CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: F.N.B. Corporation
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Submission date: 4/22/09

RSSD (for Bank Holding Companies): 3005332
Holding Company Docket Number (for Thrift Holding Companies): n/a
FDIC Certificate Number (for depository institutions): n/a

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$2,588,777	$2,568,678	Includes the following loan types: installment loans (direct and indirect), PHEAA loans, consumer LOC, and residential mortgages	
b. Average Commercial Loans	$3,240,075	$3,243,946	Includes the following loan types: commercial loans (mortgage and commercial and industrial), leases and mezzanine loans	
c. Total Loans (sum of lines a and b)	$5,828,852	$5,812,624		

2. General Market Commentary (optional)