

# F.N.B. Corporation

## *Stress Testing Modeling Symposium*

Federal Reserve Bank of Boston

Boston, MA

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F.N.B. Corporation

Thomas Whitesel  
Director of Risk Management

# F.N.B. Corporation

## Fourth Largest Pennsylvania-Based Bank

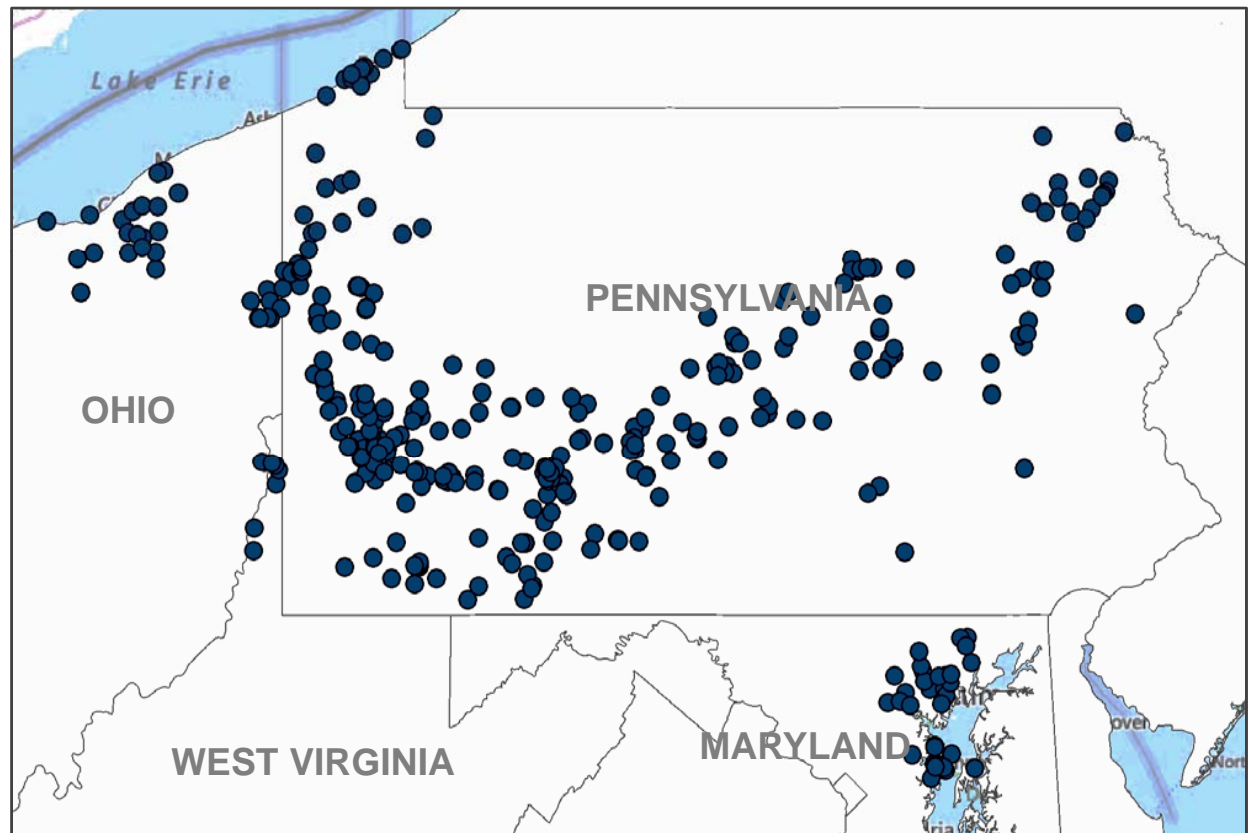
**Assets**            **\$12.0 Billion**

