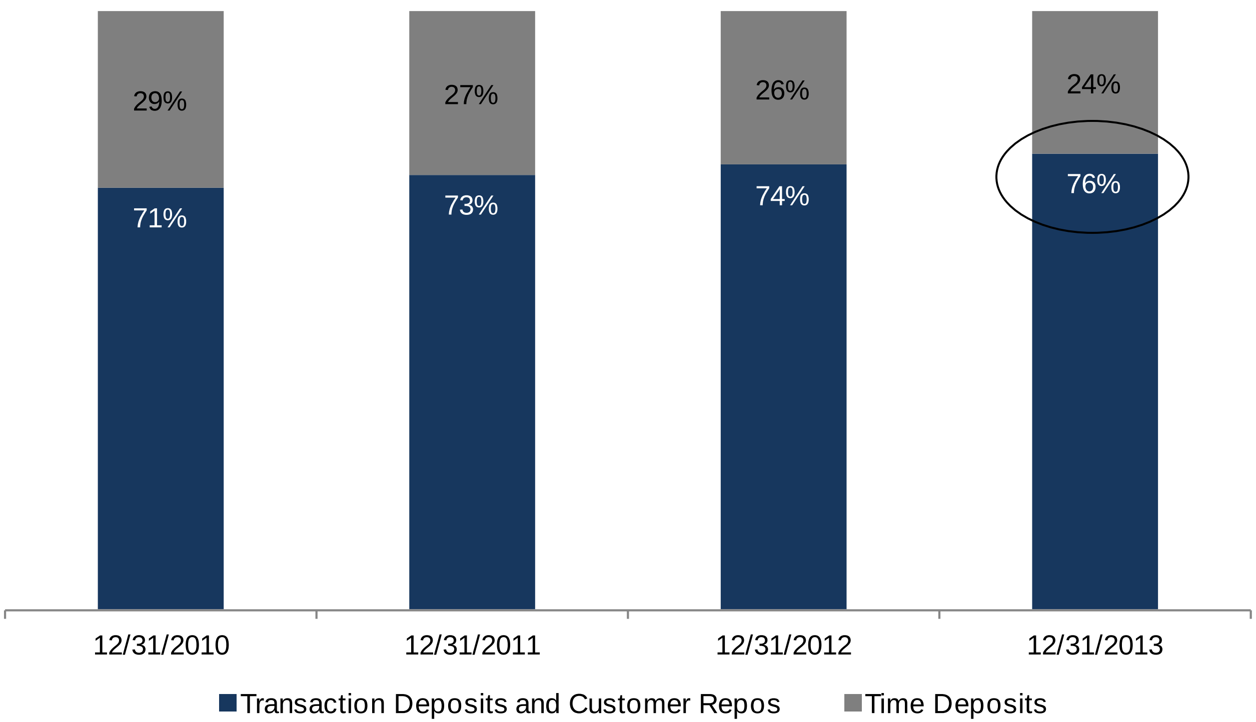
Transaction Deposit Growth - Strengthened Funding Mix

Consistent Transaction Deposit Growth Results in Strengthened Deposit Mix

Total Transaction Deposits and Customer Repos Mix



2013

- Transaction deposits and customer repos = 76% of total deposits and customer repos at 12/31/2013
- Strong growth in non-interest bearing deposits of $461.9 million, or 26.6%, resulted in strengthened funding mix compared to prior year-end

(1) Based on period-end balances

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Reposition and Reinvest – Actions Drive Long-Term Performance

		2009	2010	2011	2012	2013
PEOPLE	**Talent Management** *Strengthened team through key hires; Continuous team development*	**Attract, retain, develop best talent**				
	Geographic Segmentation *Regional model*	**Regional Realignment**				**Created 5th & 6th Regions**
PROCESS	**Sales Management/Cross Sell** *Proprietary sales management system developed and implemented: Balanced scorecards, cross-functional alignment*	**Consumer Banking Scorecards**	**Consumer Banking Refinement/Daily Monitoring**			**Continued Utilization**
		Commercial Banking Sales Management		**Expansion to additional lines of business**		**Private Banking, Insurance, Wealth Management**
PRODUCT	**Product Development** *Deepened product set and niche areas allow FNB to successfully compete with larger banks and gain share*	**Private Banking**	**Capital Markets**	**Online and mobile banking investment /implementation – Online banking enhancements, mobile banking and app**		**Online/mobile banking infrastructure complete with mobile remote deposit capture and online budgeting tools**
		Asset Based Lending	**Small Business Realignment**			
		Treasury Management				
PRODUCTIVITY	**Branch Optimization** *Continuous evolution of branch network to optimize profitability and growth prospects*	**De-Novo Expansion 9 Locations**				
			Consolidate 2 Locations	**Consolidate 6 Locations**	**Consolidate 37 Locations**	**Consolidate 7 Locations**
	Acquisitions *Opportunistically expand presence in attractive markets*			**CB&T**	**Parkvale**	**ANNB Closed 4/13** **PVFC Closed 10/13** **BCSB Closed 2/14**

F.N.B. Corporation

Market Position

Top Overall Market Position
Regional Alignment
Presence in Major Markets
Acquisition-Related Expansion Strengthens Position

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

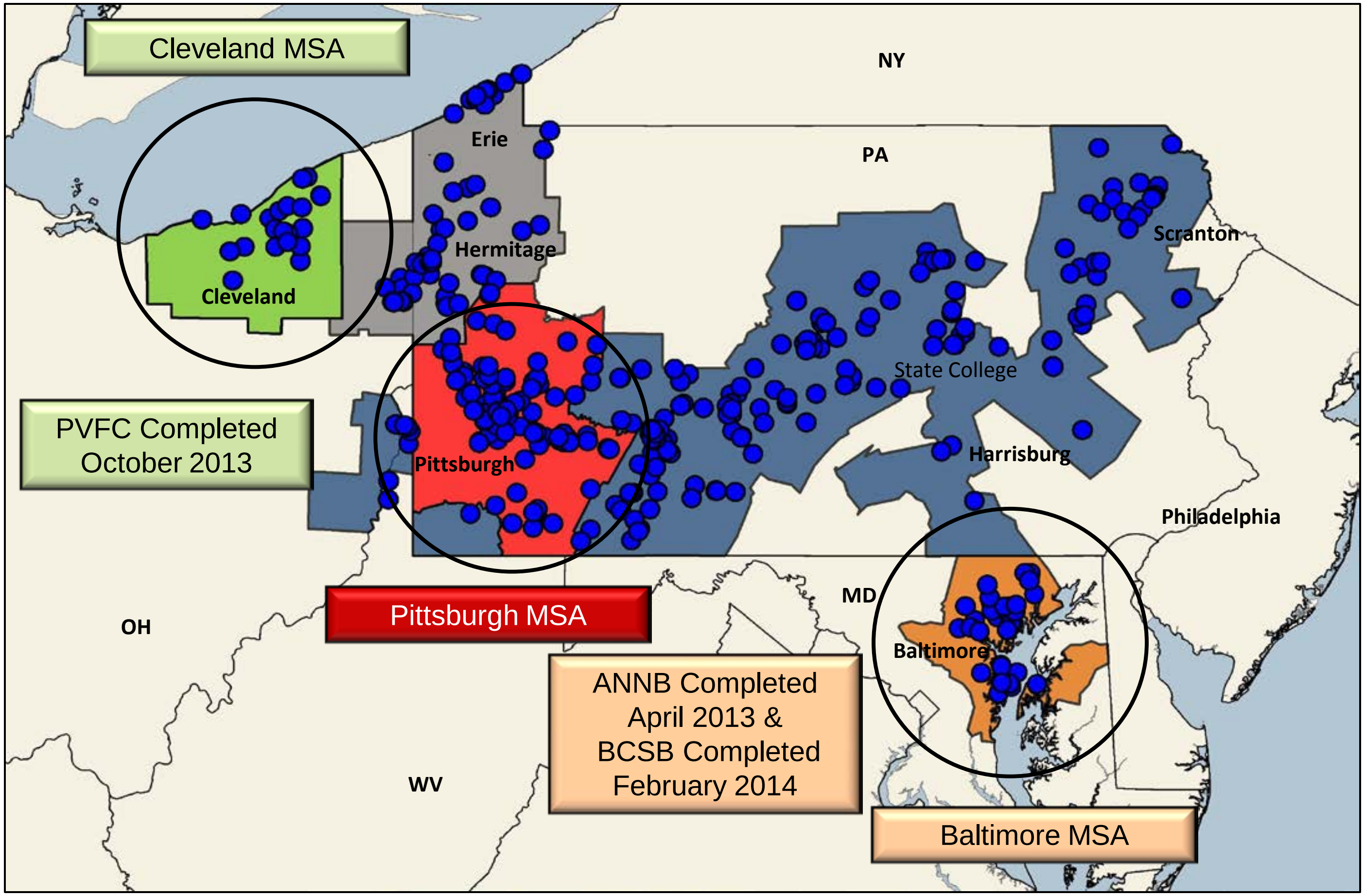
Rank	Institution	Branch Count	Total Market Deposits ($ 000)	Total Market Share (%)
1	PNC Financial Services	290	55,855,363	35.3
2	Royal Bank of Scotland	201	10,073,477	6.4
3	**F.N.B. Corporation**	**223**	**8,884,922**	**5.6**
4	M&T Bank Corp.	141	7,393,569	4.7
5	Wells Fargo & Co.	64	4,905,156	3.1
6	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	79	3,105,908	2.0
10	First Niagara Financial	73	3,060,621	1.9
	Total (1-135)	2,432	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	501	70,806,498	24.2
2	M&T Bank Corp.	246	21,368,411	7..3
3	Bank of America	90	15,886,192	5.4
4	Royal Bank of Scotland	288	14,902,081	5.1
5	KeyCorp	98	12,538,370	4.3
6	**F.N.B. Corporation**	**282**	**10,995,883**	**3.8**
7	Wells Fargo & Co	122	10,776,383	3.7
8	Huntington	222	10,569,758	3.6
9	FirstMerit Corp.	98	6,941,093	2.4
10	TFS Financial	22	5,950,561	2.0
	Total (1-242)	4,309	292,676,461	100.0

