

NYSE: FCF

Keefe, Bruyette & Woods Community Bank Investor Conference

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July 30, 2013

Forward-looking Statements

This presentation contains forward-looking statements that describe our future plans, strategies and expectations. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "intend," "plan," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." All forward-looking statements are based on assumptions and involve risks and uncertainties, many of which are beyond our control and which may cause our actual results, performance or achievements to differ materially from the results, performance or achievements contemplated by the forward-looking statements. These risks and uncertainties include, among other things:

- *Continued weakness in economic and business conditions, nationally and in our market areas, which could increase credit- related losses and expenses and/or limit growth.*
- *Further declines in the market value of investment securities that are considered to be other-than-temporary, which would negatively impact our earnings and capital levels.*
- *Increases in defaults by borrowers and other delinquencies could result in increases in our provision for credit losses and related expenses.*
- *Changes in legislative or regulatory requirements applicable to us and our subsidiaries could increase costs, limit certain operations and adversely affect results of operations.*
- *Fluctuations in interest rates and market prices could reduce our net interest margin and asset valuations and increase our expenses.*
- *Reduced wholesale funding capacity or higher borrowing costs which would reduce our liquidity and negatively impact earnings and net interest margin.*
- *Competitive pressures among depository and other financial institutions nationally and in our market areas may increase significantly.*
- *The inability to successfully execute our strategic growth initiatives, which could limit further revenue and earnings growth.*
- *Changes in tax requirements, including tax rate changes, new tax laws and revised tax law interpretations may increase our tax expense or adversely affect our customers' businesses.*
- *The consequences of continued bank acquisitions and mergers in our market areas, resulting in fewer but much larger and financially stronger competitors, could increase competition for financial services to our detriment.*
- *Other risks and uncertainties described in this presentation and the other reports that First Commonwealth files with the Securities and Exchange Commission, including its most recent Annual Report on Form 10-K.*

In light of these risks, uncertainties and assumptions, you should not place undue reliance on any forward-looking statements in this presentation. We undertake no obligation to publicly update or otherwise revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Second Quarter Highlights

	2Q 2013	2Q 2012	Favorable/ (Unfavorable)
Net Income	$5.8	$12.3	($6.5)
EPS (Diluted)	$0.06	$0.12	($0.06)
Return on Equity	3.2%	6.4%	(3.2%)
Share Price	$7.37	$6.73	$0.64
Dividends Declared	$0.06	$0.05	$0.01

$ millions, except per share data

Year-to-Date Highlights

	June 30, 2013	June 30, 2012	Favorable/ (Unfavorable)
Net Income	$16.4	$23.4	($7.0)
EPS (Diluted)	$0.17	$0.22	($0.05)
Return on Equity	4.5%	6.1%	(1.6%)
Share Price	$7.37	$6.73	$0.64
Dividends Declared	$0.11	$0.08	$0.03

$ millions, except per share data

Year-to-date Income Statement

	Six months ending June 30, 2013	2012	Favorable/ (Unfavorable)
Net Interest Income (FTE)	$93.2	$97.4	($4.2)
Provision for Credit Losses	15.3	8.1	(7.2)
Net Interest Income (after Provision)	**$77.9**	**$89.3**	**($11.4)**
Net Security Gains	0.0	0.0	0.0
Other Income	29.8	33.5	(3.7)
Total Noninterest Income	**$29.8**	**$33.5**	**($3.7)**
Salaries & Benefits	43.3	44.1	0.8
Credit-related Costs(1)	2.0	7.2	5.2
FDIC Costs	2.1	2.5	0.4
Other Noninterest Expense	36.0	34.8	(1.2)
Total Noninterest Expense	**$83.4**	**$88.6**	**$5.2**
Tax Expense	7.9	10.8	2.9
Net Income	**$16.4**	**$23.4**	**($7.0)**
EPS (Diluted)	**$0.17**	**$0.22**	**($0.05)**
Dividends Declared	$0.11	$0.08	$0.03

(1) Includes loss on sale or write-down of assets and collection & repossession expense

$ millions, except per share data

Balance Sheet

	June 30, 2013	2012	Change
Cash & Securities	$1,423	$1,282	$141
Total Loans (Net)	4,172	4,098	74
OREO	16	19	(3)
Goodwill / Intangibles	162	163	(1)
Other	380	385	(5)
Total Assets	**$6,153**	**$5,947**	**$206**
Total Savings and DDA	$3,538	$3,339	$199
Total Time Deposits	1,195	1,123	72
Total Deposits	**$4,733**	**$4,462**	**$271**
Short-term Borrowings	442	474	(32)
Long-term Debt	217	181	36
Other	50	57	(7)
Equity	711	773	(62)
Total Liabilities & Equity	**$6,153**	**$5,947**	**$206**

$ millions

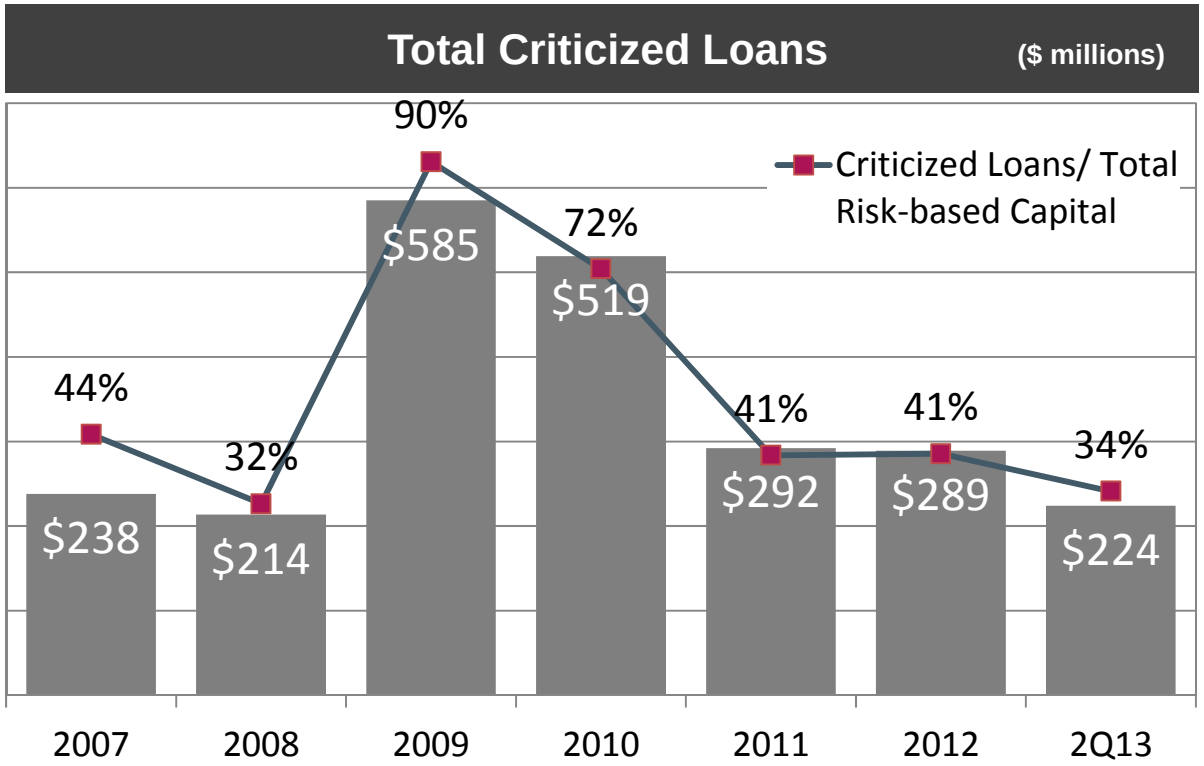
Loan Portfolio

	June 30,				
	2013	2012	2011	2010	2009
C&I	$1,012	$1,060	$943	$1,031	$1,101
Construction	66	77	146	406	565
CRE	1,281	1,232	1,271	1,273	1,130
Total Commercial	**2,359**	**2,369**	**2,360**	**$2,710**	**$2,796**
Residential RE	1,270	1,214	1,102	1,161	1,213
Other Consumer	601	577	530	563	528
Total Consumer	**1,871**	**1,791**	**1,632**	**$1,724**	**$1,741**
Total	**$4,230**	**$4,160**	**$3,992**	**$4,434**	**$4,537**

- Recent traction in C&I and Consumer lending are the result of better lender production through expanded calling efforts, revised goals and action plans
- Loan growth has been impacted by the prepayment of several large commercial loans as well as the resolution of three large nonperforming commercial credits

$ millions

Asset Quality



- Problem credit formation has returned to more “normal” levels.
- Residential real estate portfolio performed well through the recent housing cycle.

