First Commonwealth®

NYSE: FCF

Supplemental Financial Information

Third Quarter 2014

October 29, 2014

Forward-looking Statements

This presentation contains forward-looking statements that describe our future plans, strategies and expectations. You can identify these forward-looking statements by the use of words such as “believe,” “expect,” “anticipate,” “intend,” “plan,” “estimate” 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:

- *Risks associated with the conversion of First Commonwealth’s core information technology systems.*
- *Deteriorating economic conditions.*
- *The costs and effects of legal and regulatory developments including litigation or regulatory or other governmental inquiries and the results of regulatory examinations or reviews.*
- *Fluctuations in interest rates and market prices.*
- *Increases in delinquencies and defaults by borrowers.*
- *Changes in banking regulations and other regulatory or legislative requirements affecting First Commonwealth’s businesses, including laws and regulations concerning taxes, accounting, banking, securities and other aspects of the financial services industry.*
- *The effects of competition, including industry consolidation and development of competing financial products and services.*
- *Changes in consumer or business spending, borrowing, saving and investment behaviors.*
- *Any acquisitions or mergers that might be considered or consummated by First commonwealth and the associated costs and risks, including differences in actual financial results of the acquisition or merger compared to expectations and the realization of anticipated cost savings and revenue enhancements.*
- *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.

Quarterly Income Statement

	3Q14	2Q14	3Q13	Favorable/ (Unfavorable) Linked Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$47.4	$46.2	$48.2	$1.2	($0.8)
Provision for Credit Losses	2.1	3.3	2.7	1.2	0.6
Net Interest Income (after Provision)	**$45.3**	**$42.9**	**$45.5**	**$2.4**	**($0.2)**
Net Security (Losses) Gains	0.0	0.0	0.2	0.0	(0.2)
Gain on Sale of Assets[2]	0.7	2.2	1.4	(1.5)	(0.7)
Other Income	14.4	14.8	15.5	(0.4)	(1.1)
Total Noninterest Income	**$15.1**	**$17.0**	**$17.1**	**($1.9)**	**($2.0)**
Salaries & Benefits	22.2	21.9	21.0	(0.3)	(1.2)
Collection & Repossession Expense	0.8	0.4	0.9	(0.4)	0.1
Loss on Sale or Write-down of Assets[3]	0.1	0.7	0.5	0.6	0.4
FDIC Costs	0.9	1.1	1.2	0.2	0.3
Conversion-related Expense[4]	2.2	2.6	0.1	0.4	(2.1)
Other Noninterest Expense	15.4	15.7	16.3	0.3	0.9
Total Noninterest Expense	**$41.6**	**$42.4**	**$40.0**	**$0.8**	**($1.6)**
Tax Expense	6.3	5.6	6.7	(0.7)	0.4
Net Income	**$12.5**	**$11.9**	**$15.9**	**$0.6**	**($3.4)**
EPS (Diluted)	**$0.13**	**$0.13**	**$0.16**	**$0.00**	**($0.03)**
Dividends Declared	$0.07	$0.07	$0.06	$0.00	$0.01

(1) Taxable equivalent
(2) Includes $2.0 million gain on the sale of an OREO property in 2Q14
(3) Includes a $0.7 million loss on write-down of one OREO property in 2Q14
(4) Includes $0.8 million and $0.5 million of technology conversion charges, $1.4 million and $2.1 million related to accelerated depreciation of hardware and software in 3Q14 and 2Q14, respectively.
$ millions, except per share data