Source: SNL Financial, deposit data as of June 30, 2013, pro-forma as of February 10, 2014, excludes custodial bank.

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

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. Corp.**	**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. Corp.**	**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. Corp.**	**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. Corp.**	**623,947**	**1.2**

Source: SNL Financial, deposit data as of June 30, 2013, pro-forma as of February 11, 2014, excludes custodial bank (Pittsburgh MSA).
All Other MSAs represent MSA's with FNB presence excluding Pittsburgh, Cleveland and Baltimore MSAs.

F.N.B. Corporation

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 closed February 2014 (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

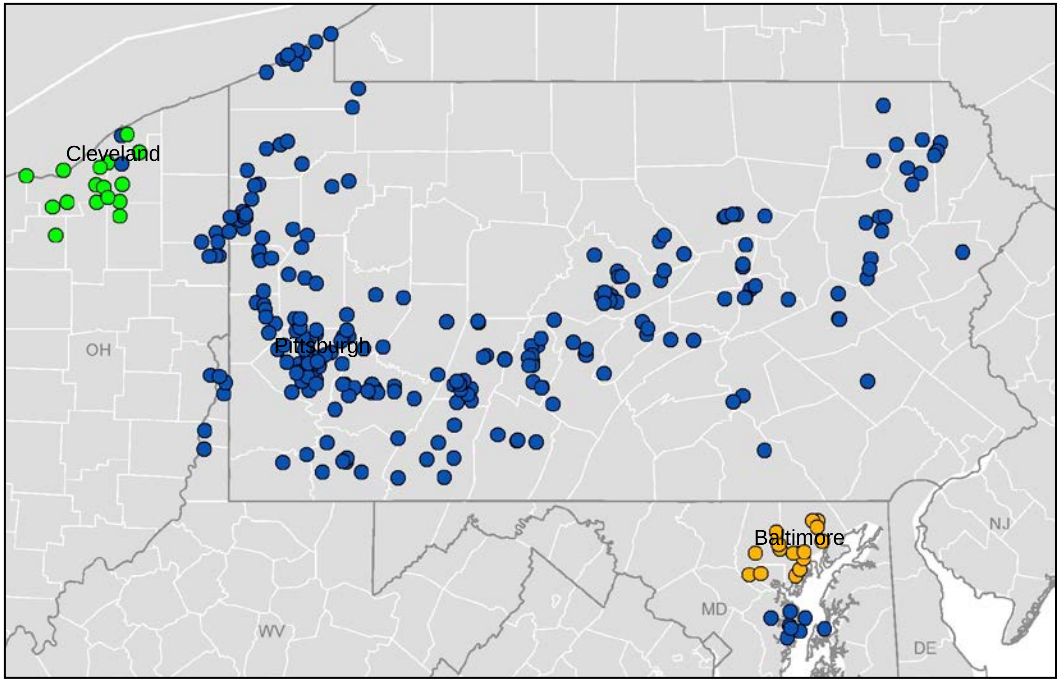
BCSB Bancorp, Inc. – Closed February 15, 2014

- Talent established
  - ✓ Team and leadership in place
- Presence anchored
  - ✓ Downtown Baltimore headquarters
- 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
- Performance goals established
  - ✓ Loan production on target, pipelines healthy
  - ✓ Sales management process deployed

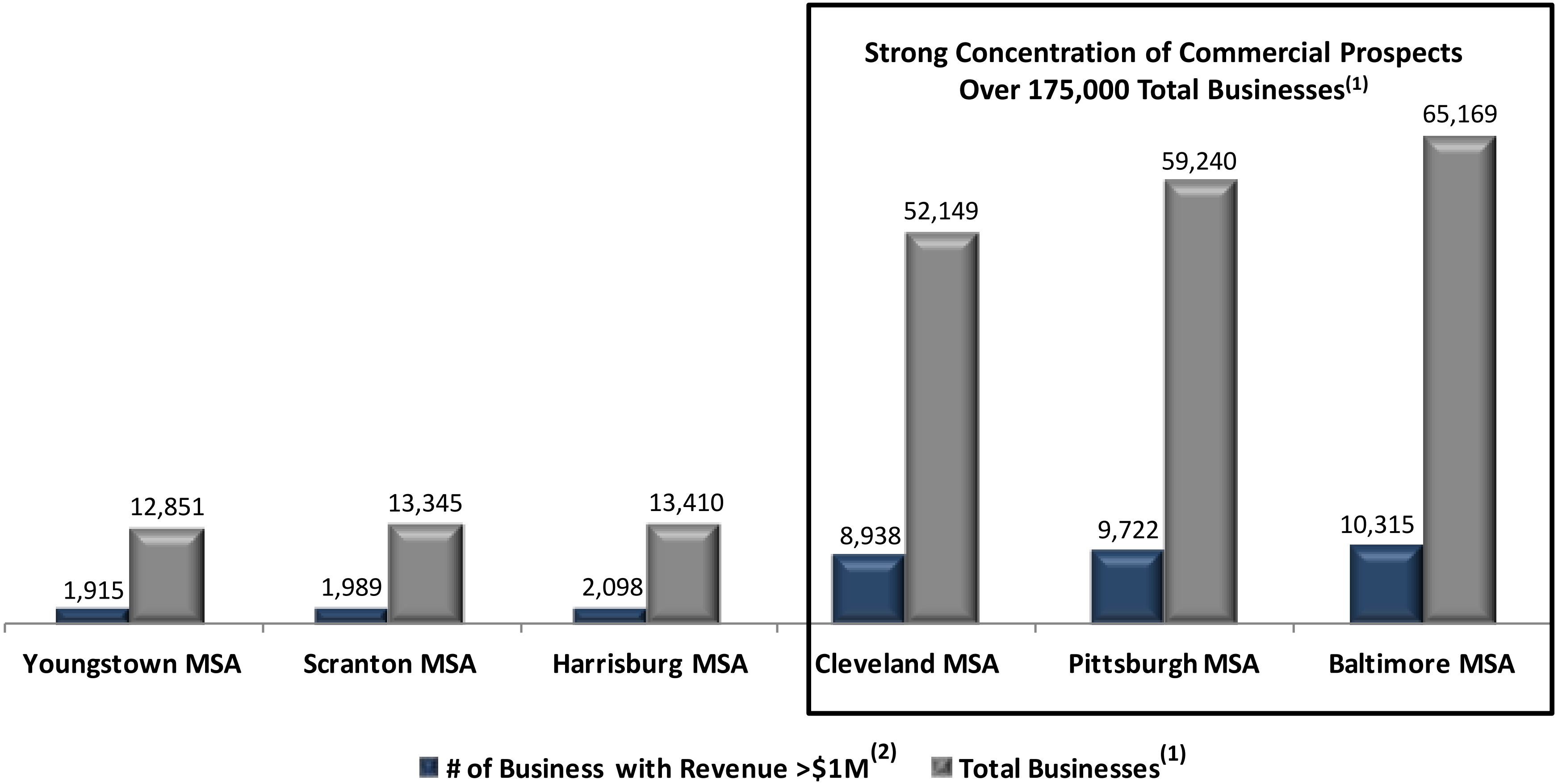


- FNB Locations (including ANNB)
- BCSB Locations
- PVFC Locations

Continued Success Integrating Acquisitions
Team and Leadership Established
Regional Headquarters in Both Markets
Results Tracking Well