Asset Quality Trends

	2Q13	2012Y	2011Y	2010Y	2009Y	2008Y
NPLs / Total Loans	1.7%	2.6%	2.8%	2.8%	3.2%	1.3%
NPAs / Total Assets	1.5%	2.0%	2.4%	2.7%	2.7%	0.9%
NCOs / Average Loans	1.2%(1)	0.4%	1.6%	1.6%	1.6%	0.3%
Reserves / Total Loans(2)	1.4%	1.6%	1.5%	1.7%	1.8%	1.2%
Criticized / Total Loans	5.3%	6.9%	7.2%	12.3%	12.6%	5.2%

(1) YTD Annualized
(2) Excludes loans held for sale

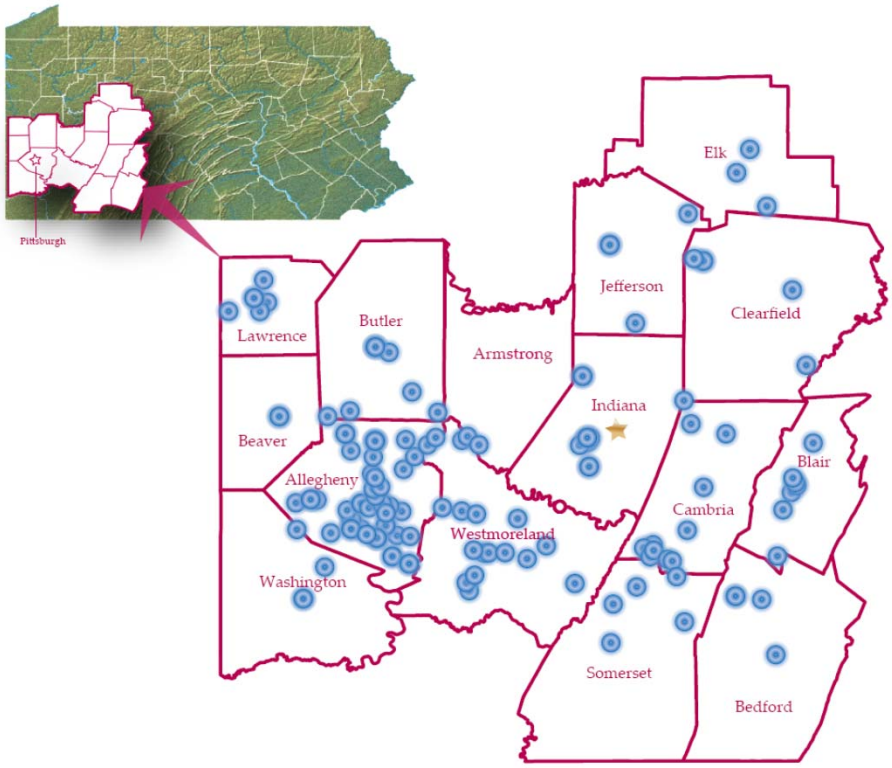
$ millions, except per share data

First Impressions

- Talent
- Genuine brand
- Near-term opportunities
  - Consumer Mortgage
  - Wealth Management
  - Treasury/Cash Management
  - Commercial Business Center
- Success will be determined by execution, not investment

Attractive Franchise in Western Pennsylvania

Branch Franchise



Overview

- Bank charter established in 1866
- Headquartered in Indiana, PA
- Pennsylvania's 6th largest bank
  - 110 branches
  - 60 branches concentrated in Pittsburgh MSA
  - Top 5 in deposit market share in all but 1 MSA
- Assets: $6.2 billion
- Gross Loans: $4.2 billion
- Deposits: $4.7 billion
- Tangible Common Equity: $549 million(1)

(1) Please refer to page 42 for disclosures on "Non-GAAP Measures"

All data as of June 30, 2013
Source: SNL Financial

Strategic Planning

Mission

To help our neighbors and the businesses within our communities realize their financial goals as a trusted partner and friend.

Vision

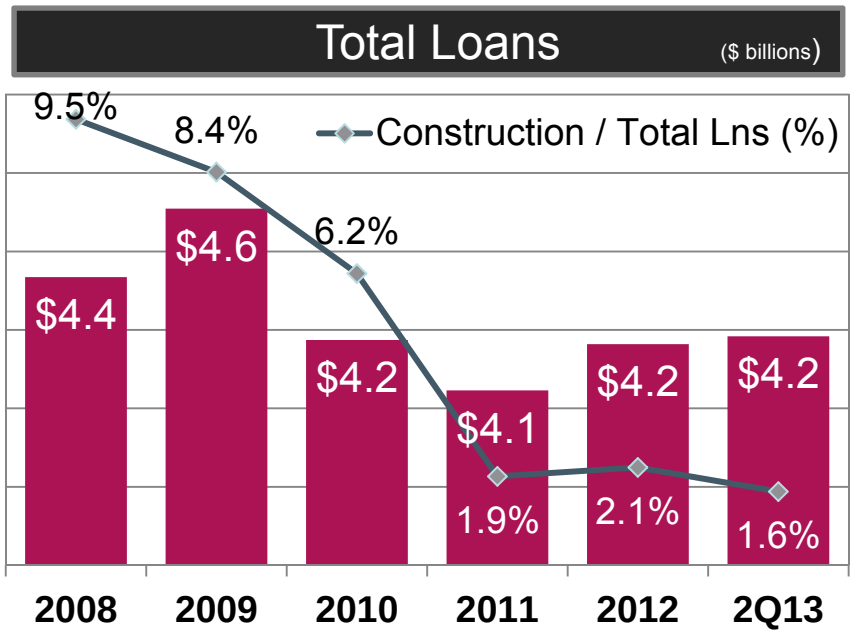
- We will deliver “best–in-class” service by anticipating the needs and exceeding the expectations of our customers.
- We will recruit, develop and reward the most talented community bank team in our markets.
- We will support our communities as active leaders and as good corporate citizens.
- We will deliver long-term value to our shareholders by becoming the top performing bank in Pennsylvania.

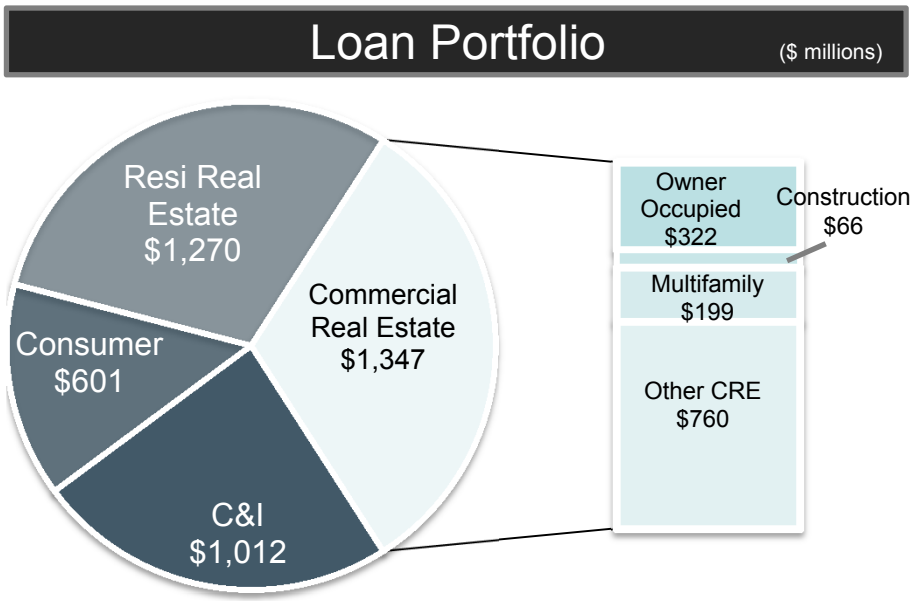
Current Areas of Strategic Focus

1. Build a strong credit infrastructure and culture that produces a competitive advantage over time.
2. Thoughtfully manage capital to ensure stability, but also to benefit shareholders.
3. Deliver a consistently superior customer experience and become the best choice for businesses and their employees among community banks.
4. Enthusiastically migrate to a culture of operating excellence and efficiency.
5. Continue to acquire, retain and develop the most talented community bank teams in the markets where we compete.