Quarterly Income Statement Trend

	3Q14	2Q14	1Q14	4Q13	3Q13	2Q13
Net Interest Income (FTE)[1]	$47.4	$46.2	$46.5	$47.3	$48.2	$46.7
Provision for Credit Losses	2.1	3.3	3.2	1.2	2.7	10.8
Net Interest Income (after Provision)	**$45.3**	**$42.9**	**$43.3**	**$46.1**	**$45.5**	**$35.9**
Net Security (Losses) Gains	0.0	0.0	0.0	(1.4)	0.2	0.0
Gain on Sale of Assets[2]	0.7	2.2	1.6	0.1	1.4	0.4
Other Income	14.4	14.8	13.3	14.6	15.5	14.5
Total Noninterest Income	**$15.1**	**$17.0**	**$14.9**	**$13.3**	**$17.1**	**$14.9**
Salaries & Benefits	22.2	21.9	21.0	21.7	21.0	21.5
Collection & Repossession Expense	0.8	0.4	0.7	1.0	0.9	0.9
Loss on Sale or Write-down of Assets[3]	0.1	0.7	0.4	0.0	0.5	0.3
FDIC Costs	0.9	1.1	1.0	1.1	1.2	1.1
Conversion-related Expense[4]	2.2	2.6	2.4	4.5	0.1	0.0
Other Noninterest Expense	15.4	15.7	14.4	17.0	16.3	18.2
Total Noninterest Expense	**$41.6**	**$42.4**	**$39.9**	**$45.3**	**$40.0**	**$42.0**
Tax Expense	6.3	5.6	6.0	4.8	6.7	3.0
Net Income	**$12.5**	**$11.9**	**$12.3**	**$9.3**	**$15.9**	**$5.8**
EPS (Diluted)	**$0.13**	**$0.13**	**$0.13**	**$0.10**	**$0.16**	**$0.06**
Dividends Declared	$0.07	$0.07	$0.07	$0.06	$0.06	$0.06

(1) Taxable equivalent
(2) Includes $2.0 million gain on the sale of one OREO property in 2Q14, $1.2 million gain on the sale of registered investment advisor in 1Q14 and $1.0 million gain on the sale of five OREO properties in 3Q13
(3) Includes a $0.7 million loss on write-down of one OREO property in 2Q14
(4) Includes $0.8 million, $0.5 million, $0.3 million and $2.5 million of technology conversion charges, and $1.4 million, $2.1 million, $2.1 million and $2.0 million related to accelerated depreciation of hardware and software in 3Q14, 2Q14, 1Q14 and 4Q13, respectively.
$ millions, except per share data

Year-to-date Income Statement

	2014 YTD	2013 YTD	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$140.0	$141.4	($1.4)
Provision for Credit Losses	8.6	18.0	9.4
Net Interest Income (after Provision)	**$131.4**	**$123.4**	**$8.0**
Net Security (Losses) Gains	0.0	0.2	(0.2)
Gain on Sale of Assets[2]	4.5	2.1	2.4
Other Income	42.5	44.6	(2.1)
Total Noninterest Income	**$47.0**	**$46.9**	**$0.1**
Salaries & Benefits	65.1	64.3	(0.8)
Collection & Repossession Expense	1.9	2.9	1.0
Loss on Sale or Write-down of Assets[3]	1.2	1.0	(0.2)
FDIC Costs	3.0	3.3	0.3
Conversion-related Expense[4]	7.3	0.0	(7.3)
Other Noninterest Expense	45.4	52.0	6.6
Total Noninterest Expense	**$123.9**	**$123.5**	**($0.4)**
Tax Expense	17.8	14.6	(3.2)
Net Income	**$36.7**	**$32.2**	**$4.5**
EPS (Diluted)	**$0.39**	**$0.33**	**$0.06**
Dividends Declared	$0.21	$0.17	$0.04

(1) Taxable equivalent
(2) Includes $2.5 million gain on the sale of an OREO property and $1.2 million for the sale of registered investment advisor in 2014
(3) Includes a $1.0 million loss on write-down of two OREO properties in 1H14
(4) Includes $1.7 million of technology conversion charges, and $5.6 million related to accelerated depreciation of hardware and software in 2014
$ millions, except per share data

Balance Sheet

	September 30,		
	2014	2013	Change
Cash & Securities	$1,468	$1,418	$50
Commercial Loans	2,533	2,355	178
Consumer Loans	1,880	1,885	(5)
Allowance for Credit Losses	(51)	(55)	4
Total Loans (Net)	$4,362	$4,185	$177
OREO	8	10	($2)
Goodwill / Intangibles	160	161	($1)
Other	358	377	($19)
Total Assets	**$6,356**	**$6,151**	**$205**
Noninterest Bearing DDA	$995	$908	$87
Interest Bearing Savings & DDA	2,446	2,588	(142)
Total Savings and DDA	$3,441	$3,496	($55)
Total Time Deposits	931	1,121	(190)
Total Deposits	$4,372	$4,617	($245)
Short-term Borrowings	1,035	552	483
Long-term Debt	189	217	(28)
Other	51	54	(3)
Equity	709	711	(2)
Total Liabilities & Equity	**$6,356**	**$6,151**	**$205**