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 February 7, 2014

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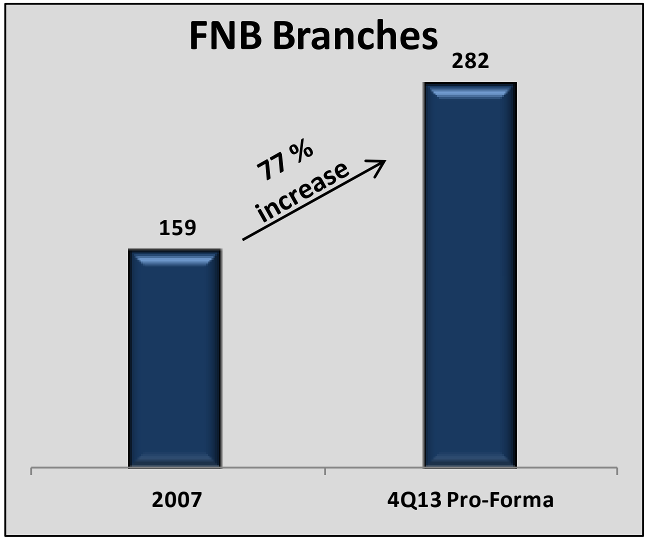
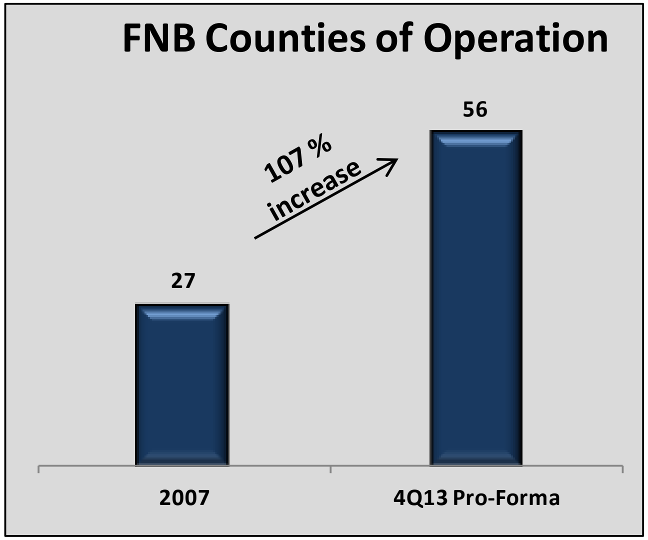
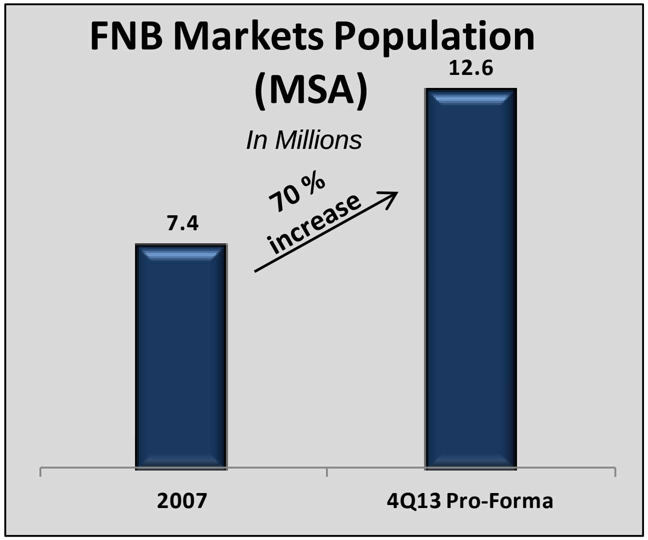
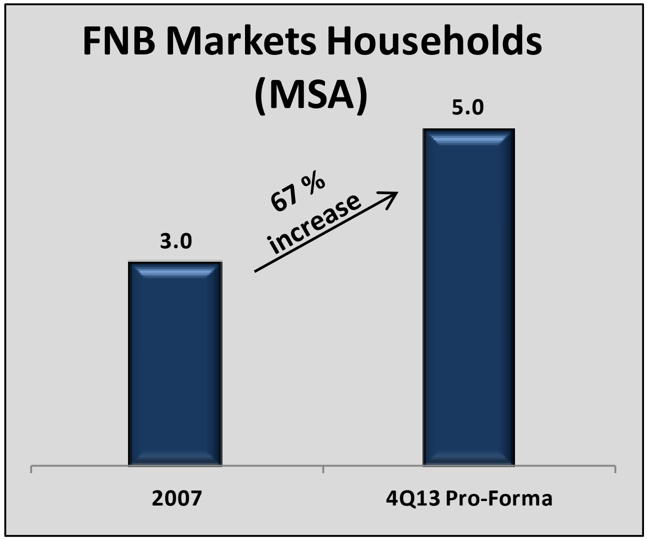
Expanded Franchise = Enhanced Organic Growth Prospects

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)

F.N.B. Corporation

Strong Operating Results

4Q13 Highlights and Trends

4Q13 Financial Highlights

Solid Operating Results and Strategic Accomplishments

Operating Result Highlights

- 4Q13 operating[1] net income available to common shareholders of $32.5 million; earnings per diluted common share of $0.21
- Solid profitability performance and continued high-quality earnings
  - Return on average tangible assets of 1.07%[1]
  - Return on average tangible common equity of 16.45%[1]
  - Net interest margin of 3.67%, expanded 3 basis points
  - Efficiency ratio of 58%
  - Linked-quarter operating leverage; revenue growth of 5.6% compared to the prior quarter
  - Absorbed second quarter of Durbin impact of $2.7 million (pre-tax)
- Strong balance sheet growth
  - Total average organic loan growth of $129.4 million or 5.9% annualized
  - Transaction deposit and customer repurchase agreement average organic growth of $137.7 million or 6.8% annualized
    - ✓ Primarily driven by growth in non-interest bearing deposits and customer repurchase agreements
- Continued good asset quality results
  - Non-performing loans and OREO to total originated loans and OREO improved 5 basis points 1.44%
  - Total delinquency for the originated portfolio improved 16 basis points to 1.28%

Strategic Accomplishments

- Secured an investment grade rating from Moody's Investor's Services on October 3, 2013
- Completed the PVF Capital Corp. (PVFC) acquisition on October 12, 2013
- Completed a capital offering in late October 2013, raising $161.3 million in net proceeds, strengthening capital structure under Basel III and enhancing ability to execute organic growth strategy

(1) Operating results, a non-GAAP measure, refer to Appendix for GAAP to Non-GAAP Reconciliation details

4Q13 Financial Highlights – Quarterly Trends

		Current Quarter 4Q13	Prior Quarter 3Q13	Prior Year Quarter 4Q12
Operating Earnings(1)	Net income available to common shareholders ($ millions)	$32.5	$32.2	$32.1
	Earnings per diluted common share	$0.21	$0.22	$0.23
Profitability Performance	ROTCE(1)	16.45%	18.32%	19.49%
	ROTA(1)	1.07%	1.12%	1.18%
	Net interest margin	3.67%	3.64%	3.66%
	Efficiency ratio	57.8%	59.7%	55.4%
Strong Balance Sheet Organic Growth Trends(2)	Total loan growth	5.9%	9.3%	6.0%
	Commercial loan growth	4.4%	4.2%	7.6%
	Consumer loan growth	13.8%	25.3%	11.7%
	Transaction deposits and customer repo growth(3)	6.8%	7.0%	11.9%

(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 PVFC acquisition (4Q13); (3) Total deposits excluding time deposits