Credit Infrastructure

1. Build a strong credit infrastructure and culture that produces a competitive advantage over time.
   - Realigned and strengthened credit function including several key hires since 2009
   - Improved risk profile within commercial loan portfolio
     - Significantly reduced out of market CRE and Construction exposures
     - Managed down large individual exposures (>$15 million) to create a more granular portfolio
     - Adopted tighter concentration, geographic and single-borrower exposure limits



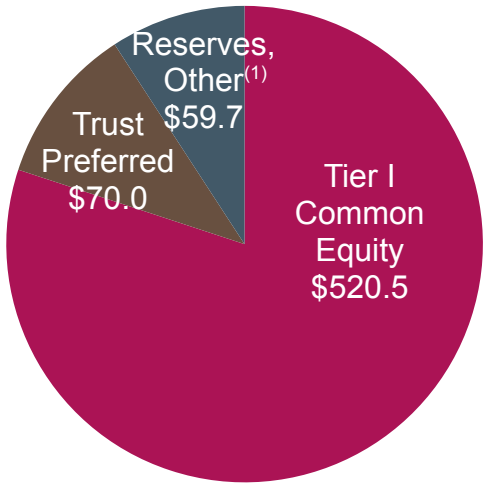


Regulatory Capital Position

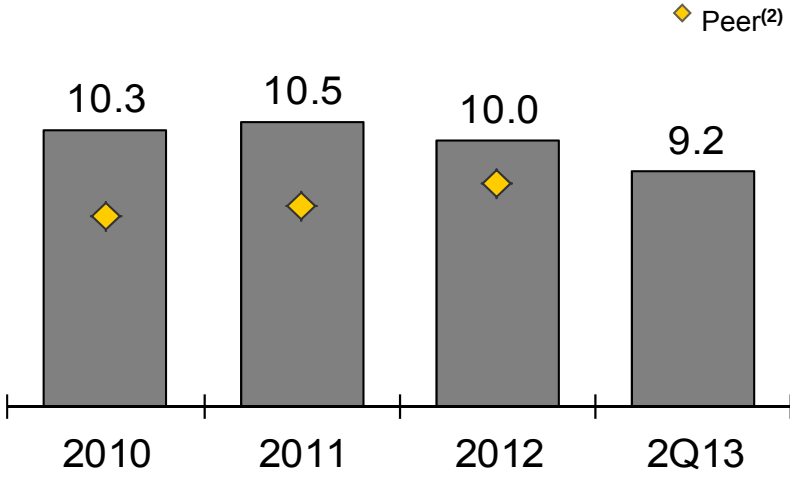
2. Thoughtfully manage capital to ensure stability, but also to benefit shareholders.

- Increased quarterly dividend to $0.06 in 2Q 2013
- Completed $60.6 million of $75.0 million share repurchase programs through June 30, 2013
- Retired $32.5 million fixed-rate trust preferred debt on April 1, 2013

Regulatory Capital



Tangible Common Equity Ratio (%)



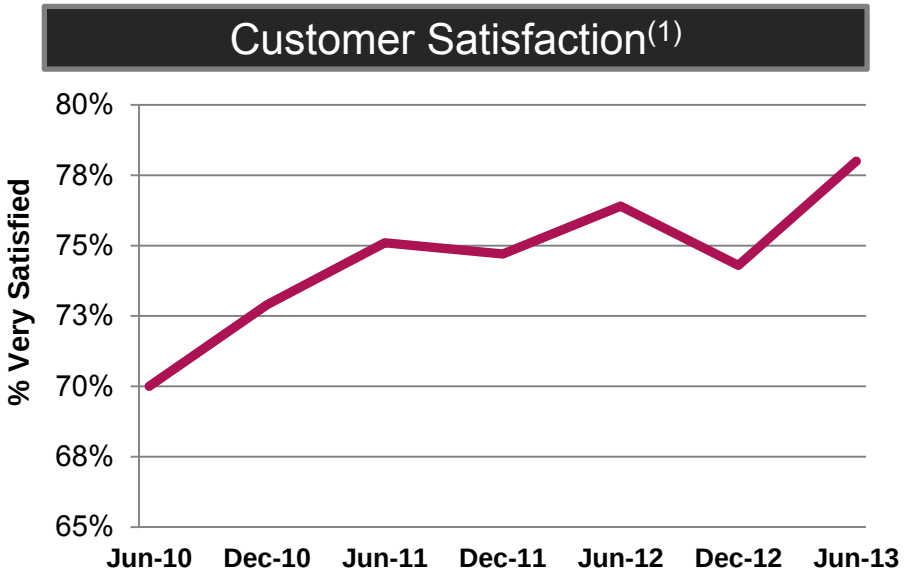
(1) Includes loan loss reserves and AFS gains on securities qualified as Tier II capital
(2) Peer group includes public Mid-Atlantic banks with $2-12 billion in assets

$ millions, as of June 30, 2013

Fundamental Community Banking

3. Deliver a consistently superior customer experience and become the best choice for businesses and their employees among community banks.

- Safely improving core performance
  - Good organic growth in loans and DDAs
  - Very low attrition rate
- Cultural commitment to community banking
  - Objective retail and corporate banking measures of customer satisfaction and brand awareness are at or near all-time highs
  - Named to Forbes' Top 100 "Most Trustworthy Companies" in 2013
  - Among most improved (from 10th to 6th ranking) in J.D. Power's 2013 Retail Banking Customer Satisfaction Survey for Mid-Atlantic region



(1) Raddon customer satisfaction survey data represents 6-month rolling averages for First Commonwealth Bank

Efficiency

4. Enthusiastically migrate to a culture of operating excellence and efficiency

- Problem credit costs continue to cloud efficiency progress
- Operational Savings
  - Reduced FTEs by 225, or 14%, since December 2009
  - Reduced management layers
  - Outsourced client statements and ATM service
  - Renegotiated 3rd party contracts
  - Collapsed bank and holding company structure
  - Changed marketing mix
- Opportunities
  - Develop a culture of horizontal process management
  - Understand the necessity of operating leverage in decision making
  - Execute a comprehensive review of Information Technology

Keys to Loan Growth

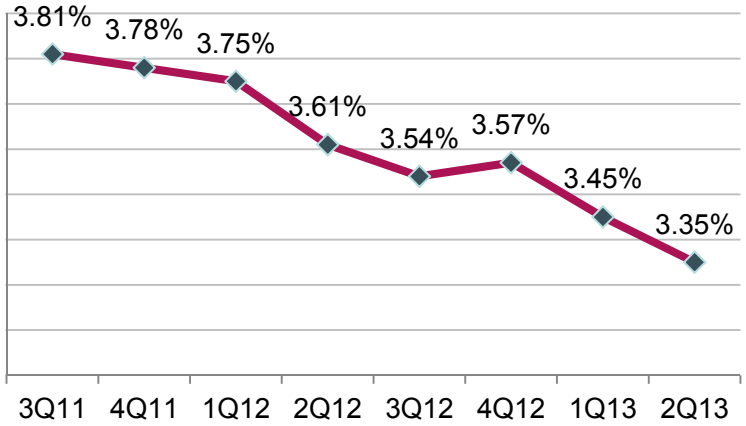
4. Enthusiastically migrate to a culture of operating excellence and efficiency

- Leverage sales and service momentum
- Exploit small business and middle-market lending in Pittsburgh
- Leverage branch and indirect franchise
- Prudently seize the Marcellus opportunities
- Re-establish traditional mortgage lending
- Corporate Finance as competitive differentiator

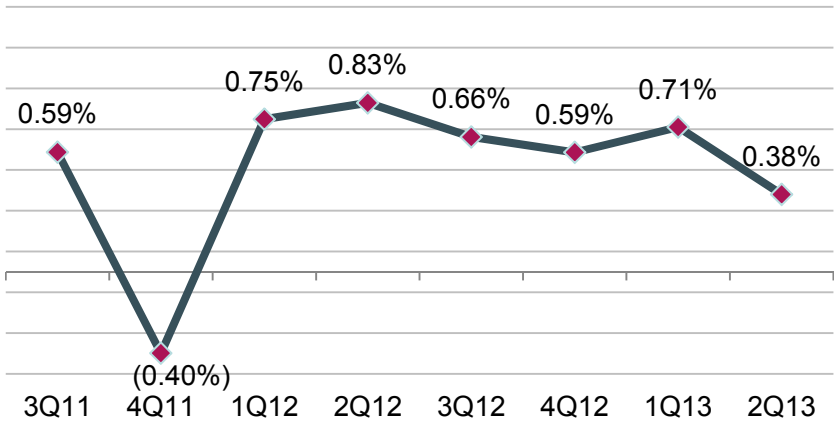
Performance Pressure

4. Enthusiastically migrate to a culture of operating excellence and efficiency

Net Interest Margin (FTE)



Return on Average Assets (%)



- Margin compression partially offset by improved funding mix and solid retail loan growth
- Interest rate risk remains low; investment portfolio duration consistently short
- Incremental progress with efficiency through process improvements and learning to do more with less

Talent

5. Continue to acquire, retain and develop the most talented community bank teams in the markets where we compete

- Industry disruptions create unprecedented recruiting opportunities
- Relatively new executive leadership team averages 28 years of banking experience in Western Pennsylvania and Ohio
- Develop a clear sense of excellence and accountability
- Understand that the customer is at the center of everything we do