- Solid loan growth augmented by new Cleveland business center
- Strong growth in noninterest bearing demand deposits

$ millions; end-of-period balances

Loan Portfolio

	3Q14	% of Total Loans	2Q14	% of Total Loans	3Q13	% of Total Loans	Linked Quarter Δ$	Linked Quarter Δ%	Year-over-year Δ$	Year-over-year Δ%
Commercial & Industrial	$1,072	24%	$1,062	25%	$1,008	24%	$10	1%	$64	6%
RE - Construction	116	3%	101	2%	74	2%	15	15%	42	57%
RE - Commercial	1,345	30%	1,306	30%	1,273	30%	39	3%	72	6%
Total Commercial	**$2,533**	**56%**	**$2,469**	**56%**	**$2,355**	**56%**	**$64**	**3%**	**$178**	8%
RE - Residential	1,236	29%	1,239	30%	1,281	30%	(3)	(0%)	(45)	(4%)
Other Consumer	644	15%	626	14%	604	14%	18	3%	40	7%
Total Consumer	**$1,880**	**44%**	**$1,865**	**44%**	**$1,885**	**44%**	**$15**	**1%**	**($5)**	(0%)
Total Loans	**$4,413**	**100%**	**$4,334**	**100%**	**$4,240**	**100%**	**$79**	**2%**	**$173**	**4%**

- Loan portfolio growth is being achieved while maintaining disciplined underwriting guidelines
- New Cleveland-based commercial business center (serving the eastern Ohio market) contributed over $34 million in loan growth year-to-date
- De novo mortgage banking originations began on schedule in July 2014

$ millions; end-of-period balances

Nonperforming Loans

	3Q14				Total Nonperforming Loans					
	Total Loans	% of Total Loans	Non-Accrual Loans	Accruing TDRs	3Q14	% of Total Loans	2Q14	% of Total Loans	3Q13	% of Total Loans
Commercial & Industrial	$1,072	24%	$19	$6	$25	0.5%	$26	0.5%	$27	0.6%
RE - Construction	116	3%	0	0	0	0.0%	1	0.0%	4	0.2%
RE - Commercial	1,345	30%	7	2	9	0.2%	9	0.2%	27	0.6%
Total Commercial	**$2,533**	**57%**	**$26**	**$8**	**$34**	**0.8%**	**$36**	**0.8%**	**$58**	**1.4%**
RE - Residential	1,236	28%	8	3	11	0.2%	10	0.2%	13	0.3%
Other Consumer	644	15%	0	0	0	0.0%	0	0.0%	0	0.0%
Total Consumer	**$1,880**	**43%**	**8**	**3**	**$11**	**0.2%**	**10**	**0.2%**	**$13**	**0.3%**
Total	**$4,413**	**100%**	**$34**	**$11**	**$45**	**1.0%**	**$46**	**1.1%**	**$71**	**1.7%**

➔ Nonperforming loans have decreased by $26 million, or 37%, over the past twelve months

$ millions; end-of-period balances

Nonperforming Relationships

	Type	Nonaccrual Balance	Total Relationship	Origination Date	Placed into NPL	Management Notes
1.	C&I	$9.8	$11.2	2Q01	3Q13	Primarily a gas well servicing and production company. Charged off $2.7 million and received $2.2 million in paydowns since 3Q13
2.	C&I	$3.9	$3.9	2Q08	2Q14	Audio and visual equipment distributor. Placed into nonaccrual during 2Q14
3.	C&I	$2.6	$2.6	2Q03	2Q13	Specialty metal processor. Received $1.0 million in paydowns during 2014