F.N.B. Corporation

Balance Sheet Highlights

Average Balances, $ in Millions	4Q13 Balance	Reported Growth[1] $	Organic Growth[1] $	Organic Growth[1] %
Securities	$2,316	$40.3	-	-
Total loans	$9,323	$592.7	$129.4	5.9%
Commercial loans	$5,154	$370.5	$52.6	4.4%
Consumer loans[2]	$3,039	$179.3	$99.6	13.8%
Residential mortgage loans	$1,085	$42.1	-$23.5	-8.9%
Earning assets	$11,775	$726.9	-	-
Total deposits and customer repos	$11,113	$710.5	$71.3	2.7%
Transaction deposits and customer repos[3]	$8,504	$493.0	$137.7	6.8%
Time deposits	$2,609	$217.5	-$66.3	-11.0%

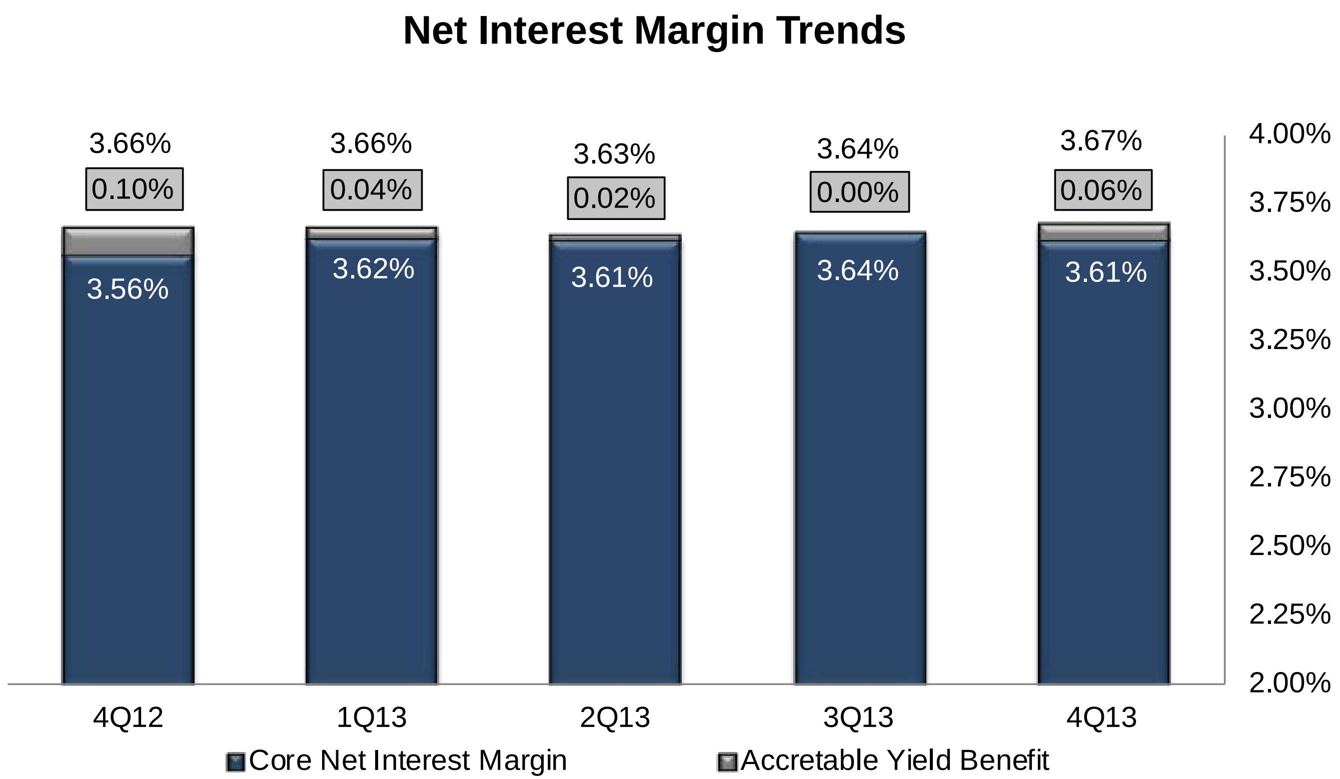
4Q13 Highlights

- Strong balance sheet growth, with continued momentum organically growing loans and transaction deposits
- Total reported growth reflects the benefit from the completion of the PVFC acquisition on October 12, 2013
- Organic growth in average total loans of $129.4 million or 5.9% annualized
- Organic growth in average transaction deposits and customer repurchase agreements of $137.7 million or 6.8% annualized
  - ✓ Lower cost, relationship-based transaction deposits and customer repurchase agreements represent 76% of total transaction deposits and customer repurchase agreements [4]

(1) Linked-quarter growth, organic growth % is annualized and excludes balances acquired from the PVFC acquisition completed October 12, 2013; (2) Includes Direct Installment, Indirect Installment and Consumer LOC portfolios; (3) Excludes time deposits; (4) Period-end as of December 31, 2013

F.N.B. Corporation

Net Interest Margin Trends



- The 4Q13 net interest margin was stable compared to the prior quarter when adjusting for:
  - ✓ The benefit of 6 basis points from $1.7 million additional accretable yield which was partially offset by,
  - ✓ The 3 basis points narrowing due to the temporary increase in short-term interest bearing cash balances from the capital raise.
- 4Q13 net interest income (FTE) totaled $108.7 million, growing $7.6 million, or 7.5%, linked quarter, and $12.9 million, or 13.5%, compared to the prior year quarter

F.N.B. Corporation

Asset Quality Results[1]

$ in Thousands	4Q13	3Q13	4Q12
NPL's+OREO/Total loans+OREO	1.44%	1.49%	1.60%
Total delinquency	1.28%	1.44%	1.64%
Provision for loan losses[2]	$8,366	$7,280	$9,274
Net charge-offs (NCO's)[2]	$7,364	$5,507	$7,614
NCO's/Total average loans[2]	0.32%	0.25%	0.38%
NCO's/Total average originated loans	0.30%	0.26%	0.45%
Allowance for loan losses/ Total loans	1.29%	1.34%	1.39%
Allowance for loan losses/ Total non-performing loans	135.42%	127.37%	123.88%

4Q13 Highlights

- Solid performance with continued positive movement
- Net charge-off results were at good levels and reflect year-over-year improvement
- Total provision continues to exceed net-charge-offs
- Reserve position reflects favorable credit migration in the portfolio, pay-downs and improved non-performing loan levels
- NPL's+OREO/Total loans +OREO improved from the prior quarter and the year-ago quarter
- Delinquency improved compared to the prior quarter and the year-ago quarter

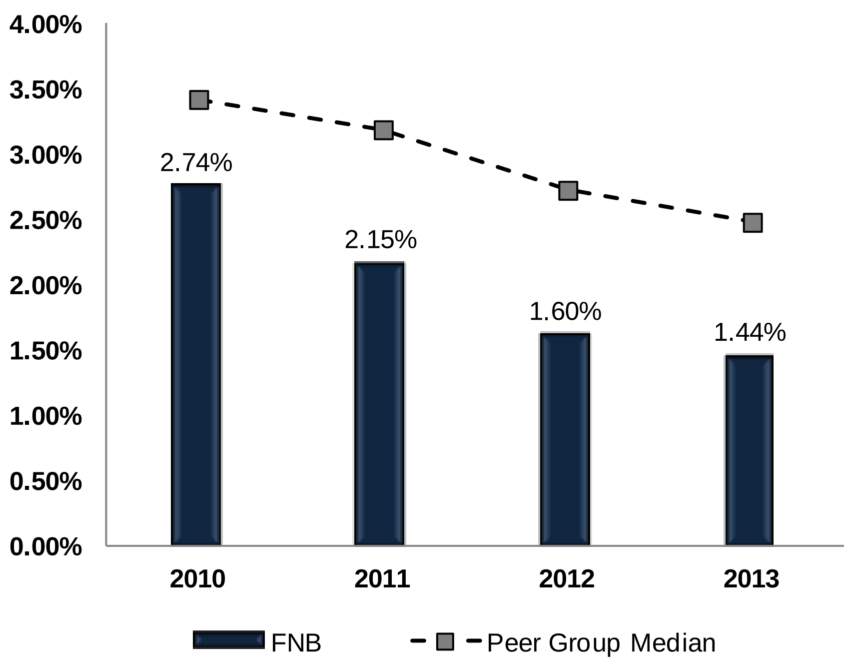
(1) Metrics shown are originated portfolio metrics unless noted as a total portfolio metric. "Originated portfolio" or "Originated loans" excludes loans acquired at fair value and accounted for in accordance with ASC 805 (effective January 1, 2009), as the risk of credit loss has been considered by virtue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