Investment Thesis

Revenue	▸ Momentum in core retail and commercial banking results ▸ Corporate Finance business is a differentiator from other community banks ▸ Stable market with tailwinds coming from Marcellus activities
Capital	▸ 3 consecutive years of dividend increases (3.0% yield at 7/23) ▸ Completed $61 million of $75 million share repurchase programs since June 2012
Expense	▸ Ongoing expense initiatives including major Technology and Operations review ▸ Anticipating reduced OREO and other credit-related expenses
Credit	▸ Significantly strengthened credit function ▸ Improved profile expected to lower long-term provision expenses
Management	▸ New management team bringing broad experience in executing on a clear strategy

Appendix

5 Year Review: Strategic Action Items

	Offensive	Defensive
2008 to 2010	▸ Established sales and service culture ▸ Acquired seasoned talent in key areas ▸ Reaffirmed role of Corporate Finance and small business	▸ Realigned and strengthened credit function ▸ Cut dividend and secured $186 million in equity capital ▸ Significant de-leveraging and de-risking of balance sheet
2011	▸ Re-established identity as a community bank ▸ Coordinated marketing campaigns, blitzes and other sales activities to drive small business and Retail HH growth in excess of market ▸ Positioned lines of business to take advantage of market opportunities ▸ Reversed run-off trend in loan portfolio	▸ Executed on expense initiatives including reduction of 100+ FTEs ▸ Continued low-risk appetite ▸ Took aggressive measures with problem credits
2012	▸ Grow organically ▸ Reverse trends of underperformance versus peers ▸ Capitalize on Marcellus and women's business segment opportunities	▸ Clearly put lingering credit issues behind us ▸ Began journey to "best-in-class" operational efficiency
2013 and *beyond*	▸ Differentiate versus community bank peers particularly in small business and corporate banking ▸ Acquire strategically	▸ Balanced risk perspective ▸ Asset quality and efficiency beyond peer medians

Executive Leadership Team

Name	Title	Years of Experience			Prior Position
		In Current Role	With FCF	In Banking	
T. Michael Price	President and CEO	2	6	26	President, First Commonwealth Bank
Robert E. Rout	EVP – CFO	3	3	38	CFO and Chief Administrative Officer
Jane Grebenc	EVP – Chief Revenue Officer	<1	<1	29	EVP Retail Banking
I. Robert Emmerich	EVP – CCO	4	4	35	CCO of Consumer Lending
Matthew C. Tomb	EVP – Chief Risk Officer and Legal Counsel	6	6	7	Corporate and Securities Attorney with Regional Law Firm
J. Eric Renner	EVP – Head of Retail Banking	5	5	28	Business Banking Sales
Cheryl A. Parzych	EVP – Wealth Services	4	4	35	Director of Trust
Carrie Riggle	EVP – Human Resources	1	22	22	Human Resources Manager
Norman J. Montgomery	EVP – Business Integration	1	24	24	Product / Sales Development
Leonard V. Lombardi	EVP – Chief Audit Executive	4	20	32	Director of Internal Audit / Loan Review
Stephen Cobain	EVP – Corporate Banking Executive	2	2	32	Senior Vice President / Corporate Banking

Changing Competitive Landscape

- Disruptions in segmented market allow for organic and acquisition opportunities as smaller brethren look to partner with larger institutions
- First Commonwealth retains the scale to compete "above" smaller bank institutions that have the same "community bank" feel but narrower product / service capabilities

Pittsburgh MSA

Rank	Institution	Branches	Deposits	Market Share
1	PNC Financial Services Group, Inc.	166	15.6	32%
2	Citizens (Royal Bank of Scotland Group)	133	6.9	14
3	F.N.B. Corporation	95	3.5	7
5	Dollar Bank, Federal Savings Bank	36	3.5	7
4	First Niagara Financial Group, Inc.	61	2.8	6
6	First Commonwealth Financial Corp.	63	2.4	5
7	Huntington Bancshares Inc.	39	1.7	4
8	S&T Bancorp, Inc.	28	1.7	4
9	Northwest Bancshares, Inc.	28	1.0	2
10	ESB Financial Corporation	22	0.9	2

All Other MSAs in FCF Franchise

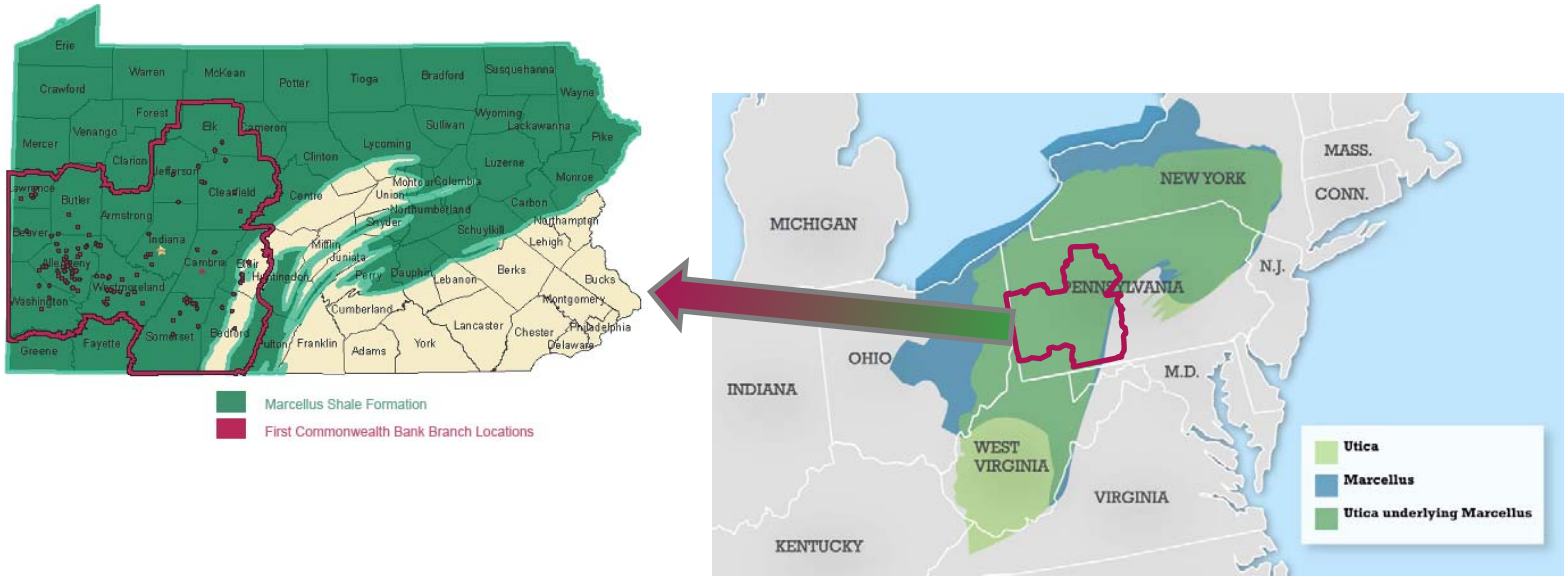
Rank	Institution	Branches	Deposits	Market Share
1	First Commonwealth Financial Corp.	43	$1.8	15%
2	F.N.B. Corporation	52	1.4	11
3	S&T Bancorp, Inc.	24	1.4	11
4	PNC Financial Services Group, Inc.	16	0.7	6
5	M&T Bank Corporation	11	0.7	6
6	AmeriServ Financial, Inc.	14	0.7	6
7	Northwest Bancshares, Inc.	19	0.7	6
8	1st Summit Bancorp of Johnstown, Inc.	13	0.7	6
9	CNB Financial Corporation	17	0.6	5
10	Somerset Trust Holding Company	15	0.6	5

Note: Excludes branches > $750 million
$ billions; pro forma as of October 31, 2012; total deposits as of June 30, 2012