➔ No material changes from the previous quarter

$ millions; end-of-period balances
As of September 30, 2014

Criticized Loans

	3Q14	% of Total Loans	2Q14	% of Total Loans	1Q14	% of Total Loans	4Q13	% of Total Loans	3Q13	% of Total Loans
Pass	**$4,272**	**96.8%**	**$4,177**	**96.4%**	**$4,105**	**96.5%**	**$4,122**	**96.2%**	**$4,059**	**95.7%**
Special Mention										
Commercial & Industrial	41	0.9%	47	1.1%	24	0.6%	35	0.8%	25	0.6%
RE - Construction	8	0.2%	8	0.2%	9	0.2%	10	0.2%	1	0.0%
RE - Commercial	25	0.6%	29	0.6%	30	0.7%	29	0.7%	42	1.0%
Total Commercial	74	1.7%	84	1.9%	63	1.5%	74	1.7%	68	1.6%
RE - Residential	2	0.0%	3	0.1%	3	0.1%	5	0.1%	5	0.1%
Other Consumer	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Consumer	2	0.0%	3	0.1%	3	0.1%	5	0.1%	5	0.1%
Total Special Mention	**$76**	**1.7%**	**$87**	**2.0%**	**$66**	**1.6%**	**$79**	**1.8%**	**$73**	**1.7%**
Classified										
Commercial & Industrial	$34	0.8%	$39	0.9%	$48	1.1%	$41	1.0%	$42	1.0%
RE - Construction	1	0.0%	1	0.0%	3	0.1%	4	0.1%	13	0.3%
RE - Commercial	19	0.4%	20	0.5%	18	0.4%	26	0.6%	40	1.0%
Total Commercial	54	1.2%	60	1.4%	69	1.6%	71	1.7%	95	2.3%
RE - Residential	10	0.2%	10	0.2%	12	0.3%	12	0.3%	12	0.3%
Other Consumer	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	0.0%
Total Consumer	10	0.2%	10	0.2%	12	0.3%	12	0.3%	13	0.3%
Total Classified	**$64**	**1.4%**	**$70**	**1.6%**	**$81**	**1.9%**	**$83**	**2.0%**	**$108**	**2.6%**
Total Criticized	**$140**	**3.2%**	**$157**	**3.6%**	**$147**	**3.5%**	**$162**	**3.8%**	**$181**	**4.3%**
Total Portfolio Loans[1]	**$4,412**		**$4,334**		**$4,252**		**$4,284**		**$4,240**	

(1) Excludes loans held for sale
$ millions; end-of-period balances

Commercial & Industrial Portfolio

	3Q14	2Q14	3Q13	Change Linked Quarter	Change Year-over-Year
Industry Type					
Manufacturing	$356	$357	$321	($1)	$35
Services Industries	248	254	227	(6)	21
Retail Trade	106	111	101	(5)	5
Mining Industries	81	59	67	22	14
Wholesale Trade	78	75	74	3	4
Finance and Insurance	63	55	73	8	(10)
Transportation and Utilities	38	49	56	(11)	(18)
Public Administration	52	64	54	(12)	(2)
Construction Industries	47	34	33	13	14
Other	3	4	2	(1)	1
Total	$1,072	$1,062	$1,008	$10	$64
Memo: Total Syndicated Loans[(1)]	$606	$554	$507	$52	$99
Pennsylvania	*354*	*316*	*287*	*38*	*67*
Outside PA	*252*	*238*	*220*	*14*	*32*
Delinquency				*favorable / (unfavorable)*	
30 - 89 Days Past Due	$1	$1	$1	$0	$0
90+ Days Past Due	0	0	0	0	0
Accruing TDRs	6	6	2	0	(4)
Nonaccrual	19	20	25	1	6

(1) Syndicated loans are entered into at the time of origination and properly underwritten. They are not used for trading purposes or purchased in the aftermarket.

$ millions; end-of-period balances

Real Estate - Construction Portfolio

	3Q14	2Q14	3Q13	Change Linked Quarter	Change Year-over-Year
Project Type					
Retail/Malls	$23	$10	$12	$13	$11
Student Housing	0	16	12	(16)	(12)
Land/Comm Res Development	15	11	15	4	0
Residential/Multifamily	23	18	7	5	16
Hotels	4	1	8	3	(4)
Office	21	20	3	1	18
Industrial/Warehouse/Storage	4	2	1	2	3
Other	26	23	16	3	10
Total	$116	$101	$74	$15	$42
Memo: Total Syndicated Loans[1]	$66	$51	$25	$15	$41
Pennsylvania	*41*	*35*	*20*	*6*	*21*
Outside PA	*25*	*16*	*5*	*9*	*20*
Delinquency				*favorable / (unfavorable)*	
30 - 89 Days Past Due	$0	$0	$0	$0	$0
90+ Days Past Due	0	0	0	0	0
Accruing TDRs	0	0	1	0	1
Nonaccrual	0	1	3	1	3

(1) Syndicated loans are entered into at the time of origination and properly underwritten. They are not used for trading purposes or purchased in the aftermarket.