F.N.B. Corporation

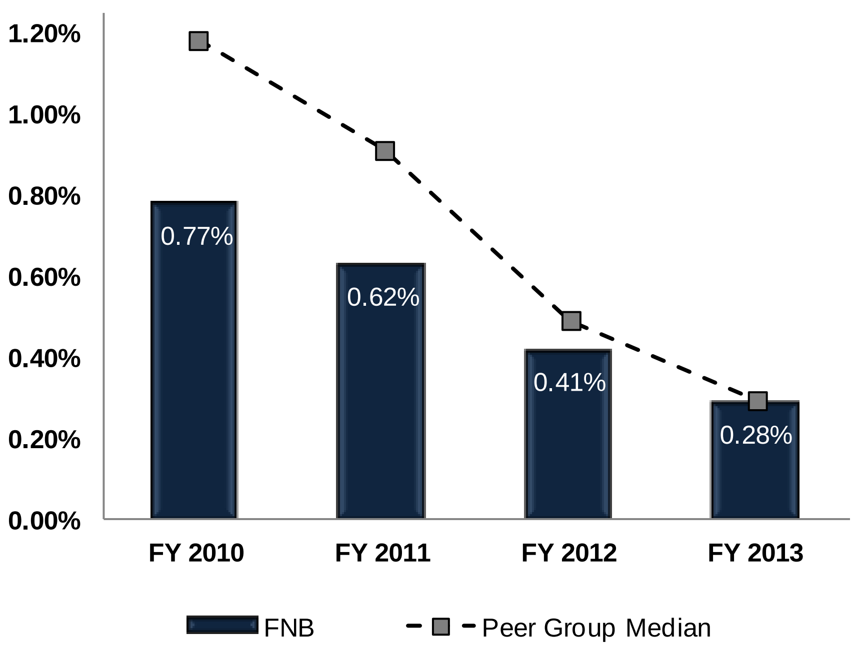
Asset Quality Trends

Asset Quality Trending Positively and Compares Favorably to Peer Results

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

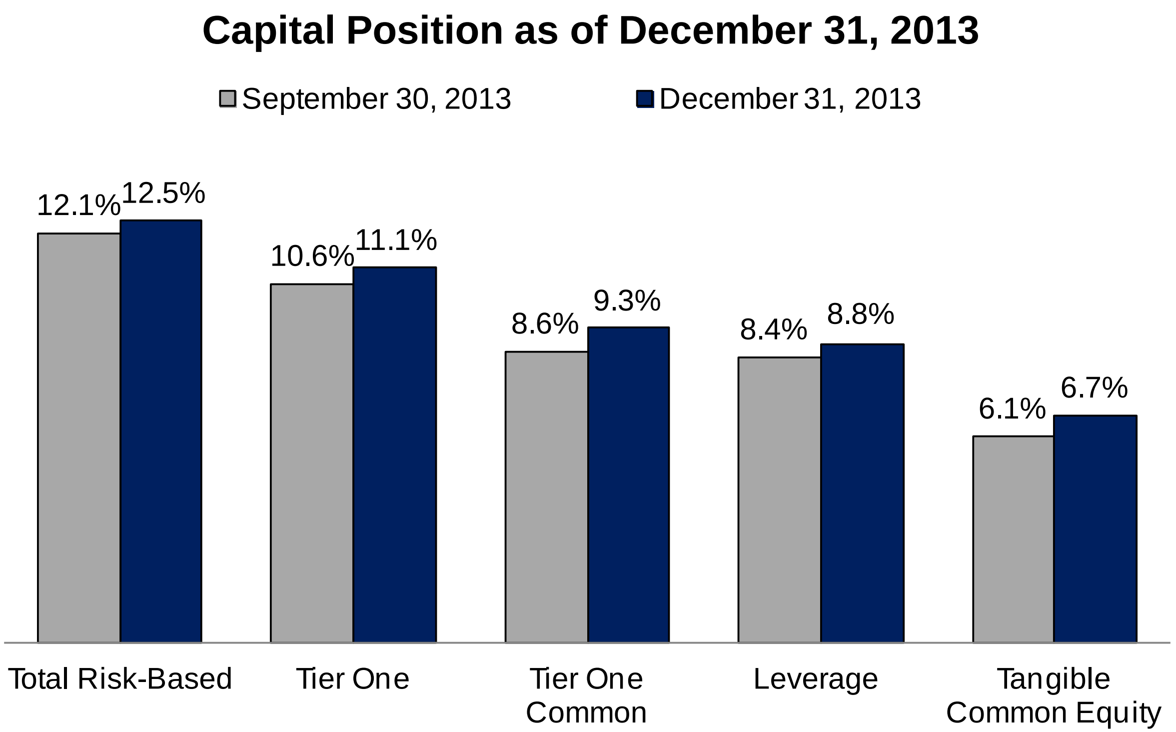


NCO's Originated Loans/ Total Originated Loans(1)(3)



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.

Capital Position



- Capital levels at December 31, 2013 reflect the benefit of the fourth quarter of 2013 capital actions.
  - ✓ Raised $161.3 million in net proceeds through the issuance of 4.7 million shares of common stock ($54.4 million in proceeds) and 4.4 million depository shares of non-cumulative perpetual preferred stock ($106.9 million in net proceeds).
  - ✓ Redeemed $115 million in trust preferred securities, with an additional $16.5 million expected to be redeemed in the first quarter of 2014.
  - ✓ Capital structure strengthened under Basel III rules, with trust preferred securities representing 7% of Tier 1 capital at December 31, 2013 compared to19% at September 30, 2013.
  - ✓ Tier 1 common ratio improves to 9.3% and the tangible common equity improves to 6.7% at December 31, 2013.

Investment Thesis

Long-Term Investment Thesis

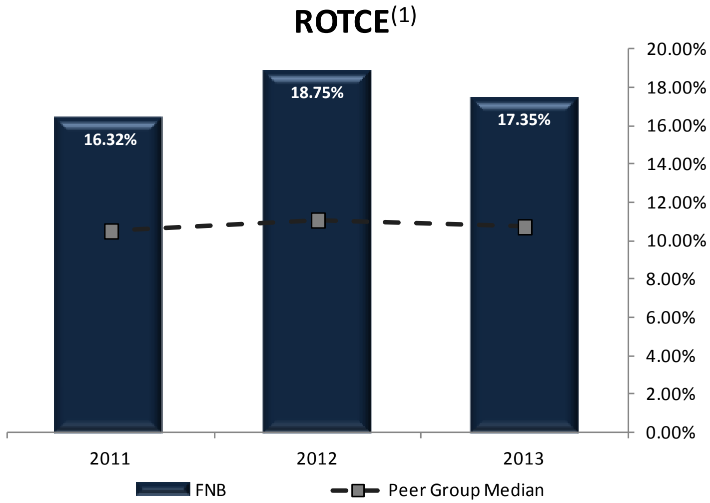
Long-Term Investment Thesis - Return Focused

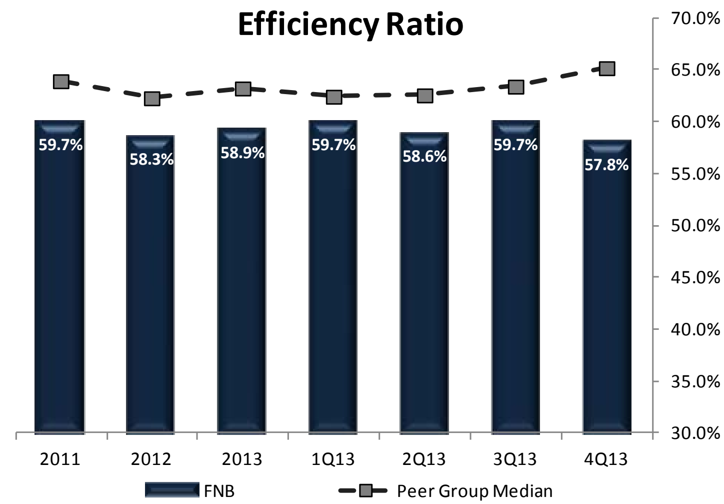
FNB's long-term investment thesis reflects a commitment to efficient capital management and creating value for our shareholders