Source: SNL Financial

Completed bank acquisition within footprint in the past 5 years

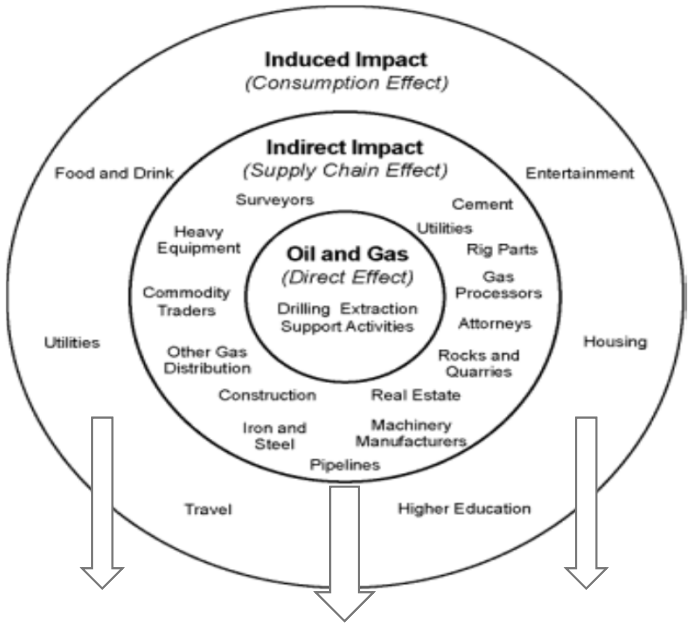
Marcellus Shale Formation



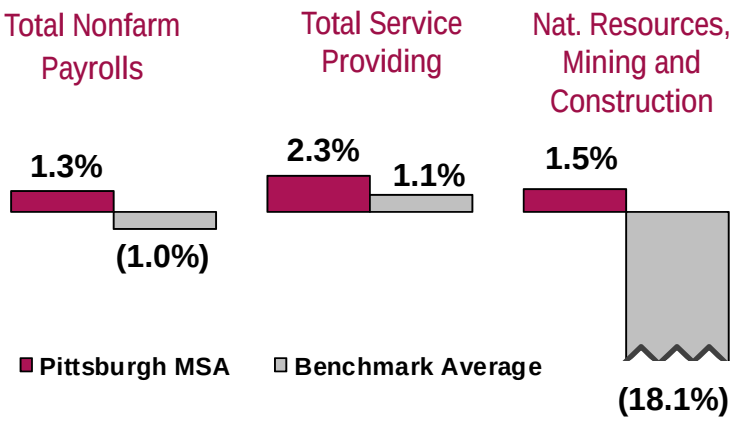
- **At 141 trillion cubic feet, the Marcellus reserves are estimated to be the second largest in the world**
- **Converted to BTUs, this translates to approximately 25 billion barrels of oil**
- **Utica formation lies below Marcellus and first indications are that these wells may prove more prolific than Marcellus**
- **Roughly 75% of all new hires into Marcellus jobs are Pennsylvania residents**

Opportunities Around Drilling Activities

- **In 2010, over 75% of the Marcellus-related companies were small businesses (<20 workers)**
- **50,000 landowners collected royalty checks in 2011 totaling $400 million**
- **Oil and gas operators have paid more than $1.7 billion in PA state taxes since 2007**
- **Utility companies estimating PA residents are saving billions annually in gas and electric prices**
- **Pennsylvania's limited pipeline infrastructure remains an obstacle for drillers**
- **Studies estimate constructing each mile of Marcellus pipeline requires an investment of approximately $1.0 million and employs a variety of local businesses (i.e. excavators, steel fabricating, engineering, welding, environmental, etc.)**



Pittsburgh MSA
Five-year Employment Growth(1)

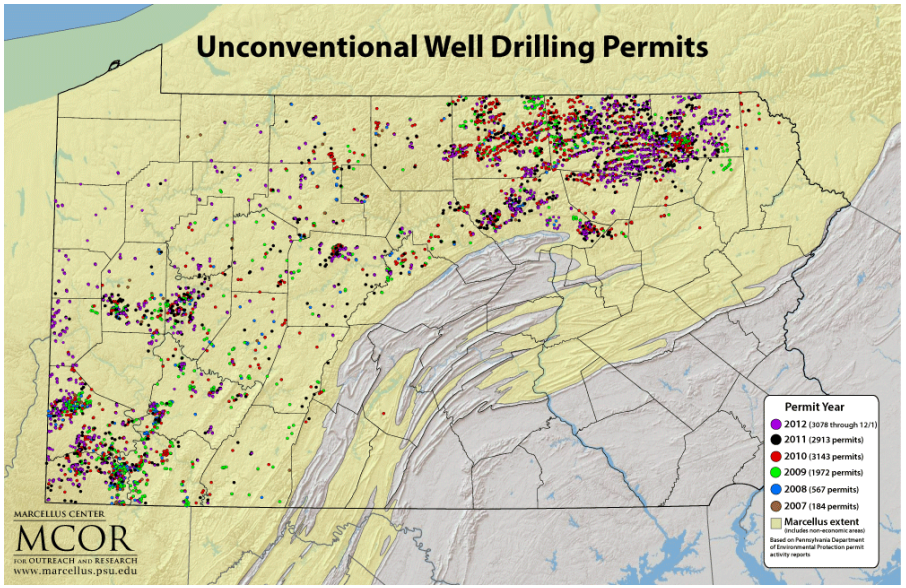


(1) Employment growth May 2008 – May 2013 (preliminary, not seasonally adjusted)
Benchmark cities include: Baltimore, Boston, Charlotte, Cincinnati, Cleveland, Denver, Indianapolis, Kansas City, Milwaukee, Minneapolis, Philadelphia, Richmond, and St. Louis

Source: Bureau of Labor Statistics, Marcellus Shale Coalition

Current Drilling Activity

- **Factors to drive continued strong production growth from the Marcellus with significant operating and rate of return improvements**
- **Drilling a horizontal well now takes 19 – 23 days (down from 32 days a year ago)**
- **Small and mid-sized operators expected to be minimally active in 2013 due to cost-to-drill and current natural gas prices**

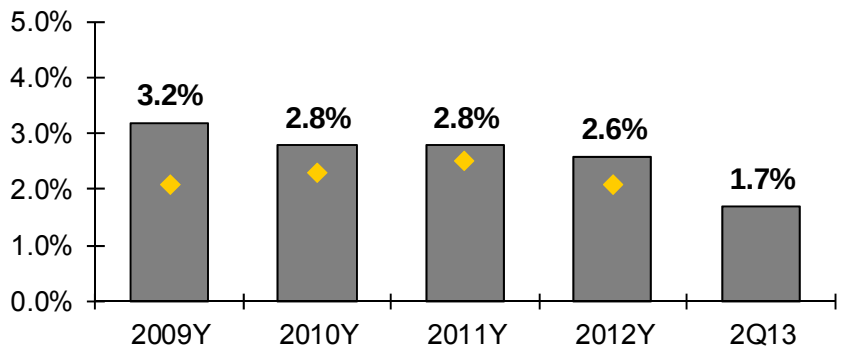


- **Potential tax code changes may inhibit capital raising for drilling programs for small and mid-sized operators**
- **Large operators expected to drill to hold leases and to replace reserves for balance sheet valuation requirements**
- **Through June 2013, there were 33 active well operators in the Marcellus play (down from 100 in 2011)**

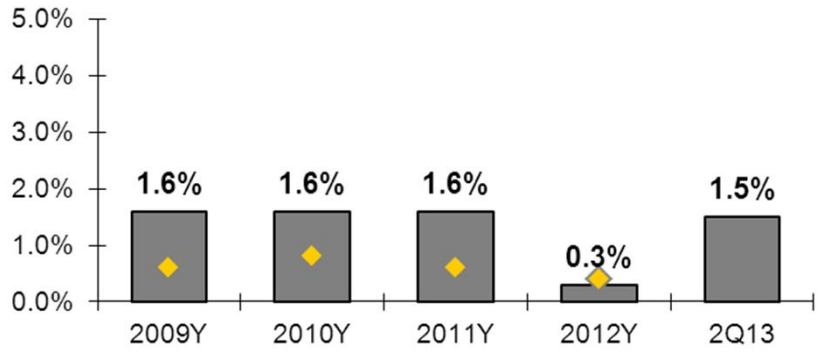
Source: Marcellus Shale Coalition; Pennsylvania Department of Environmental Protection; Marcellus Center for Outreach and Research at Penn State University

Asset Quality Trends

NPLs / Total Loans

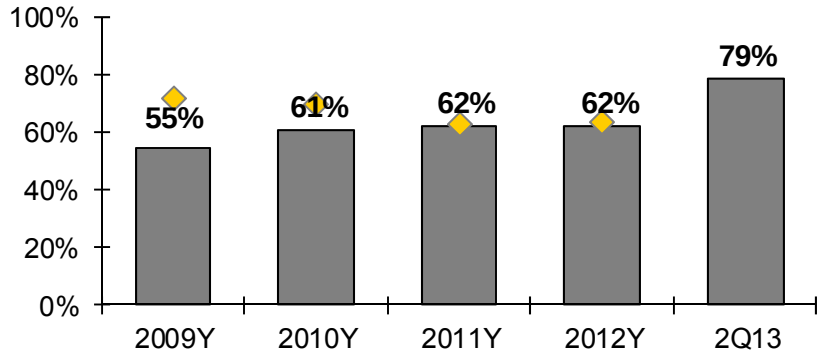


NCOs / Average Loans (annualized)