**Loans**            **\$8.2 Billion**

**Deposits**        **\$9.2 Billion**

**Locations**            **254**

## F.N.B. Corporation Pro-Forma Banking Footprint



*As of March 31, 2013*

*Pro-Forma as of June 18, 2013, data per SNL Financial*



# Consistent, Balanced and Sustainable Business Model

## Consistent, Balanced and Sustainable Business Model

**Risk Management**

**Growth**

**Culture**

**Shareholder Value**



# Diverse Business Lines

## **Business Lines**

**Business Banking**

**Personal Banking**

**Wealth Management**

**Insurance**

**Commercial Equipment Leasing**

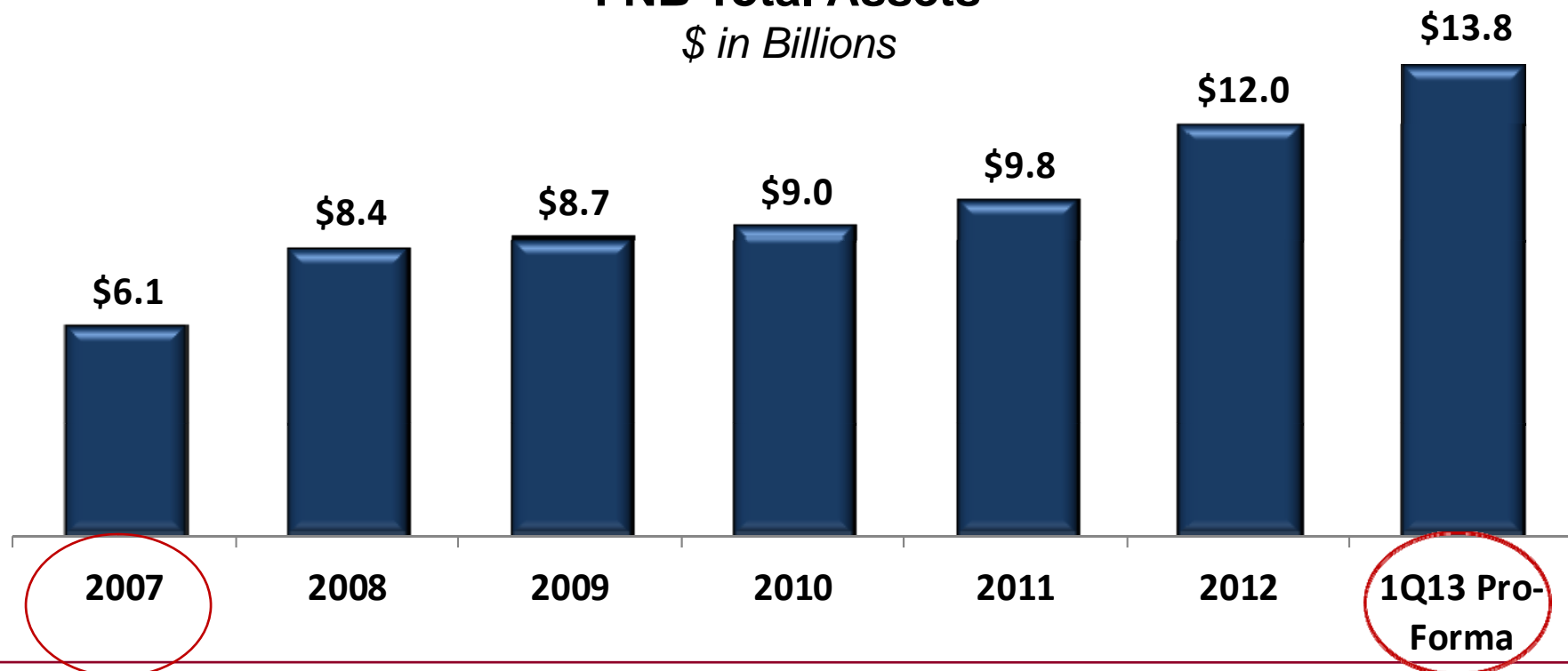
**Consumer Finance**

# Grown Organically and Through Acquisitions

## FNB has Grown Organically and Through Acquisitions

- ✓ Fifteen consecutive quarters of organic growth for total loans
- ✓ Seven acquisitions completed or pending since 2007

### FNB Total Assets *\$ in Billions*



Total assets presented on period-end basis

1Q13 Pro-forma for following acquisitions: ANNB (completed 4/13), PVFC (expected close 10/13), BCSB (expected close 1Q14)