



First National Bank

Relationships Built on Trust and Integrity

“First National Bank of Pennsylvania has a 148-year history of serving the individuals and businesses of our region. We understand each local market, and we have experts on the ground right where you need them. Our institution is well-recognized and well-positioned to handle needs related to Marcellus Shale development.”

- Vincent J. Delie, Jr.
President and CEO, F.N.B. Corporation
CEO, First National Bank

With more than 260 community bank offices located throughout 45 counties in Pennsylvania, Eastern Ohio and West Virginia, First National Bank provides sophisticated financial products with a community banking touch.

F.N.B. Corporation, the holding company for First National Bank, has pro forma assets of \$11.6 billion and has been growing strong since 1864. Headquartered in Hermitage, Pennsylvania, F.N.B. is a community-focused, diversified financial institution operating banking, wealth management, insurance, merchant banking, leasing and financing companies in Pennsylvania, Ohio, West Virginia, Kentucky and Tennessee.

From personal property rights and lease drafting through relocation assistance and tax/estate planning, First National Bank's dedicated Marcellus Shale Impact Team of experts is well-versed in the financial considerations associated with Marcellus Shale development. Whether you need to investigate financial solutions as a landowner, a business owner or a client representative, you can count on our experts to help you realize your financial goals.

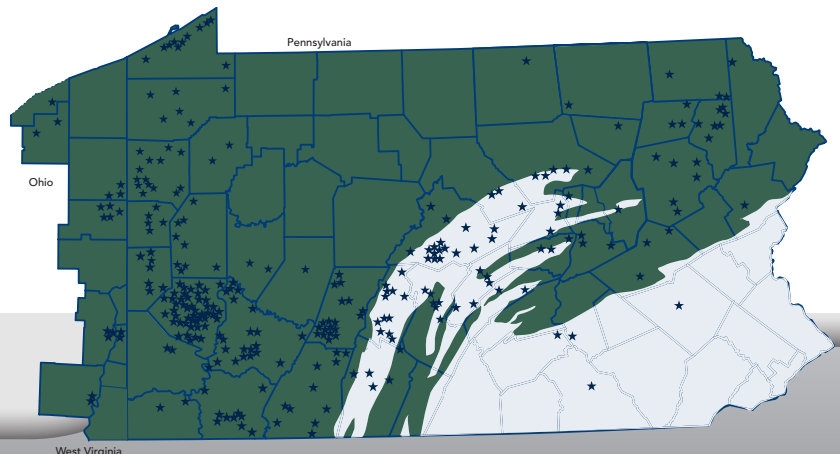
F.N.B. Fast Facts

February 2012

- F.N.B. Corporation, a publicly traded company on the NYSE (FNB), is consistently ranked in the top quartile of its peers.
- F.N.B.'s inclusion in Standard & Poor's SmallCap 600 Index reinforces that F.N.B. is characterized by stability and poised for continued growth.
- According to Audit Integrity, F.N.B. maintains an Accounting and Governance Risk (AGR) rating of 98 out of a possible 100 due to its conservative accounting practices. This rating is an indication of F.N.B.'s commitment to sound governance processes that protect its stakeholders.
- F.N.B. Corporation has diversified lines of business to meet all consumer and business financial needs including banking, wealth management, consumer finance, insurance, merchant banking and commercial leasing.
- F.N.B. has an experienced and knowledgeable board consisting of twelve independent Directors, seven of whom are current or former financial services executives and three who are experienced financial services investors.
- A focused and unified management team leads more than 3,000 dedicated and experienced F.N.B. employees.

First National Bank is recognized for its stability and exceptional customer service:

- First National Bank has been identified as well-positioned to serve the needs associated with Marcellus Shale based on loan portfolio concentration and alignment of branches with rigs and permitted wells.
- In 2011, First National Bank was recognized as a Top Workplace.
- First National Bank was also a winner of six 2011 Greenwich Excellence in Banking Awards in the categories of Small Business Banking and Middle Market Banking.



NYSE: FNB

866-362-4602

www.fnb-online.com/MarcellusShaleResourceCenter

EQUAL HOUSING LENDER, MEMBER FDIC

Marcellus Shale reserves

FNB Branches