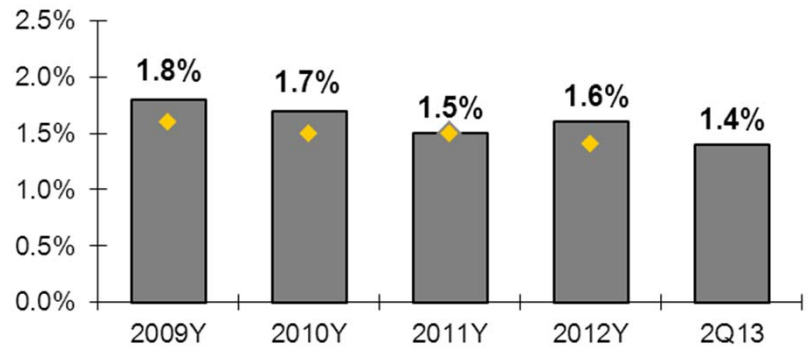


◇ Peers(1)

Reserves / NPLs



Reserves / Loans



(1) Peer group includes Mid-Atlantic public banks with $2 - $12 billion in assets
Source: SNL Financial and management reports

Net Charge-off Trends

Net Charge-offs	2Q13	1Q13	4Q12	3Q12	2Q12	1Q12	4Q11	3Q11
C&I	$13,547	$410	$174	$1,197	$1,717	$1,676	$3,334	$611
Construction	624	72	784	1,987	114	134	13,361	6,522
CRE	683	8,447	59	27	278	77	17,833	1,268
Total commercial	**$14,854**	**$8,929**	**$1,017**	**$3,211**	**$2,109**	**$1,887**	**$34,528**	**$8,401**
Residential RE	232	(401)	753	481	593	1,579	1,407	964
Other consumer	524	894	863	624	651	823	860	659
Total consumer	**$756**	**$493**	**$1,616**	**$1,105**	**$1,244**	**$2,402**	**$2,267**	**$1,623**
Total	**$15,610**	**$9,422**	**$2,633**	**$4,316**	**$3,353**	**$4,289**	**$36,795**	**$10,024**

$ thousands

Criticized Loans

	2Q13	% of Port	1Q13	% of Port	4Q12	% of Port	3Q12	% of Port	2Q12	% of Port
Pass	**$4,006**	**94.7%**	**$3,964**	**94.0%**	**$3,916**	**93.1%**	**$3,945**	**93.6%**	**$3,887**	**93.4%**
Special Mention										
C&I	35		44		31		27		27	
Construction	1		1		1		1		1	
CRE	71		60		83		64		69	
Total Commercial	107		105		115		92		97	
Residential RE	5		5		5		5		6	
Other Consumer	0		0		0		0		0	
Total Consumer	5		5		5		5		6	
Total Special Mention	**$112**	**2.7%**	**$110**	**2.6%**	**$120**	**2.9%**	**$97**	**2.3%**	**$103**	**2.5%**
Classified										
C&I	$43		$71		$63		$72		$77	
Construction	13		19		23		22		27	
CRE	43		43		72		66		60	
Total Commercial	99		133		158		160		164	
Residential RE	13		12		11		12		6	
Other Consumer	0		0		0		0		0	
Total Consumer	13		12		11		12		6	
Total Classified	**$112**	**2.6%**	**$145**	**3.4%**	**$169**	**4.0%**	**$172**	**4.1%**	**$170**	**4.1%**
Total Criticized	**$224**	**5.3%**	**$255**	**6.0%**	**$289**	**6.9%**	**$269**	**6.4%**	**$273**	**6.6%**
Total Portfolio Loans	**$4,230**		**$4,219**		**$4,205**		**$4,214**		**$4,160**	

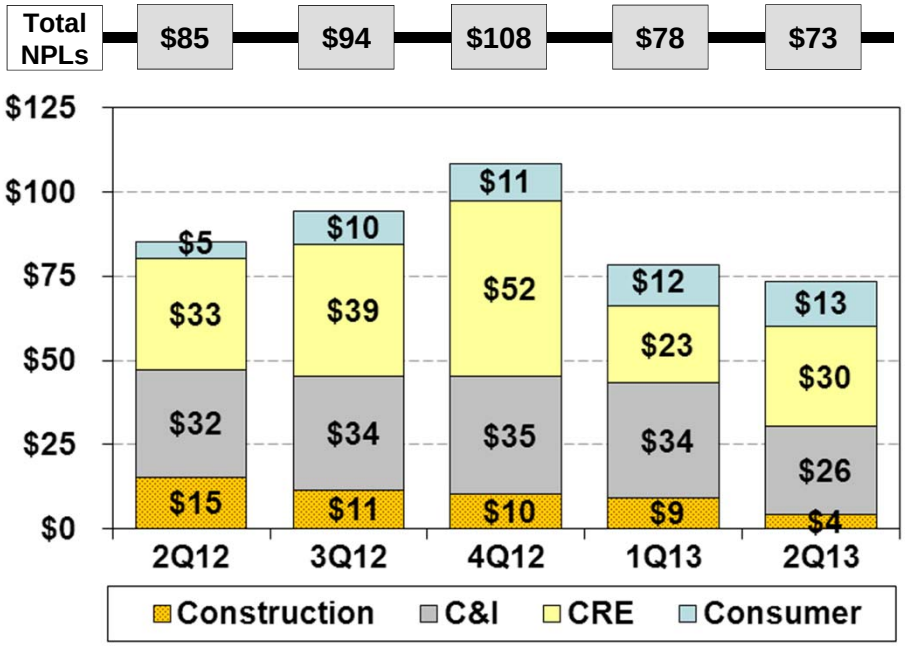
$ millions

Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **Credit 1: $7.7 million commercial real estate**
  Warehouse property located in Pittsburgh (originated in 2Q08). Placed into nonaccrual during 2Q13.
- **Credit 2: $5.7 million C&I**
  Gas well servicing company located in Western Pennsylvania (originated in 2Q01). $3.4 million classified as TDR in 2Q12. Total credit relationship is $16.7 million.
- **Credit 3: $5.5 million unsecured C&I loan**
  Pennsylvania real estate developer (originated in 1Q04) placed into nonaccrual during 4Q09. Charged-off $13.1 million during 2Q13.
- **Credit 4: $3.4 million commercial real estate loan**
  Nonprofit patient care facility located in Western Pennsylvania (originated in 4Q08). Placed into nonaccrual in 3Q12. Charged-off $2.8 million during 1Q13.
- **Credit 5: $3.3 million C&I loan**
  Specialty metal processor located in Western Pennsylvania (originated in 2Q03). Placed into nonaccrual in 2Q13.
- **Credit 6: $3.1 million commercial real estate loan**
  Nonprofit organization located in Western Pennsylvania (originated in 2Q93). Placed into nonaccrual in 2Q12. Received $1.7 million pay-downs since 2Q12.

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$23	$4	$30	$13	$70
Florida	0	0	0	0	0
Nevada	0	0	0	0	0
Alabama	3	0	0	0	3
Washington	0	0	0	0	0
Other	0	0	0	0	0
Total	$26	$4	$30	$13	$73

$ millions
As of June 30, 2013

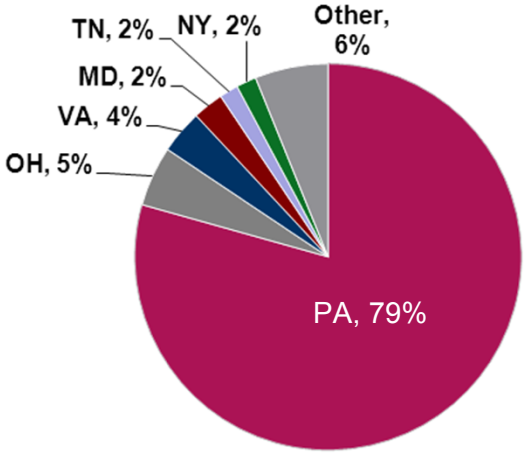
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

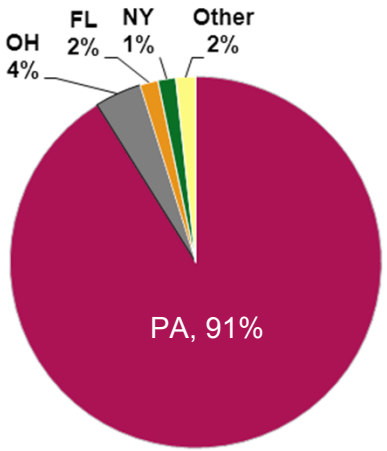
		NPLs	% of State
Pennsylvania	**$2,028**	**$57**	***3%***
Ohio	$104	$0	*0%*
New York	44	0	*0%*
Virginia	37	0	*0%*
Maryland	28	0	*0%*
Florida	20	0	*0%*
Louisiana	17	0	*0%*
Tennessee	16	0	*0%*
Michigan	13	0	*0%*
Iowa	11	0	*0%*
West Virginia	11	0	*0%*
Texas	8	0	*0%*
Kentucky	7	0	*0%*
Washington	4	0	*0%*
Alabama	3	3	*100%*
Other	8	0	*0%*
Outside PA	**$331**	**$3**	***1%***
Total	**$2,359**	**$60**	***3%***

- Out-of-state loans represent 14% of total commercial portfolio and 8% of total loan portfolio.
- 97% of CRE and Construction loans are properties located in Pennsylvania and contiguous states(1).