$ millions; end-of-period balances

Real Estate - Commercial Portfolio

	3Q14	2Q14	3Q13	Change Linked Quarter	Change Year-over-Year
Property Type					
Owner Occupied	$278	$288	$309	($10)	($31)
Office	241	249	230	(8)	11
Retail/Malls	281	279	217	2	64
Land/Residential/Multifamily	127	122	120	5	7
Hotels	131	132	131	(1)	0
Student Housing	58	51	58	7	0
Industrial/Warehouse/Storage	80	37	44	43	36
Other	149	148	164	1	(15)
Total	$1,345	$1,306	$1,273	$39	$72
Memo: Total Syndicated Loans[(1)]	$105	$106	$97	($1)	$8
Pennsylvania	*83*	*86*	*80*	*(3)*	*3*
Outside PA	*22*	*20*	*17*	*2*	*5*
Delinquency				*favorable / (unfavorable)*	
30 - 89 Days Past Due	$2	$5	$1	$3	($1)
90+ Days Past Due	0	0	0	0	0
Accruing TDRs	2	2	5	0	3
Nonaccrual	7	7	22	0	15

(1) Syndicated loans are entered into at the time of origination and properly underwritten. They are not used for trading purposes or purchased in the aftermarket.

$ millions; end-of-period balances

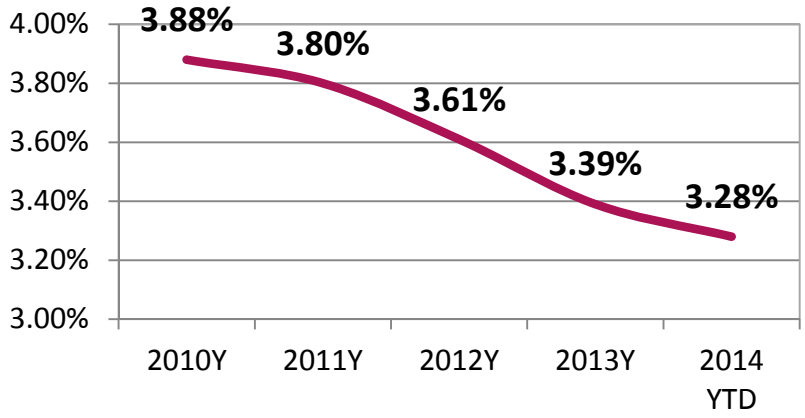
Consumer Portfolio

	3Q14	2Q14	3Q13	Change Linked Quarter	Change Year-over-Year
Consumer Loan Portfolio					
Closed-end Mortgages	$775	$785	$846	($10)	($71)
HELOC	461	454	435	7	26
Total RE - Consumer	$1,236	$1,239	$1,281	($3)	($45)
Indirect Installment	554	534	506	20	48
Direct Installment	29	31	34	(2)	(5)
Revolving Personal	41	40	40	1	1
Student Loans	20	21	24	(1)	(4)
Total Other Consumer	$644	$626	$604	$18	$40
Total Consumer Portfolio	$1,880	$1,865	$1,885	$15	($5)
Delinquency				*Favorable / (unfavorable)*	
30 - 89 Days Past Due	$13	$10	$8	($3)	($5)
90+ Days Past Due	2	2	2	0	0
Accruing TDRs	3	2	2	(1)	(1)
Nonaccrual	8	8	11	0	3

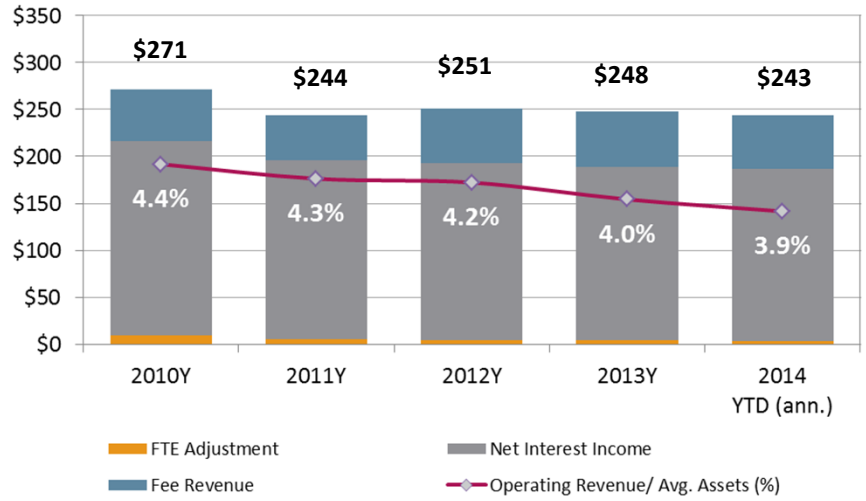
$ millions; end-of-period balances

Key Performance Metrics

Net Interest Margin(1)