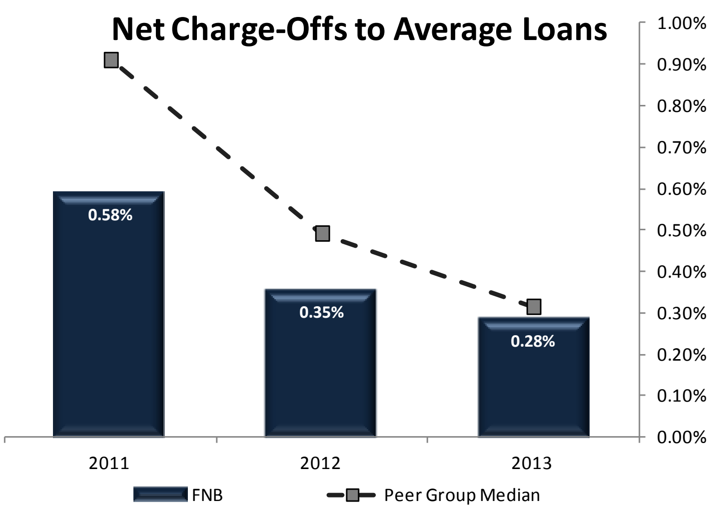
Long-Term Investment Thesis

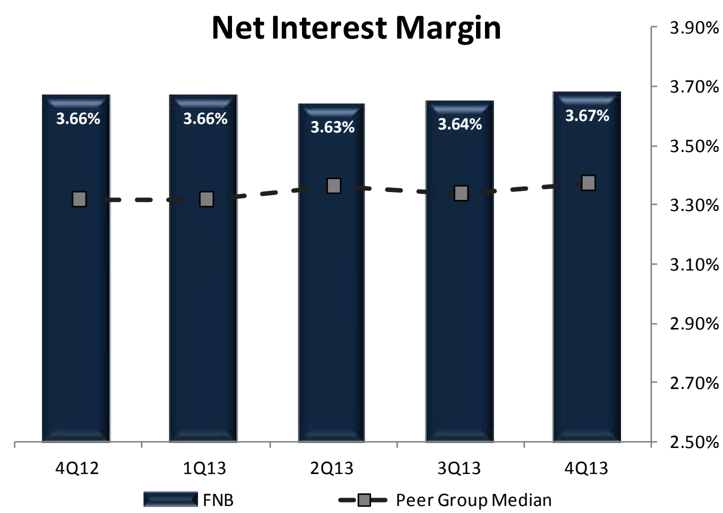
Targeted EPS Growth	**5-6%**
Targeted Dividend Yield *(Targeted Payout Ratio 60-70%)*	**4-6%**
Implied Total Shareholder Return	**9-12%**

Operating Results Outperform Peers









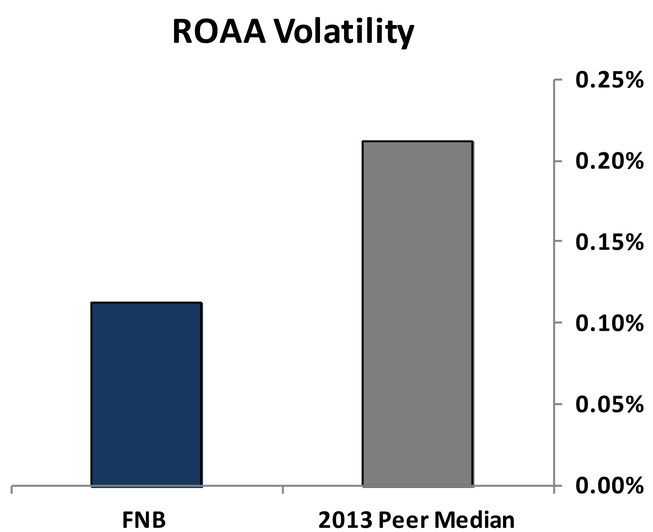
The above represents full-year 2011, 2012,2013 and/or quarterly, year-to-date results where noted. Refer to Supplemental Information for peer group listing.
(1) Operating results, refer to Supplemental Information for details

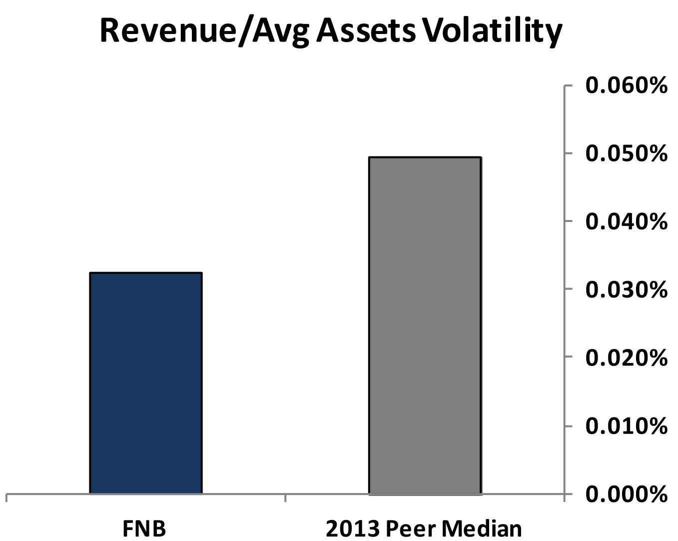
F.N.B. Corporation

Consistent Operating Results

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

FNB and Peer Volatility (Standard Deviation 1Q10 – 4Q13)





FNB = 87% Percentile

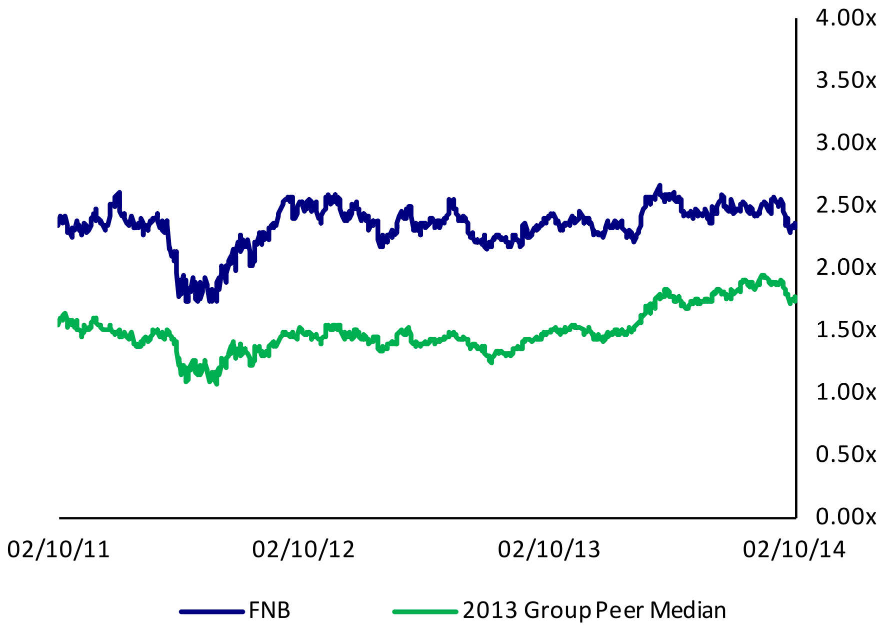
FNB = 89% Percentile

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

Attractive P/E Valuation Highlights Potential Upside

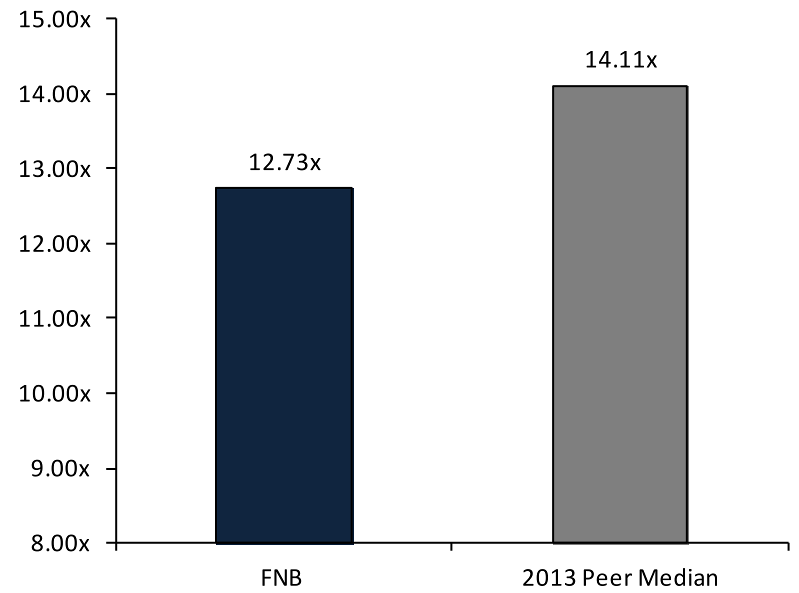
Historical Price / TBV Per Share (x)

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



Price / 2015 EPS Estimate (x)

FNB currently reflects an attractive valuation based on future earnings



Market data per SNL Financial as of February 11, 2014. Refer to Supplemental Information for regional peer listing.