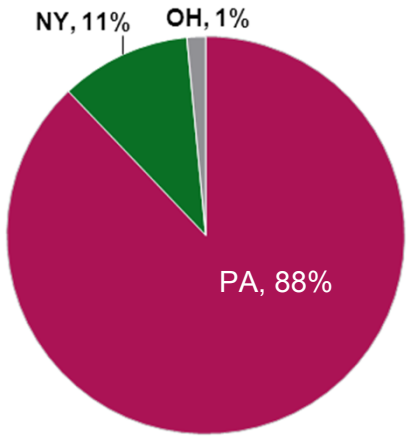
C&I ($1,012 million)



CRE ($1,281 million)



Construction ($66 million)



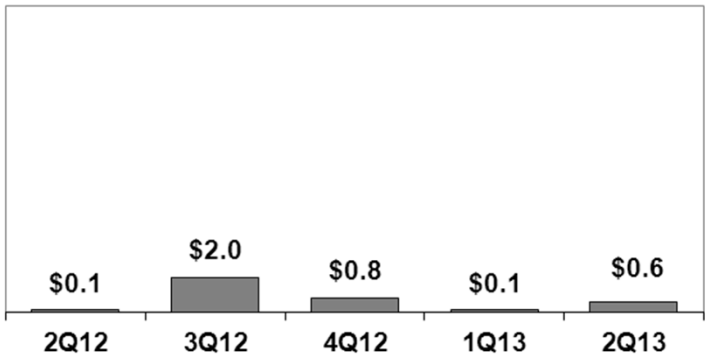
(1) Contiguous states include Ohio, New York, Maryland, West Virginia, New Jersey and Delaware

$ millions, as of June 30, 2013

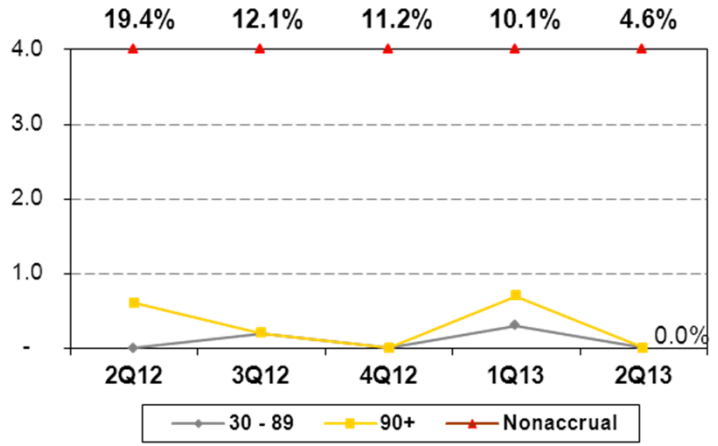
Commercial Construction Portfolio

Project Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$2	$0	$2	$0	$0	$0
Retail/Malls	7	0	7	0	0	0
Residential/Multifamily	1	1	2	1	0	1
Student Housing	14	0	14	0	0	0
Hotels	5	0	5	0	0	0
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	13	3	16	7	0	7
Other	11	0	11	0	0	0
Total	$54	$4	$58	$8	$0	$8

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

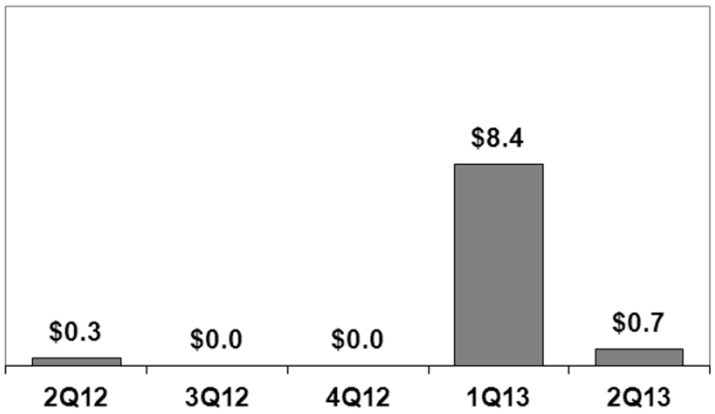


$ millions
As of June 30, 2013

Commercial Real Estate Portfolio

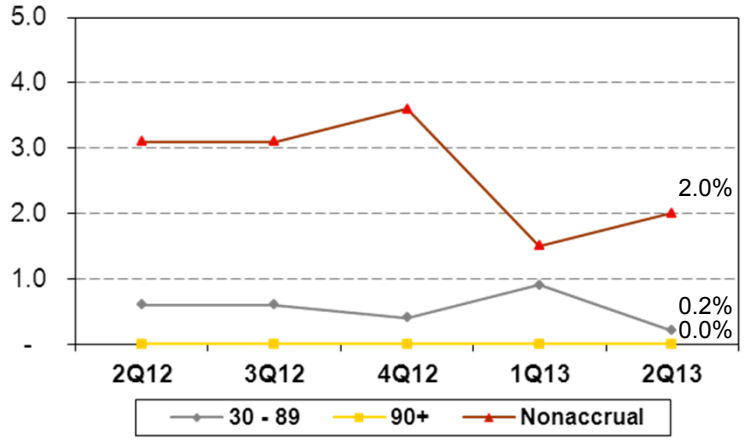
Property Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$309	$10	$319	$3	$0	$3
Office	195	0	195	31	0	31
Retail/Malls	181	3	184	17	0	17
Hotels	99	0	99	42	0	42
Land/Residential/Multifamily	116	0	116	4	0	4
Student Housing	59	2	61	0	0	0
Industrial/Warehouse/Storage	34	8	42	3	0	3
Other	144	7	151	14	0	14
Total	$1,137	$30	$1,167	$114	$0	$114

Net Charge-off Trend



$ millions
As of June 30, 2013

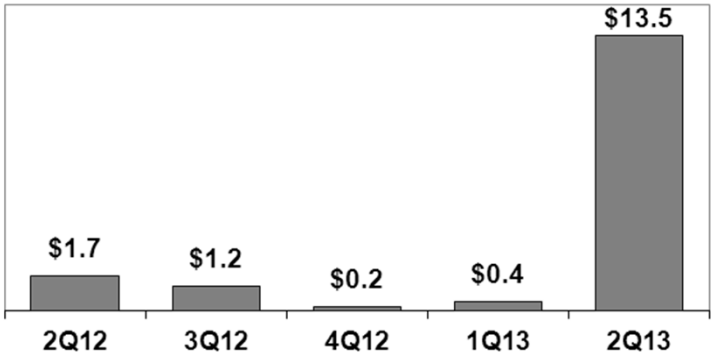
Delinquency Trends (% of Portfolio)



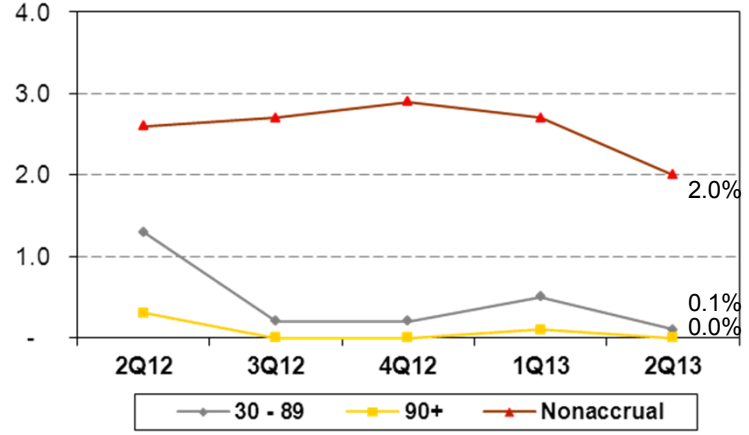
Commercial and Industrial Portfolio

Industry Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$262	$8	$270	$52	$3	$55
Services Industries	137	4	141	82	0	82
Retail Trade	92	0	92	3	0	3
Wholesale Trade	60	0	60	18	0	18
Transportation, Utilities	59	2	61	7	0	7
Finance, Insurance and Real Estate	62	6	68	1	0	1
Mining Industries	17	1	18	43	0	43
Public Administration	56	1	57	0	0	0
Construction	32	1	33	0	0	0
Other	3	0	3	0	0	0
Total	$780	$23	$803	$206	$3	$209