Operating Revenue(2)



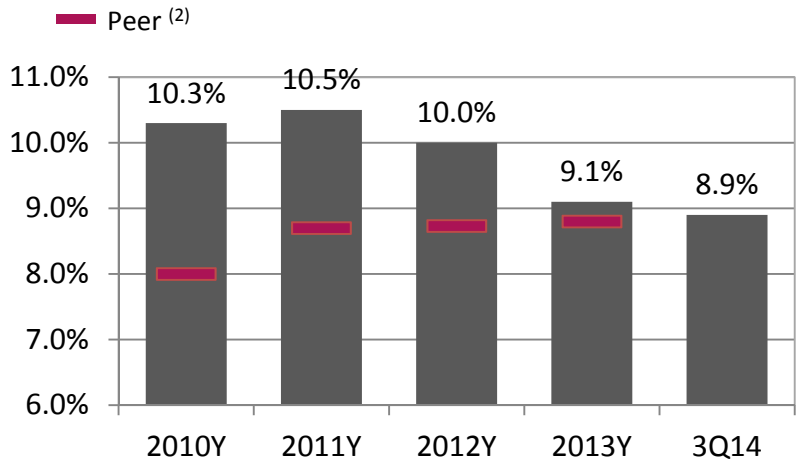
- Net interest margin compression has been partially mitigated year-over-year by:
  - $84 million in average loan growth
  - $84 million in average noninterest bearing DDA growth
  - 9 basis point reduction in cost of funds
  - Modest extension of asset duration

(1) Taxable equivalent
(2) Please refer to page 18 for disclosures on "Non-GAAP Measures"

$ millions; as of September 30, 2014

Regulatory Capital Position

Tangible Common Equity Ratio(1)



- Recent capital management activities include:
  - Increased quarterly dividend from $0.06 to $0.07 in 1Q 2014
  - Repurchased 13.7 million or approximately 13% of shares outstanding since June 2012

		First Commonwealth		"Well-Capitalized" Guidelines		
		Ratio	Amount	Ratio	Required	Excess
Total Capital	Holding Company	12.8%	$656	10.0%	$513	$143
	Bank	12.4%	640	10.0%	514	126
Tier I Capital	Holding Company	11.7%	602	6.0%	308	294
	Bank	11.4%	586	6.0%	308	278
Leverage	Holding Company	9.8%	602	5.0%	307	295
	Bank	9.6%	586	5.0%	306	280

(1) Please refer to page 19 for disclosures on "Non-GAAP Measures"
(2) Peer group median includes publicly traded Mid-Atlantic banks between $2-$12 billion total assets

$ millions; as of September 30, 2014

Investment Securities Portfolio

	September 30, 2014			December 31, 2013			September 30, 2013		
	Book Value	Market Value	Unrealized Gains (Losses)	Book Value	Market Value	Unrealized Gains (Losses)	Book Value	Market Value	Unrealized Gains (Losses)
Debt Securities									
US Agency MBS, CMOs	$1,009	$1,007	($2)	$1,032	$1,020	($12)	$996	$991	($5)
Tax-free/ Tax Municipal	19	20	1	0	0	0	0	0	0
Other GSEs (Non-MBS)	269	268	(1)	268	266	(2)	268	266	(2)
Pooled Trust Preferred	42	29	(13)	42	24	(18)	49	26	(23)
Single-issue Trust Pref.	7	7	0	7	7	0	7	7	0
Total Debt Securities	**$1,346**	**$1,331**	**($15)**	**$1,349**	**$1,317**	**($32)**	**$1,320**	**$1,290**	**($30)**
Equity Securities									
Equity/ Mutual Funds	$1	$1	$0	$1	$1	$0	$1	$1	$0
Total Equity Securities	**$1**	**$1**	**$0**	**$1**	**$1**	**$0**	**$1**	**$1**	**$0**
Total Securities Portfolio	**$1,347**	**$1,332**	**($15)**	**$1,350**	**$1,318**	**($32)**	**$1,321**	**$1,291**	**($30)**