Supplemental Information

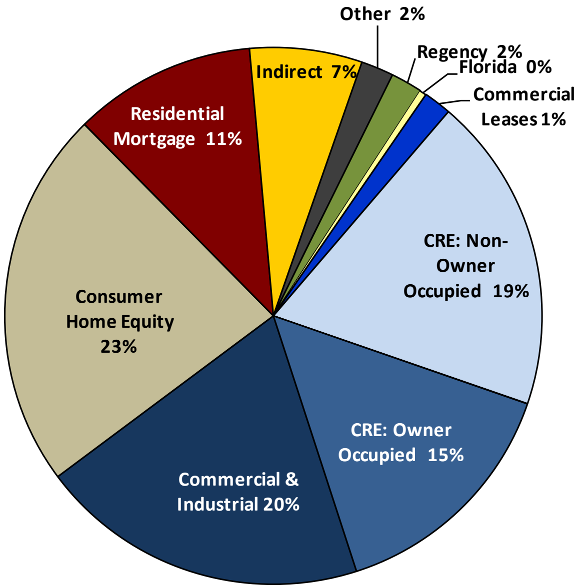
Supplemental Information Index

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

Diversified Loan Portfolio

($ in millions)	12/31/2013 Balance	5 YR CAGR 12/31/08-12/31/13	% of Portfolio 12/31/08	% of Portfolio 12/31/13
C&I	$1,881	14.7%	16%	20%
CRE: Non-Owner Occupied	1,809	14.2%	16%	19%
CRE: Owner Occupied	1,397	6.9%	17%	15%
Commercial Leases	159	33.9%	1%	1%
Total Commercial	**$5,246**	**12.5%**	**50%**	**55%**
Consumer Home Equity	2,170	12.4%	21%	23%
Residential Mortgage	1,043	12.6%	10%	11%
Indirect	642	4.8%	9%	7%
Other	186	3.6%	3%	2%
Regency	180	2.6%	2%	2%
Florida	39	-33.2%	5%	<1%
Total Loan Portfolio	**$9,506**	**10.3%**	**100%**	**100%**

$9.5 Billion Loan Portfolio December 31, 2013



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

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

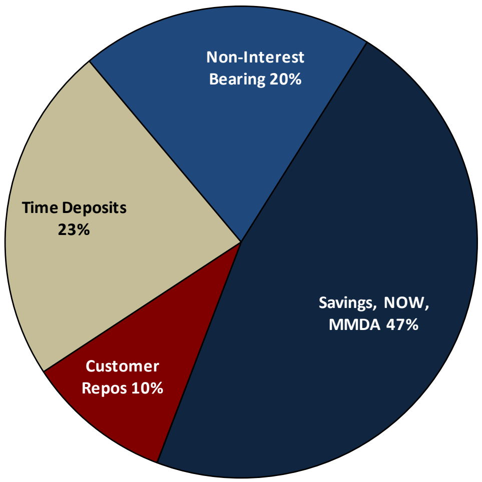
Note: Balance, CAGR and % of Portfolio based on period-end balances

F.N.B. Corporation

Deposits and Customer Repurchase Agreements

($ in millions)	12/31/2013 Balance	5 YR CAGR 12/31/08-12/31/13	Mix % 12/31/08	Mix % 12/31/13
Savings, NOW, MMDA	$5,142	12.8%	44%	47%
Time Deposits	2,606	2.4%	36%	23%
Non-Interest Bearing	2,200	19.1%	14%	20%
Customer Repos	1,092	21.4%	6%	10%
Total Deposits and Customer Repo Agreements	**$11,040**	**11.3%**	100%	100%
Transaction Deposits[1] and Customer Repo Agreements	**$8,434**	**15.2%**	64%	76%

$11.0 Billion Deposits and Customer Repo Agreements December 31, 2013



Loans to Deposits and Customer Repo Agreements Ratio = 86% at December 31, 2013

- New client acquisition and relationship-based focus reflected in favorable deposit mix
  - 15.2% average growth for transaction deposits and customer repo agreements[2]
  - 76% of total deposits and customer repo agreements are transaction-based deposits[1]

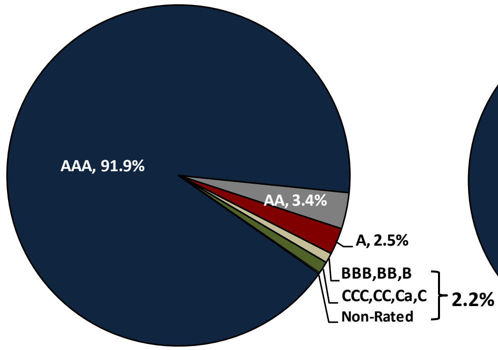
Note: Balance, CAGR and % of Portfolio based on period-end balances; (1) Transaction deposits include savings, NOW, MMDA and non-interest bearing deposits; (2) December 31, 2008 through December 31, 2013

Investment Portfolio

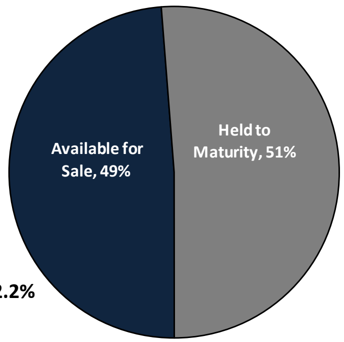
($ in millions[1])		% Portfolio	Ratings Investment %	
Agency MBS	$880	37%	AAA	100%
CMO Agency	877	37%	AAA	100%
Agency Senior Notes	374	16%	AAA	100%
Municipals	149	6%	AAA	11%
			AA	53%
			A	35%
			BBB	1%
Trust Preferred[2]	38	2%	BBB	4%
			BB	12%
			B	12%
			CCC	8%
			Ca	2%
			C	62%
Short Term	16	1%	AAA	100%
CMO Private Label	9	<1%	AA	23%
			A	12%
			BBB	34%
			BB	31%
Corporate	10	<1%	A	51%
			BBB	49%
Bank Stocks	2	-	Non-Rated	
Commercial MBS	2	-	AAA	100%
US Treasury	1	-	AAA	100%
Total Investment Portfolio	**$2,358**	100%		

Highly Rated $2.4 Billion Investment Portfolio
December 31, 2013

Ratings



Composition



- 95% of total portfolio rated AA or better, 98% rated A or better
- Relatively low duration of 3.3
- 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 = 98.9% of portfolio
  - 79.0% from municipalities located throughout Pennsylvania

(1) Amounts reflect GAAP; (2) Original cost of $ 104 million, adjusted cost of $44 million, fair value of $38 million

F.N.B. Corporation

Loan Risk Profile

$ in millions	Balance 12/31/2013	% of Loans	NPL's/Loans[1]	YTD Net Charge-Offs/Loans[1]	Total Past Due/Loans[1]
Commercial and Industrial	$1,881	19.8%	0.38%	0.13%	0.49%
CRE: Non-Owner Occupied	1,809	19.0%	0.80%	0.20%	0.90%
CRE: Owner Occupied	1,397	14.7%	1.92%	0.09%	2.06%
Home Equity and Other Consumer	2,311	24.3%	0.46%	0.21%	0.76%
Residential Mortgage	1,043	11.0%	1.35%	0.18%	2.84%
Indirect Consumer	642	6.8%	0.17%	0.37%	1.10%
Regency Finance	180	1.9%	3.94%	3.74%	3.53%
Commercial Leases	159	1.7%	0.46%	0.18%	0.91%
Florida	39	0.4%	24.07%	0.75%	24.07%
Other	45	0.5%	0.00%	2.27%	0.08%
Total	**$9,506**	**100.0%**	**0.95%**	**0.28%**	**1.28%**