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

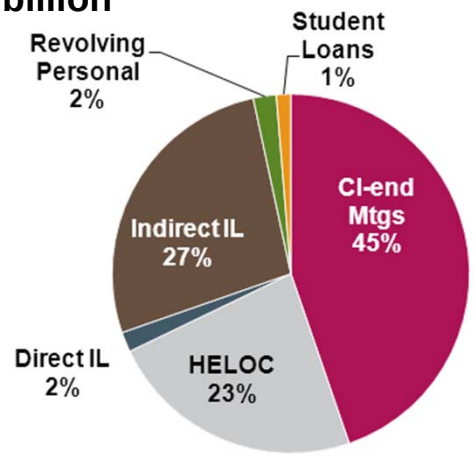


$ millions
As of June 30, 2013

Consumer Portfolio

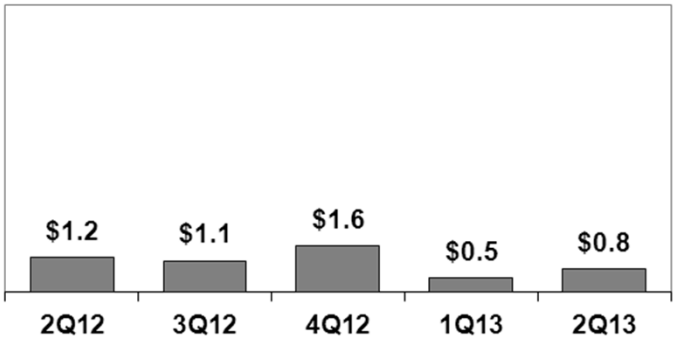
Total Consumer Loans

$1.9 billion

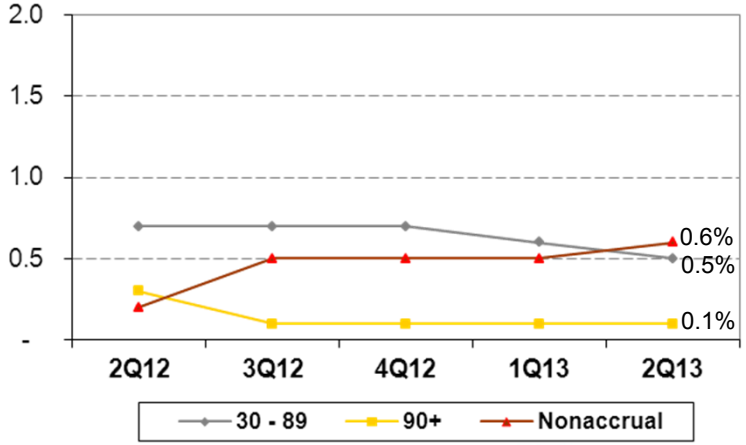


- All consumer loans are originated in Pennsylvania.
- Average FICO score at origination was 749 during 2Q13.
- Nonaccrual consumer loans increased $4.8 million during 3Q12 related to residential mortgages previously classified as 90+ days past due.

Net Charge-off Trends



Delinquency Trends (% of Portfolio)



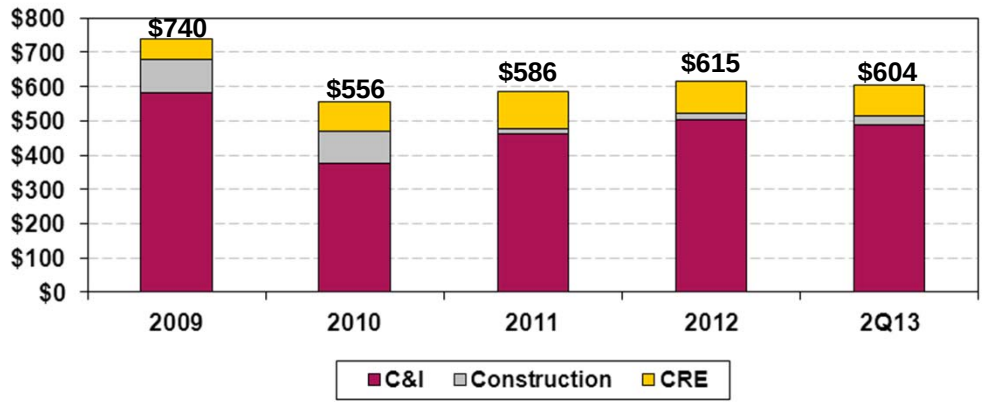
$ millions
As of June 30, 2013

Syndicated Loan Portfolio

- Competitive differentiator – well seasoned team delivering a product not typically seen in mid-sized banks
- Not new to product line – been in business since 2004
- Manageable size and concentration constraints
  - $604 million outstanding as of June 30, 2013
  - Consists primarily of C&I credits
  - 81% of loans are to businesses headquartered or properties located in Pennsylvania and adjacent states
  - Syndicated deals are done at the time of origination, with major banks and not used for trading purposes
- Low credit costs through cycle – no nonperforming loans as of June 30, 2013
- Good spreads, fees and cross-selling opportunities

Syndication Portfolio(1)

Total Syndications (1)



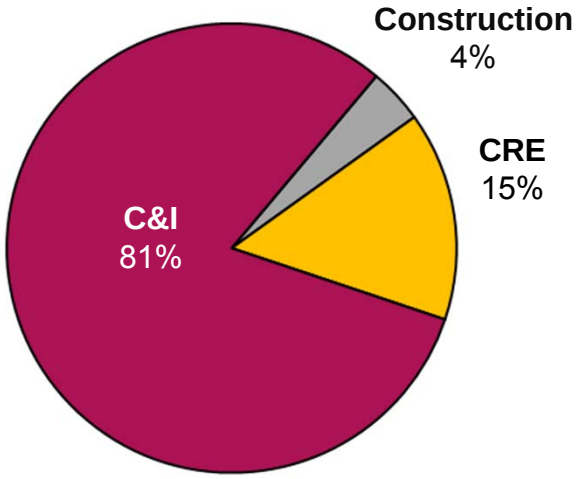
- Represents 14% of total loan portfolio and contains no nonperforming assets.
- Syndication portfolio has decreased $11 million year-to-date.

Syndicated Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$290	$16	$74	**$380**	$0
Ohio	51	1	0	**52**	0
Virginia	37	0	0	**37**	0
Florida	0	0	13	**13**	0
Maryland	26	0	0	**26**	0
New York	12	8	0	**20**	0
Louisiana	17	0	0	**17**	0
Tennessee	16	0	0	**16**	0
Michigan	13	0	0	**13**	0
West Virginia	9	0	0	**9**	0
Kentucky	8	0	0	**8**	0
Texas	8	0	0	**8**	0
Washington	0	0	4	**4**	0
Indiana	1	0	0	**1**	0
Total Outside PA	$198	$9	$17	**$224**	$0
Total	$488	$25	$91	**$604**	$0

(1)Includes all Shared National Credits
$ millions, as of June 30, 2013

Total Syndications ($604 M)



Securities Portfolio

	June 30, 2013			June 30, 2012		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$1,007	$1,007	$0	$847	$881	$34
Tax-free/ Tax Municipal	0	0	0	0	0	0
Other GSEs (Non-MBS)	268	265	(3)	242	243	1
Pooled Trust Preferred	49	26	(23)	53	22	(31)
Single-issue Trust Preferred	7	7	0	12	12	0
Total Debt Securities	**$1,331**	**$1,305**	**($26)**	**$1,154**	**$1,158**	**$4**
Equity Securities						
Equity/ Mutual Funds	$2	$2	$0	$1	$1	$0
Total Equity Securities	**$2**	**$2**	**$0**	**$1**	**$1**	**$0**
Total Securities Portfolio	**$1,333**	**$1,307**	**($26)**	**$1,155**	**$1,159**	**$4**

$ millions

Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**For the Quarter Ending 6/30/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Total Equity	$711	$746	$759	$749	$639
Less: Intangible assets	162	162	164	165	167
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	$549	$584	$595	$584	$472
Total Assets	$6,153	$5,995	$5,841	$5,813	$6,446
Less: Intangible assets	162	162	164	165	167
Tangible Assets	$5,991	$5,833	$5,677	$5,648	$6,279
Tangible Common Equity/ Tangible Assets	**9.2%**	**10.0%**	**10.5%**	**10.3%**	**7.5%**

$ millions

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