$ millions; end-of-period balances

Non-GAAP Measures

Operating Revenue	For the Nine Months Ending September 30, 2014	For the Year Ending December 31, 2013	2012	2011	2010
Net Interest Income	$137.5	$184.6	$188.9	$189.9	$206.8
Tax equivalent adjustment	2.5	4.1	4.4	5.5	9.1
Net Interest Income (FTE)	140.0	188.7	193.3	195.4	215.9
Noninterest Income (Reported)	47.0	60.2	65.4	57.7	49.2
Less: Realized gains/ (losses) on securities	0.0	(1.2)	0.2	2.2	(6.8)
Less: Gain on sale of assets	4.5	2.2	4.6	4.2	0.8
Less: Joint venture termination fee	0.0	0.0	1.9	0.0	0.0
Less: OREO rental income [1]	0.0	0.0	1.2	2.5	0.0
Total Noninterest Income	$42.5	$59.2	$57.5	$48.8	$55.2
Total Operating Revenue	$182.5	$247.9	$250.8	$244.2	$271.1
Average Assets	6,231	6,132	5,940	5,728	6,137
Operating Revenue/ Average Assets (%)	**3.9%**[2]	**4.0%**	**4.2%**	**4.3%**	**4.4%**

Operating Expense	For the Nine Months Ending September 30, 2014	For the Year Ending December 31, 2013	2012	2011	2010
Noninterest Expense	$123.9	$168.8	$177.2	$176.8	$171.2
Less: Conversion-related expenses	1.7	4.5	0.0	0.0	0.0
Less: Loss on sale or writedown of other assets	1.2	1.1	7.4	9.2	2.6
Less: Early extinguishment of debt	0.0	1.6	0.0	0.0	0.0
Less: OREO rental expense [1]	0.0	0.0	1.4	2.0	0.0
Less: Operational losses/(recoveries)	(0.3)	1.4	3.5	0.0	0.9
Total Operating Expense	$121.3	$160.2	$164.9	$165.6	$167.7
Average Assets	6,260	6,132	5,940	5,728	6,137
Operating Expense/ Average Assets (%)	**2.6%**[2]	**2.6%**	**2.8%**	**2.9%**	**2.7%**

(1) Includes rental income and expense related to one large OREO property which was sold in 2Q12
(2) Annualized
$ millions
Note: Management believes that it is standard practice in the banking industry to present these non-GAAP measures. These measures provide useful information to management and investors by allowing them to make peer comparisons.

Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	For the Quarter Ending September 30, 2014	For the Year Ending December 31, 2013	2012	2011	2010
Total Equity	$709	$712	$746	$759	$749
Less: Intangible assets	160	161	162	164	165
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	$549	$551	$584	$595	$584
Total Assets	$6,356	$6,215	$5,995	$5,841	$5,813
Less: Intangible assets	160	161	162	164	165
Tangible Assets	$6,196	$6,054	$5,833	$5,677	$5,648
Tangible Common Equity/ Tangible Assets	**8.9%**	**9.1%**	**10.0%**	**10.5%**	**10.3%**

	For the Quarter Ending				
Operating Earnings per Share	**September 30, 2014**	**June 30, 2014**	**March 31, 2014**	**December 31, 2013**	**September 30, 2013**
Net Income (GAAP)	$12.5	$11.9	$12.3	$9.3	$15.9
Average Diluted Shares Outstanding	92.6	93.8	94.6	95.1	96.2
Earnings per Share (GAAP)	**$0.13**	**$0.13**	**$0.13**	**$0.10**	**$0.16**
Less: Net security (losses) / gains	0.00	0.00	0.00	(0.01)	0.00
Less: Gain on sale of assets	0.00	0.02	0.01	0.00	0.01
Add: Conversion-related expenses	0.01	0.02	0.02	0.03	0.00
Add: Loss on sale or writedown of other assets	0.00	0.01	0.00	0.00	0.00
Add: Early extinguishment of debt	0.00	0.00	0.00	0.00	0.00
Operating Earnings per Share (Non-GAAP)	**$0.14**	**$0.14**	**$0.14**	**$0.14**	**$0.15**

$ millions

Note: Management believes that it is standard practice in the banking industry to present these non-GAAP measures. These measures provide useful information to management and investors by allowing them to make peer comparisons.



NYSE: FCF

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