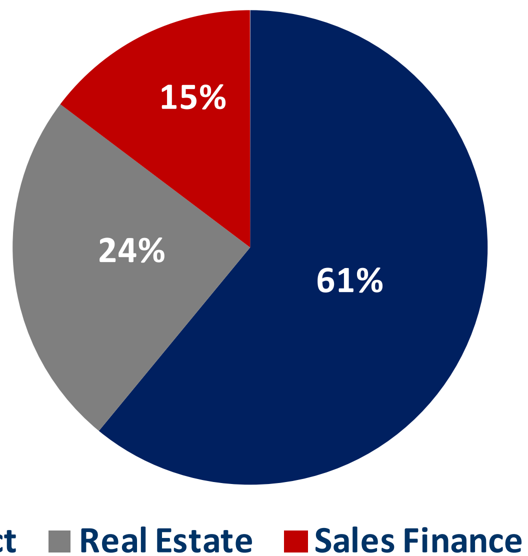
(1) Originated portfolio metric

F.N.B. Corporation

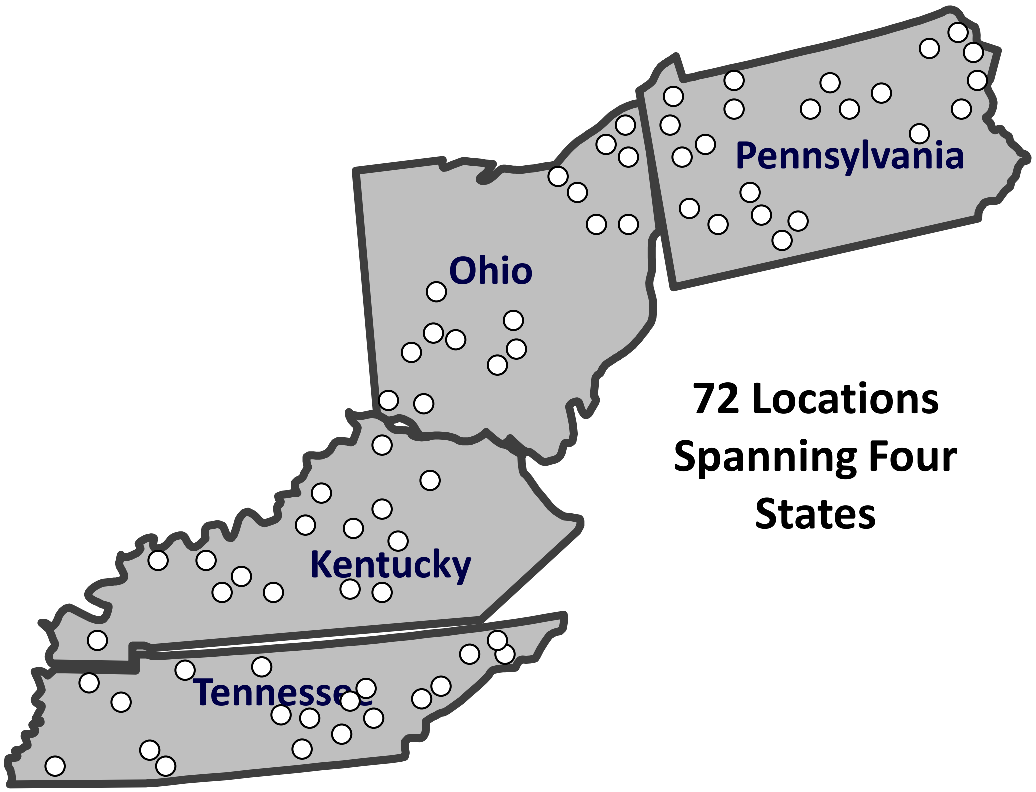
Regency Finance Company Profile

- Consumer finance business with over 80 years of consumer lending experience
- Credit quality: 2013 Full Year net charge-offs to average loans of 3.74%
- Returns: 2013 Full Year: ROA 3.98%, ROE 42.64%, ROTE 47.79%

Regency Finance Company
$180 Million Loan Portfolio



85% of Real Estate Loans are First Mortgages



72 Locations Spanning Four States

Regional Peer Group Listing

Ticker	Institution
ASBC	Associated Bancorp
AF	Astoria Financial Corporation
CBSH	Commerce Bancshares, Inc.
FMER	First Merit Corp.
FULT	Fulton Financial Corporation
MBFI	MB Financial, Inc
NPBC	National Penn Bancshares, Inc.

Ticker	Institution
ONB	Old National Bancorp
PVTB	Private Bancorp, Inc.
SUSQ	Susquehanna Bancshares, Inc.
UMBF	UMB Financial Corp.
VLY	Valley National Bancorp
WBS	Webster Financial Corporation
WTFC	Wintrust Financial Corporation

GAAP to Non-GAAP Reconciliation

Quarterly and Full Year
Non-GAAP Reconciliation

	For the Quarter Ended			Year Ended December 31,			
	December 31, 2013	September 30, 2013	December 31, 2012	2013	2012	2011	2010
Operating net income							
Net income	$28,439	$31,634	$28,955	$117,804	$110,410	$87,047	$74,652
Add: Merger and severance costs, net of tax	2,599	593	(3)	5,336	5,203	3,238	402
Add: Litigation settlement accrual, net of tax	-	-	1,950	-	1,950	-	-
Add: Branch consolidation costs, net of tax	-	-	1,214	-	1,214	-	-
Add: Debt redemption costs, net of tax	1,412	-	-	1,412	-	-	-
Less: Gain on extinguishment of debt, net of tax	-	-	-	(1,013)	-	-	-
Less: Gain on sale of building, net of tax	-	-	-	-	(942)	-	-
Less: One-time pension expense credit, next of tax	-	-	-	-	-	-	(6,853)
Operating net income	$32,450	$32,228	$32,116	$123,540	$117,835	$90,285	$68,201
Operating diluted earnings per share							
Diluted earnings per share	$0.18	$0.22	$0.21	$0.80	$0.79	$0.70	$0.65
Add: Merger and severance costs, net of tax	0.02	0.00	(0.00)	0.04	0.04	0.02	0.00
Add: Litigation settlement accrual, net of tax	-	-	0.01	-	0.01	-	-
Add: Branch consolidation costs, net of tax	-	-	0.01	-	0.01	-	-
Add: Debt redemption costs, net of tax	0.01	-	-	0.01	-	-	-
Less: Gain on extinguishment of debt, net of tax	-	-	-	(0.01)	-	-	-
Less: Gain on sale of building, net of tax	-	-	-	-	(0.01)	-	-
Less: One-time pension expense credit, next of tax	-	-	-	-	-	-	(0.05)
Operating diluted earnings per share	$0.21	$0.22	$0.23	$0.84	$0.84	$0.72	$0.60
Operating return on average tangible common equity							
Operating net income (annualized)	$128,744	$127,859	$127,763	$123,539	$117,835	$90,285	$68,201
Amortization of intangibles, net of tax (annualized)	6,045	5,330	5,645	5,465	5,801	4,698	4,364
	$134,789	$133,189	$133,408	$129,004	$123,635	$94,983	$72,565
Average shareholders' common equity	$1,623,543	$1,475,751	$1,400,429	$1,496,544	$1,376,493	$1,181,941	$1,057,732
Less: Average intangible assets	804,098	748,592	715,962	752,894	717,031	599,851	564,448
Average tangible common equity	$819,446	$727,159	$684,467	$743,651	$659,462	$582,089	$493,284
Operating return on average tangible common equity	16.45%	18.32%	19.49%	17.35%	18.75%	16.32%	14.71%
Operating return on average tangible assets							
Operating net income (annualized)	$128,744	$127,859	$127,763	$123,539	$117,835	$90,285	$68,201
Amortization of intangibles, net of tax (annualized)	6,045	5,330	5,645	5,465	5,801	4,698	4,364
	$134,789	$133,189	$133,408	$129,004	$123,635	$94,983	$72,565
Average total assets	$13,456,936	$12,615,338	$11,988,283	$12,640,685	$11,782,821	$9,871,164	$8,906,734
Less: Average intangible assets	804,098	748,592	715,962	752,894	717,031	599,851	564,448
Average tangible assets	$ 12,652,838	$ 11,866,746	$ 11,272,320	$ 11,887,792	$ 11,065,789	$ 9,271,313	$ 8,342,286
Operating return on average tangible assets	1.07%	1.12%	1.18%	1.09%	1.12%	1.02%	0.87%